

CFP® CERTIFICANT DISCLOSURE FORM (FORM FPE) – SAMPLE FILLED-IN FORM

For Use in Financial Planning Engagements

This disclosure form gives information about the CFP® certificant(s) and his/her/their business. This information has not been reviewed, approved or verified by CFP Board or by any governmental or self-regulatory authority. CFP Board does not warrant the specific qualifications of individuals certified to use its marks, nor does it warrant the correctness of advice or opinions provided.

PART I. GENERAL INFORMATION:

(Code reference - Rule 401)

- A. Business affiliation:
- B. Address:
- C. Telephone number:
- D. Information required by all laws applicable to the relationship (e.g., if the CFP certificant is a registered investment adviser, the disclosure document required by laws applicable to such registration):

PART II. MATERIAL INFORMATION RELEVANT TO THE PROFESSIONAL RELATIONSHIP

(Written disclosures required to be provided prior to the engagement)

(Code reference - Rule 402)

- A. Basic philosophy of the CFP certificant (or firm) in working with clients:

Our approach to personal financial planning is to obtain from you significant financial and other information including your attitudes, goals and objectives; to analyze the information obtained in order to develop alternatives for your consideration; to educate you about the implications of selecting a particular alternative; to implement the alternative selected by you; and to periodically update the plan adopted. It is our goal to become your chief financial adviser and to coordinate the efforts of your other advisers in your best interests. We want you to be educated about your own financial affairs and to take an active role in managing them.

- B. Philosophy, theory and/or principles of financial planning which will be utilized:

Our philosophy of financial planning is to gather adequate reliable information about a client's personal financial situation; to determine the client's goals and objectives, time horizon, and risk tolerance; to analyze all of the foregoing information in an objective manner and to develop recommendations for our clients based upon this thorough analysis and in the interest of rendering disinterested advice. In a personal financial planning engagement, we endeavor to consistently act in the interest of our client and to place his or her interest ahead of our own. Moreover, we believe that a client should be both informed and proactively involved in his or her personal financial affairs. Accordingly, we believe in holding frequent meetings with our clients to educate them about the financial planning process and their own financial situation.

C. Attached to this disclosure form, or summarized in the space provided below, are résumés of principals and employees of the CFP® certificant's firm who are expected to provide financial planning services:

1. Educational background:

John Doe:

*Bachelor of Science degree in accounting from Hofstra University, 1971.
Master of Business Administration degree in Financial Services from Golden Gate University, 1975.*

2. Professional/employment history:

John Doe:

Was employed as a stockbroker for DEF Brokerage for nearly ten years before becoming a partner in Comprehensive Financial Planning Services, Inc., in 1986 (see attached résumé).

3. Professional certifications and licenses held:

John Doe:

*CERTIFIED FINANCIAL PLANNER™ practitioner
NASD Series 7 (General Securities) license - 1974
Life & Health insurance licenses - 1978, State of Arkansas*

D. Description of the financial planning services to be provided by the CFP certificant:

Example 1:

This engagement is limited in scope to retirement planning only. Other types of personal financial planning services will not be performed by us, unless they directly affect your retirement plan, and you give us your express permission prior to performing such additional services.

Example 2:

You have expressed interest in asset management services. These services include:

- Analysis of your current financial condition, goals and objectives, and development of a personal financial plan.*
- Design of an investment portfolio appropriate to your individual circumstances, needs, goals, risk tolerance, investment experience and time horizon.*
- Quarterly written reports on the status of your investment portfolio.*
- Two meetings each year to review and update your objectives and financial status and provide an evaluation of your investment portfolio.*
- Ongoing monitoring of your investment portfolio.*
- Recommendations involving investment repositioning and current opportunities for new investments.*
- Availability of our professional staff to answer questions.*

E. Conflict(s) of interest and source(s) of compensation:

1. Conflict(s) of interest:

Example 1:

John Doe represents Larry Peters, your business partner.

Example 2:

My broker/dealer permits me to sell only those securities products which it has approved.

2. Source(s) of compensation:

Example 1: Fees from clients

Example 2: Commissions from third parties

3. Contingencies or other aspects material to the certificant's compensation:

I will not receive a commission unless you purchase the financial products recommended by me.

F. Agency or employment relationships:

1. Material agency or employment relationships with third parties:

Life & Health Insurance Broker for DEF Insurance Company

2. Compensation resulting from such agency or employment relationships:

50% commissions on first year life insurance premiums and 0.25% commission upon annual renewal.

G. Other material information relevant to the professional relationship:

John Doe is licensed only for the sale of mutual funds and variable annuities.

Part III. ADDITIONAL NOTIFICATION

A. As a client or prospective client, you have the right to ask me, as a CFP® certificant, at any time for information about my compensation related to the services I provide you. I will communicate the requested information in reasonable detail as it relates to our financial planning engagement, including compensation derived from implementation. This disclosure of compensation:

1. May be expressed as an approximate dollar amount or percentage or as a range of dollar amounts or percentages;
2. Shall be made at a time and to the extent that the requested information can be reasonably ascertained;
3. Will be based on reasonable assumptions, with estimates clearly identified, and;
4. Will be updated in a timely manner if actual compensation significantly differs from any estimates.

(Code reference - Rules 402 and 403)

B. As a CFP certificant's personal financial planning client, you have the right to receive annually my current SEC Form ADV Part II or the current revision of the disclosure you received when our relationship began. (Code reference - Rule 404)

I hereby acknowledge receipt of this required disclosure.

/	/	/
Client's Signature	Date	Client's Signature
Date		Date