



LOCAL FINANCIAL ADVISOR JOINS LEADING NATIONAL ORGANIZATION

ARLINGTON HEIGHTS, IL, Lawrence E. Maddox of Horizon Advisors, LLC in Houston, TX has been accepted for membership in the **NATIONAL ASSOCIATION OF PERSONAL FINANCIAL ADVISORS (NAPFA).**

Membership in NAPFA is granted only to Fee-Only financial advisors who are paid directly by their clients. NAPFA members receive no commissions or other rewards for selling financial products. Those forms of compensation create potential conflicts of interest that may serve to undermine an advisor's objectivity and fiduciary responsibility. It is for this reason that all NAPFA members must sign our Fiduciary Oath, in that they explicitly promise "to place the clients' interests first."

In addition to tough standards on client-friendly compensation, NAPFA has some of the industry's most rigorous education and training requirements. All candidates for membership are required to submit a complete comprehensive financial plan for a full-scale peer review. Furthermore, NAPFA's continuing education requirements exceed those of any other association of financial advisors.

"Larry Maddox is a welcome addition to our organization," said NAPFA Chair Tom Orecchio, a financial advisor in Old Tappan, NJ. "Membership in NAPFA denotes a real accomplishment for any financial advisor. We recently surpassed 1,700 members, and are always pleased when we can strengthen our ranks with well-trained, highly-committed financial advisors."

Orecchio continued: "Our mission for more than 20 years has been to provide comprehensive, client-centered advice to individuals and families. Our services are provided in a fee-only manner, with no sales of any products, and with full disclosure of any possible conflicts. The superior nature of this type of financial planning is widely recognized by the leaders of the financial services industry and the media."

For more information about Fee-Only financial planning and NAPFA, visit our Web site at <http://www.napfa.org> or call toll free 1-800-366-2732.

