

## CERTIFIED FINANCIAL PLANNER™ -

**CFP®:** An individual who has earned the CFP® mark of distinction has met the education, examination, experience and ethics standards established by the Certified Financial Planners Board of Standards (CFP Board). When selecting a financial planner, you need to feel confident that the person you choose to help you plan for your future is competent and ethical. The CFP® certification provides that sense of security by allowing only those who meet the following requirements the right to use the CFP® certification marks.

**Education:** CFP® professionals master nearly 100 integrated financial planning topics, including:

- \*Investment planning
- \*Tax planning
- \*Retirement planning
- \*Estate planning
- \*Risk management
- \*Insurance planning
- \*Financial management

In addition to completing a comprehensive financial planning curriculum approved by the CFP Board, or equivalent academic coursework, CFP® professionals are required to complete 30 hours of continuing education every two years.

**Examination:** CFP® practitioners must pass a comprehensive 6-hour CFP® Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do.

**Experience:** CFP® professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP® certification marks.

**Ethics:** CFP® practitioners agree to abide by a strict code of professional conduct, known as CFP Board's Code of Ethics and Professional Responsibility, which sets forth their ethical responsibilities to the public, clients and employers. CFP Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings related to their professional or business conduct.

For more information please visit [www.cfp.net](http://www.cfp.net).

