



*“As a Certified Financial Fiduciary® (CFF), one must agree to uphold the highest moral, ethical and fiduciary standards of service when providing advice to potential or existing clients.”*

*– Rick McClanahan, Founder NACFF*

## OUR MISSION

To develop a network of qualified professionals that strive to create a strong and safe environment where investors are assured that their best interests always come first.

## QUALIFICATIONS


Financial professionals seeking to obtain the CFF designation must meet the following criteria:


- Successfully complete 1 day in-person training at one of our training facilities or locations, or complete the online training course
- Pass the CFF exam with score of 75% or better
- Candidate must meet one of the following prerequisites:
  - Possess a professional financial certification/designation or
  - Professional financial license (securities, insurance, accounting, etc.), or
  - A combination of education and experience deemed satisfactory by the NACFF Advisory Council
- Must pass full background check and be in good standing with all state and federal license requirements
- Allow NACFF to audit/review their business office (via survey) for best practices and compliance.
- Exemplify highest standards of morals, ethics, and fiduciary standards of service
- Must swear to uphold the CFF code of conduct





## CONTACT DETAILS

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**Certified Financial Fiduciary®**  
**Financial Consultant\***

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### Report A Violation

To report a violation by a CFF designee please contact the NACFF home office at [report@nationalCFFassociation.org](mailto:report@nationalCFFassociation.org)

Disclaimer: The National Association of Certified Financial Fiduciaries (NACFF) or its Certified Financial Fiduciary® (CFF) designation is not affiliated with the Department of Labor, ERISA, or any other government agency. While all members who hold the CFF designation have been vetted and trained to meet our organization standards and requirements, choosing to work with a CFF designee in any capacity is deemed to be at your own discretion. NACFF, its members, affiliates, and staff are not in any way responsible for any advice given to you by a CFF designee.

\*Investment products & services offered through CUSO Financial Services, L.P. member FINRA/SIPC Urso Financial Management & Consulting LLC is not affiliated with CUSO Financial Services, L.P. Office of Supervisory Jurisdiction CUSO Financial Services, L.P. 858.530.4400

# NACFF™

National Association of  
 Certified Financial Fiduciaries



*“Good Faith, Care and Loyalty to Our Client’s Best Interest”™*



**Christopher J.J. Urso, LUTCF, CFF**  
**Certified Financial Fiduciary®**  
 Member Of:

National Association of Certified Financial Fiduciaries  
 8514 McAlpine Park Dr. STE. 280  
 Charlotte, NC 28211

**“ALL FIDUCIARIES ARE NOT THE SAME.”**



**“CFF IS THE STANDARD OF EXCELLENCE.”**

Finding a financial professional you can trust is key to achieving a successful retirement. By choosing to work with a Certified Financial Fiduciary®, you can be confident that your best interests will always come first.

## ABOUT NACFF

The National Association of Certified Financial Fiduciaries was created to provide financial professionals with the information, tools, and resources needed to ensure compliance with all DOL and ERISA Fiduciary rules and guidelines. We have taken it a step further by providing a comprehensive fiduciary training program and certification process that, upon successful completion, further grants authorization for qualified financial professionals to hold the designation of Certified Financial Fiduciary® (CFF).

## WHAT IS CFF

CFF is a professional designation for financial professionals, namely, those who have successfully completed a rigorous certification and training process established by NACFF and AFEA (The American Financial Education Alliance), and who agree to uphold the highest moral, ethical and fiduciary standards of service when providing advice to potential or existing clients.

## WHAT IS A FIDUCIARY? WHY SHOULD I WORK WITH ONE?

Federal pension and tax law protects investors by imposing fundamental standards on their investment advisers. Individuals and firms that are held to these standards are called “fiduciaries”. The department of labor states that fiduciaries are required to act impartially and provide advice that is in their clients’ best interest. Additionally, fiduciaries are not permitted to receive payments creating conflicts of interest unless they comply with certain conditions of exemption that minimize the effects of a conflict. Choosing a Certified Financial Fiduciary® (CFF) as your advisor is important because, under the DOL’s regulatory package, the CFF Code of Conduct, and the strict guidelines of the NACFF, they are required to give you advice that is in your best interest, not their own.

## CFF CODE OF CONDUCT:

- **Practice the Duty of Loyalty** - A CFF designee will first and foremost agree to always put the clients best interest first
- **Practice the Duty of Good Faith** - fundamental obligation to treat all clients fairly.
- **Practice the Duty of Good Care** - fundamental obligation to exercise the skill of an expert and to only advise in

those areas where expert skill level has been obtained

- **Educate First** - provide comprehensive and unbiased education to clients ensuring they have a firm grasp of the subject matter prior to making specific suggestions or advice
- **Holistic Approach** - consider all aspects and factors that affect a plan prior to making suggestions or advice about any part of a client’s financial plan or circumstance
- **Full Disclosure** - always divulge all fees and commissions as well as disclose any conflicts of interest
- **Comparison** - always provide comparisons of suggested products with detailed explanations of why one is being suggested over the other
- **Confidentiality** - protect and keep all client’s information confidential and securely stored
- **Professional Practice Management** - CFF designees must agree to run their practice with the utmost professionalism using proper documentation and procedures set forth by all relevant governing bodies including the SEC (where applicable) and the DOL. They must also agree to be audited by the CFF organization to ensure that all the above standards are being met at all times