



Minnesota Association for Financial Professionals (MNAFP) Refund and Cancellation Policy August 2012

Purpose

The purpose of this policy is to define the procedures for Monthly Seminars/Meetings and Annual Conference Refunds and Cancellations for Minnesota Association for Financial Professionals. Changes to this policy require the approval of the Board of Directors of the association.

Monthly Meetings/Seminars

All cancellations must be received in writing via email or regular mail and received prior to noon two days before any monthly seminar/meeting. We encourage substitutions at any time, please let MNAFP know in writing via email or the person can just check in with us at the event. All no shows will be invoiced if not already paid. Cancellations received more than 48 hours prior to the seminar receive a 100% refund. If Minnesota Association for Financial Professionals (MNAFP) cancels the seminar at anytime participants are entitled to a 100% refund.

Annual Conference

Minnesota Association for Financial Professionals (MNAFP) accepts only written cancellations (may be via email). Cancellations for registrants received three weeks prior to the start of the seminar will receive a 100% refund less \$25 handling fee. Cancellation requests received within two - three weeks before the conference will receive a 50% refund. There are no refunds for cancellations received less than two weeks prior to the start of the seminar. If Minnesota Association for Financial Professionals cancels the conference at anytime - participants are entitled to a 100% refund.

If Minnesota Association for Financial Professionals (MNAFP) cancels the monthly seminars/meetings/conference at anytime participants are entitled to a 100% refund. Communications would be sent via email to all attendees.