

Important Information You Need to Know

As a CFP® Practitioner, it is important for clients and prospective clients to know that:

- We acknowledge our responsibility to adhere to the standards established in CFP Board's *Standards of Professional Conduct*¹. If you become aware that our conduct may violate the *Standards*, please contact our office or you may file a complaint with CFP Board².
- Besides being a Registered Representative and an investment advisor with Capital Analysts Incorporated, we also provide services as product placement of fixed annuities, structured settlement annuities, and life, disability and long term care insurance. These products generally do not fall under the scope of our fee based advisory services. We perform these services through other contracted vendors and providers such as insurance companies.
- Our firm or our associates are compensated for these services either through the insurance carrier or as contracted with you through a written agreement. All information related to compensation is disclosed in those documents and through those providers before the service is rendered.
- In our professional activities, we work to minimize any conflicts of interest and work in accordance with the CFP Board's fiduciary expectations. Although, we offer a broad range of products, we do not have the ability to offer every possible investment or insurance solution in the universe of financial products.
- Although a credential may represent ethics certification and ongoing educational effort by a practitioner, no credential can guarantee the best advisor for you. Therefore, before services are engaged, you may access the professional's FINRA CRD record (<http://www.finra.org/Investors>), check with state securities and insurance regulators, and contact the Better Business Bureau to verify the professional licensing and disciplinary history. To encourage complete disclosure, you may also ask for copies of these reports from our office.
- We encourage you to review the information contained in this disclosure form, and all disclosure documents received and ask us any questions that you have.
- Should any material changes occur to this information, updated information will be provided to you in a reasonable time frame.



CERTIFIED FINANCIAL PLANNER™

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Certified Financial Planner Board of Standards Inc. owns these certification marks in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

¹ Available at www.cfp.net or can be provided upon request

² www.CFP.net/complaint