

## FINANCIAL PLANNING RESOURCES

Financial planning can cover several disciplines (such as accounting, investing, actuary, insurance, financial analysis and practice of law). These various functions are regulated by and state and federal agencies. Some private nonprofit organizations also strive to add additional consumer protections specifically in the field of financial planning. National organizations also can refer you to their state chapters for local information and member listings. Some useful organizations and their Web sites:

### Nonprofit Organizations

- **American Institute of Certified Public Accountants/Personal Financial Planning**  
The American Institute of Certified Public Accountants/Personal Financial Planning (AICPA/PFP) Community provides resources that CPAs need for professional and ethical financial planning. It also educates consumers about personal financial issues and connects them with AICPA-credentialed personal financial specialists (PFS).

**Web site:** <http://pfp.aicpa.org>

Information about financial planning and a financial planner search engine.

- **Certified Financial Planner Board of Standards**  
Founded in 1985 as a nonprofit professional regulatory organization, Certified Financial Planner Board of Standards exists to benefit the public by fostering professional standards in personal financial planning.

**Web site:** [www.cfp.net](http://www.cfp.net)

Information about financial planning and on interviewing and working with a financial planner.

- **CFA Institute**  
A global membership organization that awards the Chartered Financial Analyst (CFA) designation, the CFA Institute is an international, nonprofit organization of more than 70,000 investment practitioners and educators in more than 100 countries.

**Web site:** [www.cfainstitute.org/investors](http://www.cfainstitute.org/investors)

Information about investing and financial professionals.

- **Financial Planning Association**  
The Financial Planning Association (FPA) is a membership organization for the financial planning community. FPA's primary aim is to be the community that fosters the value of financial planning and advances the financial planning profession.

**Web site:** [www.fpanet.org](http://www.fpanet.org)

Information about financial planning and a financial planner search engine.

- **National Association of Personal Financial Advisors**  
The National Association of Personal Financial Advisors (NAPFA) is a membership organization of “fee-only” comprehensive financial planning professionals.

**Web site:** [www.napfa.org](http://www.napfa.org)

Information about financial planning and a financial planner search engine.

## **Professional and Regulatory Agencies**

- **American Bar Association**

The American Bar Association (ABA) is a membership organization that provides law school accreditation, continuing legal education, information about the law, programs to assist lawyers and judges in their work, and initiatives to improve the legal system for the public.

**Web site:** [www.abanet.org/barserv/stlobar.html](http://www.abanet.org/barserv/stlobar.html)

Links to state bar associations that provide information about locating an attorney and specialists in planning issues (such as drawing up a will); resources on reviewing attorneys' licensing, disciplinary history.

- **National Association of Insurance Commissioners**

The mission of the National Association of Insurance Commissioners (NAIC) is to assist state insurance regulators, individually and collectively, in serving the public interest and achieving the following fundamental insurance regulatory goals in a responsive, efficient, and cost-effective manner, consistent with the wishes of its members: 1) promote competitive markets, 2) facilitate the fair and equitable treatment of insurance consumers, 3) promote the reliability, solvency and financial solidity of insurance institutions, and 4) support and improve state regulation of insurance.

**Web site:** [www.naic.org](http://www.naic.org)

Information about insurance and insurance professionals and ways to check disciplinary history.

- **National Association of Securities Dealers**

The National Association of Securities Dealers (NASD) is the primary private-sector regulator of America's securities industry. It oversees the activities of more than 5,100 brokerage firms, approximately 99,000 branch offices, and more than 660,000 registered securities representatives.

**Web site:** [www.nasd.com](http://www.nasd.com)

Information about investment professionals and search engine to check disciplinary history.

- **National Association of State Boards of Accountancy**

The National Association of State Boards of Accountancy (NASBA) serves as a forum for the 54 state boards of accountancy, the agencies that regulate accountants.

**Web site:** [www.nasba.org](http://www.nasba.org)

Links to all state boards of accountancy that provide information about reviewing accountants' disciplinary history.

- **North American Securities Administrators Association**

The North American Securities Administrators Association (NASAA) is a voluntary association whose membership consists of 66 state, provincial, and territorial securities administrators in the 50 states, the District of Columbia, Puerto Rico, Canada, and Mexico. Their fundamental mission is protecting consumers who purchase securities or investment advice.

**Web site:** [www.nasaa.org](http://www.nasaa.org)

Information about investment professionals and ways to check disciplinary history.

- **U.S. Securities and Exchange Commission**

The primary mission of the U.S. Securities and Exchange Commission (SEC) is to protect investors and maintain the integrity of the securities markets. The SEC requires public companies to disclose meaningful financial and other information to the public and oversees other key participants in the securities world, including stock exchanges, broker-dealers, investment advisors, mutual funds, and public utility holding companies.

**Web site:** [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)  
Information about investment adviser firms' registration and disciplinary history.