

PORTLAND FINANCIAL PLANNING GROUP
Fee-Only Advisors

	NAPFA FP <i>(National Association of Personal Financial Advisors)</i>	CFP <i>(Certified Financial Planner)</i>	CPA-PFS <i>(Certified Public Accountant with Personal Financial Specialist designation)</i>	ChFC <i>(Chartered Financial Consultant, i.e. Insurance Brokers)</i>	CFA <i>(Money Managers/Financial Analysts)</i>	Stock Brokers
Fiduciary Duty	Yes	Voluntary	Yes	No	Yes	No
Compensation	Fee-only	Fees /Commissions	Fees / Commissions	Fees / Commissions	Fees	Fees / Commissions
FP Education Required	Yes	Yes	Not necessary	Not necessary	Not necessary	Not necessary
Continuing Education	60 hours every 2 years	30 hours every 2 years	60 points every 3 years	30 hours every 2 years	Voluntary 20 hours annually	No
Hands-on Experience	3 years	3 years	Yes	Yes	3-4 years	None required
FP Services	Comprehensive (involves all aspects of individual's personal financial planning)	Yes	As represented	As represented	Incidental	Incidental
Sell Financial Products	No	Maybe	Maybe	Yes	No	Yes

Helping Clients Build and Manage Wealth