

Please supply the following Information for you Compliance Letter:

Your Name		
Broker Dealer Name		
Compliance Officer Name		
Address		
Address		
City		
State		
Zip		

Note: The information supplied here will appear on your compliance letter. Once you have completed this letter, then attach a NAFEP corporate brochure and send to your compliance officer.

In order to get a copy of the brochure contact your general agent or call NAFEP at (801) 266-9900 x111.

Click here to see the compliance letter: [View Letter](#)



The National Association of Financial and Estate Planning

525 E. 4500 So., No. F-100 * PH. (801) 266-9900
Salt Lake City, UT 84107 * FAX (801) 266-1019
www.nafep.com

Management Team:

Mike Janko, Pres. CEA®
Roy Barker, VP Operations,
BS. Economics, CEA®
Scott Janko, VP Administration
BBA Bus, MSM Bus, CEA®
Don Sewell, Tax & Trust Consultant
BS Accounting, Masters of Prof. Acct "Tax"
Ben Barker, Finance Manager
BS Finance, CEA®

(Date)
(BD name)
Attn: (Compliance Officer Name)
(Street Address)
(City, State Zip)

Corporate Counsel:

Ron Glines, Atty, CEA®

Re: Registered Rep (Rep Name), Request For Approval, Disclosure

Special Trust Tax Counsel:

Ronald L. Noll, CPA, M.S. Tax, CEA®

Dear (Mr. or Ms.) (Name):

Special Legal Counsel:

Michael Sawyer, J.D., LL.M, LL.M (Tax)

Board of Advisors:

James Flanagan, CSA, RFC, CEA®
John Lau, CFP, CPA, M.S. TAX, CEA®
Robert Binkele, RIA, CEA®
Stewart Davidson, CSFP, CEA®
Jeffrey (Jeff) Reed, CEA®
Earl Stevenson, ChFC, CLU, CSA
William E. Hopkins, RFP, CEA®
John E. Davis, Sr., CEA®
Robert (Rusty) Tweed, RIA, CEA®

Mr. (or) Mrs. (Rep last name) requests compliance approval for your registered reps to utilize the designation, Certified Estate AdvisorSM (CEA[®]) and to implement NAFEP estate planning for their clients. This letter is intended to acquaint broker-dealer compliance departments with the CEA[®] certification and estate planning services which NAFEP provides to registered reps, CPAs and attorneys across the nation. NAFEP is a membership organization, training professionals in estate planning, certifying those who qualify, and helping them implement numerous types of estate planning programs for their clients. NAFEP is not a broker-dealer, we have no securities licensing and do no financial planning, money management, etc.

Estate Planning Services. The estate planning which NAFEP utilizes includes wills and the well known living trust, but we go beyond that to more sophisticated planning (see www.nafep.com for more information). We provide a complete package of estate planning services to our members, which includes all the legal, paralegal, document creation, consulting services and marketing materials that each member and client require to put an estate plan in place. An attorney is retained by the client to have overall responsibility for the client's estate planning. Attorneys are used at every point where they are needed and appropriate for the client.

Certified Estate AdvisorSM. The CEA[®] is available only to registered reps, life/annuity agents, attorneys & CPAs. The credential has been reviewed by the NASD for listing on the NASD web site. New NAFEP members must complete the pre-requisite Certified Estate AdvisorSM course and pass the comprehensive CEA[®] exam before they are allowed to undertake estate planning thru NAFEP. Members who pass the exam are certified as CEA[®]. Certified members must maintain their professional licenses and take on-going continuing ed in order to maintain the CEA[®]. The course material is recognized by the CFPTM Board of Standards and most state insurance departments for 15 hours of continuing

education credit. The CEA[®] training is supplemented by ongoing consulting, communications and seminars provided to members.

Approval To Use CEA[®]. Your first decision is for rep approval to use the NAFEP created Certified Estate AdvisorSM designation. The recognition and support for the CEA[®] should make your decision easy. This training and the certification will greatly enhance your rep's value to the clients and your organization. The certification has been reviewed by NASD for listing on nasd.com, at this address:

http://apps.nasd.com/investor_information/resources/designations/AllDesigByAcronym.asp

As mentioned above, the CEA[®] is CFP Board and state life insurance department approved for continuing education credits, and many other broker dealers recognize the credential.

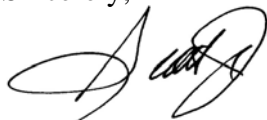
Approval To Do NAFEP Estate Planning. Your second decision is whether to allow your reps to undertake NAFEP estate planning. Numerous broker-dealers have approved NAFEP estate planning as an outside business activity. A few treat NAFEP as an inside activity and NASD has presented no objections (estate planning is not securities regulated). For all outside business activity arrangements, NAFEP and the other broker-dealers instruct the registered rep to have estate planning clients make their checks payable to NAFEP, and all trust orders are a contract between the client and NAFEP. (In most cases, NAFEP rebates a "commission" to the registered rep.) All clients sign a disclaimer in which they acknowledge that their trust order and estate planning has nothing to do with their financial planning. These measures provide an additional firewall between the estate planning practice and the broker dealer.

Something which is important to other broker dealers is the fact that NAFEP strictly regulates the estate planning process. Member training and testing is standardized. Sales presentations to clients are standardized with NAFEP prepared, and attorney reviewed, presentation materials. Trust ordering is standardized with NAFEP trust applications. Trust execution and funding are standardized with NAFEP forms and procedures. At every step NAFEP procedures and attorneys keep members under control and legitimate. Many of your registered reps have likely set up their own uncontrolled and possibly abusive or trust mill scam estate planning. These arrangements are a high risk to you. NAFEP estate planning will greatly diminish your exposure to these problem arrangements to the extent that we can replace them.

If you chose to have your reps treat NAFEP estate planning as an outside activity, then your compliance decision and instructions to the reps in this matter are fairly simple and straightforward. But, if your organization is interested in participating in the estate planning commission, then some discussion with me and Skip on how to handle this is necessary.

Please look up our Web site, www.nafep.com, for more information about NAFEP. Don't hesitate to contact me if I can help you in any way.

Sincerely,



V.P. of Administration