

WHAT IS CFP® CERTIFICATION,
WHY IS IT IMPORTANT TO
ADVISORS AND CLIENTS, AND
HOW CAN IT HELP MY FIRM?

WHY CFP® CERTIFICATION?

CFP BOARD



OUR PLANNING philosophy demonstrates our dedication to providing comprehensive planning to clients to help them achieve financial security. One way we help to ensure our advisors are meeting a high standard in their delivery of planning is through their attainment of the CFP® certification as it represents the standard for financial planning in the industry today.

**DAVID EURICH, DIRECTOR OF FIELD TRAINING
AT A FINANCIAL SERVICES FIRM**

OUR ABILITY to deliver a goals-based wealth management experience to our clients is greatly enhanced when our advisors earn the CFP® certification. It represents the highest standard for financial planning for our profession and resonates extremely well with our clients.

**RILEY ETHERIDGE, CFP®, HEAD OF CLIENT
SEGMENTS AND ADVISOR DEVELOPMENT
AT A WIREHOUSE FIRM**



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WHAT DO FIRMS SEEK FOR THEIR ADVISOR WORKFORCES?



RECRUIT & RETAIN top quality financial advisors to build out your advisor workforce



ENSURE you have a diverse and qualified pipeline of talent for the future



TRAIN advisors to provide a higher level of advice to better serve your clients



QUESTIONS

- ▶ Does your advisor force have the right skills and knowledge to deliver on your firm's value proposition around advice?
 - ▶ Do you need your advisors to ask better questions and provide more intelligent solutions?
 - ▶ How can you get advisors to start moving toward a holistic, integrated advice model?
 - ▶ Is your firm struggling to move from a product focus to a more solutions focus?
- ▶ How are your advisors differentiating themselves in the marketplace?
 - ▶ What competencies will your advisors need over the next five years?
 - ▶ Has your firm considered moving from a designation policy to a designation strategy?
 - ▶ Will incorporating the CFP® certification into your advisor training and professional development program make your firm more attractive for new recruits?



THE BENEFITS OF EMPLOYING CFP[®] PROFESSIONALS



THE THREE C'S OF A TOP ADVISOR



HOW IS CFP® CERTIFICATION DIFFERENT FROM OTHER CERTIFICATIONS AND DESIGNATIONS?

CFP® certification is recognized as the highest standard in personal financial planning. Even for established professionals who have earned significant academic and professional credentials, CFP® certification provides knowledge and conveys competency, credibility and confidence that greatly enhances their work with clients. Passing the comprehensive examination requires advisors to demonstrate a deep knowledge of personal financial planning, while continuing on to attain the certification demonstrates a commitment to personal financial planning, as more and more consumers seek assistance. Eighty-six percent of consumers surveyed prefer an advisor who has passed a certification examination in addition to a rigorous education program.¹

CFP® certification also offers expanded career opportunities for those looking to enter the growing field of personal financial planning, with 81% of CFP® professionals surveyed feeling that they have a “competitive edge” over personal financial planners who do not hold the CFP® certification.²

Finally, since 1995 CFP® certification has been accredited by the National Commission for Certifying Agencies (NCCA); the first such accreditation for a non-health related certification in the United States. Earning accreditation shows that the professional certification program continues to meet established standards and best practices in the credentialing industry.

1. ORC International: Investor Preferences in Selecting a Financial Advisor, 2014

2. CFP Board: CFP Board's 2013 CFP® Professionals Survey, 2013.

TOOLS TO SUPPORT ADVISORS



FOR EXISTING CFP® CERTIFICANTS

- ▶ CFP Board Compliance Checklist
[CFP.net/compliance](https://www.cfp.net/compliance)
- ▶ CFP Board Disclosure Guide
[CFP.net/compliance](https://www.cfp.net/compliance)
- ▶ Public Awareness Campaign Toolkit
[CFP.net/toolkit](https://www.cfp.net/toolkit)

FOR INDIVIDUALS INTERESTED IN CFP® CERTIFICATION

- ▶ Learn About the Steps to CFP® Certification
[CFP.net/become](https://www.cfp.net/become)
- ▶ Find a CFP Board Registered Program
[CFP.net/programs](https://www.cfp.net/programs)
- ▶ Register for the CFP® Examination
[CFP.net/exam](https://www.cfp.net/exam)

WHAT DO CLIENTS WANT FROM THEIR ADVISOR?

- ▶ When looking for financial advice, four out of five (81%) prefer an advisor who takes all areas of their financial life into account, as opposed to someone who only specializes in one or two areas.
- ▶ Roughly half of consumers (48%) chose knowledge of multiple areas over an advisor's investment track record or personal referrals as the most important element in selecting an advisor.
- ▶ Education alone is not enough. Eighty-six percent of investors surveyed prefer an advisor who has passed a certification exam in addition to a rigorous education program.
- ▶ Nearly 90% of respondents see a potential advisor's certifications as important, with three-fifths saying they are very important.³

RECOGNITION BY THE PUBLIC

Your Clients Know About CFP® Certification, the Leading Certification for Financial Planning

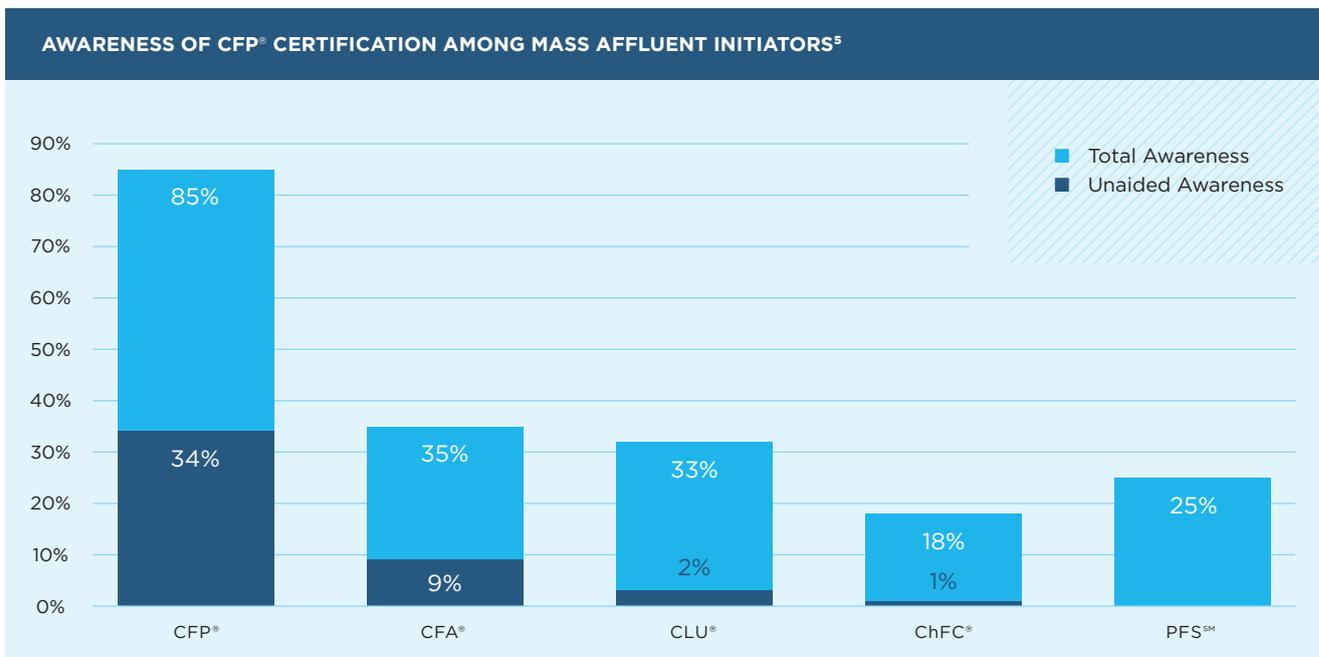
In 2011, CFP Board launched its first-ever Public Awareness Campaign with the goal of increasing awareness of CFP® certification. Now in its fifth year, the Public Awareness Campaign has doubled unaided awareness of CFP® certification amongst the campaign's target audience—mass affluent initiators. It has also demonstrated that awareness of CFP® certification is two to three times higher than other financial planning designations.

Also, for the first time ever, when asked to name a designation that offers personal financial planning services, consumers are as likely to mention CFP® certification as CPA.⁴

The increases in awareness reflect the cumulative impact the campaign is having through paid advertising, social media, its digital presence through LetsMakeaPlan.org, and press coverage of CFP® certification.

3. ORC International: Investor Preferences in Selecting a Financial Advisor, 2014
4. 2015 Ipsos Brand Tracking Study.

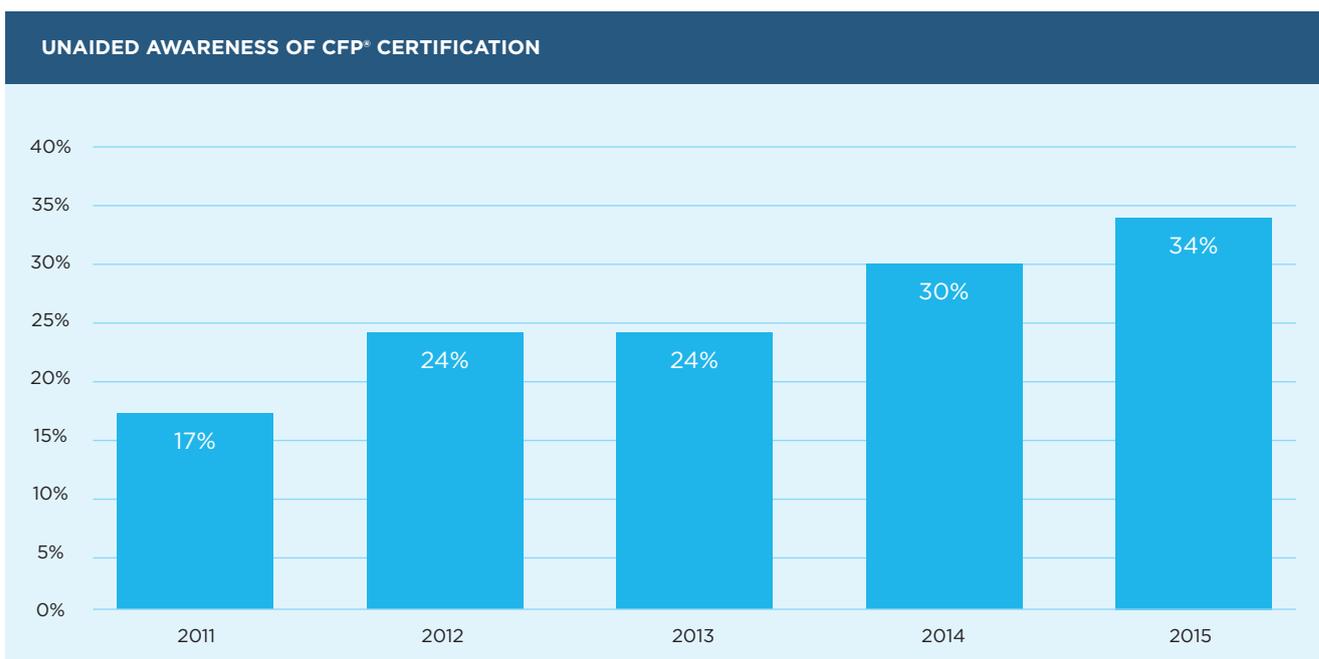
CFP® Certification Is the Most Recognized Financial Planning Designation



2015 Ipsos Brand Tracking Study

Awareness of CFP® Certification Continues to Increase Among Consumers

Since 2011, unaided awareness among our target audience, Mass Affluent Initiators, has doubled.

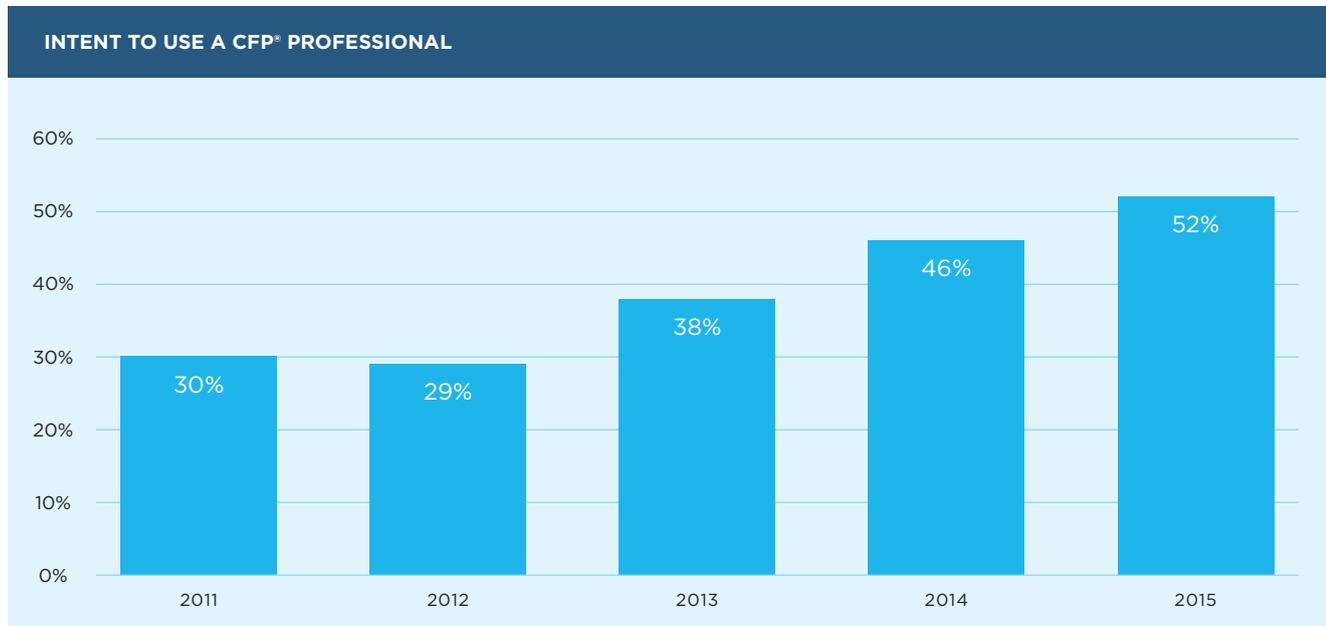


2015 Ipsos Brand Tracking Study

5. Mass Affluent Initiators: People with investible assets of \$100,000 to \$1 million, who have a mindset that makes them more likely to seek out the services of a financial professional.

Also Increasing: Consumers' Intent to Work With CFP® Professionals

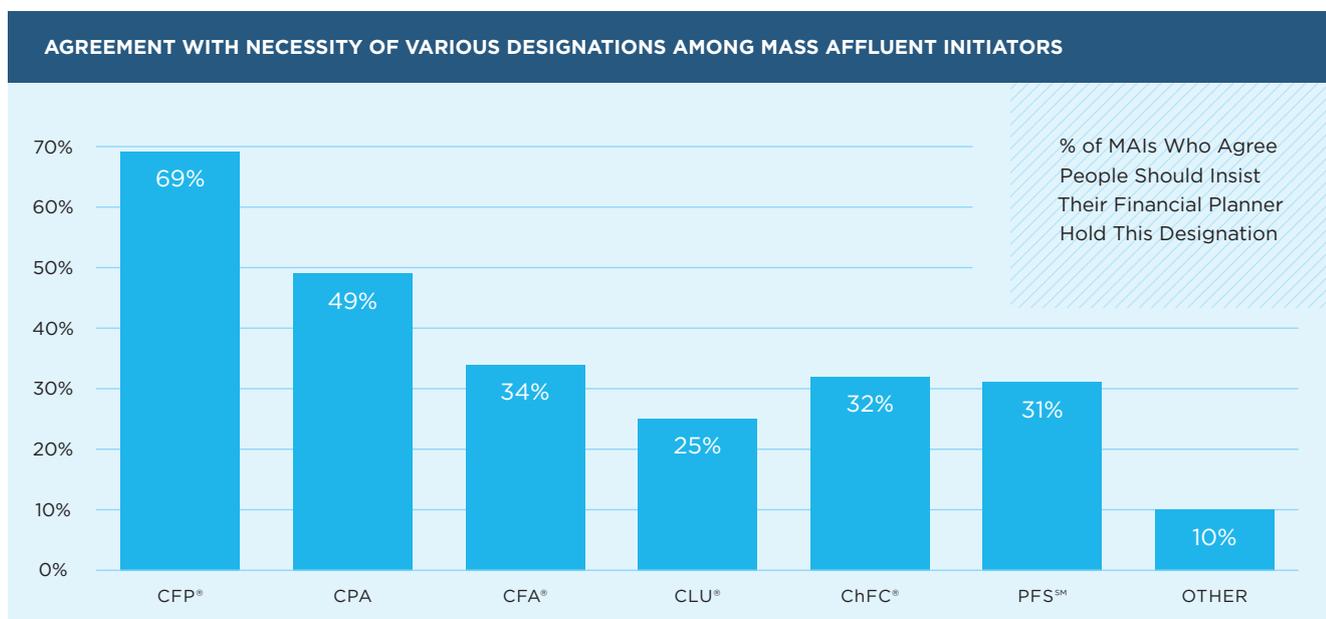
Mass Affluent Initiators are also demonstrating a sharply increased intent to work with CFP® professionals, with 52% of those surveyed saying they intend to work with someone who has the CFP® certification.



2015 Ipsos Brand Tracking Study

Consumers Want Their Financial Planners to Hold the CFP® Certification

More mass affluent initiators agree people should insist their financial planner hold the CFP® certification than any other designation, including the CPA.



2015 Ipsos Brand Tracking Study

CFP® CERTIFICATION HELPS ADVISORS GROW PROFESSIONALLY AND INCREASES PRODUCTIVITY

In 2015, CFP Board commissioned an analysis by Aite Group to identify and quantify the benefits of CFP® certification to clients, financial advisors,



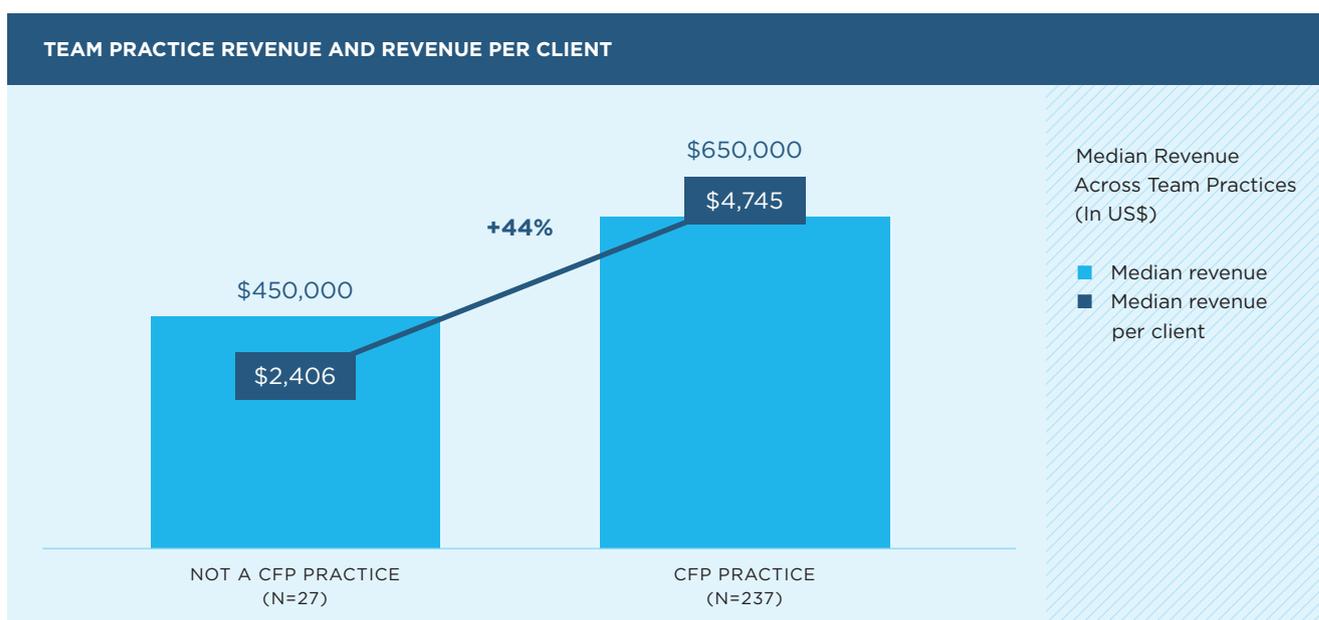
and wealth management firms. The analysis, including key graphs and details below, was largely based on data gathered through an October 2015 Aite Group survey of 403 U.S. financial advisors.

For a complete copy of the results and analysis, please contact CFP Board's Director of Corporate Relations.

Key Points

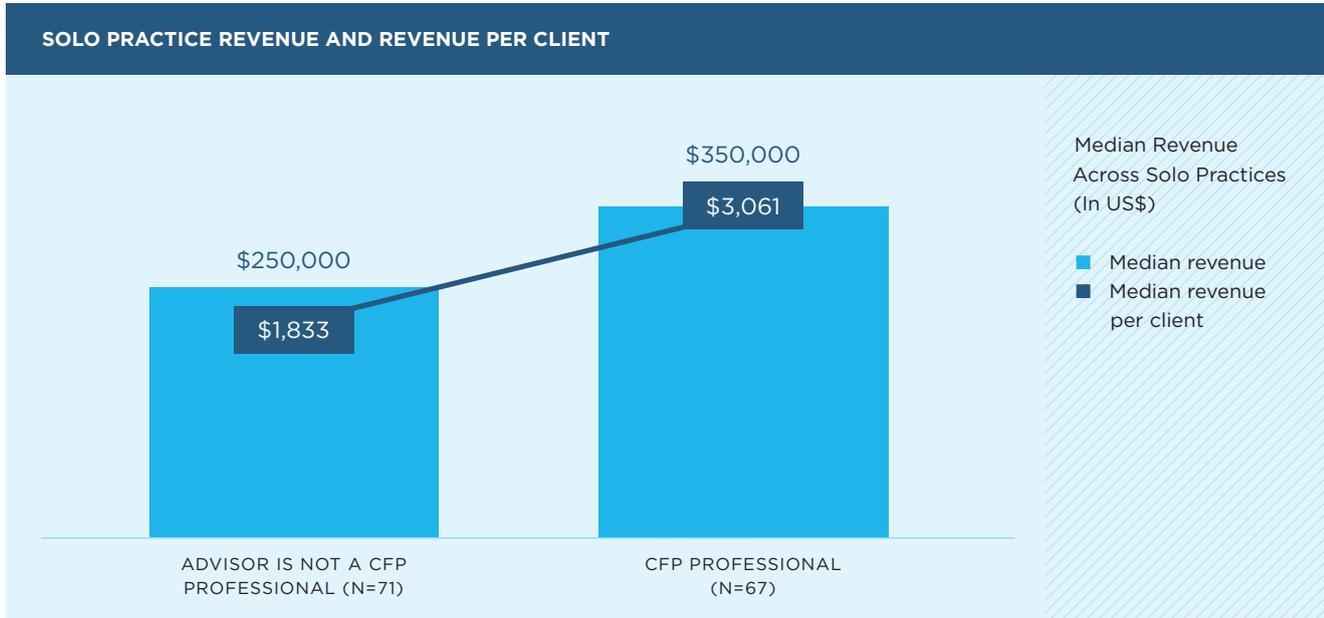
- ▶ While only about 23% of U.S. advisors hold CFP® certification, the certification is ubiquitous across wealth management team practices, with 70% of team practices surveyed having at least one CFP® professional.
- ▶ Solo practices led by CFP® professionals generate 40% to 100% more revenue throughout years of industry experience than do other advisors. Most team-based practices led by CFP® professionals produce 30% more revenue than those without a CFP® professional.

CFP® professionals are more productive than non-CFP® professionals in a team-based environment.



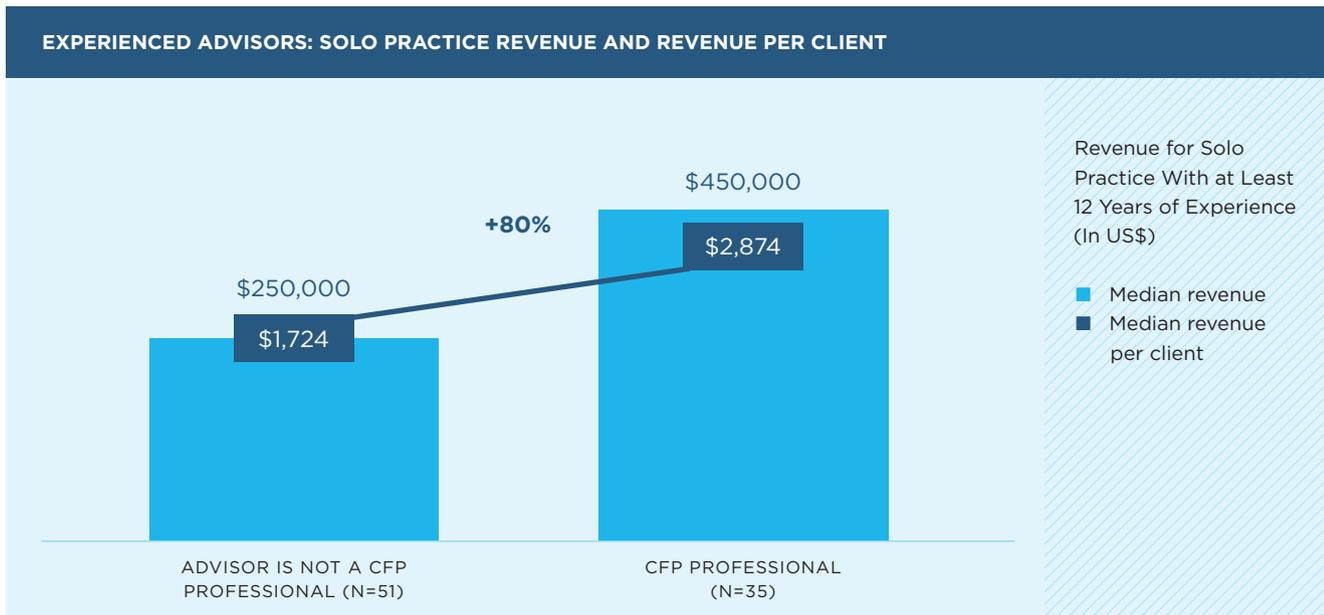
Aite Group. Building a Wealth Management Practice: Measuring CFP® Professionals' Contribution. February 2016.

Regardless of years of experience, CFP® professionals are also more productive in solo practices than advisors with other credentials.



Aite Group. Building a Wealth Management Practice: Measuring CFP® Professionals' Contribution. February 2016.

CFP® professionals with at least 12 years of experience are 80% more productive than non-CFP® professionals.

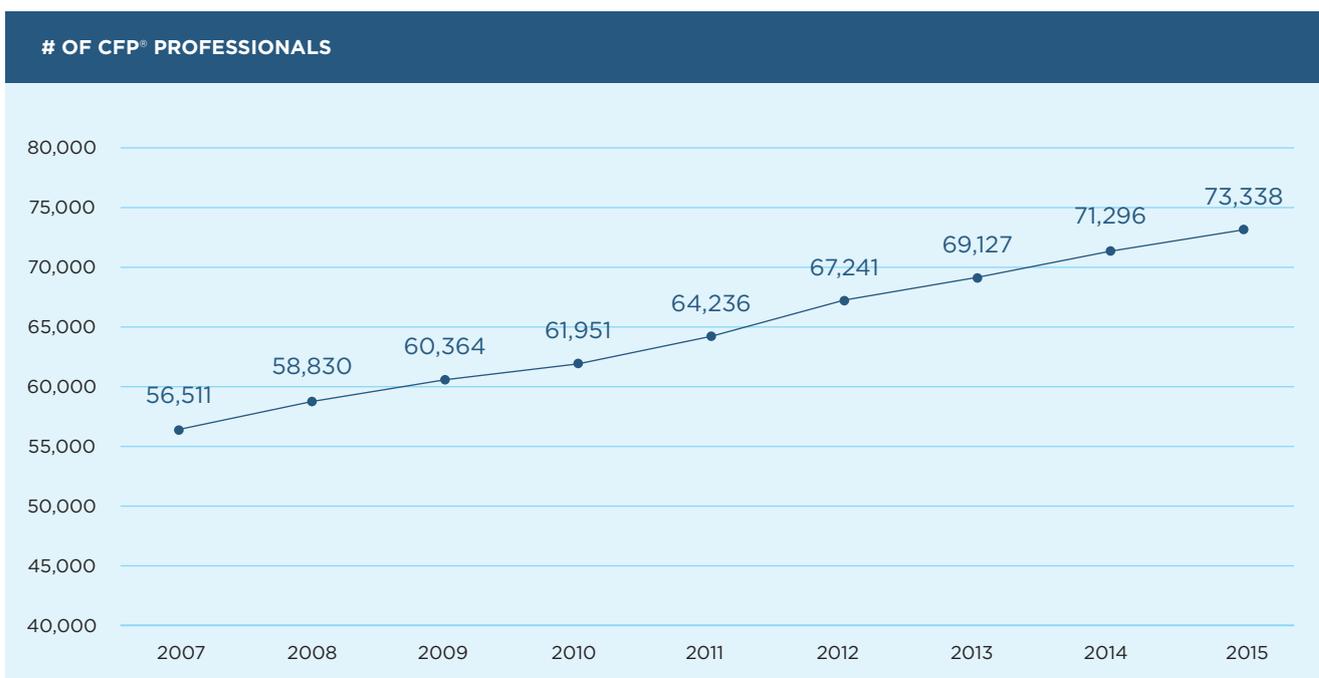


Aite Group. Building a Wealth Management Practice: Measuring CFP® Professionals' Contribution. February 2016.

CFP® professionals are very satisfied with their chosen professional and with the certification. According to a CFP® Professionals survey conducted in 2013:



As a result of all of the above, the number of CFP® professionals has grown rapidly, increasing by 30% over the past eight years.



ABOUT CFP BOARD



MISSION STATEMENT

To benefit the public by granting CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning.

HISTORY OF FINANCIAL PLANNING AND CFP BOARD

Financial planning developed as a profession after World War II to help meet the financial needs of Americans.

On December 12, 1969, the movement experienced a watershed moment when 13 men gathered in Chicago and outlined the first steps to further the idea that people could benefit from professional assistance from a profession that integrated knowledge and practices from the many often-fragmented areas of the financial services industry. Resolutions were made to create the International Association for Financial Planners (IAFP) and the College for Financial Planning (the College).

In 1972, IAFP enrolled its first group of students for the Certified Financial Planners (CFP) course at the College for Financial Planning. The 35 members of the first graduating class then formed a new membership organization called the Institute of Certified Financial Planners (ICFP) in 1973.

More than a decade after the introduction of the educational program that led to the creation of the CFP® certification, it became clear that while the College had made great strides in developing the body of knowledge that was a vital component of developing financial planning professionals, an educational institution was not the proper entity to enforce the ethical standards, an integral part of the growing profession.

As a result, in 1985, the College entered an agreement to establish an independent, non-profit certifying and standards-setting organization, and transferred ownership of the CFP® marks and responsibility for continuing the CFP® certification program to the new organization, International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP), now known as CFP Board.

CFP BOARD'S CORE OBJECTIVES

CFP Board sets and enforces the requirements for CFP® certification, including:

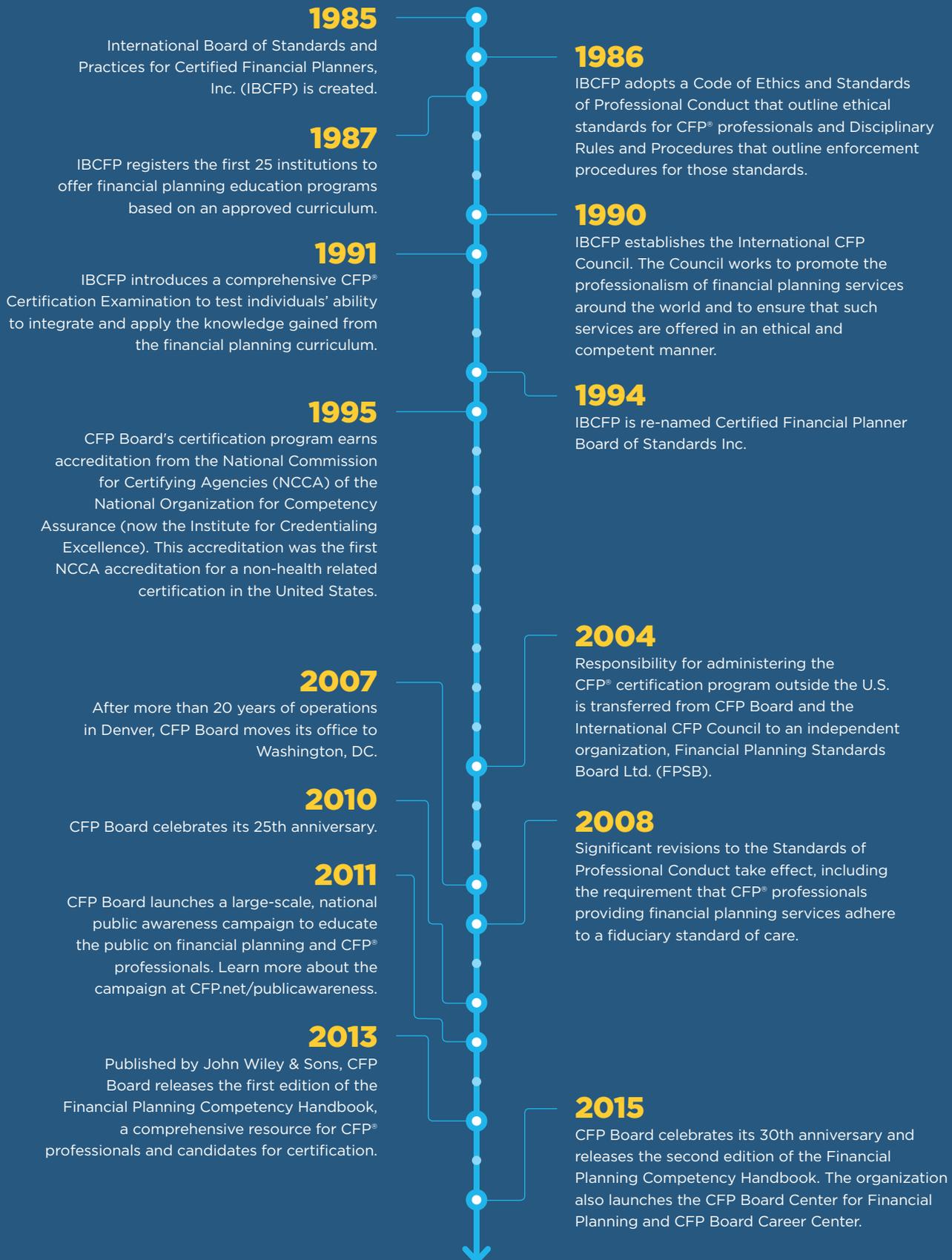
- ▶ Education
- ▶ Examination
- ▶ Experience
- ▶ Ethics

Individuals who successfully complete CFP Board's initial and ongoing certification requirements are authorized to use the CFP® certification marks in the United States.

CFP Board has established five core objectives that support the organization's mission:

- ▶ **COMPETENCY**
Establish and uphold rigorous competency standards for CFP® certification.
- ▶ **COMMUNICATION & OUTREACH**
Increase public and stakeholder awareness of and preference for CFP® certification as the standard for financial planning.
- ▶ **SUSTAINABILITY**
Strengthen CFP Board's capacity to achieve its mission.
- ▶ **PUBLIC ADVOCACY**
Influence policy to benefit the public and increase access for all to competent and ethical financial planning.
- ▶ **PROFESSIONAL STANDARDS & ENFORCEMENT**
Protect the public's interest through the establishment and enforcement of rigorous financial planning ethical and practice standards.

KEY MILESTONES IN CFP BOARD'S HISTORY



CFP BOARD CENTER FOR FINANCIAL PLANNING

In November 2015, CFP Board launched the Center for Financial Planning, a broad profession-wide initiative to bring firms, educators and practitioners together to leverage collective resources and engage in a research-to-solutions approach to address the current talent shortage and build capacity for the financial planning profession.

The financial planning profession faces significant challenges as its workforce ages while the demand for financial planners continues to increase. The current workforce does not represent the diversity of the public that it serves. Further, there is no academic home to support current and aspiring faculty in their efforts to achieve tenure and promotion.

These challenges are larger than any one organization or firm can tackle on their own and will require a unified effort across all corners of the profession. The Center for Financial Planning will serve as the catalyst—to unify all segments of the profession—to address these challenges and build a financial planner workforce for the 21st century.

The Center will bring a variety of stakeholders to this broad collaboration, including CFP® professionals; over 230 colleges and universities that offer a CFP Board Registered Program; researchers from financial planning and numerous related disciplines; key individuals and organizations that focus on racial and gender equality; and large and small firms, representing each geographical region and business model within the profession.

The Center's focus will be to conduct research, convene forums and support initiatives in three key areas:

▶ NEXTGEN & WORKFORCE DEVELOPMENT

The Center will attract and develop the next generation of financial planners to replace the retiring workforce. These efforts will build upon CFP Board's existing work to connect employers with skilled and competent financial planning professionals through the CFP Board Career Center.

▶ DIVERSITY

The Diversity Initiative will build on CFP Board's Women's Initiative (WIN) to address the lack of

gender and racial diversity within the profession so that it can meet the growing and increasingly diverse needs of the American consumer.

▶ ACADEMIC HOME AND BODY OF KNOWLEDGE

The Academic Home will offer opportunities for conducting, showcasing and publishing new research, adding to the financial planning body of knowledge and supporting tenure and promotion of financial planning faculty.



NextGen & Workforce Development



Diversity



Academic Home and Body of Knowledge

As the Lead Founding Sponsor of the Center, TD Ameritrade Institutional is making a five-year multi-million dollar commitment to support these important initiatives, continuing its longstanding commitment to workforce development.

Partnering with the CFP Board Center for Financial Planning offers firms with unique opportunities and benefits, including:

- ▶ Positioning your firm to attract the best financial advisor talent
- ▶ Supporting the growth and development of your firm
- ▶ Participation in development of research projects and implementation of initiatives
- ▶ Opportunities for participation and recognition on Center working committees
- ▶ Positioning your firm as a leader in advancing the financial planning profession

To learn more about the Center and its initiatives, visit the Center's website at CenterforFinancialPlanning.org. For information on how your firm can get involved, contact CFP Board's Managing Director of Corporate Relations, Joseph Maugeri, CFP®, at JMaugeri@CFPBoard.org or 202.379.2254.

CFP BOARD'S WOMEN'S INITIATIVE (WIN)

There are more than 74,000 CERTIFIED FINANCIAL PLANNER™ professionals in the United States, but women represent only 23% of these professionals. This percentage has not increased for over a decade, and is significantly lower than the corresponding ratio for the broader financial services industry. The Bureau of Labor Statistics reports that the percentage of financial advisors who are women is 31%.

CFP Board launched the Women's Initiative (WIN) in 2013 to address the low numbers of female CFP® professionals, and appointed a WIN advisory panel of financial planning practitioners, gender and diversity experts, and an industry recruiter, to guide its exploration of the issue.

WIN is defined by three key phases:

- ▶ **PHASE 1**
Year-long research study on the causes of female underrepresentation
- ▶ **PHASE 2**
Development of findings and recommendations by WIN Advisory Panel of experts
- ▶ **PHASE 3**
Implementation of certain key initiatives by CFP Board

Findings from Phase 1 on the major reasons for the low numbers of female CFP® professionals:

- ▶ Financial planning and CFP® certification are not "top of mind" as career paths for women.
- ▶ What women believe about financial planning is often clouded by misperceptions and inaccuracies as to the nature of the work.
- ▶ Women's reluctance to take professional risks may be keeping them from entering the financial planning profession. For those women in the profession, this same risk aversion may be inhibiting their success and/or professional satisfaction.
- ▶ Gender discrimination and bias exists within the financial planning profession, likely resulting in women feeling unwelcome and unsupported.

Informed by that research, the WIN Advisory Panel developed the following recommendations, among others, to increase the number of women CFP® professionals:

- ▶ Make women leaders in the profession, including successful women practitioners, more visible to broad audiences of women and girls through speaking engagements, public appearances, media presentations and social media.
- ▶ Call upon financial firms to adopt transparent compensation structures and standardized job descriptions to eliminate any gender discrepancies in pay and responsibility.

- ▶ Elevate the visibility of firm initiatives to support and develop women financial planning professionals.
- ▶ Build and sponsor networks of women financial planning professionals, as well as in-firm and association mentoring programs.

Opening the doors to more women CFP® professionals will take an industry-wide effort over a number of years. Financial planning firms, professional associations, educators, and men and women professionals can all play a role in achieving gender balance in the profession.

For more on WIN, and to learn about what your firm can do to help support this initiative, visit CFP.net/WIN.

CFP BOARD CAREER CENTER

The CFP Board Career Center provides an opportunity for firms to connect with those who hold or are pursuing CFP® certification. The Career Center can help streamline your hiring process by providing targeted access to highly-qualified financial planning professionals.

CFP Board has connections to more than 74,000 CFP® professionals in the U.S., plus relationships with more than 230 CFP Board-Registered Programs that graduate financial planning students each year.

As a result, CFP Board is in a unique position to build a bridge between firms that are hiring and those who are seeking positions in the financial advising industry.

Features of CFP Board's Career Center

- ▶ **EASY ONLINE JOB POSTING AND MANAGEMENT**
You can list positions under industry relevant job categories and by geographic area, enter job descriptions, check the status of postings, renew or discontinue postings, and make payments online. For multiple listings, CFP Board can work with you to set up an electronic feed so that your postings are always current. Career Center postings are also automatically fed to job listing aggregators.
- ▶ **JOB ACTIVITY TRACKING**
Your online account includes reports on the number of individuals who have viewed your job and



applied online, allowing you to see at a glance the effectiveness of your listing.

- ▶ **RESUME SEARCHING ACCESS**
With a paid job listing, you get access to our resume database. You can also set the criteria for your ideal job candidate and receive email notifications when new resumes are a match.
- ▶ **FEATURED JOB UPGRADE**
You can upgrade your job listing to be a highlighted posting within the Career Center listings. The added visibility will attract additional applicants.
- ▶ **ONE-ON-ONE SUPPORT**
Having difficulty creating an account, or have questions about the best posting methods for attracting high quality talent? CFP Board's Career Center Manager is available to assist you during your candidate search and provide guidance on best practices.

For more information on CFP Board's Career Center, visit CFP.net/Career-Center, or contact CFP Board's Career Center Manager at CareerCenter@CFPBoard.org.

CERTIFICATION REQUIREMENTS



THE 4 E'S OF CFP® CERTIFICATION

1	EDUCATION REQUIREMENT*	Complete comprehensive course of study at a CFP Board-Registered Program, and hold a bachelor's degree (or higher)	CFP.net/Education
2	CFP® CERTIFICATION EXAMINATION	6 hours, 170 multiple choice questions	CFP.net/Exam
3	EXPERIENCE REQUIREMENT	3 years, or 6,000 hours OR More intensive apprenticeship: 2 years, or 4,000 hours	CFP.net/Experience
4	ETHICS REQUIREMENT	Uphold the Standards of Professional Conduct	CFP.net/Ethics

*For additional options around education, including transcript review, visit www.CFP.net/TranscriptReview

Challenge Status

Specific degrees and credentials have been approved to fulfill most of the education coursework requirement for CFP® certification. If an advisor has one of the following, he or she will automatically be eligible to sit for the CFP® Certification Examination after completing a single course: a Capstone Course at a CFP Board-Registered Program.

For firms with a high percentage of advisors with one of the credentials below, supporting challenge status can be an excellent pathway to grow the number of CFP® professionals at your firm.

- ▶ CPA (inactive license acceptable)
- ▶ ChFC®
- ▶ CLU®
- ▶ CFA®
- ▶ Licensed attorney (inactive license acceptable)

For a full list of eligible degrees and credentials, and to learn more, visit CFP.net/Challenge.

Capstone Alternative

If an individual qualifies for Challenge Status, he or she will be eligible to sit for the CFP® Certification Examination after taking a Capstone Course. With the recently introduced Financial Plan Development

(Capstone) Alternative, some Challenge Status candidates can fulfill the Capstone Course through an alternative path. To do so they'll need to:

1. Be a Challenge Status Candidate, and
2. Meet CFP Board's Experience requirement; then
3. Develop and deliver a comprehensive financial plan as defined by CFP Board.

If your firm has a high number of Challenge Status Candidates, who also regularly perform financial planning, your firm may be an excellent candidate for a Capstone Alternative Campaign. Contact CFP Board's Director of Corporate Relations for additional information and details.

ONGOING CERTIFICATION REQUIREMENTS AND CONTINUING EDUCATION

To remain certified, CFP® professionals must report 30 hours of continuing education credit every two years. Two of those hours must be a CFP Board-approved ethics course.

Certificants must also disclose any legal proceedings, ethics violations, pending disciplinary matters or litigation, and remain up to date on all certification fees.

SUPPORTING CFP® CERTIFICATION AND WORKFORCE DEVELOPMENT

There are numerous ways to get involved with CFP Board and support CFP® certification at your firm. Some of these opportunities are described below. To learn more about ways to get involved please contact CFP Board's Director of Corporate Relations, John Loper, CFP®, at JLoper@CFPBoard.org or 202.379.2250.

We look forward to working with you to further support your existing certificants and support growth of new CFP® professionals.

Updates to Your Firm's Training and Professional Development Teams on CFP® Certification

CFP Board's Corporate Relations team regularly holds conference calls and meetings with firms' training and professional development teams to update them on CFP® certification requirements, and to discuss the best pathways (i.e: Challenge Status, etc.) their firms' employees can take to attain certification.

Partner with CFP Board on the Center for Financial Planning

The CFP Board Center for Financial Planning seeks to build capacity for the financial planning profession by creating a sustainable supply of new and more diverse financial planners to replace the retiring workforce, and by building an academic home that offers opportunities for conducting and publishing new research, adding to the financial planning body of knowledge.

Partnering with the Center offers firms unique opportunities and benefits. To learn more about the research initiatives and opportunities to get involved, including financial firm partnerships, visit CenterForFinancialPlanning.org.

Seeking New Talent? Post Employment Opportunities to CFP Board's Career Center

Post jobs to, or provide a sponsorship of, CFP Board's Career Center. To learn more about the benefits of posting employment opportunities to CFP Board's Career Center, see page 16 of this booklet. For additional information, visit CFP.net/Career-Center, or email CareerCenter@CFPBoard.org.

Invite CFP Board to Exhibit at Your Firm's Annual Meeting

CFP Board exhibits and speaks at numerous events and conferences throughout the year, and is an excellent resource for existing CFP® professionals and advisors who are considering certification. CFP Board leadership and representatives are also available for panel discussions, keynotes and other speaking opportunities.



Co-Host a CFP Board Information Webinar

Targeted toward existing CFP® professionals and/or individuals considering certification, CFP Board representatives are available to lead or co-host these webinars in support of your firm's efforts around certification.

Stay Up to Date on CFP Board News by Subscribing to INSIGHT Newsletter

The quarterly newsletter is geared toward employers of CFP® professionals, and provides information across a range of topics, from research to education and exam updates, new initiatives, upcoming events, and best practices.

Attend CFP Board's Firms Summit

Attended by more than 40 of the top firms in the industry, the Firms Summit is an opportunity for firm representatives to network around firms' efforts to increase CFP® certification, as well as discuss and hear presentations on key issues in the industry, such as industry trends and research, recruiting, NextGen, and increasing diversity.

Provide Firm Representation on CFP Board's Business Model Council

CFP Board's Business Model Council serves an advisory role on the effect that CFP Board's Standards of Professional Conduct have on the different business models of firms that employ CFP® professionals, and the regulatory environment in which these firms operate. Commitment to the Council generally includes two to three conference calls per year, and one to two in-person meetings. Please note, the number of available seats are limited; please contact Corporate Relations for more information.

To learn more about volunteer opportunities at CFP Board visit www.CFP.net/volunteer.



CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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