ACP
Alliance of Comprehensive Planners

Name: ____ Date: ______________________

- I am familiar with and agree to continue to abide by the ACP Canon of Ethics (see attached).
- I am familiar with and agree to continue to abide by the ACP Pledge to Clients (see attached).
- I am familiar with and agree to comply with the ACP Intellectual Property Policy License Agreement.
- I have updated my organization's contact/staff information so it is current and reflects all active employees (see attached).
- I continue to offer or supervise others who offer holistic financial planning services.
- My NAPFA membership status is (check one):

  ☐ NAPFA-Registered Financial Advisor ☐ Pending
  ☐ NAPFA Financial Services Affiliate ☐ Not Yet Applied
  ☐ Requesting Waiver (please specify reason below)

  ____
  ____

- I am registered as RIA or RIA Agent with the following jurisdictions (SEC and/or states):

  ____

- I am authorized and meet all current requirements to use the following designation(s) (check one or more):

  ☐ CFP ☐ CPA ☐ CFA ☐ PFS ☐ PFP

- I have and continue to disclose to clients on Form ADV all referral fees I pay.
- ACP depends on its member volunteers to achieve its goals. Actively participating in furthering the goals of the organization as defined by the strategic plan is strongly encouraged. This can take many forms: Task Force, Committee, or Ad Hoc volunteer positions; mentoring; coaching; teaching (Virtual Classroom or Group Instruction); special projects; newsletter articles; and so on. Please list the contributions you have made over the past year:

  ____
  ____
  ____
  ____

If you do not meet any of the above requirements or feel that any portion of your renewal requires additional clarification, please attach an explanation to this form. The completed form (first two pages only) may be emailed to membership@acplanners.org, faxed to 910.523.5504, or mailed to Alliance of Comprehensive Planners, 2601 Iron Gate Drive, Suite 101, Wilmington, NC 28412.

Last Updated: 12/22/2014

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- Please list the names of the people who work in your firm, the positions they hold (i.e., financial advisor, paraplanner, administrative assistant), and if they are ACP members:

Name	ACP Member	Position	
______________________________	☐	☐ Financial Advisor ☐ Administrative Assistant	☐ Paraplanner Other: ____________________
______________________________	☐	☐ Financial Advisor ☐ Administrative Assistant	☐ Paraplanner Other: ____________________
______________________________	☐	☐ Financial Advisor ☐ Administrative Assistant	☐ Paraplanner Other: ____________________
______________________________	☐	☐ Financial Advisor ☐ Administrative Assistant	☐ Paraplanner Other: ____________________
______________________________	☐	☐ Financial Advisor ☐ Administrative Assistant	☐ Paraplanner Other: ____________________

- I understand that it is my responsibility to notify ACP immediately when a person joins my practice, leaves my practice, or changes employment status.
- Please list the names of any independent contractor who is contracted to work for you and uses ACP Intellectual Property:

  ____

- Waiver of Requirements: If you have been granted a temporary or permanent waiver of any of the above requirements, please describe (supplemental attestation may be required):

  ____

Member Signature: ____________________________________ **Date:** ____________________

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The ACP Pledge to Clients

In all my dealings with my clients, I pledge to be:

Holistic in outlook.

I will consider all of your circumstances, family needs, goals, values, and aspirations when making comprehensive planning recommendations.

Professional in conduct.

I will protect your privacy. I will strive to maintain the highest ethical standards possible in my work and life. I will continually enhance my skills and credentials through continuing education, and I will refer you to other professionals when you need help in an area outside my expertise.

Educational in nature.

I will guide you through your options and explain them clearly to help you make the best choices. I will always take the time to make sure you understand my advice.

Independent in compensation.

I will never sell you a product or service other than holistic financial planning, nor will I take a commission or referral fee from another professional. You will receive objective, unbiased advice from me.

Committed to your success.

Holistic financial planning is a process, not an event, and I commit to adjusting your plan as your life goals change.

ACP Canon of Ethics

As an ACP member, I agree to the following Canon of Ethics and will uphold it in my dealings with clients, fellow members, and Alliance of Comprehensive Planners, Inc.:

I am in a fiduciary relationship with clients, which means I will put each client's interests first, before my interests or any others, and disclose potential conflicts of interest to all clients and prospective clients.

I will conscientiously complete all work agreed to in a prompt and timely manner.

I will provide financial planning services solely as a fee-only advisor. I will act objectively in all matters with clients and will not accept any commissions based on advice or recommendations given.

I will continually strive to improve upon the competence and the quality of services I provide.

I will maintain the highest level of professional integrity in relationships with clients, associated professionals, and government officials.

To the extent allowed by law, I will always hold confidential all information shared with me by potential and contractual clients and by other members and staff of ACP.

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MEMBERSHIP REQUIREMENTS

Membership – An individual is eligible to become a member if he/she agrees to be bound by the ACP Canon of Ethics, Pledge to Clients, and Intellectual Property Policy, and meets all of the educational and training requirements detailed below. Because ACP as an organization is committed to the practice of holistic fee-only financial planning, all ACP members must offer consultation in all areas of comprehensive financial planning to their clients. This requirement does not imply that every client receive comprehensive financial planning services, but only that such services are made available by the member to his or her clients.

ACP members must meet and abide by the following qualifications in order to maintain eligibility and good standing within the organization:

1. **MEMBER**
   - **A. ELIGIBILITY REQUIREMENTS**
     - a. Abide by the ACP Canon of Ethics
     - b. Adhere to the ACP Pledge to Clients
     - c. Comply with all provisions of the ACP Intellectual Property Policy
     - d. Offer to supervise others who offer holistic financial planning services
     - e. Complete the ACP Success Program[1]
     - f. Maintain membership in NAPFA with NAPFA-Registered Financial Advisor status [2]
       An exemption to this requirement may be requested by:
       1. Founding members (those who transitioned their membership from Cambridge Advisors, LLC in 2002) who have not secured NAPFA-Registered Financial Advisor or Provisional Member status in NAPFA by September 15, 2007
       2. Holders of the PFS credential who are not eligible for NAPFA-Registered Financial Advisor status
       3. Any member who does not wish to belong to NAPFA and agrees to comply with the requirements provided in this section f(3i) below
          - i. Provided in each case that they attest annually to (a) fee-only status, (b) no adverse action, and (c) continuing education equivalent to NAPFA requirements, and that they pay an annual administrative review fee. Continuing education that satisfies the requirement imposed on PFS holders by the AICPA will be deemed equivalent to NAPFA requirements for this purpose.
     - g. Maintain CFP or CPA/PFS designation or educational equivalent as determined by ACP[3]
     - h. Maintain registration as RIA or RIA Agent with SEC or appropriate state regulatory agencies[4]
     - i. Disclose to clients and on Form ADV all referral fees paid to third parties
     - j. Actively participate in furthering the goals of the corporation
     - k. Make timely payment of all ACP dues and/or other fees
     - l. Participate in the periodic ACP Benchmarking Survey
     - m. Attend ACP conference[5]

Provisional Member Status – Voting is available for new members in the process of completing the requirements listed below. Provisional Members may not be elected or appointed to the board.

2. **PROVISIONAL MEMBER STATUS**

   [1] Within one year, complete the ACP Success Program

   [2] As soon as eligible, secure NAPFA-Registered Financial Advisor status, unless exempted under the provisions of Section 1(A)(f)(3)(i) above and further provided that the Provisional Member make the annual attestation and pay the administrative review fee provided in Section 1(A)(f)(3)(i) above

   [3] Within the maximum time period permitted by the issuing organization (the CFP Board or the AICPA, respectively, including any extensions granted to the member by such organization)

   [4] Within one year, register as RIA or RIA Agent with SEC or appropriate state regulatory agencies

   [5] Within two years of membership

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