NACFF™

National Association of
Certified Financial Fiduciaries

Certified Financial Fiduciary® Certification Program and Candidate Handbook

May 2026

National Association of
Certified Financial Fiduciaries
www.nationalCFFassociation.org

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1. About NACFF

1.1 What is the National Association of Certified Financial Fiduciaries (NACFF)?

NACFF 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®.

The NACFF's mission is to develop a network of qualified professionals that strive to create a strong and safe environment where investors are assured that their best interest always comes first.

NACFF certification activities are structured and managed to safeguard impartiality, confidentiality and avoidance of conflicts of interest. All program Policies and Procedures will be applied equally to all certification applicants, candidates and certified individuals.

1.2 What is a Certified Financial Fiduciary?

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

Financial professionals who have earned Certified Financial Fiduciary certification can immediately and clearly demonstrate how they practice a fundamental obligation to always put their clients' best interest first. Additionally, Certified Financial Fiduciary professionals are bound by the Certified Financial Fiduciary Code of Conduct which holds them to the highest standards of professionalism in the financial services industry.

The Certified Financial Fiduciary certification mark coupled with the information and processes taught in the course make it easy for a financial professional to quickly demonstrate the added value and security they bring to potential and existing clients.

2. Certification Program Overview

2.2 Criteria for Successful Completion

Successful completion of the Certified Financial Fiduciary Program is based on participation in a 1-day training course (in person, face-to-face or virtual via the web) or completing an equivalent program and passing the Certification Exam. Only those who participate and complete the educational program, along with passing the exam, are awarded certification.

2.1 Purpose of the Certification Program

The purpose of the Certified Financial Fiduciary Certification Program is to ensure that professional advisors demonstrate competency to serve the public as a financial professional acting as a fiduciary with full knowledge of the applicable laws, rules and regulations.

2.3 Process for Earning Certification

Prior to being awarded Certified Financial Fiduciary certification, applicants must:

1. Meet one of the following prerequisites:
    a. Possess a professional financial certification/designation; or
    b. Professional financial license (securities, insurance, accounting, etc.); or
    c. A combination of education and experience deemed satisfactory by the NACFF Certification Committee.
2. Pass a full background check and be in good standing with all state and federal license requirements:
    a. NACFF will review FINRA's BrokerCheck Report and reports from applicable licensing entities. Negative information may result in denial of an application.
    b. Applicants have the right to appeal such denials.
3. Successfully complete the NACFF one day in-person training, complete the NACFF online training course or a training program for financial fiduciary practice approved as equivalent.
4. Agree to uphold the Certified Financial Fiduciary Code of Conduct; and comply with all certification requirements including use of the Certified Financial Fiduciary certification marks and continuing education requirements that may change from time to time.
5. Complete the certification application and have the application approved to proceed to the exam.
6. Agree to the exam terms, including confidentiality of the exam content.
7. Pass the Certification Exam.

Upon receipt of an application for certification, NACFF staff shall promptly review the application for completeness and payment of fees. Individuals submitting an incomplete application, or the wrong fees, will immediately be notified of such.

Completed applications shall be processed in accordance with NACFF policies and procedures. Approved applicants will be provided information on how to complete the application steps including taking the Certification Exam and compliance with ethical policies.

3. Certification Examination

3.1 Overview of the Certification Exam

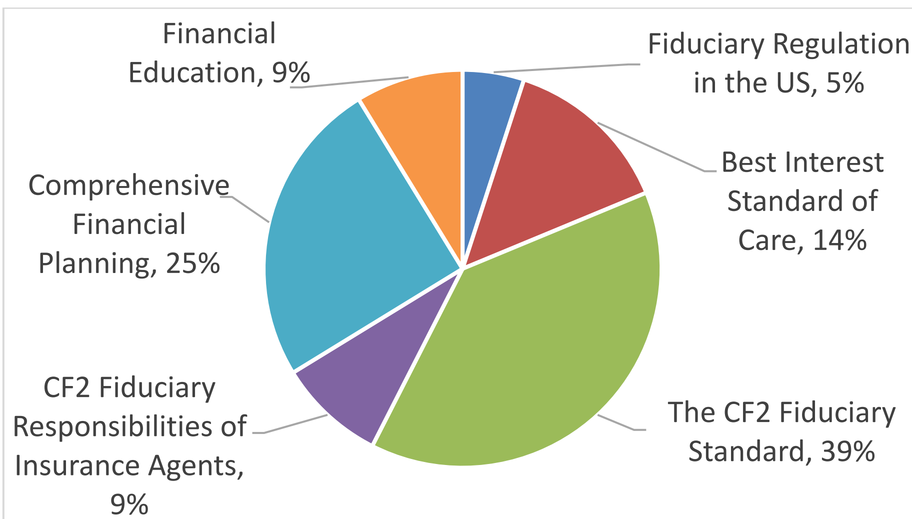
3.2 Exam Content and Structure

The Certified Financial Fiduciary Certification Exam is a two-hour, 80-question exam. The exam consists of multiple-choice questions that have four possible answer choices, one of which is clearly the best (also known as the "key"). There may be case studies on your exam form. For each case study, a series of facts about a particular situation are presented and followed by between multiple-choice questions.

In order to develop exams for future candidates, up to ten questions may be "pre-test questions," meaning that they will not count toward your score but are placed within the exam in order to gather data.

The purpose of the Certification Exam is to determine competence to practice as a financial fiduciary. The exam draws on content presented in the NACFF training course and/or content from similar programs. In addition, because practice as a fiduciary has real-world applications, questions on the exam are drawn from real-world examples – they are not purely focused on recall of specific facts or dates. Candidates should be prepared to place themselves in the context of a professional working with clients in order to be successful on the exam.

The content of the exam is broken down by subject as follows:



4. Examination Administration & Policies

4.1 Exam Scheduling

You will receive an email from Prometric/IQT notifying you of your eligibility to sit for the Certified Financial Fiduciary® (CF2®) Certification Exam. This email will contain specific instructions, as well as a user ID and password to access the Prometric/IQT testing portal.

Candidates are responsible for scheduling their examination within the approved testing window and ensuring all technical, environmental, and administrative requirements are met prior to the exam day.

4.2 Rescheduling and Cancellation Policy

You may reschedule your examination appointment prior to five (5) calendar days before your scheduled exam date by contacting Prometric and paying a $35.00 rescheduling fee.

If it is less than five (5) calendar days prior to your exam date, you will not be allowed to cancel or reschedule your exam unless one of the following situations has occurred:

- Jury Duty
- Death of an immediate family member (defined as grandparents, parents, spouses, siblings, children)
- Medical emergency
- Active-duty military orders

If you experience any of the above, you MUST provide Prometric with proper documentation at SMT-OperationsTeam@prometric.com before being rescheduled to a new date. You may also contact Prometric at **1-866-773-1114**.

If you fail to show up for your examination at the scheduled time, do not have proper identification, or do not have your admission document, you will not be allowed to sit for your exam. You will be considered a "No-Show" and will be required to pay an additional fee of $50 to reschedule your exam.

Due to the costs incurred by NACFF related to no-shows, candidates who are a no-show for their retake (second) appointment will not be eligible to schedule a third exam appointment.

Candidates unable to complete the exam due to verified technology issues must contact NACFF for rescheduling assistance. No additional fees will apply.

4.3 Retake Policy

Candidates who do not pass the examination on their first attempt are eligible for one (1) retake at no additional cost.

Candidates who did not pass their exam on the first attempt or were unable to test due to a verified technology issue must contact NACFF for assistance. Once approved by NACFF, candidates will receive a new email from Prometric/IQT with instructions to schedule a new examination appointment.

All retake scheduling must be coordinated through NACFF and the testing vendor.

4.4 Examination Delivery Methods

The CF2 Certification Exam may be administered through one or more delivery methods, including remotely proctored testing and in-person testing at an authorized testing center.

4.4.1 Remote Proctored Testing

The CF2 exam is administered with a **live proctor**, not an AI proctor.

After scheduling your exam appointment, you will receive an email containing your **Candidate Admission Letter**, which must be printed and available on your exam day.

4.4.1.1 Pre-Exam Technical Preparation

At least one (1) week prior to your exam:

- Review the ProProctor User Guide
- Install the ProProctor Application and perform a system check

At least 24–48 hours prior to your exam:

- Prepare your exam space
- Review all remote proctoring regulations

4.4.1.2 Testing Environment Requirements

Your testing location must meet the following requirements:

- Must be indoors, enclosed (walled), well-lit, and free from noise and disruptions
- No third party may be present or enter the room during the exam
- Workstation must be free of all materials, including notes, electronics, or posted content
- Must have working speakers and microphone
- Must have a stable internet connection

4.4.1.3 Equipment Requirements

- Desktop or laptop computer with webcam (external camera required for desktops)
- No mobile devices (phones, tablets, Chromebooks)
- Operating system must be:
    - Windows 8.1 or higher (Windows 7 not supported)
    - Mac OS 10.13 or higher

Do not use a corporate or company-issued laptop, as security restrictions may prevent the exam platform from functioning properly.

4.4.1.4 Exam Day – Remote Testing

Candidates must:

- Present a printed Candidate Admission Letter

- Present a valid, unexpired government-issued ID (driver's license or passport; no digital IDs)
- Ensure name matches admission letter

Candidates will undergo a detailed check-in process, which may include inspection of:

- Workstation and surrounding area
- Eyeglasses and accessories
- Hair and clothing
- Pockets, sleeves, and personal items

4.4.1.5 Prohibited Items

The following items are not permitted:

- Phones, watches, electronic devices
- Notes, books, study materials
- Bags, purses, or personal belongings
- Food, drink (except water), gum, or smoking

Additional rules:

- No leaving camera view during exam
- No communication with others
- No changing location or environment

4.4.2 In-Person Testing

Candidates will receive a Candidate Admission Letter and must bring it to the testing center.

On exam day:

- Arrive at least thirty (30) minutes prior to your appointment
- Bring valid, unexpired government-issued ID
- Name must match admission letter

Candidates are encouraged to:

- Verify testing center location in advance
- Use GPS or map directions
- Allow time for parking and check-in

4.4.2.1 Testing Center Rules

- No electronic devices allowed
- Earplugs are permitted

- No eating, drinking (except water), or smoking
- Dress appropriately for varying temperatures

4.4.2.2 Inclement Weather

If your area is experiencing inclement weather, you must contact the testing center or Prometric directly to confirm whether the center is open.

To reschedule due to weather, contact:

- SMT-OperationsTeam@prometric.com
- **1-866-773-1114** or **(727) 733-1110**

There are no additional fees for weather-related rescheduling.

4.5 Exam Day Requirements

Candidates must comply with all identification, security, and procedural requirements. Failure to do so may result in denial of admission or invalidation of exam results.

4.6 Technical Issues and Exam Interruptions

If you encounter issues launching or during your exam, you must engage with Prometric's **Global Help Desk** using the chat feature within the testing platform.

NACFF cannot assist with technical issues related to the ProProctor application.

If the issue cannot be resolved:

- Obtain a ticket number from the Global Help Desk
- Email Prometric at SMT-OperationsTeam@prometric.com with details

Only verified issues will qualify for rescheduling consideration.

5. Examination Security & Candidate Conduct

5.1 Confidentiality of Examination Content

The Certified Financial Fiduciary® (CF2®) Certification Exam, including all associated materials, content, delivery systems, and processes, is the confidential and proprietary property of NACFF and its testing partners.

Candidates are strictly prohibited from copying, recording, reproducing, transmitting, or disclosing any portion of the examination in any form, whether verbally, electronically, or in writing, before, during, or after the examination.

Any unauthorized disclosure or reproduction of examination content may result in:

- Immediate invalidation of examination results
- Denial or revocation of certification
- Disciplinary action by NACFF
- Potential legal action, including civil and/or criminal penalties

Candidates may be required to acknowledge and agree to examination confidentiality requirements prior to testing.

5.2 Examination Monitoring and Security Procedures

All certification examinations are administered under secure conditions designed to ensure the integrity, validity, and fairness of the assessment process.

Examinations may be monitored through one or more of the following methods:

- Live proctoring (in-person or remote)
- Video and audio recording
- Identity verification procedures
- Environmental and workspace inspections

Candidates must comply with all proctor instructions and security procedures throughout the examination session.

Failure to comply with examination security protocols may result in termination of the exam session and invalidation of results.

5.3 Candidate Conduct

Candidates are required to conduct themselves in a professional, respectful, and ethical manner throughout all certification-related activities, including the examination process.

Prohibited behaviors include, but are not limited to:

- Attempting to gain an unfair advantage
- Communicating with others during the exam
- Accessing unauthorized materials or devices
- Disruptive, abusive, or uncooperative behavior toward proctors or staff
- Failing to follow proctor instructions

Candidates who violate examination rules or engage in misconduct may be subject to:

- Immediate dismissal from the examination session
- Invalidation of examination results

- Suspension or denial of certification eligibility
- Additional disciplinary action as determined by NACFF

5.4 Irregularities and Investigation Process

Any suspected or observed irregularities during the examination process will be documented and reviewed by NACFF.

Irregularities may include, but are not limited to:

- Suspicious behavior during testing
- Security breaches
- Identity verification concerns
- Technical anomalies impacting exam integrity

NACFF reserves the right to investigate all reported irregularities. Candidates may be required to provide additional information or participate in a review process.

Based on the findings, NACFF may take appropriate action, including score invalidation, denial of certification, or other disciplinary measures.

6. ADA Accommodations

NACFF is committed to providing reasonable accommodations for qualified candidates with documented disabilities, in accordance with applicable laws, including the Americans with Disabilities Act (ADA).

6.1 Requesting Accommodations

Candidates requesting accommodations must submit a formal request to NACFF at least thirty (30) days prior to the desired examination date.

Accommodation requests must include:

- A written request describing the accommodation needed
- Documentation from a qualified professional that:
  - Identifies the disability
  - Describes the functional limitations as they relate to testing
  - Recommends specific accommodations

All requests and supporting documentation must be submitted to NACFF for review.

6.2 Review and Determination

All accommodation requests are reviewed on an individual basis. NACFF will evaluate each request to determine appropriate and reasonable accommodations that support the candidate's needs while maintaining the integrity, security, and validity of the examination.

Approved accommodations may include, but are not limited to:

- Extended testing time
- Additional or modified breaks
- Assistive technology
- Modifications to the testing environment or delivery method

NACFF reserves the right to request additional information or clarification as part of the review process.

6.3 Notification and Implementation

Candidates will be notified in writing of the outcome of their accommodation request.

Approved accommodations will be coordinated with the testing vendor to ensure proper implementation on the scheduled examination date.

Candidates are responsible for confirming that approved accommodations are in place prior to the examination.

6.4 Confidentiality

All accommodation requests and supporting documentation will be treated as confidential and maintained in accordance with NACFF policies and applicable privacy requirements.

7. Examination Results, Scoring, and Certification Status

This section explains how the exam is scored, how results are communicated, and how certification status is awarded and verified.

7.1 Examination Scoring

The Certified Financial Fiduciary® (CF2®) Certification Exam is scored using established psychometric and administrative procedures designed to ensure fairness, consistency, and validity.

Each examination includes scored items that contribute to the candidate's final result. Some exam forms may include pre-test items that are used for statistical analysis and future exam development; these items do not count toward the candidate's score.

A passing score is determined based on the established standard for minimum competence required to perform as a financial fiduciary. The passing standard is set through a formal standard-setting process and is applied consistently to all candidates.

7.2 Notification of Results

Candidates will receive notification of their examination results following completion of the exam.

Result notifications may include:

- Pass or fail status
- Instructions for next steps, if applicable

NACFF reserves the right to withhold or delay examination results if there is reason to question the validity of the results due to irregularities, misconduct, or administrative review.

7.3 Certification Status and Award

Candidates who achieve a passing score and meet all certification requirements will be awarded the Certified Financial Fiduciary® designation.

Certification is granted only after:

- Successful completion of all eligibility requirements
- Approval of the certification application
- Agreement to abide by the Code of Conduct
- Compliance with all program policies

Certification status is valid for a defined period and must be maintained through ongoing compliance with renewal and continuing education requirements.

7.4 Examination Irregularities and Score Review

NACFF monitors examination administration to ensure the integrity of the certification process.

If irregularities are identified, NACFF reserves the right to:

- Invalidate examination results
- Require retesting
- Conduct further investigation

Candidates may be contacted to provide additional information as part of a review process.

7.5 Confidentiality of Results

Individual examination scores and candidate records are considered confidential and will not be disclosed to third parties without the candidate's written authorization, except as required by law or as part of NACFF's certification verification process.

7.6 Certification Verification

NACFF maintains a record of certified individuals and may provide verification of certification status upon request.

Verification may include:

- Name of certificant
- Certification status (active, inactive, or expired)
- Certification expiration date

No additional personal or examination-related information will be disclosed without prior written consent from the certificant.

7.7 Public Directory

NACFF maintains a public directory of certified individuals. Inclusion in the directory is optional and subject to the certificant's consent. nationalcffassociation.org/cff-directory

Only individuals with current, active certification status will be listed. Certificants may choose how their information is displayed in accordance with NACFF policies.

8. Verification of Certification

8.1 Third-Party Verification Requests

Verification requests are handled by NACFF staff and responded to as soon as possible. NACFF policy dictates that assessment results and other personal information from a certified professional's file will not be disclosed to a third party without prior written permission from the Certified Financial Fiduciary professional. However, if NACFF is contacted by a corporation, individual, state licensing board, or other appropriate stakeholder regarding your status as a Certificate holder, the staff will confirm if your Certificate is valid and current (or not).

9. Certification Renewal and Continuing Education

9.1 Certification Validity Period

Certified Financial Fiduciary® certification is valid for one (1) year from the date certification is awarded and must be renewed annually to maintain active certification status and continued authorization to use the Certified Financial Fiduciary® designation and certification marks.

To maintain certification, certificants must:

- Submit the required annual renewal form and attestations
- Remain in good standing with NACFF
- Pay the applicable annual renewal fee
- Complete continuing education requirements established by NACFF

Certificants are required to complete ten (10) hours of continuing education (CE) annually as part of the annual renewal process.

NACFF recognizes that many certificants maintain other professional licenses and registrations that require continuing education. Approved continuing education completed for other professional licensing or credentialing requirements may be applied toward the CF2 annual continuing education requirement, provided the content is relevant to professional practice and fiduciary responsibilities.

For professions where continuing education is completed on a multi-year renewal cycle, certificants may apply those completed hours toward the applicable CF2 renewal period.

Certificants are responsible for maintaining records of completed continuing education activities and may be required to provide documentation during the renewal process.

NACFF will provide renewal reminders prior to the certification expiration date. Failure to complete renewal requirements by the expiration date may result in expiration or loss of certification status and authorization to use the Certified Financial Fiduciary® designation and marks.

For current renewal requirements and forms, visit:
NACFF Annual Certification Renewal Requirements

9.2 Renewal Requirements

Maintaining your Certification lets your existing and prospective clients know that you are fully up to date with all fiduciary rules and regulations, and that you are in full compliance with the Certified Financial Fiduciary Code of Conduct and NACFF guidelines. By choosing to work with a Certified Financial Fiduciary, your clients can be confident that their best interests will always come first. Certified Financial Fiduciary certificates are valid for one year from the date the exam is passed and must be renewed in order to be retained. An annual renewal fee of $250 is required to maintain active certification status.

Individuals who fail to renew certification by the expiration date may lose active certification status and authorization to use the Certified Financial Fiduciary® designation and certification marks.

Individuals whose certification has lapsed for fewer than ninety (90) days may reinstate certification by submitting the required renewal documentation, continuing education documentation, annual renewal fee, and applicable late fee.

Individuals who have reinstated their certification on two (2) separate occasions will be subject to a reinstatement fee of $500 for any future reinstatement requests, provided the certification has been inactive for less than three (3) years.

Individuals whose certification has been inactive for three (3) years or longer must complete the certification process again under the requirements in effect at the time of reapplication, including eligibility and examination requirements.

9.3 Continuing Education Requirements

To maintain the Certified Financial Fiduciary (CF2) designation in good standing, certificants are required to complete ten (10) hours of continuing education (CE) annually and submit the applicable annual renewal fee of $250.

Recognizing that many certificants already complete continuing education to maintain their professional licenses and registrations, NACFF permits the use of approved continuing education completed for other professional licensing requirements (such as insurance, securities, accounting, or similar industry credentials) to satisfy the CF2 annual CE requirement.

For professions where continuing education is earned on a multi-year renewal cycle (for example, twenty-four (24) hours completed over a two-year insurance license renewal period), certificants may apply those completed hours toward CF2 renewal requirements for the applicable renewal period.

Documentation of completed continuing education may be requested at the time of renewal and certificants are responsible for maintaining records of completed CE activities.

This policy is intended to minimize duplicative education requirements while supporting ongoing professional development and continued adherence to fiduciary principles.

Certificants will receive a renewal reminder notice prior to their certification expiration date.

10. Use of Certification Designation and Professional Representation

10.1 Displaying the Certified Financial Fiduciary® Designation

Certified individuals may represent themselves as having earned the Certified Financial Fiduciary® designation upon successful completion of all program requirements.

The Certified Financial Fiduciary® designation is a professional designation and **is not an abbreviation or set of post-nominal letters**. Certificants must not represent the designation as an acronym or initials following their name.

10.2 Representation in Professional Materials

The following guidance applies to the use of the Certified Financial Fiduciary® designation in professional materials, including but not limited to:

- Business cards
- Email signatures
- LinkedIn profiles
- Resumes
- Marketing materials

10.3 Official Program Guidance

Can I put the certification mark behind my name? How do I list the program on my LinkedIn profile and resume?

Once you have finished the course and passed the test, you are considered a Certified Financial Fiduciary professional and are allowed to state or advertise that you hold or have met all requirements to be referred to as a Certified Financial Fiduciary. However, certified professionals must also receive approval from your firm's compliance department prior to promoting the Certified Financial Fiduciary credentials (where applicable). As a Certified Financial Fiduciary professional, you are granted and will receive a Certificate. The Certified Financial Fiduciary designation, not lettered credentials, gives the acknowledgment to the public that you have successfully completed an educational program designed to help you meet all the requirements of being a fiduciary while advising clients, in accordance with all rules and laws set forth by the DOL and ERISA as well as NACFF policies. The Certified Financial Fiduciary designation does not infer in any way financial or retirement planning expertise and should not be advertised as such. Improper use or inferences of the Certified Financial Fiduciary designation and logo are strictly prohibited and can result your designation being revoked.

11. Code of Conduct

11.1 Overview

Becoming a Certified Financial Fiduciary means more than just passing a test and getting additional alphabet to put behind a name on a business card. Certified Financial Fiduciary is meant to establish a new culture and way of thinking for financial professionals. It is designed to be easily identified and to single out those professionals who have agreed to act as fiduciaries, not just when required by regulations, but always. Financial professionals displaying the Certified Financial Fiduciary mark proudly deliver assurance to investors that an additional level of trust and accountability exists when choosing to work with a Certified Financial Fiduciary professional.

To achieve and maintain this high level of excellence the NACFF has created the following Code of Conduct that all certified professionals must agree to adhere to. Any breach or failure to abide by the code will result in termination of certification by NACFF as well as revocation of the Certified Financial Fiduciary designation and returning the Certificate to NACFF.

11.2 Certified Financial Fiduciary Code of Conduct

As a Certified Financial Fiduciary, certificants agree to uphold the highest moral and ethical standards. These standards have been set forth in the following Code of Conduct:

- Practice the Duty of Loyalty – first and foremost, always put the client's best interest first.
- Practice the Duty of Good Faith – there is a fundamental obligation to treat all clients fairly.
- Practice the Duty of Good Care – there is a 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 prior to making specific suggestions or providing advice.
- Holistic Approach – consider all aspects and factors that affect a plan prior to making suggestions or providing advice.
- Full Disclosure – fully divulge all fees and commissions as well as disclose any conflicts of interest and disciplinary actions.
- Confidentiality – protect and keep all client's information confidential and securely stored and transmitted.
- Professional Behavior – practice in a manner that does not bring disrepute to the profession, the Certified Financial Fiduciary mark and fellow professionals.
- Keep NACFF Informed – report on professional practice management and any disciplinary actions taken by regulatory bodies to NACFF to ensure that the above standards are being met at all times.

12. Complaint Policy and Procedures

The National Association of Certified Financial Fiduciaries (NACFF) is dedicated to setting and promoting standards of excellence for financial professionals who act as fiduciaries when providing retirement advice to existing or potential clients. The NACFF recognizes the importance of promulgating a code of behavior for its certificants that emphasizes a team approach to financial advising, and relies upon the competency, knowledge, professionalism, integrity, objectivity and responsibility of each person qualifying as a candidate for certification.

To this end, all active Certified Financial Fiduciary professionals agree to continuously abide by the Certified Financial Fiduciary Code of Conduct and to maintain an ongoing commitment to the NACFF concept and standard of excellence when acting as a fiduciary. Furthermore, all Certified Financial Fiduciary professionals must practice a fundamental obligation to always put their client's best interest first. Should an individual or a state or federal agency believe that an active, certified professional has acted in an unethical or unprofessional manner, or that they have violated the Certified Financial Fiduciary Code of Conduct or policies for certification, a complaint may be filed against the individual. A Complaint Form, available here (https://nationalcffassociation.org/complaint-procedure) in a downloadable PDF format, with supporting documentation should be submitted by email to report@nationalCFFassociation.org. Any complaint filed against an active Certified Financial Fiduciary professional will be directed to the Chairperson of the Certification Committee for his or her consideration. If the chairperson determines that the complaint has merit, a Complaint Review Committee consisting of three (3) NACFF certificants who have the following characteristics shall be formed at the discretion of the Certification Committee Chairperson to determine if the designation should be revoked:

- Non-NACFF board members who currently hold Certified Financial Fiduciary certification and who share the same primary discipline as the subject of the complaint;
- Who do not work for the same company or firm as the subject of the complaint;
- Who are not related within the fourth degree of consanguinity to the subject of the complaint; and
- Who do not personally know the subject of the complaint.

The chairperson will review the complaint within thirty (30) days of receipt to determine whether a review committee should be convened. If convened, the Complaint Review Committee will make a recommendation to the Certification Committee within sixty (60) days of receipt of the complaint and shall notify the certified individual of the complaint filed against him or her. The Certification Committee will review the recommendation of the Complaint Review Committee and make a final recommendation to the NACFF Board of Directors as to whether the designation should be suspended or revoked. All decisions made by the NACFF Board of Directors shall be final.

NACFF will acknowledge receipt of all complaints received and keep the complainant(s) informed as to the status of the complaint throughout the process and will inform the complainant(s) of the final resolution.

14.1 Presenting Yourself as a Certified Financial Fiduciary Professional

It is recommended that you present your prospects with a Certified Financial Fiduciary brochure at the beginning of the first meeting. Using this as a tool will help ease the minds of your prospects and help grow your practice. It is also a good idea to provide the same information to your existing clients, letting them know that they are working with a financial professional who is a Certified Financial Fiduciary will help to strengthen relationships, garner more referrals, and prevent them from leaving for someone else claiming to be a fiduciary.

Certified Financial Fiduciary professionals shall not use the certification in such a manner as to bring the certification body into disrepute, and not to make any statement regarding the certification which the certification body considers misleading or unauthorized.

Certification Marks – Ownership and Conditions for Use

NACFF owns, protects and allows qualified individuals to use the certification marks CF2 and CF2 CERTIFIED FINANCIAL FIDUCIARY and Design (collectively “CF2 Certification Marks”). Only individuals who have passed the CF2 Exam, met all the related requirements, and recertified when required may use the CF2 Certification Marks. NACFF monitors CF2 Certified professionals' use of the CF2 Certification Marks.