

CFP BOARD REPORT

News From Financial Planning's Professional Regulatory Organization

News Bites

In This Issue

Pg 2 – "Surrounded by Midgets"

Pg 3 – Disciplinary Actions

Pg 6 – Calendar of CFP Board Activities

Pg 7 – Seeking Practitioners Interested in Providing Credit Counseling

Pg 7 – The Unspeakable Profession

FPA Looking for Nominations for P. Kemp Fain, Jr. Award

The Financial Planning Association™ is seeking nominations for the P. Kemp Fain, Jr. Award, which recognizes an individual who has made outstanding contributions to the financial planning profession. Nominees for the P. Kemp Fain, Jr. Award should be those professionals who have made a significant contribution to the financial planning profession in the areas of service to society, academia, government and in professional activities. Nominations should be in the form of a one-to-three page letter describing why the individual should be considered. Send nominations by May 23, 2005, to:

P. Kemp Fain, Jr. Award
Financial Planning Association
4100 E. Mississippi Ave. #400
Denver, CO 80246

Online Renewal? It's on the Horizon

In the upcoming months you are going to begin seeing and experiencing some very innovative changes in how you, as a CFP® certificant, manage and retain your certification. The primary goals for making these changes are 1) to make it easier for you to work with CFP Board, 2) to reduce the time you spend managing and organizing records to meet the renewal requirements and 3) to provide you with real-time, up-to-date information regarding your current CFP certification status.

CFP Board is on the verge of launching a new online environment where you will be able to self-manage your CFP certification and your interactions with CFP Board. From www.CFP.net, you will be able to log in to a new secure section where you will have the ability to update and add address, phone and e-mail information, as well as make changes to demographic information including listing new designations, licenses and memberships. In addition to basic account information, you will also be able to renew your CFP certification online. Not only will you be able to pay your renewal fee online, you will also be able to report continuing education (CE) hours using CFP Board's Web site. Another Web-based feature that will soon hit CFP Board's Web site will be the ability to purchase brochures and other outreach materials online. Gone will be the days of having to fill

out an order form and faxing or mailing it to CFP Board.

In keeping with this transition to more online communications and capabilities, beginning in 2008, CFP Board's official method of communication with CFP certifiants will be through e-mail. Please make sure to keep CFP Board informed of any changes to your e-mail address, as all correspondence and online transactions between you and CFP Board will be conducted using your e-mail address.

Additional resources coming soon

CFP Board is committed to providing certifiants with the support you need to make it easy to maintain your certification. In addition to the Internet enhancements, certifiants should also be on the lookout for CFP® Certification Companion. This new communication vehicle comes in all media, including online, CD-ROM and print. CFP® Certification Companion will offer you everything you will need to know to maintain your certification. You'll find resources to help you use the CFP marks correctly, tips for completing the renewal requirements, as well as information on ethics, practice standards, discipline and continuing education. CFP® Certification Companion is also packed with tools you can use to educate the public about the importance of financial

IMPORTANT NOTICE

Beginning in 2008, CFP Board's official method of communication with CFP® certifiants will be via e-mail. Keep CFP Board informed of any changes to your e-mail address so that we can continue to provide you with important information about your certification in a timely manner.

CEO's Message

"Surrounded by Midgets"

"If I have seen farther than other men, it is because I have stood on the shoulders of giants," Sir Isaac Newton famously observed. Centuries later, an American scientist suggested that Newton could just as easily have said, "If I have seen farther than other men, it is because I am surrounded by midgets."

Financial-planning experts may well be wondering if America has become a nation of financial small people. Daily the news reminds us that Social Security is seriously under-funded, that Medicare is in even worse shape, that the Pension Benefit Guaranty Corporation and other federal and state pension safety nets are at risk, that corporations are rapidly scaling back their health and pension plans, and that our personal and national debt loads are frightening.

These concerns are bad enough. But what is even more remarkable is the average person's response to this news: according to recent studies, the average person 'goes ostrich,' avoiding even financial planning baby steps because the whole situation is just too daunting and life's immediate pleasures are just too tempting.

There is an analogous situation in the medical world. Study after study demonstrates obesity is bad for health. Most people would rather not be fat – look at the billions spent on the diet industry. But Americans keep getting heavier. What is needed is not more information proving that obesity is unhealthy or that thinner people have more successful professional and personal lives, but new delivery vehicles that use this information to help people lose weight or maintain the right weight.

The same problem exists in financial planning. I am new to this field, but in my first few months on the job I have learned there is no shortage of information about financial planning. There is, however, a shortage of programs

and strategies that work for average people.

Financially successful people know to seek professional financial advice. Most financial-planning professionals get most of their business from these financially sophisticated clients. Meanwhile, average Americans who arguably would benefit the most from better management of their financial lives are much less likely to seek professional financial planning assistance.

Why is this? There is hardly a more important question in America today. Indeed, the country's very political stability over the next 40 years may depend on whether this question is effectively answered.

There are a number of reasons, I think. First, human beings have never been good at saving; today's needs always seem more real than tomorrow's. Until the recent era, however, this fact didn't have dire public policy implications.

Why? First, people didn't live long enough to need large retirement nest eggs. Second, a pay-as-you-go system more-or-less worked: people took care of their elderly parents and could count on their children doing the same for them, so they did not need to save much for their own future needs. Third, consumer banking was less sophisticated, so it was harder for average people to rack up large debts. And fourth, the era of materialism with its heavily bankrolled advertising campaigns and media attention to the good life had not yet arrived.

But these things have changed. People live longer and many expect to retire halfway through their lives. The baby boom generation is too big, too long-lived, and too mobile for its children to support in the traditional manner. Debt is easy to obtain and marketing campaigns bombard us. Even hard work is now frowned upon – "workaholic" is a negative term and "work-life balance" is

code for the idea that work should take second seat to non-work pleasures, which all too often seem to consist of visiting malls, eating out, watching TV, or otherwise indulging an insatiable yen for low-exertion, immediate gratification.

Financial-planning professionals are up against overwhelming odds: people want pleasure now and retailers pour billions into massively researched ad campaigns designed to get people to spend today, regardless of what they can actually afford. Public schools teach little personal finance. Instead, kids learn by watching their parents, the very people who are spending more and saving less.

There are no easy answers. But that doesn't mean that financial-planning professionals should 'go ostrich' like the millions of Americans who need their help. Some things can be done, whether by financial professionals directly or by public-policy organizations like CFP Board and government agencies.

One place to start is this. Too many financial-planning delivery vehicles and materials are designed for the well off and not for the average American who most needs the help. As with good teaching, it isn't enough to know your subject, you have to be able to transfer that knowledge and skills to use it to a variety of other human beings, each of whom may require a different approach.

What can financial-planning professionals do to reach average Americans more effectively? Here are a few ideas, some of which build from earlier, failed efforts:

- Financial-planning messages need to be distinguished from investment messages. Too many Americans think financial planners only give investment advice, which is hardly relevant if one has no savings to invest. A study conducted by one major investment firm revealed that the financial

(... continued on page 6)

Disciplinary Actions

CFP Board has reported the following disciplinary actions to various regulators, consumer groups, firms, membership groups and media outlets. To read the complete disciplinary actions as outlined in the press release, go to www.CFP.net/updates.

Revocations

- **Anthony J. Bille, Hopkinton, Mass.:** In October 2004, CFP Board permanently revoked Mr. Bille's right to use the CFP marks after he failed to respond to CFP Board's Complaint investigating the recommendation by the Massachusetts Board of Bar Overseers for a four-year suspension of his license to practice law due to several matters, including his conduct in acting as a trustee, lawyer and estate planner for a client with severe memory loss without consultation with any other attorney and due to his taking loans from the client for his own benefit. Because Mr. Bille failed to respond to CFP Board's Complaint, the allegations in the complaint were deemed admitted and an order of revocation was issued.
- **Howard S. Coff, Holland, Pa.:** In December 2004, CFP Board permanently revoked Mr. Coff's right to use the CFP marks. After an investigation and hearing, CFP Board made several findings, including findings that Mr. Coff fraudulently sold light bulbs and maintenance supplies to various businesses and that Mr. Coff's telemarketing company attempted to defraud those companies by submitting fraudulent invoices for payment.
- **James Currier, Bloomfield Hills, Mich.:** In October 2004, CFP Board permanently revoked Mr. Currier's right to use the CFP marks after he failed to respond to CFP Board's Complaint investigating an AWC he entered into with the NASD whereby he consented to the entry of several findings, including findings that Mr. Currier and his firm failed to prepare and maintain an accurate and current ledger and failed to establish, maintain, and enforce adequate written supervisory procedures designed to achieve compliance with applicable securities laws, regulations and NASD rules with respect to the monitoring of customer stock positions, and whereby Mr. Currier and his firm agreed to fines totaling \$42,500. Because Mr. Currier failed to respond to CFP Board's Complaint, the allegations in the complaint were deemed admitted and an order of revocation was issued.
- **Thomas S. Greeves, Rockville, Md.:** In November 2004, CFP Board permanently revoked Mr. Greeves' right to use the CFP marks after he failed to respond to CFP Board's Amended Complaint investigating two grievances filed against him with CFP Board and investigating an order issued against him by the Maryland Securities Commissioner for engaging in dishonest and unethical practices and in a fraudulent course of business that operated as a fraud on his investment advisory clients. MSC's order permanently barred Mr. Greeves and his firm from conducting securities or investment advisory business in that state and assessed a \$48,919 monetary penalty against them. Mr. Greeves failed to notify CFP Board of his professional bar within 10 calendar days as required. Because Mr. Greeves failed to respond to CFP Board's Amended Complaint, the allegations in the Amended Complaint were deemed admitted and an order of revocation was issued.
- **John M. Kittle, Wichita, Kan.:** In January 2005, CFP Board permanently revoked Mr. Kittle's right to use the CFP marks after he failed to respond to CFP Board's Complaint investigating an AWC he entered into with the NASD whereby he consented to the entry of findings that he recommended unsuitable mutual funds to public customers he agreed to a 10-day suspension and \$5,000 fine. Mr. Kittle also failed to notify CFP Board of his professional suspension within 10 calendar days as required. Because Mr. Kittle failed to respond to CFP Board's Complaint, the allegations in the complaint were deemed admitted and an order of revocation was issued.
- **Kevin D. Kunz, Bountiful, Utah:** In December 2004, CFP Board permanently revoked Mr. Kunz's right to use the CFP marks. After an investigation and hearing, CFP Board found that Mr. Kunz was suspended from association with any NASD member firm in a representative capacity for 30 days and suspended from association with any NASD member firm in any principal capacity for one year, after the NASD found that Mr. Kunz engaged in misconduct including the offer and sale of unregistered securities and the compensation of an unregistered individual for securities transactions. CFP Board also found that Mr. Kunz was later barred from association with any NASD member as a financial and operations principal and suspended from acting in any principal capacity for six months, based on NASD findings that Mr. Kunz and his firm engaged in misconduct including conducting a securities business while failing to maintain the required minimum capital and allowing an unregistered person to function in a capacity that required registration.
- **Marshall E. Melton, Greensboro, N.C.:** In September 2004, CFP Board permanently revoked Mr. Melton's right to use the CFP marks after he failed to respond to CFP Board's

(... continued on page 4)

Disciplinary Actions

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amended complaint investigating securities related misdemeanor convictions and a July 2003 Securities and Exchange Commission Order barring Mr. Melton from association with any investment adviser, broker, dealer, member of a national securities exchange and member of a registered securities association, and revoking the investment adviser registration of Mr. Melton's firm. The SEC made findings that Mr. Melton misused funds invested in his companies. Because Mr. Melton failed to file an answer to CFP Board's amended complaint, the allegations in the complaint were deemed admitted and an order of revocation was issued. CFP Board previously suspended Mr. Melton's right to use the CFP marks on an interim basis while its investigation was pending.

- **Mark D. Romano, Lakewood, Calif.:** In January 2005, CFP Board permanently revoked Mr. Romano's right to use the CFP certification marks. After an investigation and hearing, CFP Board found that Mr. Romano entered into an AWC with the NASD whereby he consented to findings that he engaged in outside business activities without giving proper written notice to his member firms, and whereby he agreed to an 18-month suspension and \$27,315 fine. CFP Board also found that Mr. Romano made a false attestation on his CFP Board Renewal Form and failed to notify CFP Board of his professional suspension within 10 calendar days as required.
- **Travis D. Wakeley, Hurst, Texas:** In September 2004, CFP Board permanently revoked Mr. Wakeley's right to use the CFP marks after he failed to respond to CFP Board's Complaint investigating a grievance alleging

unsuitability and misrepresentation in connection with a promissory note investment with a company for which Mr. Wakeley was Chief Financial Officer, and that may have been a Ponzi scheme. Because Mr. Wakeley failed to respond to CFP Board's Complaint, the allegations in the complaint were deemed admitted and an order of revocation was issued.

Suspensions

- **Catherine M. Nolen, Nashville, Tenn.:** In December 2004, CFP Board suspended Ms. Nolen's right to use the CFP marks for a period of three years. After an investigation and hearing, CFP Board made several findings, including findings that Ms. Nolen took loans for her personal benefit from her client, an Estate and Trust, that were high-risk investments not in the interest of the Estate and Trust's beneficiaries and that Ms. Nolen failed to ensure that the loans were repaid.
- **David J. Scranton, Westbrook, Conn.:** In December 2004, CFP Board suspended Mr. Scranton's right to use the CFP marks for a period of six months. After an investigation and hearing, CFP Board made several findings, including findings that Mr. Scranton entered into an AWC with the NASD whereby he consented to the entry of a finding that he paid one premium of his clients' variable life insurance policy without the clients' consent and whereby he agreed to a 10-day suspension and \$5,000 fine. CFP Board also found that Mr. Scranton failed to notify CFP Board of his professional suspension within 10 calendar days as required.
- **Marianne Springer Miller, San Antonio, Texas:** In July 2004, CFP Board suspended Ms. Miller's right to use the CFP marks for a period of one

year and one day. After an investigation and hearing, CFP Board made several findings, including findings that Ms. Miller failed to disclose the risks associated with a stock she sold to a client and findings that Ms. Miller failed to disclose to the client her conflict of interest in acting as both the client's financial advisor and a board member of the company from which the client purchased the stock. Ms. Miller appealed CFP Board's findings and the discipline imposed; however, Ms. Miller subsequently withdrew the appeal petition in January 2005, and the suspension became effective at that time.

Public Letters of Admonition

- **Ralph G. Adamo, Newport Beach, Calif.:** In November 2004, CFP Board entered into a settlement agreement with Mr. Adamo whereby he consented to findings that he borrowed funds from clients, commingled monies, and reimbursed investor losses without prior broker/dealer consent, in violation of CFP Board's *Code of Ethics and Professional Responsibility*, and whereby Mr. Adamo consented to accept a public letter of admonition.
- **Gwendolyn Biggs, Sacramento, Calif.:** In December 2004, CFP Board issued Ms. Biggs a public letter of admonition. After an investigation and hearing, CFP Board made several findings, including findings that Ms. Biggs recommended that a client liquidate inherited annuities and use the proceeds to purchase new annuities, without basis to believe that the recommendation was suitable for the client, and that Ms. Biggs accepted a \$300,000 loan from a client that was not in the client's best interests. Ms. Biggs retains the right to use the CFP marks.

(... continued on page 5)

Disciplinary Actions

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- **Robert J. Calamunci, Tinton Falls, N.J.:** In December 2004, CFP Board issued Mr. Calamunci a public letter of admonition. After an investigation and hearing, CFP Board found that Mr. Calamunci entered into an AWC with the NASD whereby he consented to the entry of findings that he recommended numerous Class B mutual fund transactions to two customers even though the transactions were unsuitable for those customers, in violation of NASD rules, and whereby he agreed to a 10-day suspension and \$13,460.15 fine. Mr. Calamunci retains the right to use the CFP marks.
- **Robert W. Crowther, Ocean, N.J.:** In January 2005, CFP Board issued Mr. Crowther a public letter of admonition. After an investigation and hearing, the Board found that Mr. Crowther entered into an AWC with the NASD wherein he consented to the entry of findings that he failed to properly supervise a subordinate who effected unsuitable transactions and made unsuitable investment recommendations to an elderly client, consented to the entry of findings that he failed to properly supervise that subordinate for a period of one year with respect to the subordinate's unsuitable recommendations and transactions for that elderly client, and agreed to a 30 business-day suspension and a \$5,000 fine.
- **Edward A. Davig, Holmen, Wis.:** In December 2004, CFP Board issued Mr. Davig a public letter of admonition. After an investigation and hearing, CFP Board made several findings, including findings that Mr. Davig over-concentrated a 73-year-old client's investments in growth stocks, given the client's age and risk tolerance.
- **Steven E. Fairchild, Gold River, Calif.:** In December 2004, CFP Board issued Mr. Fairchild a public letter of admonition. After an investigation and hearing, CFP Board found that Mr. Fairchild prominently displayed his name and allowed his company's name to be used in conjunction with legal estate documents that were deemed invalid by a court. Mr. Fairchild retains the right to use the CFP marks.
- **Terry L. Jones, Costa Mesa, Calif.:** In December 2004, CFP Board issued Mr. Jones a public letter of admonition. After an investigation and hearing, CFP Board found that Mr. Jones moved a client's investments from conservative positions to aggressive, high-risk positions that were unsuitable, and that Mr. Jones misrepresented to CFP Board that he had never had a prior complaint. Mr. Jones retains the right to use the CFP marks.
- **W. Aubrey Morrow, San Diego, Calif.:** In January 2005, CFP Board issued Mr. Morrow a public letter of admonition. After an investigation and hearing, CFP Board made several findings, including findings that Mr. Morrow's promotional materials contained misleading statements related to the fees he charged to clients, including his use of the term "fee-only" when he and his firm received commissions from investments sold to clients. Mr. Morrow appealed CFP Board's findings; however, after a review of the record, CFP Board's Board of Appeals affirmed CFP Board's findings and the discipline imposed. Mr. Morrow retains the right to use the CFP marks.
- **William T. Neely, Grove City, Pa.:** In December 2004, CFP Board issued Mr. Neely a public letter of admonition. After an investigation and hearing, CFP Board found that Mr. Neely failed to execute a stop loss order from his client resulting in significant losses in the client's accounts, and CFP Board found that the NASD found that such conduct violated one of its conduct rules.
- **David L. Rothman, Trevese, Pa.:** In December 2004, CFP Board issued Mr. Rothman a public letter of admonition. After an investigation and hearing, CFP Board found that Mr. Rothman entered into an AWC with the NASD whereby he consented to findings that he recommended and effected purchases of Class S shares of mutual funds in customer accounts without having reasonable grounds to believe that such recommendations were suitable, and whereby Mr. Rothman agreed to a 10-day suspension and \$5,000 fine. CFP Board also found that Mr. Rothman made a false attestation on his CFP Board Renewal Form and failed to notify CFP Board of his professional suspension within 10 calendar days as required. Mr. Rothman retains the right to use the CFP marks.
- **Theodore G. Rothman, Trevese, Pa.:** In December 2004, CFP Board issued Mr. Rothman a public letter of admonition. After an investigation and hearing, CFP Board found that Mr. Rothman entered into an AWC with the NASD whereby he consented to findings that he recommended and effected purchases of Class S shares of mutual funds in customer accounts without having reasonable grounds to believe that such recommendations were suitable, and whereby Mr. Rothman agreed to a 10-day suspension and \$5,000 fine. CFP Board also found that Mr. Rothman made a false attestation on his CFP Board Renewal Form and failed to notify CFP Board of his professional suspension within 10 calendar days as required. Mr. Rothman retains the right to use the CFP marks.

CEO's Message (... continued from page 2)

problems for which average Americans would like professional help match precisely the services financial planners provide, but when asked if they needed a financial planner, these same people answered “no.”

- We need to get away from an over-reliance on print media. Fewer and fewer Americans get their information from traditional print media, whether newspapers, magazines or brochures. A recent survey revealed that when Americans turn to the media, 46% turn to the internet, 35% to TV, 3% to newspapers and 1% to magazines. Brochures don't even make the cut. When bird watchers want to watch birds, they go where birds hang out. Those who wish to reach average Americans must do the same thing.
- We need to focus on creating a desire for financial responsibility. It doesn't do any good for doctors to tell patients to diet and exercise if they don't help to create a desire to pursue these tough goals. Success in the financial planning sector is just as tough. Financial planning often takes years to produce significant benefits, which makes it extremely difficult for traditional financial-planning messages to work in the large segments of society in which individuals and families have a limited ability to tighten their belts and a strong desire for short-term gratification.
- We need to create groupings of clients to make it financially possible to reach people who cannot pay traditional fees for one-on-one service. People who cannot afford nannies can sometimes afford group child-care. Financial-planning models must be developed that use group access as a way to ensure that financial planners can make a living while reaching under-served populations. The Web and software might help in doing this.

- We need to focus on delivery vehicles that provide on-going assistance and not one-time information dumps. Experience shows that one-day or one-time classes are rarely sufficient to change basic behavior.
- We need to tap government and charitable resources to make otherwise too costly assistance affordable. It is unreasonable to expect financial-planning professionals to shoulder this major national public policy crisis alone or without adequate compensation.

CFP Board, government agencies and other public-purpose bodies must help. But everyone, including CFP® certificants, can help by working to create financial planning models that connect with average and under-served Americans.

I invite anyone with direct experience with a delivery model that has either

clearly worked or clearly not worked to respond to this article by e-mailing me at mail@CFP-Board.org and helping to create a new database, not of financial planning content but of delivery models, products, and messages that actually bring professional and ethical financial planning to under-served Americans in ways that change behavior.

CFP Board can then work to help bring these new models to life. This will not only create new viable ways for CFP certificants to do well by doing good; it will help address one of the most pressing public-policy issues of our day.



Sarah Ball Teslik
CEO, CFP Board

Calendar of CFP Board Activities: Second Quarter 2005

I April 1-2, New Orleans, La. |

1890 Family and Consumer Sciences – Distance Instructional Alliance

I April 13-16, Minneapolis, Minn. |

American Express Financial Planning Invitational

I April 20-22, Norfolk, Va. |

Eastern Finance Association

I April 20-22, Orlando, Fla. |

Securities Industry Association (SIA) Training & Continuing Education Conference

I April 20-23, San Francisco, Calif. |

Informational Forum and Association to Advance Collegiate Schools of Business (AACSB) International Conference

I May 11, New York, N.Y. |

New York Society of Security Analysts Career Chat

I May 11, Washington, D.C. |

CFP Board's Consumer Advisory Council Meeting

I May 12-13, Washington, D.C. |

CFP Board's Board of Governors Meeting

I May 19-21, Denver, Colo. |

CFP Board's Board of Examiners Meeting

I June 2-3, Bryn Mawr, Pa. |

The American College Corporate Conference

CFP Board Seeking CFP® Practitioners Interested in Providing Credit Counseling

As you may know, the bankruptcy bill (Bankruptcy Abuse Prevention and Consumer Protection Act of 2005) was passed in the U.S. Senate in March and is expected to pass in the House very soon. One of the mandates of this bill is that individuals filing for bankruptcy must verify that they have participated in credit counseling. In 2004, more than 1.5 million Americans filed for bankruptcy. The question arises, who will provide these mandatory services to this ever-increasing number of consumers?

CFP Board is working on an answer. We are currently organizing a

consortium of nonprofit organizations that will help provide access to credentialed credit counselors and other resources to ensure supply for a demand that is sure to follow in the coming months. CFP Board is interested in hearing from practitioners who can provide one-on-one credit counseling as well as practitioners who may offer seminars or a series of courses in credit counseling.

Recently, CFP Board sent an e-mail to CFP® practitioners to determine if any practitioners would be interested in

providing credit counseling services and being listed on CFP Board's Web site as a resource for people who need your help. So far, more than 700 practitioners have responded to this request. If you are interested and haven't responded yet, please send an e-mail to ccounsel@CFP-Board.org and provide your full contact information, including the city and state where you would perform these services.

The Unspeakable Profession – An Open Letter to the SEC

The Securities and Exchange Commission (SEC) has proposed a new rule that creates a strong disincentive for financial services professionals to call themselves "financial planners." Financial service professionals who provide investment advice can call themselves nearly anything else they wish and still take advantage of a gigantic loophole the SEC is creating – only professionals who call them-

selves "financial planners" cannot take advantage of this newly proposed rule.

CFP Board has written to the SEC about this proposed rule, making it very clear that we are speaking on behalf of investing public. In the letter dated February 6, 2005, and addressed to Jonathan G. Katz, Secretary of the

Securities and Exchange Commission, CFP Board addresses several of the major issues raised by the proposed rule. To read the letter in its entirety, go to www.CFP.net/updates.

Board of Governors

CFP Board is directed by a Board of Governors which oversees three subsidiary boards. The Board of Governors establishes policy and oversees all CFP Board activities. Members serve four-year terms and a majority of Governors must be CFP® certificants. The CEO serves *ex-officio* as a Governor but does not have voting rights.

BOARD CHAIR

Glenn M. Pape, J.D., CPA, CFP®
Ernst & Young, LLP

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Barton C. Francis, CIMA, CPA/PFS, CFP®
PricewaterhouseCoopers LLP

CHIEF EXECUTIVE OFFICER

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CFP Board

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CFP Board

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Frontpage Headline

Online Renewal (... continued from front page)

planning and the benefits of working with a competent and ethical financial planner. All of this information will be right at your fingertips, available in the format you prefer.

New CFP Board certificate

In redesigning the way CFP Board communicates with you, we have also redesigned and created a new certificate, including a larger size of 11" x 14". The new design utilizes

striking yet professional red and gold tones and each certificant's name is printed in a much larger and more readable font size. Information on ordering the new certificate will be sent to you along with information about CFP® Certification Companion.

It's all coming within the next couple months – get connected and get ready! Create an online account today at CFP Board's Web site by going to www.CFP.net/login.



The new certificate design. To see a color version go to www.CFP.net/updates.



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