

**The Comprehensive Financial Planning Checklist**  
***The First Step to Identifying If Your Advisor Is Truly Comprehensive!***

Consumers today need to know that when they engage a financial advisor that the advisor is comprehensive in their approach to financial planning and is competent in their abilities to deliver the prudent recommendation you depend on. But with the growth of the industry, and the loosely used term of "Comprehensive Financial Planning", are you truly receiving comprehensive planning from a competent advisor? It's a question that the National Association of Personal Financial Advisors (NAPFA) wants to help you answer.

The following checklist can be used in the initial screening of a financial advisor. It is designed to help you better understand what the advisor can do for you in terms of helping plan for your life's goals, while measuring their ability to appropriately deliver on their promise to you. This checklist is meant to serve as an initial screening tool. To more thoroughly identify a prospective advisor's abilities and competencies, please download the full **Comprehensive Financial Planning Diagnostic** at [www.napfa.org](http://www.napfa.org) or call 800-366-2732.

**Is Your Advisor Comprehensive?**

**Is Your Advisor Competent?**

<p><b>Comprehensive Services Offered:</b></p> <ul style="list-style-type: none"> <li>• Goal Setting <span style="float: right;">YES NO</span></li> <li>• Cash Management <span style="float: right;">YES NO</span></li> <li>• Cash Budgeting <span style="float: right;">YES NO</span></li> <li>• Tax Planning <span style="float: right;">YES NO</span></li> <li>• Investment Review <span style="float: right;">YES NO</span></li> <li>• Investment Planning <span style="float: right;">YES NO</span></li> <li>• Estate Planning <span style="float: right;">YES NO</span></li> <li>• Insurance Needs <span style="float: right;">YES NO</span></li> <li>• Education Funding <span style="float: right;">YES NO</span></li> <li>• Retirement Planning <span style="float: right;">YES NO</span></li> <li>• Other Services Offered <span style="float: right;">YES NO</span></li> </ul> <p><b>Method of Providing Services (check all that apply):</b></p> <ul style="list-style-type: none"> <li>• Provide a Written Analysis <span style="float: right;">_____</span></li> <li>• Provide Recommendations <span style="float: right;">_____</span></li> <li>• Provide Implementation <span style="float: right;">_____</span></li> <li>• Provide Ongoing Advice <span style="float: right;">_____</span></li> </ul>	<p><b>Educational Background:</b></p> <ul style="list-style-type: none"> <li>• College Degree <span style="float: right;">YES NO</span></li> <li>• Graduate Degree <span style="float: right;">YES NO</span></li> <li>• Primary Area of Study: _____</li> </ul> <p><b>Certifications (check all that apply):</b></p> <ul style="list-style-type: none"> <li>• NAPFA-Registered Financial Advisor <span style="float: right;">_____</span></li> <li>• Certified Financial Planner (CFP) <span style="float: right;">_____</span></li> <li>• Chartered Fin. Consultant (ChFC) <span style="float: right;">_____</span></li> <li>• Certified Public Accountant (CPA) <span style="float: right;">_____</span></li> <li>• Personal Financial Specialist (PFS) <span style="float: right;">_____</span></li> <li>• Financial Planning Association (FPA) <span style="float: right;">_____</span></li> <li>• Other Certifications: _____</li> </ul> <p><b>Experience:</b></p> <ul style="list-style-type: none"> <li>• How long have you been providing financial planning services? _____</li> </ul> <p><b>Compensation (check appropriate method):</b></p> <ul style="list-style-type: none"> <li>• Fee-Only <span style="float: right;">_____</span></li> <li>• Commissions <span style="float: right;">_____</span></li> <li>• Fee-Based (Fee and Commissions) <span style="float: right;">_____</span></li> <li>• Fee Offset <span style="float: right;">_____</span></li> </ul> <p><b>Regulatory:</b></p> <ul style="list-style-type: none"> <li>• Disciplinary Actions? <span style="float: right;">_____</span></li> <li>• Registered Investment Advisor? <span style="float: right;">_____</span></li> <li>• Sign a Fiduciary Oath? <span style="float: right;">_____</span></li> </ul>
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\* Information geared to the investing public can be found at [www.sec.gov](http://www.sec.gov).