ACA
alliance of cambridge advisors

ACA Information Sheet

Overview
ACA is the only fee-only financial planning community focused on the holistic planning strategies that create true wealth for advisors and their clients. The ACA approach to holistic planning focuses on the major financial concerns of a client and how those issues interrelate. ACA is a not-for-profit 501(c)6 organization.

Members
- ACA has more than 150 members serving 45 states throughout the United States
- More than 1/3 of ACA members have advanced degrees in addition to their professional designations
- More than 10% of NAPFA-registered members are ACA members
- More than 40% of ACA members are Enrolled Agents, CPAs, or have advanced tax degrees

Compensation
ACA members are fee-only advisors with fiduciary responsibilities. Fees are based on the client's income, assets, and the complexity of their situation and reflect the value of the services delivered. To ensure the appropriate amount of planning takes place, services are generally offered as:
- Project retainers, including one-time financial reviews
- Annual retainers
- Wealth management retainers

Scope of Services
ACA members typically provide the following services as part of the annual retainer.
- Goal Setting
- Risk Management Review
- Investment Strategy
- Tax preparation and planning
- Portfolio Inventory and Analysis
- Estate Planning
- Retirement Planning, Cash Flow Planning, Education Funding Planning and other special needs planning

Membership Fees
ACA members pay a one-time fee of $10,500 and annual dues of $1,800. They receive:
- Training in the ACA System™, the complete approach to running a holistic planning practice founded by Bert Whitehead, MBA, JD
- Marketing, practice management and financial planning tools, templates and spreadsheets
- Access to the member intranet, discussion forums and libraries
- Continuing education through teleseminars, webinars and conferences

Membership Requirements (not a complete list)
- CFP®, CPA/PFS or equivalent designations
- NAPFA membership (ACA will waive this requirement for applicants holding CPA/PFS designation after January 1, 2010)
- ACA System™ training
- State or SEC-registration as RIAs or RIA reps
- Abide by The ACA Pledge to Clients

For more information about ACA, please contact:
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