

# SOCIAL MEDIA **DOs AND DON'Ts** FOR CFP® PROFESSIONALS

**CFP BOARD**

Feel empowered to harness social media while upholding the *Code and Standards*

## DOs

### Demonstrate Your Expertise

Highlight your CFP® certification and explain that it demonstrates rigorous education, experience, passing an exam and committing to high ethical standards.



### Educate

Create posts about particular and practical aspects of financial wellness, such as creating an emergency fund, strategies for paying off debt or employer matches.



### Signal Educational Content

Use these cues to clarify that a post is educational, not personal advice:

“Talk to your CFP® professional about...”

“These general tips...”

Use hashtags like #financialeducationDOs

## Tips for Busting Myths

To combat a post with misinformation respond appropriately:



Consider responding indirectly, through a new thread, to avoid further amplifying the post containing the misinformation.



Be specific and provide evidence in links in the comments of your post so that readers can learn more.

## Pause Before You Post

Even quick reposts can imply endorsement. Confirm that you trust the source and know the facts.



## Use Visuals to Support Your Message

Enhance posts with compliant, firm-approved visuals, such as:

- Infographics to present data clearly.
- Carousels to explain multi-step topics.
- Polls to increase engagement.



# DONT's

## ✗ Do not make statements without a reasonable basis

- Don't make unfounded promises about future investment returns.
- Don't make recommendations (e.g., "Everyone should invest in this strategy.")



## ✗ Do not omit or hide important disclosures

- Clearly disclose paid testimonials, referral relationships, or any financial benefit received. Disclosures must be easy to find, not buried in comments secondary links or fine print.
- Always label affiliate links appropriately.



## ✗ Do not reveal confidential client information

- Never share or imply a client's identity, personal financial situation or any confidential details without explicit permission.



## ✗ Do not post or repost about products or strategies you are unfamiliar with

- Review and confirm the accuracy of any third-party content before reposting or commenting.



## ✗ Avoid providing financial advice

- **What Is Financial Advice?**  
CFP Board defines Financial Advice as a communication that, based on its content, context and presentation, would reasonably be viewed as a recommendation that the Client take or refrain from taking a particular course of action.
- **Tailoring Matters**  
The more personalized a communication is to an individual Client's situation, the more likely it is considered Financial Advice under CFP Board's definition.



## REMINDER

### Duty of Integrity

The Duty of Integrity, as well as most financial regulations, require any statement you make to be true and not misleading. You are also prohibited under the Duty of Integrity from engaging in any act that would "operate as a fraud." This includes making unfounded and baseless claims.



# WHAT WORKS AND WHAT DOESN'T



**Superstar Sally, CFP®**  
Today at 4:09 PM

Women are leading household financial decisions, and their influence keeps growing. New CFP Board research shows 2 out of 3 are primary investment decision-makers and 56% trust planners over online tools. How can we as #CFPPros better support them? [#FinancialFacts](#)



**@SUPERSTAR SALLY**



**SuperstarSally, CFP®**  
Learn more: <https://www.cfp.net/knowledge/reports-and-statistics/diversity-and-womens-research/building-wealth-insights-on-growing-financial-power>



**NinaNestEgg**  
How can I find a CFP® professional near me?



**SuperstarSally, CFP®**  
You can start here: [LetsMakeAPlan.org](https://www.LetsMakeAPlan.org) to find a CFP® professional who meets your needs!



**Kevins401k**  
Thanks for this info — so helpful!



**SuperstarSally, CFP®**  
Glad it helped! Always happy to answer questions about financial planning.

- ✓ Clear, professional tone.
- ✓ Cites a reliable source.
- ✓ Helpful replies in comments.
- ✓ Encourages action without offering specific financial advice.



**Nondisclosure Ned**  
Today at 4:09 PM

Ready to double your money this year? Our go-to investing strategies have never let us down. DM me to learn how to start winning today — and don't forget to use "Nondisclose50" at [www.example.com/NonDisclose50](http://www.example.com/NonDisclose50) for exclusive access!



**@NONDISCLOSURE NED**



**SerenaSporadicSaver**  
Is this legit? Sounds too good to be true.



**NondisclosureNed**  
Trust me, everyone makes money if you act fast!



**SeanSpams**  
Check out this amazing crypto platform I used to triple my savings <https://www.spam-link-click-bait/>\*

**\*NondisclosureNed**  
No reply or removal

- ✗ Baseless claims ("Ready to double your money?").
- ✗ Links to affiliates without disclosing financial benefit.
- ✗ Providing specific recommendations without proper context or disclosure.
- ✗ Failure to periodically review and remove misinformation in comments.

# DOUBLE CHECK

## ☐ Review Regulatory Requirements

- Confirm compliance with:
  - SEC Marketing Rule (e.g., client testimonials allowed under certain conditions).
  - FINRA Rule 2210: Communications with the Public.
  - State regulations (some states still prohibit testimonials).

## ☐ Follow Firm Policies and Procedures

- Review your firm's social media policies for guidance about:
  - Posting and reposting content; and
  - The use of firm accounts versus personal accounts.
- Complete any required review or approval processes.

## ☐ Monitor Your Posts and Comments

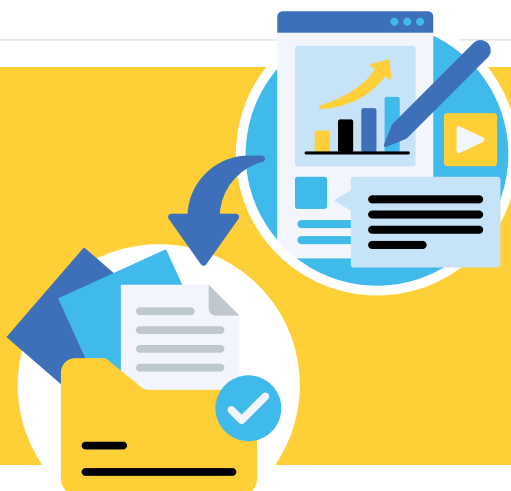
- Regularly check comments on your posts.
- Remove or respond to misinformation.
- Watch for comments linking to financial products or services.

## ☐ Maintain a Professional Tone

- Keep language clear, respectful and professional.
- If you are critiquing a specific post, be constructive and stay factual.

## Remember to archive posts and comments

according to your firm's recordkeeping policies. Include necessary disclosures where required.



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