



2017 ANNUAL REPORT

CFP BOARD
**CENTER
FOR
FINANCIAL
PLANNING**



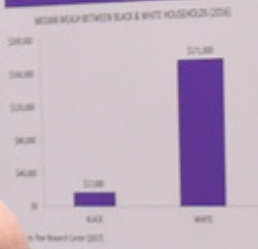
Black-White Differences in Life Insurance Ownership among Middle-Income Couples

Miranda Reiter, CFP® and Stuart Heckman, Ph.D., CFP®, Kansas State University

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MOTIVATION



Positive financial factors, such as owning life insurance to mitigate risks, can help Blacks strengthen their financial position, grow their wealth, and pass along to the next generation.

Why (1) replicates and extends Gutter and Reiter's work (2008) and (2) seeks to answer the research questions:

- 1. Is there a difference in life insurance ownership between Black and White couples?
- 2. Is there a difference in the proportion of human life value insured between Black and White couples?

THEORY

Life-Cycle Income Hypothesis (Ando & Modigliani, 1963)

- The life-cycle income hypothesis posits that individuals and households seek to smooth their lifetime consumption and expected lifetime utility.
- Individuals will purchase coverage to lessen or avoid financial impact to their survivors.
- After controlling for age and consumption, race should not be a factor in how much life insurance one owns or the proportion one insures.

METHODOLOGY

- 2013 Survey of Consumer Finances (SCF)
- Sample restricted to respondents who are
 - Black or White, married or cohabitating, working (full-time), and in the 25th to 75th quartile for income (\$58,843 - \$147,107)
- n=494 households, 636 White and 58 Black
- Analysis 1: Binary logistic regression
 - Dependent Variable: Life Insurance Ownership
- Analysis 2: OLS Regression
 - Dependent Variable: Proportion of human life value insured / calculated in two ways: present value of income & multiple of income (x 7)

RESULTS

Independent Variables	Analysis 1	Analysis 2	Analysis 2
	B	Model 1 PV Annuity Ratio	Model 2 Multiple Income Ratio
Black	0.401	0.244	0.213
Dependent Age	0.001	0.002**	0.002
1/10 age of spouse	-0.001	0.001	0.001
HR Age	-0.002*	0.000*	0.000**
Net worth	0.001	0.001	0.001
Children	0.001	0.001	0.001
Homeowner	0.001	0.001	0.001
Education			
High School	-0.001	0.001	0.001
High School			
Some college	0.001	0.001	0.001
4 Years College	0.001	0.001	0.001
Graduate School	0.001	0.001	0.001
Risk Tolerance			
No Risk			
Average Risk	0.001	0.001	0.001
Above Average Risk	0.001	0.001	0.001
Way to Invest Investment	0.001	0.001	0.001

*p < .05, ** p < .01, *** p < .001. Robust standard errors in parentheses

DISCUSSION

- Race was not a significant predictor in the proportion of human life value insured for Black and White couples.
- Similarity in economic status may explain why there were no significant differences.
- Previous work has shown that Black households have lower proportions of life insurance.
- Race did not significantly predict human life value insured when household size, years of college, and investment risk were controlled.
- Descriptive data showed that Black households were covering only 33% of their human life value with insurance.

IMPLICATIONS

- Despite the persistent racial wealth gap, that middle-income Black and White counterparts in middle-income households are not purchasing life insurance.
- Further research should explore how Black and White, are encouraged to appropriately protect their families.

REFERENCES

- Ando, A., & Modigliani, F. (1963). Aggregate implications of the life-cycle hypothesis. *Review of Economics and Statistics*, 45(1), 55-84.
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2018 Academic Research Colloquium for Financial Planning and Related Disciplines



Miranda Reiter, CFP®
Kansas State University

CFP

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LEADERSHIP MESSAGE

In 2017, the CFP Board Center for Financial Planning harnessed the momentum of our highly successful first year in operation to expand our reach and programming and build upon our early achievements. By undertaking exciting new projects while sustaining proven programs and valued partnerships, the Center made meaningful progress in each of our three primary focus areas throughout the year.

Our efforts to advance **Workforce Development** included a successful pilot of the Financial Planner Re-entry Initiative, an innovative program that has enabled participating firms to onboard experienced professionals seeking to reenter the workforce after a career break. In addition, we continued to award scholarships to students seeking the education needed to complete CFP® certification and expanded the Career Center through additional job postings and internships, while hosting two successful Online Career Fairs.

The completion of a groundbreaking research study examining barriers to racial and ethnic diversity within the financial planning profession was a key Center project in the area of **Diversity**. This research will provide the foundation for our first-ever Diversity Summit, to be held in October 2018. Our Diversity efforts also included outreach to encourage young women and people of color to consider a financial planning career through the “I am a CFP® Pro” campaign, as well as the growth of the WIN-to-WIN Mentorship Program, which facilitated an impressive number of engagements in 2017.

The Center continued to build an **Academic Home** for the financial planning profession by announcing *Financial Planning Review*, a new double-blind, peer-reviewed academic journal. The first edition will be published in 2018 and feature rigorous empirical research on topics within and related to financial planning. We also hosted our annual Academic Research Colloquium for Financial Planning and Related Disciplines and partnered with the Columbia University School of Professional Studies to offer the first session of our financial planning teaching program for faculty and practitioners. Additionally, we celebrated the publication of the first two titles of our financial planning Book Series, *Communications Essentials* and *Client Psychology*, that are expanding the financial planning body of knowledge in new and different ways.

These achievements would not have been possible without the tremendous generosity of our corporate sponsors and individual donors. Since the Center launched two years ago, more than 25 firms and over 3,300 individuals have contributed to our Capital Campaign, raising \$9.7 million to fund the Center’s programs, a strong showing of support from across the profession that underscores the shared nature of the challenges we seek to address. We extend a special thank you to TD Ameritrade Institutional, lead founding sponsor, and Northwestern Mutual and Envestnet, founding sponsors, for their ongoing support.

We are also grateful for over 1,100 Center volunteers who have given so generously of their time. These individuals are truly committed to advancing the financial planning profession and we are honored to work alongside them. We would particularly like to acknowledge the members of the Center's advisory bodies - including our Advisory Council, Campaign Development Committee, Workforce Development Advisory Group, Diversity Advisory Group, WIN Council, Digital Advice Working Group, as well as our Academic advisors - who have played a critical role in shaping and executing the Center's programming. We thank them for their leadership and dedication to our mission.

Our important work will continue in 2018, with several new events, programs, and partnerships planned in addition to our current initiatives, featured in this report. We look forward to continuing our collective impact, in collaboration with all corners of the profession and beyond, as we build on the Center's transformative work to create a more diverse and sustainable financial planning profession that can secure the financial future of all Americans.

Thank you,



Kevin R. Keller, CAE
Chief Executive Officer
CFP Board



Marilyn Mohrman-Gillis
Executive Director
CFP Board Center for Financial Planning



"The Center has taken great strides toward elevating the profession, inspiring the next generation to pursue careers in financial planning, and helping transform the face of financial planning for the better. TD Ameritrade Institutional shares these goals and so we're proud to work alongside the Center to foster a sustainable, more diverse future for financial planners."

Kate Healy
Managing Director, Generation Next
TD Ameritrade Institutional

ABOUT THE CFP BOARD CENTER FOR FINANCIAL PLANNING

OUR VISION

Every American has access to competent and ethical financial planning advice.

OUR MISSION

To create a more diverse and sustainable financial planning profession.

OUR PRIORITIES

Workforce Development

Attract and develop the next generation of financial planning professionals with the knowledge and skills to competently and ethically serve the public through innovative, research-based techniques and approaches to attract, onboard, and train new financial planners.

Diversity

Address the lack of gender and racial diversity within the financial planning profession to ensure it can meet American consumers' growing and increasingly diverse needs for personal financial advice.

Academic Home

Elevate the rigor of the academic discipline of financial planning by supporting opportunities for research and publication in financial planning and related disciplines with the goals of encouraging tenure and promotion of financial planning faculty, increasing the number of CFP Board Registered Programs in top colleges and universities, and graduating high caliber talent into the financial planning careers.

2017 BY THE NUMBERS

Raised

\$9.7

million in cumulative gifts and pledges to support the Center's work

Developed

10

partnerships with workforce development entities and academic institutions to advance the work of the Center

Engaged

1,116

volunteers in support of the Center and its initiatives

Participated in

10

industry events to further the work of the Center

Issued

14

press releases to raise awareness of the Center and its programs, resulting in **1,886 media placements**

Hosted

6

development events around the country to inform CFP® professionals about the Center's work

Hosted

2

Online Career Fairs and posted **1,266 jobs** and **180 internships** on the Career Center

Awarded

17

scholarships to individuals seeking to complete the education requirement for CFP® certification

Convened

216

leading academicians, researchers and practitioners at the first-ever Academic Research Colloquium for Financial Planning and Related Disciplines

Expanded women's initiative reach to over

400

WIN Advocates who raise awareness among women and girls about careers in financial planning

530

stories shared using #CFPPro through the "I am a CFP® Pro" campaign

Achieved

1,242

engagements between mentees and CFP® professionals through the WIN-to-WIN Mentorship Program

WORKFORCE DEVELOPMENT

ATTRACTING AND DEVELOPING THE NEXT GENERATION OF FINANCIAL PLANNERS



The Center is building a more sustainable workforce by conducting research and pilot programs to establish career paths to attract, onboard and train the next generation of financial planners who have the knowledge and skills to competently and ethically serve the public.

FEATURED ACHIEVEMENT:

FIRMS TAP INTO HIGH-CALIBER TALENT POOL WITH FINANCIAL PLANNER RE-ENTRY INITIATIVE

Launched in the spring of 2017, the Financial Planner Re-entry Initiative (FPRI) is an innovative program that connects financial planning firms with experienced professionals seeking to return to the workforce following a career break. FPRI enables firms to tap into a high-caliber, primarily female talent pool of mid- to senior-level professionals.

The program began with a pilot phase involving five firms: Edelman Financial Services and United Capital, sponsored by TD Ameritrade Institutional; Luma Wealth and Yeske Buie, sponsored by the Schwab Foundation; and Fidelity Investments. Pilot firms established paid return-to-work internships through FPRI that provided a pathway to employment for participating professionals. Four FPRI pilot firms collectively created 11 internship positions, 8 of which have been filled. Five internships have been concluded, resulting in four full time employment positions extended and an 80% intern conversion rate.

The Center partnered with nationally recognized career re-entry consultant iRelaunch to design and implement the

program, which is modeled after similar, successful internship programs employed in other areas of financial services, as well as in engineering and technology sectors. Anywhere from 60 to 100 percent of the interns who participate in these return-to-work programs typically go on to become long-term hires.

The cornerstone of this group initiative is the close collaboration between the Center, iRelaunch and each participating firm as their re-entry internship programs are piloted. The Center is laying the foundation for a second cohort of FPRI pilot firms, scheduled to launch in mid-2018, which will involve additional financial services firms of varied sizes and business models. Internship opportunities offered through FPRI's second cohort will be posted on the FPRI landing page of the CFP Board Career Center as they become available. In addition, the Center is compiling a report that captures key lessons learned from the FPRI pilot and related recommendations for other firms that are considering developing a re-entry program.

"The Relaunch Your Career Internship at Edelman Financial Services gave me time to re-acclimate myself with the working environment and ease back into the working mindset, which set me up for success in my current job."



Kompay Om
FPRI Intern
Edelman Financial
Services

"After taking a break of over 20 years from the professional world, I was ready to re-enter the workforce, but just wasn't sure how to re-engage or what area to focus on. The FPRI program enabled me to start a new career in financial planning, leveraging my prior work experience and my MBA in finance and strategic planning."



Karen Simons
FPRI Intern
Yeske Buie



"I'm honored to be a 2017 Milton Stern Scholar and am excited to begin my studies. This scholarship will help me fulfill the education requirement to become a CERTIFIED FINANCIAL PLANNER™ professional and will support my mission to provide accessible, encouraging and informative financial advice."

Ashley D. Hannah

CFP BOARD CAREER CENTER

Launched in 2015 with support from Founding Sponsor Fidelity Investments, the CFP Board Career Center serves as a go-to resource for employers and job seekers, offering job and internship listings and providing career management guidance to financial planning professionals. The Career Center connects firms with highly qualified individuals who hold or are pursuing CFP® certification.

In 2017, the Career Center increased the number of active employers by 34% and

job seekers by 79% as compared to 2016, resulting in 1,266 jobs and 180 internships posted. The Career Center has more than 5,000 job seeker profiles and adds an average of more than 350 new job seekers monthly. In addition, the Career Center also hosts two Online Career Fairs annually that enable firms to connect directly with candidates.

The screenshot displays the CFP Board Career Center interface. At the top, it says 'CFP BOARD CAREER CENTER'. Below this, there are several sections:

- JOBS IN FINANCIAL PLANNING TO GROW 30% BY 2024***: A prominent yellow banner.
- THINGS TO CONSIDER FOR FINANCE JOBS**: A section with icons for CFP, Finance, and other related terms.
- FINANCIAL ADVISOR RANKED #3 IN BEST BUSINESS JOBS**: A section highlighting the profession's ranking.
- 85%**: A statistic indicating the percentage of job seekers who are CFP professionals.
- 77,000**: A statistic representing the number of CFP professionals in the field.
- 2K+**: A statistic representing the number of available jobs.
- BROWSE AVAILABLE POSITIONS AT TOP FIRMS**: A section with filters for 'EXPERIENCE', 'ENTRY LEVEL', and 'INTERNSHIP'.
- NATIONWIDE DATABASE OF JOBS**: A map of the United States with location pins.
- FREE RESOURCES**: A section listing 'SECURE RESOURCES', 'ONLINE CAREER TOOLS', 'SENIORITY PROFILES', and 'NETWORKING TIPS'.
- VISIT CFP.NET/CAREER-CENTER**: A call to action at the bottom.

ONLINE CAREER FAIRS

Following a highly successful inaugural event in 2016, the CFP Board Career Center hosted two Online Career Fairs in April and September 2017. The virtual fairs connect financial planning firms with hundreds of CFP® professionals, financial planning students and other qualified individuals seeking employment through one-on-one text and video chats. The 2017 fairs each featured 25 employer booths and close to 600 participants. The next Online Career Fair will take place in the fall of 2018..

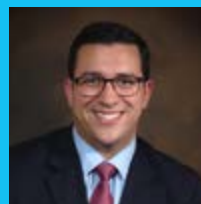
SCHOLARSHIP PROGRAMS

The Center continued to offer two scholarship programs for individuals pursuing financial planning studies required for CFP® certification. The Milton Stern Scholars Fund awards scholarships to students who reside in New York, New Jersey, or Connecticut and are seeking to complete a CFP Board Registered Certificate Program that qualifies them to take the CFP® exam.

The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship supports students nationwide who belong to underrepresented populations in the financial planning profession – based on gender, race, ethnicity, sexual orientation and disability – and/or who have demonstrated financial need.

In 2017, four new Milton Stern Scholars were named and thirteen students received scholarships through The Deena Jo Heide-Diesslin Foundation. Both programs will continue to be offered in 2018.

“Receiving The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship is a truly humbling experience. It will allow me to pursue my CFP® certification and ultimately give back to the community that has given me so many opportunities. It is a reminder that we must remain diligent in our pursuit to serve underrepresented communities.”



Giancarlo Troncoso

DIVERSITY

CREATING A MORE INCLUSIVE WORKFORCE



As a catalyst for research and engagement to advance diversity in the financial planner workforce, the Center is addressing the lack of gender and racial diversity in financial planning to ensure that the workforce can better meet the increasingly diverse needs of the American public.



“As part of our ongoing commitment to increase diversity within the Registered Investment Advisory industry, we are proud to work with the CFP Board Center for Financial Planning in the effort to increase racial and ethnic diversity in the financial planning profession. Participating in the Diversity Advisory Group and supporting this comprehensive research aligns with our mission to build programs and develop best practices that help independent advisor firms attract and cultivate more diverse talent.”

Leslie Tabor

Managing Director, Business Consulting & Education
Schwab Advisor Services

FEATURED ACHIEVEMENT:

CENTER'S RESEARCH ON BARRIERS TO RACIAL AND ETHNIC DIVERSITY IN THE WORKFORCE SETS STAGE FOR OUR FIRST-EVER DIVERSITY SUMMIT

Based on self-reported data provided to CFP Board, less than 3.5 percent of all 80,000 CFP® professionals in the United States are black or Latino, which is significantly less than the representation of blacks and Latinos in the U.S. population. As consumer demand for financial advice grows, it is imperative that the financial planning profession work toward expanding and diversifying the ranks of financial planning professionals who can meet the needs of increasingly diverse consumers.

Addressing this challenge requires an understanding of why certain populations are underrepresented among financial planners. To that end, the Center engaged Fondulas Strategic Research to conduct a comprehensive research study in mid-2017 to identify barriers to racial and ethnic diversity in the financial planner workforce. The study was funded by generous contributions from Charles Schwab Foundation and Capital One, as well as TD Ameritrade Institutional, Center's Lead Founding Sponsor, and Northwestern Mutual, Founding Sponsor. Completed in December, the study consisted of qualitative and quantitative research exploring the perceptions and attitudes of key stakeholders, including executives at financial services firms in charge of hiring and diversity, educators in financial planning, current and prospective CFP® professionals of all backgrounds and consumers.

Study findings have been reviewed by the Center's Diversity Advisory Group, which was established in September 2017. Comprised of experts in diversity and inclusion, representatives from financial services firms, academics, and CFP® professionals, the Diversity Advisory Group is providing critical insight and guidance for the Center's diversity initiatives. Findings

from the research were released in May 2018, setting the path for the Center's first-ever Diversity Summit.

Advisory Group members are also guiding the development of recommendations, stemming from the research, for addressing the lack of racial and ethnic diversity in the profession. Their recommendations will be presented in a thought leadership paper that will be released publicly at the Center's Diversity Summit on October 23, 2018 at The Times Center in New York City. The summit will serve as a springboard for discussion and action around diversity in financial planning and will be attended by leaders from financial services firms, influencers at key organizations that can reach diverse populations, experts in diversity and inclusion, and current and prospective CFP® professionals. It will be also livestreamed to stakeholders nationwide.

THE CENTER IS GRATEFUL TO THE FOLLOWING DIVERSITY SUMMIT SPONSORS:

Diversity Summit Signature Sponsors



Center's Lead Founding Sponsor



Center's Founding Sponsor





“One of the things I like most about being a CFP® pro is that I get to make a difference in people’s lives. It’s not a transaction—they’re deciding to bring you into their lives and be responsible for what’s most precious to them.”

Justin Sullivan, CFP®
“I am a CFP® Pro” Campaign
Spokesperson

“I AM A CFP® PRO” EDUCATES YOUNG PEOPLE ABOUT THE PROFESSION

Following its launch in April 2017, the Center leveraged its “I am a CFP® Pro” campaign to engage and encourage young people – particularly women and people of color – to consider joining the profession. Featuring three CFP® professionals as spokespeople – Brittany Castro, CFP® of Los Angeles; Rianka Dorsainvil, CFP® of Washington, D.C.; and Justin Sullivan, CFP® of Atlanta – the digital campaign is working to dispel misperceptions of the profession and highlight the many benefits of a financial planning career.

Social media plays a central part in the campaign and in 2017 CFP® professionals of all backgrounds have shared 530 personal stories about why they chose to become financial planners and what they love most about their careers, using hashtag #CFPPro on Instagram and Twitter. Additionally, the Center partnered with 6 online influencers to share the campaign’s messaging through a series of posts featuring the campaign spokespeople and explaining why financial planning is a great career choice.

The campaign website – CFPPro.org – also offers a variety of resources to help young people pursue a career in financial planning, including information about becoming a CFP® professional as well as scholarship and mentorship opportunities. The website also contains a toolkit of customizable resources that colleges and universities with a CFP Board Registered Program can use to educate students about the financial planning career and attract new students into their program. The toolkit



includes promotional materials that can be co-branded with the institution and easily incorporated into outreach to current and prospective students.

WIN-TO-WIN MENTORSHIP PROGRAM ASSISTS WOMEN ON PATH TO CFP® CERTIFICATION

The Center’s WIN-to-WIN Mentorship Program continued to grow in 2017, facilitating over 700 new engagements between mentees and their CFP® professional mentors. As of the end of 2017, the program has logged 1,242 engagements with 1,281 mentees, with 602 CFP® professionals serving as mentors. The program is designed to provide greater professional development support for women to help them see themselves as and become successful CFP® professionals. It pairs women who are considering CFP® certification with experienced CFP® professionals – both men and women – who educate mentees about the unique benefits of becoming a CERTIFIED FINANCIAL PLANNER™ professional and guide them through the certification process. Women interested in finding a mentor can register online at CFP.net/WINMentor. CFP® professionals can also sign up to become mentors on the same webpage.



WIN ADVOCATES EDUCATE WOMEN AND GIRLS ABOUT FINANCIAL PLANNING CAREERS

WIN Advocates are CFP® professionals who are volunteering to help attract more women to the financial planning profession by raising awareness in their communities of financial planning as a rewarding career opportunity for women. WIN Advocates are delivering this message to local schools, women’s and girls’ groups, and professional associations.

ACADEMIC HOME

BUILDING A BODY OF KNOWLEDGE AND AN ACADEMIC DISCIPLINE TO FUEL THE TALENT PIPELINE



The Center is elevating the rigor of the academic discipline of financial planning by supporting opportunities for research and publication in financial planning and related disciplines, and by enhancing the body of knowledge for financial planning practice.

FEATURED ACHIEVEMENT:

FINANCIAL PLANNING REVIEW BUILDS PROFESSION'S BODY OF KNOWLEDGE

Creating more opportunities to publish and share financial planning research is critical both to the development of the profession's body of knowledge and the advancement of qualified faculty seeking tenure and promotion at their institutions. To help meet this need, the Center announced the launch of a new double-blind, peer-reviewed academic journal – *Financial Planning Review* – and began accepting original research papers in the fall of 2017 for publication.

The *Review* will be published quarterly by John Wiley & Sons beginning in mid-2018. It will feature rigorous empirical research on topics including financial planning; portfolio choice; behavioral finance; household finance; psychology and human decision-making; consumer finance and regulation; human sciences; and financial therapy, literacy and wellness. Submitted papers will be subject to review by scholars from across these eight content areas. Dr. Vicki Bogan, Cornell University; Dr. Chris Geczy, The Wharton School at the University of Pennsylvania; and Dr. John Grable, CFP®, University of Georgia are serving as the co-editors. The Center's Director of Academic Initiatives, Dr. Charles Chaffin, will serve as the executive editor.

"High-quality research, which will be the hallmark of the *Review*, will strengthen the financial planning body of knowledge

and serve as a much-needed resource for financial planning researchers, educators, CFP® professionals and firms," said Marilyn Mohrman-Gillis, the Center's executive director. "Ultimately, it will be consumers who will benefit as they receive even better financial planning services as a result of this research."

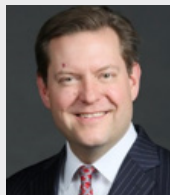
Future special editions of the *Review* will feature deep-dives on select topics, such as a FinTech edition that is planned for publication in December 2019 and will feature how technological innovations are transforming – and adding complexity to – financial services. For that edition, the Center is accepting papers through December 31, 2018. Topics of interest include digital financial advisory/wealth management services; technology-driven lending and investment; innovations in value storage, transfer and payments (e.g., cryptocurrencies); and the use of technology to facilitate financial inclusion.

The *Review* will be distributed electronically to all CFP® professionals and will be available via the Wiley Online Library and the Center for Financial Planning Body of Knowledge website, which is in development. The website will contain additional papers, videos, and interactive capabilities that will bring additional relevance to financial planning practitioners and firms.

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2018 ACADEMIC RESEARCH COLLOQUIUM

FINANCIAL PLANNING AND RELATED DISCIPLINES

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CFP BOARD
2018 Academic Research Colloquium
for Financial Planning and Related Disciplines
Best Paper Award in Investments

Tatyana
Dr. Tatyana Sokolyyk
Stock University

CENTER HOSTS SECOND ANNUAL ACADEMIC RESEARCH COLLOQUIUM

Building on the success of the first Academic Research Colloquium for Financial Planning and Related Disciplines, held in 2017, the Center once again hosted this global convening from February 20-22, 2018, in Arlington, Virginia, with Merrill Lynch as the Signature Sponsor. More than 200 researchers, educators, graduate students and representatives from financial services firms came together to share and discuss research within financial planning and related disciplines. 32 research papers were presented, reflecting a highly selective 33 percent paper acceptance rate.

In addition, the Colloquium featured a series of Best Paper Awards that were presented to authors of winning papers::

- **The TD Ameritrade Institutional Best Paper Award in Behavioral Finance** – Cary Frydman of University of Southern California and Baolian Wang of Fordham University, for “The Impact of Salience on Investor Behavior: Evidence from a Natural Experiment”
- **The Northwestern Mutual Best Paper Award in Insurance/Risk Management** – Vickie L. Bajtelsmit and Tianyang Wang, both of Colorado State University, for “Household Financial Planning Strategies for Managing Longevity Risk”
- **The Merrill Lynch Student Best Paper Award** – Pavel Brendler of University of Wisconsin, for “Earnings Inequality and Income Redistribution through Social Security”
- **The CFP Board Center for Financial Planning Best Paper Award in Consumer Finance** – John E. Grable, CFP®, Amy Hubble, CFP®, Michelle Kruger, each of the University of Georgia, for “Do as I Say, Not as I Do: An Analysis of Portfolio Development Recommendations Made by Financial Advisors”

- **The CFP Board Center for Financial Planning Best Paper Award in Investments** – Mark Fedenia of University of Wisconsin-Madison, Hilla Skiba of Colorado State University, and Tatyana Sokolyk of Brock University for “The Effect of Familiarity with Foreign Markets on Institutional Investors’ Performance”

The Colloquium also featured keynote presentations from such distinguished speakers as Dr. John Lynch, Director of the Center for Research on Consumer Financial Decision Making and Senior Associate Dean for Faculty and Research at the Leeds School of Business; Dr. Jennifer C. Greene, Professor of Educational Psychology at the University of Illinois at Urbana-Champaign; Dr. Michael Liersch, Head of Financial Planning for Wealth Management at J.P. Morgan; Dr. Abigail Sussman, Assistant Professor of Marketing at The University of Chicago Booth School of Business; and Dr. Tom Warschauer, CFP®, Professor Emeritus of Finance at the San Diego State University Fowler College of Business Administration. In addition, faculty were given the opportunity to meet with and interview candidates for open positions at colleges and universities participating in the Colloquium.

Immediately following the Colloquium, the Center hosted the annual Firms and Academia Day to provide financial services firms and the heads of CFP Board Registered Programs an opportunity to build relationships and partnerships. The Firms and Academia Day coincided with the CFP Board annual Registered Program Conference, bringing representatives from more than 100 colleges and universities together for in-depth discussions about financial planning education best practices.

The next Academic Research Colloquium will be held in February 2019, in Arlington, VA.

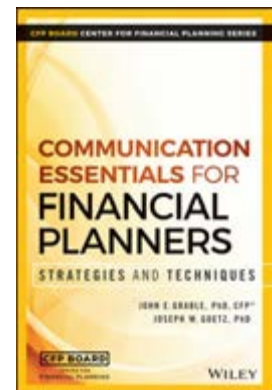


FIRST FINANCIAL PLANNING TEACHING PROGRAM SESSION HELD

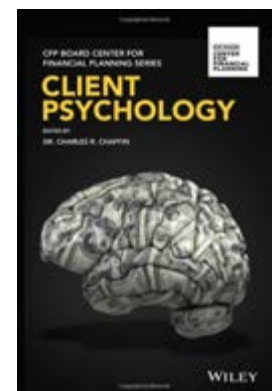
In May 2017, 34 students participated in the the first session of the Center and Columbia University School of Professional Studies' Financial Planning Teaching Program at Columbia University in New York City. The week-long, experience-based program is designed for current CFP Board Registered Program faculty and doctoral students, faculty in related disciplines, as well as CFP® professionals who are interested in becoming full-time or part-time faculty in a CFP Board Registered Program. The curriculum covers financial planning content as well as basic instructional design, including how to set learning objectives, assess students, and incorporate experiential learning into a classroom or virtual teaching environment. Every member of the first class indicated they were either satisfied or completely satisfied with the program in a post-session survey. A second session will be offered on June 4-8, 2018 in San Francisco.

TWO NEW RELEASES PUBLISHED IN FINANCIAL PLANNING BOOK SERIES

Published by John Wiley & Sons, Inc., the book series seeks to add to the profession's body of knowledge by exploring both new and traditional subjects within and beyond financial planning. In February 2017, the Center released the first volume of the series, *Communication Essentials for Financial Planners: Strategies and Techniques*. Written by Dr. John Grable, CFP®, and Dr. Joseph Goetz of the University of Georgia. The book explores the counseling side of financial planning to help practitioners relate to clients on a more fundamental level and enhance their active listening skills. A collection of online videos demonstrating examples of both good and bad communication within a financial planning context was released along with the book to provide an experiential learning element to the text.



The second volume in the series was released at the 2018 Academic Research Colloquium. Edited by the Center's Director of Academic Initiatives, Dr. Charles Chaffin, *Client Psychology* explores the behaviors, biases and perceptions that influence client decision-making and financial well-being, and discusses how they impact financial planning practice. The text features contributions from scholars and practitioners in various disciplines.



ENGAGING THE PROFESSION

ADVISORY BODIES GUIDE CENTER AGENDA

The Center's work in each of our three focus areas – **Workforce Development, Diversity, and Academic Home** – is guided by a group of advisory bodies comprised of some of the most talented and dedicated thought leaders from within and outside the financial planning profession. Members of these advisory bodies play an important role in setting the Center's agenda and shaping its programming.



Advisory Council

The Center's Advisory Council, led by Bob Glovsky, CFP®, Vice Chair & Senior Wealth Advisor at The Colony Group, brings together leaders from financial services firms, academia, and experts in workforce development and diversity to provide critical guidance on the development of the Center's initiatives across all three focus areas. The Advisory Council works closely with Center Executive Director Marilyn Mohrman-Gillis and CFP Board CEO Kevin Keller to set the Center's goals and priorities and provide the expertise needed to successfully execute the Center's programming.

Campaign Development Committee

The Campaign Development Committee, led by Karen Schaeffer, CFP®, Managing Member and Co-founder at Schaeffer Financial LLC, is charged with providing strategic guidance and support for the Center's Capital Campaign that is raising the necessary funds for the Center to implement and sustain its programming. The Center, working in close collaboration with the committee, has successfully secured corporate sponsorships and individual contributions from 25 firms and more than 3,300 individuals, totaling \$9.7 million in commitments.



Workforce Development Advisory Group

The Workforce Development Advisory Group, led by Mark Tibergien, CEO of Pershing Advisor Solutions, is responsible for driving the Center's efforts to attract and develop the next generation of financial planners and create a more sustainable talent pipeline into the profession. The group is composed of experts on talent acquisition and retention, leaders from financial services firms, heads of CFP Board Registered Programs, and CFP® professionals advancing innovative workforce development initiatives.

Diversity Advisory Group

The Diversity Advisory Group is made up of diversity and recruitment experts, financial advisory firms, CFP Board Registered Program representatives, and researchers in diversity and inclusion, and provides guidance on the development of research and initiatives related to racial and ethnic diversity. The Diversity Advisory Group is currently spearheading the Center's study of diversity within the financial planning profession and leading planning efforts for the 2018 Diversity Summit. The group is led by Cy Richardson, senior vice president at the National Urban League, who has helped the Center connect with young professional members of the National Urban League.

WIN Council

Comprised of experts in the areas of gender diversity and recruitment, as well as leaders from financial planning and advisory firms, and CFP Board Registered Programs, the Women's Initiative (WIN) Council advises the Center on and assists in the development of initiatives to increase the number of women entering the financial planning profession, seeking CFP® certification, and advancing within the profession. Led by Nancy Kistner, CFP®, Managing Director at U.S. Trust, Bank of America Private Wealth Management, the WIN Council has played an important role in developing of key Center programs, including WIN Advocates and the WIN-to-WIN Mentorship Program, as well as partnerships with organizations including Invest in Girls, Forté Foundation, National Coalition of Girls Schools and Rock the Street, Wall Street.

Digital Advice Working Group

Comprised of thought leaders and senior executives from the technology and finance sectors, the Digital Advice Working Group is examining how the role of human financial planning practitioners may change, given the increasing automation of services, and how the profession will need to evolve to better meet current and future



clients' needs. The Working Group is being led by Joe Maugeri, CFP®, CFP Board's Managing Director of Corporate Relations, in consultation with the global leadership advisory firm Heidrick & Struggles.

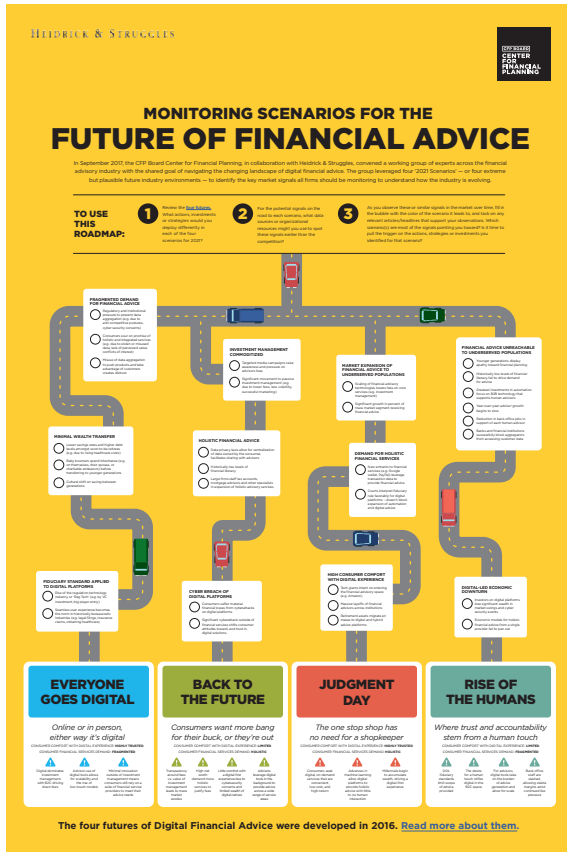
PARTNERSHIPS FURTHER CENTER'S ROLE AS CATALYST AND CONVENER TO ADVANCE THE PROFESSION

FPA, Center Announce Collaboration at FPA Annual Conference

At the Financial Planning Association® (FPA®) Annual Conference in October 2017, FPA president Shannon J. Pike, CFP®, and Blaine Aikin, CFP®, the 2017 chair of CFP Board's Board of Directors, announced a formal collaboration to advance the financial planning profession. Specifically, FPA will help to raise awareness of the Center's important work among its members and encourage them to get involved in Center programming while CFP Board will provide opportunities for CFP® professionals to learn about the benefits of FPA membership.

Partnership with the National Urban League Helps Attract Young African American Professionals into Financial Planning

In November, "I am a CFP® Pro" campaign spokespeople Rianka Dorsainvil, CFP® and Justin Sullivan, CFP®, participated in a panel discussion at the National Urban League's (NUL) Annual Urban Leadership Development Conference that was attended by 90 leaders of NUL's young professional and local affiliate chapters. Cy Richardson, NUL senior vice president and chair of the Center's Diversity Advisory Group, moderated the discussion about career opportunities in financial planning. The panel was part of Center's partnership with the NUL to promote the "I am a CFP® Pro" campaign to NUL's network of young professionals.



Digital Advice Working Group Releases New Report on the Future of Financial Advice

The Center’s work with the Digital Advice Working Group over the course of 2017 culminated in the March 6, 2018 release of the second annual report on digital trends and their expected impact on consumers and financial advisors, including predictions through 2021. In addition to these predictions, the group created a roadmap for financial firms and individual practitioners to help guide their business strategy development amid the shifting digital landscape.

Center, University of Illinois Offer Financial Planning for Young Adults

Early in 2017, the Center partnered with the University of Illinois (U of I) to begin offering Financial Planning for Young Adults, a Massive Open Online Course that introduces basic financial planning concepts to both consumers and those interested in a financial planning career. Subject modules include setting financial goals, budgeting and cash flow management, saving strategies, and investing.

The course may be started at any time due to its virtual nature and requires about three to four hours of work per week over a four-week period. Participants may audit the class for free, or, for a \$49 fee, they can receive grades and a course completion certificate. The course is taught by Nicholas Paulson, U of I associate professor of agricultural and consumer economics, Kathryn Sweedler, U of I Extension consumer economics educator, and Dr. Charles Chaffin, director of the Center’s Academic Initiatives, and features the “I am a CFP® Pro” video and information to encourage the young adult students to consider careers in financial planning.

Center’s Partners with the Forté Foundation’s to Promote Financial Planning Careers to Women in Business Schools

Also in November, WIN Advocates Pamela Cunningham, CFP®, and Lea Ann Knight, CFP®, participated in the Forté Foundation’s College Fast Track to Finance Conference in Boston on the Center’s behalf. Pamela served as a panelist and coach at the conference, helping the college women who attended prepare themselves for the job market and encouraging them to consider careers in financial planning. The event was part of Center’s ongoing partnership with the Forté Foundation, a nonprofit consortium of leading firms and top business schools working together to launch women into fulfilling business careers.

2018 LOOK-AHEAD

In 2018, the Center plans to:

WORKFORCE DEVELOPMENT

- Launch a second cohort of the Financial Planner Re-entry Initiative and publish a white paper of key learnings and recommendations from the program's initial pilot to encourage firms to launch re-entry programs
- Publish a literature review of workforce development practices in financial planning
- Conduct a study of financial planner career paths at financial services firms that will inform a new 2019 guide to career paths to attract the next generation of financial planners
- Continue expanding the CFP Board Career Center to include a greater number of entry-level positions and internships and host additional Online Career Fairs
- Announce two new scholarship programs for students pursuing CFP® certification

DIVERSITY

- Release findings from a study of barriers to racial and ethnic diversity in the financial planner workforce at a press conference call in May, 2018
- Publish a Thought Leadership Paper examining causes and research-based recommendations for addressing the underrepresentation of African Americans and Latinos/Hispanics in the financial planning profession
- Host the Center's first-ever Diversity Summit on October 23, 2018 at the Times Center in New York City to release the Thought Leadership Paper and engage leaders within and beyond the profession around recommended solutions
- Expand the reach of the "I am a CFP® Pro" campaign through customizable toolkits and partnerships with schools, firms and nonprofit organizations
- Engage financial planning firms in addressing workplace culture factors that directly or indirectly discourage women from entering, staying in, and advancing within the profession

ACADEMIC HOME

- Publish the first edition of *Financial Planning Review* in mid-2018, the Center's new double-blind, peer-reviewed academic journal
- Build the Financial Planning Body of Knowledge website, a searchable online compilation of research from financial planning and related disciplines for use by faculty, students and practitioners
- Plan the next Academic Research Colloquium to be held in February 2019
- Conduct the second offering of the Financial Planning Teaching Seminar with Columbia University on June 4-8, 2018 in San Francisco

"Merrill Lynch is delighted to be a Signature Sponsor of the Center's 2018 Diversity Summit. It's essential that we bring more diverse individuals into our profession to serve a broader client community as the demand for financial planning continues to increase. We greatly value diversity in our own workplace, and programs like the summit are vital to achieving it."



Andy Sieg
Head of Merrill Lynch
Wealth Management

MESSAGE TO 2017 CONTRIBUTORS

Thank you to our many corporate sponsors, individual donors and volunteers. Because of you, we can all take pride in our 2017 accomplishments and look forward to another successful year. We are pleased to report that the CFP Board Center for Financial Planning is nearing completion of its initial \$10 million Capital Campaign, with \$9.7 million raised through December 31, 2017. In fact, 2017 was our strongest year to date, resulting in \$3.7 million raised.

We want to extend a special thanks to our newest corporate sponsors: Envestnet, founding sponsor, Vanguard, visionary circle sponsor, Charles Schwab Foundation and AssetMark as chairs circle sponsors, and Merrill Lynch as pinnacle sponsor. These firms join TD Ameritrade Institutional, lead founding sponsor and Northwestern Mutual, founding sponsor, in support of the Center's grand challenge to create a more diverse and sustainable financial planner workforce so that all Americans have access to competent and ethical financial planning advice.

We also want to recognize the extraordinary commitment of our individual donors. We want to acknowledge David Diesslin for increasing his gift to enhance The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship for individuals from underrepresented communities who are pursuing CFP® certification. We also want to acknowledge the generosity of Eleanor Blayney, CFP® for making a personal gift that challenged and inspired others to donate to gender diversity initiatives, as well as David Canter, member of the Campaign Development Committee, who ran the Boston Marathon to benefit the Center.

On the next few pages you will find the comprehensive list of our corporate sponsors and individual donors who have made gifts of \$50 or more. We remain eternally grateful to all of our contributors.

As evidenced in this annual report, the Center is dedicated to harnessing the collective power of firms, practitioners, academicians, nonprofit organizations, and other stakeholders to transform and elevate financial planning to the same level as more established professions such as accounting, law and medicine. The Center requires continued investment to be an agent for change for the long term. We are currently laying the groundwork for our second capital campaign that will build upon our successes and continue to power the important work of the Center.

There is plenty of work still to be done, and we need your time, talent and treasure to keep moving forward. We hope you will encourage others to join us on our quest and consider giving back to the profession that has given so much to all of us.

Sincerely,



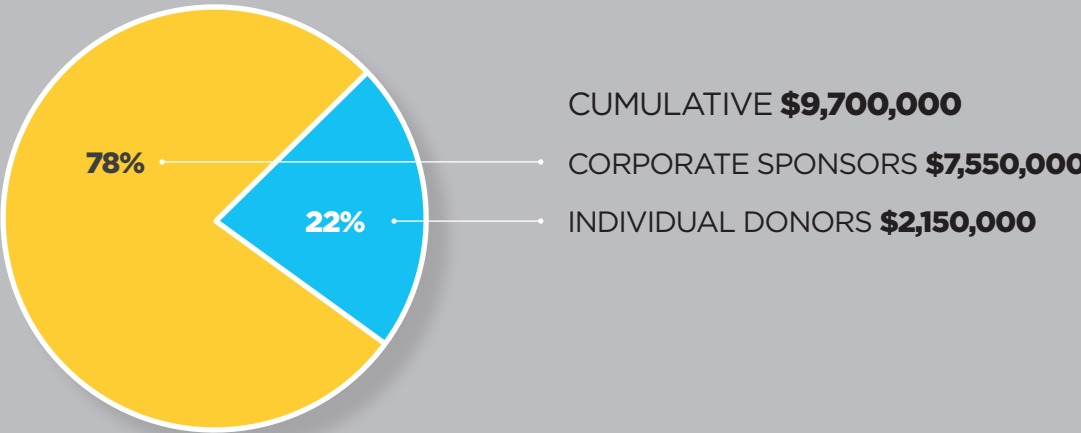
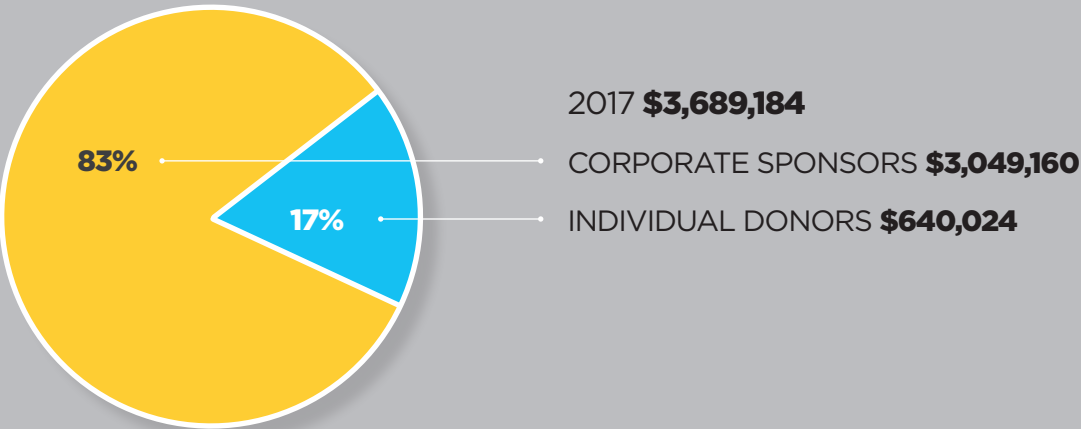
Robert J. Glovsky, CFP®
Advisory Council Chair



Karen P. Schaeffer, CFP®
Campaign Development
Committee Chair

REPORT ON GIVING

We are pleased to report that the Center is nearing completion of its initial \$10,000,000 Capital Campaign, with \$9.7 million through December 31, 2017, which includes a very strong \$3.7 million raised in 2017. We are currently laying the groundwork for our second campaign needed to continue the work of the Center.



“The health and vitality of our industry depends on our ability to attract and develop the next generation of diverse financial professionals. We are pleased to continue our partnership with the Center to elevate the focus on this important work.”



Tim Gerend
Senior Vice President – Distribution Growth and Development
Northwestern Mutual

CAPITAL CAMPAIGN CORPORATE SPONSORS

Thank you to the following corporate sponsors that have made multi-year pledges or 2017 gifts to support the Center for Financial Planning. Donor recognition level is based on the total amount of the pledge or gift.

LEAD FOUNDING SPONSOR



FOUNDING SPONSOR CIRCLE



VISIONARY CIRCLE



CHAIRS CIRCLE



PINNACLE CIRCLE



“As a leading provider of wealth management solutions to independent financial advisors, Envestnet is pleased to help shape the future of the financial planning profession as a Founding Sponsor of the Center. Our collaboration will focus on a new research study to add to the financial planning body of knowledge and a scholarship program to increase diversity and inclusion in the profession.”

Judson Bergman

Chairman and Chief Executive Officer
Envestnet

LEADERS CIRCLE

Mariner Holdings

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Network for Women Advisors, Raymond James Financial

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“At Vanguard we are committed to placing client needs first while giving them the best chance for long-term investment success. Vanguard has been a strong supporter of the CERTIFIED FINANCIAL PLANNER™ certification because this credential, combined with our mission, gives advisors a strong foundation for helping clients achieve their goals. Vanguard is proud to be among those at the forefront of working to grow and diversify the profession through its support of the Center for Financial Planning and its initiatives.”

Frank Kolimago

Principal and Head of Personal Advisor Service
Vanguard



“AssetMark is proud to support the Center’s research-based initiatives to advance workforce development and foster greater diversity in the industry. We are very excited to be a partner in the Center’s work, and encourage younger and more diverse individuals to consider a career as an independent financial advisor. Serving a new generation of investors, and engaging the next generation of advisors from all backgrounds and experiences, is a major opportunity for all of us.”

Charles Goldman

President & CEO
AssetMark

CAPITAL CAMPAIGN INDIVIDUAL DONORS

MULTI-YEAR DONORS

Thank you to the following individuals who have made multi-year pledges to support the Center for Financial Planning. Donor recognition level is based on the total amount of the pledge.

VISIONARY CIRCLE (\$500,000+)

David H. Diesslin, CFP®, MBA

Chair's Circle (\$250,000 - \$499,999)

V. Raymond Ferrara, CFP®

Pinnacle Circle (\$100,000 - \$249,999)

Bob and Sue Glovsky

Karen P. Schaeffer, CFP®

Rosalie J. Wolf

Leader's Circle (\$50,000 - \$94,999)

Kevin R. Keller

Benefactors Circle (\$25,000 - \$49,999)

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Cindy Conger, CFP®

Mike and Terry Davis

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Maureen Tsu, MBA, CFP®

Bob Wacker, CFP®

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Presidents Circle (\$10,000 - \$24,999)

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Joyce Schnur, CFP®

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Dan Candura, CFP®

Marguerita Cheng, CFP®

Michael Davis

Arthur B. Laby

Rose Swanger, CFP®

N and B Family Fund

Denise Voigt Crawford

CFP® certification is based on status in March 2018

ELEANOR BLAYNEY GENDER DIVERSITY CHALLENGE FUND



As a founding member of the Women’s Initiative and the Center’s former special adviser on gender diversity, Eleanor Blayney, CFP®, has worked tirelessly to attract more women to the financial planning profession. In 2017, she expanded her efforts by making a \$100,000 gift to the Center in support of its gender diversity initiatives and challenging others to donate and help match her contribution. The Eleanor Blayney Gender Diversity Challenge Fund has since generated an additional \$75,000 for Center programming, as of December 31, 2017. The Center thanks Eleanor for her tremendous generosity and unwavering commitment to our mission and vision.

“For me, becoming a CERTIFIED FINANCIAL PLANNER™ professional and helping people has been more than just a job – it has been a passion and one of the best life decisions I have ever made. I want to see more women in the financial planning profession. I’m thrilled to make a gift that will support the CFP Board Center for Financial Planning’s gender diversity initiatives and I hope it inspires others to join me by investing in a future with more women CFP® professionals.”

Eleanor Blayney, CFP®

Center’s Former Special Adviser on Gender Diversity



RUN, DAVID, RUN

In April 2017, David Canter, Center Campaign Development Committee member and head of Fidelity Clearing & Custody Solutions’ RIA segment, ran the Boston Marathon to benefit the Center. David raised more than \$91,000 to support Center initiatives. The Center is grateful to David and all who contributed to the “Run, David, Run” campaign for their dedication to making this significant contribution possible.

“The work of CFP Board’s Center for Financial Planning to create a younger, more diverse financial planning profession is a marathon, not a sprint. Thank you, David, for taking this statement literally.”

Marilyn Mohrman-Gillis

Executive Director, CFP Board Center for Financial Planning

PLANNED GIVING

Making a gift to the Center through your will, trust, or estate plan is a simple way to create a lasting legacy. To learn more, please contact Rochelle Zeidman, Managing Director of Development at 202-379-2255 or rzeidman@cfpboard.org.

“I consider myself very fortunate to have a career that has real purpose and meaning. Every day I’m rewarded by helping others understand the role money plays in their lives and helping them realize their dreams. Recently, I achieved one of my own financial goals by including a gift to the CFP Board Center for Financial Planning as part of my estate plan. I am proud to leave a legacy that will help shape the future of a profession that has given me so much.”



Susan MacMichael John, CFP®

Financial Focus, Inc.

Chair-Elect, CFP Board, Board of Directors

*“Education has the ability to transform an individual’s “orbit in life” from a limited trajectory to reaching for the stars. The Deena Jo Heide-Diesslin Foundation is named in memory of my first wife. Deena was passionate about empowering individuals and communities facing obstacles. The Foundation’s Challenge Match Scholarship Fund will facilitate pathways into the financial planning profession to help overcome those barriers. The creation of these educational scholarships for individuals with financial need and/or from underrepresented populations in financial planning will lead to a more diverse financial planning profession, help sustain our future workforce and empower communities. I believe in creating opportunity from adversity; **education is key** to achieving this. I would like to ask other philanthropists and firms to join the Foundation’s efforts by investing in the future and create additional scholarship programs through the Center for Financial Planning.”*



David H. Diesslin, CFP®, MBA

2017 INDIVIDUAL DONORS

Thank you to the following individuals who have made gifts in the calendar year.

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Eleanor K.H. Blayney, CFP®

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Joel Steven Beam

Presidents (\$10,000 - \$24,999)

David E. Canter

Linda Jo Fitz, CFP®

Bob and Sue Glovsky

Michael R. Greene, CFP®

Champions (\$5,000 - \$9,999)

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James D. Hohman, CFP®

Marilyn Mohrman-Gillis and Jack Gillis

David R. Petersen, CFP®

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Neal J. Solomon, CFP®

Neal Van Zutphen, Jr., CFP®

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Laurie Pascarella Barry, CFP®	Richard W. Blacharski, CFP®	Edward P. Brennan, CFP®	Mark A. Cade, CFP®
Dennis G. Barth, CFP®	Douglas C. Black, CFP®	James Brewer, CFP®	Amanda Negron Cain, CFP®
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