

Client Concerns:

7 in 10



of CFP® professionals say clients have grown more concerned about **affordability** over the past 12 months

61%



of CFP® professionals say clients worry about not achieving at least one **financial goal**

More than

7 in 10

CFP® professionals say their clients are concerned about the viability of **Social Security and Medicare**



CFP® professionals recommend clients:



Stress-test financial plans
against a recessionary scenario



Build/rebuild an emergency fund



Revise retirement contribution rates
rather than pause or reduce them outright

Election Outlook:

CFP® professionals do not expect the **November elections** will have major impacts on clients' financial well-being.

