



"As a Certified Financial Fiduciary®, 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 Certified Financial Fiduciary® 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 Certified Financial Fiduciary® 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 NACFF code of conduct

CONTACT DETAILS

Christopher J.J. Urso LUTCF, CF2
Urso Financial Management & Consulting, LLC

📍 26 Oakham Row
Manchester, NJ 08759

☎ 732.600.7640

✉ c.urso@ursofinancial.com

🌐 www.ursofinancial.com

Report A Violation

To report a violation by a Certified Financial Fiduciary® designee please contact the NACFF home office at report@nationalCFFassociation.org

Disclaimer: The National Association of Certified Financial Fiduciaries (NACFF) or its Certified Financial Fiduciary® (CF2) designation is not affiliated with the Department of Labor, ERISA, or any other government agency. While all members who hold the CF2 designation have been vetted and trained to meet our organization standards and requirements, choosing to work with a CF2 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 CF2 designee.

Securities and Advisory services offered through LPL Financial, a registered investment advisor. Member FINRA/SPIC.

Urso Financial Management & Consulting LLC and LPL Financial are not affiliated.

NACFF™

National Association of
Certified Financial Fiduciaries



"Good Faith, Care and Loyalty to Our Clients' Best Interest"™

Christopher J.J. Urso LUTCF, CF2
Certified Financial Fiduciary®

Member Of:

National Association of Certified Financial Fiduciaries



“ALL FIDUCIARIES ARE NOT THE SAME.”

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®.

WHAT IS CERTIFIED FINANCIAL FIDUCIARY®

Certified Financial Fiduciary® is a professional designation for financial professionals, namely, those who have successfully completed a rigorous certification and training process established by the NACFF and who agree to uphold the highest moral, ethical and fiduciary standards of service when providing advice to potential or existing clients.

“CERTIFIED FINANCIAL FIDUCIARIES ARE THE STANDARD OF EXCELLENCE.”

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 to work with a Certified Financial Fiduciary® is important because, under the DOL’s regulatory package, The Certified Financial Fiduciary® 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.

CODE OF CONDUCT:

- **Practice the Duty of Loyalty** - A Certified Financial Fiduciary® 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** – Certified Financial Fiduciary® 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 NACFF organization to ensure that all the above standards are being met at all times