



# You Need a **Trusted** Financial Advisor Not a Sales Professional *Fee-Only is the Difference*



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25 Mi.



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# Fee-Only Financial Advisors *Never* Earn Commission or Sell Investment Products.

Every financial planner, financial advisor and investment manager on FeeOnlyNetwork.com has been vetted to meet the high standards of the The National Association of Personal Financial Advisors (NAPFA) for strict fee-only compensation and ethical obligation.

## ***Fee-Only:***

Compensated only by the client without earning commission of any kind for product sales or referrals.

## ***Fiduciary:***

Legally sworn and obligated to always place the interest of the client ahead of their own.

## ***Independent:***

Not affiliated with any brokerage firm, bank, or insurance company.



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# Forbes

“Fee-only advisors have **fewer inherent conflicts of interest**, as they generally provide more comprehensive advice.”



“The stakes are so high in investing that **you should consider fee-only planners**. They’ll give you a fixed price up front for their services, regardless of the product they recommend. You won’t have to worry about conflict of interest.”

# Kiplinger

“Fee-only financial planners have a **fiduciary responsibility to their clients**. That requires that they **act in their client’s best interest** at all times.”



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**The Motley Fool**®

“Financial advisors who work on commission have to decide whether to recommend the product that’s right for you or the product that will make them a fat commission. Sadly, many of these financial advisors will end up doing the latter. That’s why a **fee-only financial advisor is by far the best choice.**”



# NAPFA: CONSUMER TOOLS



## Comprehensive Financial Advisor

TV ads may talk about your hopes and dreams, but ultimately salespeople focus almost exclusively on selling investment products and insurance. Your financial situation is complex; a truly comprehensive financial advisor will analyze your current condition, make prudent recommendations and support you along the way.

The Comprehensive Financial Advisor Diagnostic, created by the National Association of Personal Financial Advisors (NAPFA), is a thorough questionnaire you can use to evaluate a financial advisor. The questions and popular answer key will help you make an informed decision based on the responses a financial advisor provides. Before hiring a financial planning professional, perform this simple diagnostic. If the advisor's answers do not follow prudent core values, you may not be engaging the right advisor for you.

1. What is your educational background?

College Degree: Yes  No  Area of Study: \_\_\_\_\_  
 Graduate Degree: Yes  No  Area of Study: \_\_\_\_\_

2. What are your financial planning credentials/designations and affiliations? (Check all that apply)

NAPFA-Registered Financial Advisor  Certified Public Accountant/Personal Financial Specialist (CPA/PFS)   
 Certified Financial Planner (CFP)  Master of Science, Financial Services (MSFS)   
 Chartered Financial Consultant (ChFC)

3. How long have you been offering financial planning services?

Less than 2 years  2-8 years  8-10 years  10+ years

4. Will you provide me with references from other professionals?

Yes  No

5. Have you ever been cited by a professional or regulatory governing body for disciplinary reasons?

Yes  No

FeeOnlyNetwork.com is Different



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Search only financial professionals that are verified to be fee-only, fiduciary, and independent as defined by The National Association of Personal Financial Advisors (NAPFA)

Search advisors that offer a variety of specialties and service models – financial planning, asset management, project based, and other arrangements.

No registration required and free to use. Contact only advisors that may be a fit for you. Advisors pay an annual fee (and are routinely vetted) to have a comprehensive profile page and listing on FeeOnlyNetwork.com.

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