

**COMMENTS ON CFP BOARD'S PROPOSED CHANGES TO THE COMPETENCY STANDARDS**

CFP Board invited public comments on its proposed *Competency Standards for CFP® Certification*. The comment period ran from December 17, 2024 through March 3, 2025. The comments received are posted below.

**Please comment on your level of support or opposition to the proposed change:**

***Add the CIMA® certification to the list of approved Accelerated Path academic degrees and professional credentials that allow individuals to fulfill the Coursework Requirement (excluding the Capstone Course).***

| First name | Last name<br>(c/o firm name, if applicable) | Response  |
|------------|---|---|
| Hamid      | Abdollahi                                   | I have invested over \$10,000 on education material since 2022 and finally decided leaving the bank I was working for in Aug 2023, so I can have countless hours of studies as well and support of scholarship and yet I fall short on passing the exam. I think if I focused more on actual scenarios and real life situations I would be able to be a better planner.           |
| Brian      | Acker                                       | CFP Certification requires knowledge of our industry. Certain designations don't mean the client understands the needs of our industry.   |
| Jessica    | Adams                                       | This makes sense to me. Investment management is a key part of financial planning, so adding this certification to the list of other relevant degrees, credentials, or licenses is appropriate.   |
| Lucas      | Adams                                       | The CIMA is a rigorous designation and it seems logical to include it in this list.   |
| Robyn      | Adams                                       | The CIMA certification process is substantially vigorous to substitute for the full coursework requirement. Because of the time, level of sophistication of the material in preparation for the CIMA exam, I strongly support this change.  |
| Charles    | Adi   | The CIMA designation is challenging. However, I don't think it covers a wide variety of topic areas. As such, I don't think it should be included in the Accelerated Pathway. But since it's similar to the CFA in the topics covered, it will be difficult to justify exclusion.   |
| Dennis     | Adler                                       | I thought the Capstone Course was the second most valuable course. The most valuable one was only because the instructor was amazing. Without the Capstone Course I would have had no real context on how to be a financial planner. Knowing how to present a plan, deal with clients, setting standards for client interviews, using models all were essential to what I do now. |
| John       | Aguilera                                    | CIMA doesn't require a degree just 3 years of experience.   |
| Aaron      | Ahlstrom                                    | This makes sense  |
| Ergi       | Akin  | Dear CFP Board, I appreciate the opportunity to provide feedback on the proposed revisions to the Competency Standards for CFP® certification.  |

| First name | Last name (c/o firm name, if applicable) | Response   |
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|            |  | <p>Below are my concerns and suggestions:</p> <p>1. Eligibility for CFP® Exam Based on Finance Degree As someone with a Bachelor of Science degree in Finance and Computer Information Systems from Western Kentucky University, I believe that my academic background should qualify me to sit for the CFP® exam without the need for completing a capstone course. My degree has provided extensive exposure to core financial planning concepts, which aligns with the CFP® certification requirements. Adding such flexibility would encourage individuals with similar degrees to pursue CFP® certification without redundant coursework.</p> <p>2. Additional Eligibility Criteria If the above is not sufficient, I recommend that candidates who hold a Bachelor of Science degree in Finance and have successfully passed the CFA Level 1 exam should also qualify to sit for the CFP® exam. The CFA Level 1 curriculum encompasses many advanced financial and investment concepts that align with, and in many cases surpass, the knowledge required for financial planning.</p> <p>3. Perceived Exam Difficulty and Accessibility Having reviewed sample CFP® exam questions, I find them relatively straightforward compared to CFA exams, which are widely regarded as some of the most challenging in the financial industry. Furthermore, the CFP® exam pass rate, reportedly over 60%, seems high and might not reflect the rigorous standards expected of a leading professional certification. This ease of attainment could dilute the prestige of the certification, making it less attractive to candidates who seek to differentiate themselves through highly challenging credentials.</p> <p>4. Preference for the CFA Pathway Due to the above concerns, I have personally opted to pursue the CFA designation, which offers a clear pathway without additional capstone coursework. The CFA pathway is merit-based, focusing solely on the candidate's ability to master the curriculum and pass a rigorous exam. This approach, in my view, fosters a higher level of credibility and professional respect. Thank you for considering my feedback as you work to refine and enhance the standards for CFP® certification. I hope these suggestions help ensure that the certification remains both prestigious and relevant in the evolving financial planning profession. Regards</p> |
| Frank      | Akridge                                  | concern is that a single course approach may not be enough for CLU PHD JD  |
| Nicholas   | Alcorn                                   | I currently hold the CIMA (in addition to CFP) & personally view it as more of a Post-CFP designation; however, I could see a scenario where someone took a different career path & would want to apply this knowledge to a more financial planning focused approach. There is some overlap (Behavioral Finance specifically) between the two designations, but the depth of knowledge on CIMA is much more.   |
| Stanislav  | Alemaskin                                | Don't have enough knowledge about CIMA   |
| Austin     | Allen                                    | I don't know enough about what a CIMA designation involves.  |

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| Caleb       | Allen   | The CIMA is a strong certification within the investment management area, but is not equivalent to a comprehensive certification covering a detailed, yet wide variety of differing topics and areas. Additionally, the existing approval of the CFA credentials already covers this investment management niche and is more comprehensive.   |
| Mitchell    | Allen   | Seems fine to me  |
| Nicole      | Allen   | CIMA designation seems to have a similar level of education requirements as CFP, based on that I am in support.   |
| Edi         | Alvarez   | There is no equivalence. You either do the work and meet the requirements or you don't. I worked for my CFP and find that the new CFP and those with other criteria need so much guidance and they don't even know they need guidance. Why make an equivalence when we can't keep the new CFP standards high enough that new CFPs don't know half of what they need to know to service clients in a fiduciary manner. |
| David       | Ambartsumian  | The CIMA designation is not an intense or difficult designation to earn. Please do not dilute the designation.  |
| Christopher | Amenita   | That is fair.   |
| Ramzan      | Amiri   | CIMA certification has several components missing from personal wealth planning. The focus is more on a corporate entity.   |
| Jennifer    | Anders  | I don't know enough about the CIMA coursework to have an informed opinion on whether the curriculum satisfies what is needed to obtain the CFP(r).  |
| James       | Anderson  | I do not have a CIMA Certification. However, I did look into it and I found that it seemed in my opinion to be much easier to complete than the certifications that are the current standard.   |
| Scott       | Anderson  | Im not a fan of most of these. I know CPAs that are clueless on financial planning. The CPA wouldnt allow for one course from a CFP..... We dont need to make this easier unless CFP is on a money grab. CLU is a joke, CHFC has no mastery and could be open book. JD doesnt know finance many times, we are diluting the value  |
| Jessi       | Andrews   | This is a joke. the CIMA is a certificate that can too easily be obtained. Quit adding additional exceptions. It dumbs down the pool of CFP's. If the goal is to just keep adding members as easily as possible the CFP is going to be like a general college degree today, 'Worthless'   |
| Lisa        | Andrews (Modern Financial Planning dba Perk Planning) | I don't believe the CIMA designation is an appropriate education standard.  |
| Srihari     | Angara  | I consider it a good credential. Also, I recommend to expand education standards to include MBA Finance ( Corporate, Banking, International Economics)  |

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| Anonymous   | Anonymous                                | You are only about growing the number of cfps. It shouldn't be easier. You should be supporting the existing cfps by simply promoting it to the public. You're completely lost. You're not a job board.   |
| Bill        | Aquila                                   | Seems reasonable, but I would have concerns about CIMA certificants having enough knowledge in estate planning, insurance, and taxes to effectively provide a CFP level of service.   |
| Jaycob      | Arbogast                                 | I think the current list of CPA, PhD, JD, and international CFP all make sense. Those are rigorous designations that require a lot of education. I'm not sure if CLU or ChFC should remain on the list and I am not a fan of expanding the list any further. Although I don't know about the rigor of CIMA or whether it's a difficult exam, I can see on their website which topics are covered in the CIMA education and it includes no insurance, estate planning, or tax. Yet we are saying that the CIMA certification should exempt someone from those courses. I think you are effectively saying those courses are less important than investments. It may be true that CFP professionals largely serve a role in investment management, but I think part of our brand should be a professional who is competent in many different areas of personal finance and not just someone who knows about investments. The way the industry is trending, I think investment advice is going to become largely commoditized by AI and CFP Professionals should have a value add outside of just portfolio management. Tax is the most obvious choice, (CPA) but estate is a very close 2nd (JD) I would be in favor of CIMA exempting someone from the knowledge topics for investments. But not for all of the education program. |
| Stephen     | Archer                                   | Seems appropriate   |
| Eric        | Arman                                    | The CIMA is narrow in its scope and I think that it does not provide enough 'planning' focus to allow someone to skip the training needed to earn the CFP designation with just the Capstone.   |
| Brenda      | Armstrong                                | I am not familiar with the content learned from the CIMA designation so therefore I have no opinion.  |
| Laura       | Armstrong                                | I don't believe that the CIMA program is robust enough to enable someone to be qualified to skip the other core classes.  |
| Christopher | Arnold                                   | Very simply, the CIMA certification only covers a small portion of the CFP Coursework Requirement. It does not rise to the level of CPA, CFA, CLU, ChFC, PhD, JD, or International CFP. As a result, it should not be included as an approved Accelerated Path academic degree lest it is the CFP Board's desire to dilute the value and standards of the CFP designation.  |
| Melroy      | Atkins                                   | Don't water down the course requirements  |
| Alison      | Bach                                     | The general issue with allowing the accelerated path for some designations is that they don't really have the planning knowledge required to bridge multiple issues together for their clients. I generally disagree that any designation would qualify for an accelerated path in any area other than the expertise of the designation. For example, a CPA should be able to   |

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|            |  | accelerate the tax planning part, but there would be no reason to allow the CPA to skip insurance planning/risk management, investments, estate planning, or other mostly unrelated topics.  |
| Drew       | Backer                                   | I don't know enough about the certification.   |
| Raymond    | Backers                                  | The CIMA coursework is focused on investments whereas the CFP coursework adds retirement, insurance, tax, and estate planning.   |
| Colleen    | Baird                                    | Due to the amount of class work and studying people do to earn certifications, they should be able to apply their knowledge base to the CFP work required.   |
| Michael    | Baldwin                                  | Instead of working to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning, this change is a pure money grab. It allows a functionally worthless certification to piggyback on the CFP®. The goal should be to provide for the highest level CFP® professionals, not to allow anyone who passes any other exam to bypass the education requirements. With this reduction in standards, we might as well allow anyone with a Series 7 or Series 65 to bypass the Coursework Requirement.   |
| Melissa    | Ballard                                  | I would be a proponent of reducing the education requirement for these credentials, but I'm uncomfortable with removing it with exception of the Capstone Course. I don't want the marks to be watered down or seen as lesser than, which I think would be a risk of this change. Additionally, there has been a lot of traction in the last 10 years with financial planning majors at colleges, which I believe is a huge positive for the profession. This change would hurt those programs. There is a major difference between a finance or accounting degree and a financial planning degree. The students I've met with a general finance degree have zero knowledge of personal finance. I think this change would hurt FP programs and would not set students from other majors up for success. Just like there is a big difference between FP programs and finance/accounting programs, the same is true for those professions. I know plenty of CPAs, JDs and CFAs who know very little about the day-to-day work and technical expertise needed to do financial planning well. |
| Kristin    | Balon                                    | I don't know enough about the CIMA certification to understand if this is an acceptable baseline education on CFP subjects   |
| Edward     | Band                                     | not diversified enough   |
| Darryl     | Banks                                    | CIMA is a comprehensive and recognized industry designations that should be suitable to satisfy the coursework requirement. Although not proposed for change, I strongly oppose that a JD is either adequate or appropriate for coursework requirement.  |
| Josh       | Bannerman                                | Na   |
| Rick       | Baray                                    | Curriculum for CIMA is too different and I don't believe is a replacement for CFP® curriculum  |

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| Andrew      | Barfoot                                       | I am not familiar enough with the CIMA certification to provide any useful feedback here.  |
|             |   | The CIMA is an accounting course and as a 12+ year practitioner of financial planning, accounting is completely and utterly unrelated. It seems to me that any accelerated paths with the other things on the list is shortcutting the certification and lowering the standard as well. I went through the program and took the test and passed and now more people can just jump to the end. Also, some of the designations like CPA have very little to do with financial planning. Even though the CFA is hard its not financial planning related. I think the only one that makes sense is the CHFC since it is essentially the CFP coursework. I dont know what an international CFP is so I cannot comment. Why does a law degree or a PhD in anything relate to financial planning. Just because you proved that you can do hard work in another completely unrelated discipline? I feel strongly about this because I got an MBA from a full time program at a top 50 university and I see commercials saying 'get your MBA entirely online in less than a year' or some nonsense. So there are people walking around pretending like they have the depth of knowledge I have just because they have the initials after their name. The CFP should be an elite club of the best of the best, otherwise we are no different than studying at a coffee shop for a month to get a realtors license. To that point, why isn't an MBA included on the list? Perhaps its because of the low standards required by most universities just to increase matriculation and increase the universities tuition revenue. It is certainly more applicable than a CLU, PhD or JD. Unless the PhD is in finance or something. It seems to me like this is just a ploy for the CFP board to get more CFPs just so they can get more money from the annual renewals. I dont see any other reason why the board would consider this bastardization of the standard. |
| Christopher | Barker  |  |
| Lloyd       | Barnhardt                                     | Of all of the accelerated path academic degrees and professional credentials listed above, CIMA is by far the easiest to attain with the least amount of effort. If your goal is to increase the number of CFPs, then it makes sense to make the change. However, if you want the most qualified and committed candidates to hold the CFP designation, then don't allow the CIMA folks to sit for the exam.  |
| John        | Barrios                                       | Coursework specific to financial planning is key to this designation. All of it should be required.  |
| Andrea      | Bartlett                                      | investment management certification requires much of the content as it relates to investment planning  |
| Tejuana     | Baskerville (National Association of Personal | NAPFA has recognized the value of the CIMA certification for several years, with NAPFA's education committee accepting CIMA-awarded CEs as part of NAPFA's education requirements. HT  |

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|            | Financial Advisors)                      |   |
| Edmund     | Batchelor                                | The CIMA is one step above the alphabet soup of designations that exist in today's marketplace. In other words, consumers do not recognize it in anywhere the same level of pedigree as a CFA or CPA. To allow this as comparable would cheapen the CFP marks.  |
| Joseph     | Bauer                                    | Oppose because the educational rigor of the above designations is far greater than those for a CIMA designation. You would likely need to add in other designations that should be 'in addition' to the CFP designation.  |
| CRaig      | Baum                                     | The current list of professional licenses or degrees are adequate as prerequisites to fulfill the coursework requirement.   |
| Chris      | Beard                                    | To the extent that coursework exactly mirrors that of the CFP Certification, then yes I would support the submission of that part. But to the extent the materials do not mirror the CFP Certification, the list should be limited to the already approved.   |
| Chad       | Bearden                                  | CIMA is very similar to the CFP structure and knowledge requirements. It appears to be an abbreviated version of the CFP.   |
| Leslie     | Beck                                     | Do you really believe having a CLU, ChFC, or CIMA designation is equivalent to having a JD or PhD?!   |
| Thomas     | Begley                                   | I don't believe that the CIMA certification satisfies the comprehensive standards we have for our education requirements to become a CFP practitioner.  |
| Phil       | Behnen (Centennial Advisors LLC)         | Stop allowing other bogus credentials just to increase membership - this ends up hurting everyone especially clients  |
| Jason      | Bell                                     | add cpwa as well  |
| Jason      | Bely                                     | Without comparing the CIMA and CFP curriculums, I'm questioning TO WHAT EXTENT should the CIMA certification satisfy the education requirement for CFP. My assumption is that the education requirement and demonstrated content mastery for the CIMA certification is less rigorous; less complete than what is required for the CFP program. My specific points are below: 1. CIMA seems to be investment centric program that does not have tax planning, estate planning or insurance planning as part of its core. 2. The final exams required at the end of each of the CFP classes set a standard for the financial advice industry. In my experience, most other programs have a relatively easy pass/fail requirement as well as an instant re-take capability if one did not pass. 3. The depth of content for the CIMA certification comes into further question when you consider that the program and exam can be completed in 6 months. |
| Anthony    | Benante                                  | Though I have no specific opinion on adding the CIMA® certification to the list of approved Accelerated Path academic degrees and professional credentials, I would suggest that more pathways offered also may indirectly/directly expose the CFP® Board and possibly CFP® professionals   |

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|            |  | to the standards, actions, etc. of those outside organizations. This may also add to the CFP® Board's regular due diligence processes. Personally, I used the Accelerated Path and even though I had significant experience, I felt a detailed review of the topics and a review course (Danko) were needed for success on the exam.   |
| Jon        | Benecke                                  | I don't think anyone with certain degrees or even certain designations should skip coursework and go directly to capstone. I don't think the Capstone is sufficient to be ready for the rigor of passing the exam. Perhaps I read this wrong, but I have an MBA, AAMS and CRPS and felt the need to go through the whole program to be ready.  |
| Joseph     | Benedetti                                | Let them go through the extra training. What is the harm?  |
| Chet       | Bennetts                                 | I partially support and partially oppose this. The proposed addition of the CIMA® certification broadens access to CFP® certification by recognizing a well-regarded credential. However, it raises an important question of whether the CIMA® curriculum aligns sufficiently with the core competencies expected of CFP® professionals. It would be prudent to evaluate whether individuals holding this certification possess the same foundational knowledge and skills as those who complete the established pathways, ensuring consistency in the quality and preparedness of CFP® certificants.  |
| David      | Benning                                  | As an an independent RIA with 23 years of experience, I strongly support the opening the accelerated path to CIMA holders. Our firm focuses on comprehensive financial planning, completing over 270 financial plans last year. As a CIMA holder, I would gladly pay for and complete an accelerated path program. Running a large, growing RIA takes an enormous amount of time and the multi-stage coursework requirement has always been an impediment to pursuing the mark. However, I know I could pass a capstone course and demonstrate competency, if given the opportunity. I hope the CFP Board gives serious consideration to the proposal. |
| Charles    | Berlin                                   | I am inclined to oppose this simply because I do not feel the CIMA(r) carries the rigor that the CFA(r) does.  |
| Robert     | Beswick                                  | No comment.  |
| Kenneth    | Bieri                                    | I am against all accelerated Path eligibility. There should be one path to wearing the letters and this tarnishes the spirit of a CFP® by allowing those that may pass the test, but not carry the intestinal fortitude of the letters.  |
| Joseph     | Billerman                                | The CIMA certification indicates significant, relevant expertise in portfolio construction and investment management; allowing a CFP fast-track for CIMA holders would be more equitable without significantly compromising the value of the CFP marks, in my view.  |
| William    | Bivin                                    | I believe giving a free ticket to bypass the existing educational and testing requirements for CFP certification to any candidate coming from another certification program cheapens the CFP certification and diminishes the significant commitment practitioners have invested in becoming the   |

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|            |  | leaders in the financial services industry. My personal experience is that even CPA designees lack the instruction and experience necessary to adequately prepare and deliver comprehensive financial plans to clients. Much less is their ability to deliver on the plan. They mostly focus on cranking out tax returns. The CIMA designation lacks the background and experience to be considered on the same plane as the CFP designation. I hope we are not submitting to the Jones crowd, in an attempt to just add numbers and increase revenue. The board should seriously reexamine its thinking on this issue. |
| Matthew    | Blair                                    | Completion of CIMA accreditation would likely indicate a level of knowledge that coincides with CFP coursework, although it is less planning focused.   |
| Kathryn    | Blake                                    | I don't know a whole lot about the CIMA® designation, other than certificants specialize in investment management. Managing investments is one of the core elements of financial planning, so it would make sense to include it for purposes of the Accelerated Pathway.  |
| Steven     | Blandino                                 | I think the current certification path taken was excellent. I felt the path I took and classes required were proper for the designation.  |
| Jeff       | Blaser                                   | I was a CIMA at one point and dropped my designation in 2009. Unless the CIMA curriculum has changed, it does not cover adequately estate, tax nor financial planning.  |
| Brandi     | Blaylock                                 | Wholesalers hold this designation and Financial advisors lean on them for more information and with their wealth of investment knowledge, I think it would be a good thing to recognize them on the accelerated path.   |
| Esther     | Blue de Avalos                           | The level of education and rigor to attain these degrees exceeds the current course work.   |
| Peter      | Bobolia                                  | CIMA is an analytical based expertise. I dont see what it has to do with financial planning or people skills. This does not add value to the CFP ranks.   |
| Nick       | Bodnar                                   | I do not believe the CIMA meets the CFP coursework standards  |
| James      | Boles                                    | The CIMA from the outside, seems to be a strong course of study. I'm unsure if it has the full strenuous wealth of information and study required for the exam which is why I'm not in strong support. Students may need a bit more support, but I'm unaware fully of the CIMA course to be sure.   |
| Brian      | Bollenbacher                             | I think it depends on the overlap of the certification. I do not hold a CIMA so I am not familiar with the requirements.  |
| Cindy      | Bollinger                                | Prior experience does not guaranty mastery of the CFP program   |
| Ona        | Bolton                                   | I am a CPA with a PFS. I did the accelerated path. I support the CIMA certification for the accelerated path.   |
| Keith      | Bonner                                   | I don't like the accelerated path. Quit diluting the CFP.   |
| Kylie      | Bos                                      | Bachelors degree should remain a requirement.   |

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| Becky       | Boston                                   | I am not familiar with the curriculum for the CIMA- if there is significant overlap, and if there's a reciprocal agreement (eg: obtain CIMA via accelerated path if one already has the CFP® designation) then it makes sense to add the CIMA to the approved Accelerated Path.  |
| Douglas     | Bouck                                    | CIMA is a wholesaler designation that does not provide the necessary background to skip education.   |
| Thomas      | Boudreau                                 | I hold a BS in Mechanical Engineering, and 30 years of Investment Industry experience, an AAMS designation for the better part of that time and extensive industry continuing education, 30 years worth, as well as in insurance and related topics. There ought to be a better pathway through the Capstone program for professionals like myself who are experienced and successful. Many of the CPAs and Attorneys that I come in contact with have little or no related knowledge in Financial Planning or Investment management. The same holds true for PhDs, a designation that covers many unrelated disciplines. The current list of designations for which the Capstone program is allowed in woefully inadequate and misdirected. it is this regard that I'm 'Strongly Supporting' this broadening. |
| Matt        | Bowen                                    | The CIMA coursework does not provide the same fundamental knowledge that the other current accelerated path designations provide. I see not need to allow for this.  |
| Christopher | Bowman                                   | I am not a CIMA but I respect the credential as a whole. My only objection to having the CIMA fully cover the coursework requirement would be that it does not have as much emphasis on tax and estate strategies. This obviously would be covered in the capstone and would need to be studied in order to pass the exam, so I can see where skipping the other coursework requirement may make sense.  |
| Scott       | Bown                                     | It is an advanced certificate that certainly has transitional aspects towards being a practicing CFP.  |
| Bryan       | Boyd                                     | The CIMA does not require anywhere near the level of study, expertise, vetting, and test requirements that should allow an accelerated path toward the CFP certification. Beyond that, I don't feel CIMA-holders I've encountered share the same approach toward financial planning that CFP-holders have as a general rule.   |
| Phillip     | Bracey                                   | the program is foundational to what we teach   |
| Jordan      | Bradford                                 | Not particularly familiar with CIMA designation requirements.  |
| Murphy      | Bradshaw                                 | While I agree that the level of difficulty obtaining the CIMA certification would indicate a candidates ability to challenge the CFP exam, I also think the CIMA is much more narrow in scope and difficulty than the other currently approved designations. A secondary consideration is that many of the currently approved designations used to challenge the CFP take several years to complete, while the CIMA designation can be completed within months. I think it could maintain a higher standard to keep the current  |

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|            |  | challenge designations to a smaller, more exclusive grouping of only the best.   |
| Cindy      | Bragdon                                  | I'm do not believe the CIMA curriculum is broad enough to prepare a candidate for CFP. It seems that the Capstone (though I don't know all that entails) is a shortcut to CFP. The other degrees/credentials (CPA, CFA, JD, etc.) are much more comprehensive and, in my view, would prepare a candidate for the CFP after a Capstone exercise. CIMA seems to be limited to investments and investment related issues. Financial Planning must be broader than just investment knowledge.                      |
| Nathan     | Bragg                                    | The CIMA is a certification that requires expertise in investment consultation and implies a level of knowledge acceptable to take the CFP exam.   |
| Jason      | Branch                                   | I think that this change would help with growing our numbers of trained and experienced professionals.   |
| Tina       | Brannan                                  | Thank you for your effort to maintain the high standard of the certification. All proposed changes make sense. I shared a detailed opinion under the continuing education topic.   |
| Melissa    | Brennan                                  | My experience as a Capstone Course instructor for CFP(R) candidates is that CPAs generally lack the non-tax knowledge to be prepared to sit for the exam without taking the other coursework. I suspect a CIMA(R) certificate holder would face the same challenge.  |
| Sarah      | Brice                                    | I feel it is critical with the Education Standards to allow registrants who have proven record of extended Education to use those designations which directly relate to the Standards of Best Interest, Financial Planning, Insurance, Tax, or Behavioral Finance towards their attainment of the CFP credential. In my opinion, the addition of AAMS or Accredited Behavioral Financial Professional should be reviewed as potential additional designations that can be used towards Education Requirements. |
| Shawn      | Brickler                                 | Support addition of CIMA certification being added....It should be included to the others on this list.  |
| Sterling   | Brightman                                | I see no problems with this recommendation   |
| Jonathan   | Brinson                                  | Given the comprehensive nature of the CIMA certification and it's specific relevance in the financial planning world, I believe this is an appropriate addition.   |
| Zach       | Brody (Lumiere Financial)                | CIMA focuses on investments and not holistic planning.   |
| Eric       | Brotman                                  | I believe the CIMA is a fine designation for investment professionals, but the CPWA is more aligned with what we do as CFP Practitioners. If you are going to add the SIME, I'd like to strongly suggest also adding the CPWA as an approved path.   |
| Emily      | Brown                                    | I find it to be fair for someone who has comparable certifications to prove their knowledge in a single capstone course. If the course is failed, going through the complete coursework in order to become certified.  |

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| Gail        | Brown                                    | The financial industry is fraught with abuse. The more you can show the public that they are dealing with competent individuals (CFPs) who are held to a higher standard, the better.   |
| James       | Brown                                    | I am not familiar with the CIMA certification.  |
| Lanny       | Buchwald                                 | As a retired CFP--No opinion on this proposal.  |
| Dyne        | Buckley                                  | CIMA is just an exam, no course work was required to obtain. I feel the CFP courses to be incredibly value in our ability to make sure all CFP holders have been given proper training.   |
| Kasey       | Buckner                                  | It is my understanding that the CIMA certification is entirely an investment-focused-only certification, designed to analyze and build portfolios using a variety of accepted methods. Well, investment knowledge is great, but it is only one part of the total CFP core body of knowledge, which is (was) five parts - Insurance, Investments, Retirement Plans, Taxes, and Estate Planning. To my knowledge CIMA doesn't touch on those other core components. Therefore, I think much would be missed for someone that receives an accelerated path to CFP certification on CIMA's merits alone. Perhaps a different solution would be to offer an accelerated path to those who possess both the CIMA and CPWA designations from the Investments and Wealth Institute. This would go further to ensure that an accelerated applicant has a broader range of knowledge that would be applicable to the standards that CFP enshrines. Incidentally, I am considering studying for the CIMA myself. |
| Chad        | Budy                                     | I would also consider the CPWA from the same organization as well.  |
| Natalie     | Bullen                                   | It's only fair. The CIMA is just as valid as the others listed.   |
| Carson      | Burke                                    | I have no opinion   |
| Emily       | Bushong                                  | not sure what the crossover is between CIMA and CFP coursework - it's my understanding that CIMA is focused on quantitative investment analysis. That's ok to satisfy some CFP coursework but NOT all. There are so many planning aspects that do not appear to be addressed in CIMA.   |
| Brendan     | Bussell                                  | I feel that if you earned the CIMA® designation it should allow you to move forward in the process.   |
| John        | Butcher                                  | The CIMA is a weak substitute. We should also remove the JD, CFA and CLU - They don't have the training.  |
| Jeff        | Butterfield                              | The CIMA requires a vigorous study and testing cycle similar to CFP. The designation is held in high esteem   |
| Christopher | Cameron                                  | Accelerated paths to cfp certification further weaken. The cfp designation  |
| Chad        | Campbell                                 | Feel like the path to certification should be somewhat specific to CFP. Other designations and paths are nice, but a high standard should be maintained.  |
| Daniel      | Cape                                     | Having the CIMA designation as well, this is a high-level certification that includes only the investment portions of the coursework. Going through the CFP courses individually is what developed the knowledge I have today.  |

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| Letizia    | Carlisto                                 | The CIMA® certification is a well-known and valued certification for those working in our industry. A large portion of the CFP Education Standards include investment management, and I strongly support those credentials satisfy the coursework requirement for the CFP.   |
| Sabrina    | Carlson                                  | From what I can see, the CIMA isn't a terribly comprehensive program? Perhaps I'm incorrect but if that is true where are they getting the learning for the modules beyond investments?  |
| Donnie     | Carpenter                                | Our industry already has a tendency to focus too much on investment only advice, hindering the stated goals of making the CFP a highly trusted profession working toward improving the lives of others by ignoring the many other aspects of personal finance.   |
| Michael    | Carretta                                 | CIMA certification assists CFP professionals in doing due diligence regarding investment management.   |
| Michael    | Carrico                                  | I do not hold the CIMA designation myself, but I worked at a firm where it was a required designation in a department. I was exempted from the requirement since I already held the CFP certification which was considered a higher-level designation than the CIMA. In speaking with many colleagues who did obtain the CIMA, my secondhand knowledge of the coursework for the CIMA is that it is far less comprehensive than the current list of accelerated pathway credentials. |
| Charlie    | Carroll                                  | The CIMA course work is comprehensive and in line with other designations that are already approved. I completed the course work after getting my CFP and found the learning very valuable.  |
| Anthony    | Carter                                   | I completely support this proposal   |
| Brooks     | Casel                                    | Education is the cornerstone of the designation, and the accelerated path should only consider designations that require a comprehensive understanding of financial planning, such as the ChFC. My understanding is that the CIMA designation is investment focused and does not include comprehensive planning education like the CFP or ChFC coursework.   |
| Steven     | Cass                                     | I don't believe the CIMA certification is rigorous enough do deserve the Accelerated Path.   |
| Eduardo    | Castelvi                                 | Hello, How does this affect me? I am currently taking the coursework but I have an undergrad and graduate degree in finance.   |
| Robert     | Chambers                                 | CIMA is geared more toward Corporate Finance, which seems a less applicable background and standard than CPA which covers public accounting, tax compliance, etc.  |
| Teresa     | Chapin                                   | Are the CIMA exams at the same level as CPA, etc? If so, then supportive.  |
| Shaun      | Chelf                                    | The CIMA is an intensive program focused on investments and portfolio building. This does not mean the individual has had ANY training in retirement, estate, risk, tax, etc. Thus, the individual, if foregoing the normal required classwork, would need to get materials to learn these areas. If that is allowed, then it can be very reasonably argued that many, many other people should be allowed to skip the coursework, self-educate using                                |

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|            |  | whatever materials, and if they can pass the test, so be in. In which case, the question becomes, what is the use of the required classwork at all, if someone is allowed to skip most of it as long as they have displayed competence in a minority of the topic areas?  |
| Jeffrey    | Chesner                                  | The CIMA requirements are rigorous enough to warrant an accelerated course to obtain a CFP certification.   |
| Susan      | Chesney                                  | Having never pursued the CIMA(R) certification, I cannot comment on its standards.  |
| John       | Choi                                     | With respect, I believe the CFP Board actually does a disservice to allow the current list to satisfy the Coursework Requirement. As a CFP Instructor and practicing advisor, I know that the vast majority of CPAs have very little knowledge on the other five modules besides Income Tax--some even struggle in that module. Likewise, JDs will have very little knowledge outside their area of expertise--the Estate module. Since the Exam tests on all six modules--General Principles, Insurance, Investments, Income Tax, Retirement, and Estate, I am puzzled as to how the Board expects these professionals to successfully pass this examination without having been exposed to these concepts. To add another designation to be allowed to bypass the Coursework Requirements leaves me truly puzzled. The only other designation I support to be allowed to bypass the Coursework Requirement is the ChFC--since they are the only ones on the list who have taken courses which parallel the Coursework Requirements. |
| Kari       | Cierley                                  | CIMA should be added to the list.   |
| Anthony    | Cisek                                    | I've rarely heard of the CIMA designation, and I've been in industry for 20+ years. I would support this with assurance that the designation is legitimately on par with other comparable credentials. Probably need to add 'MBA with coursework in financial planning' to this.  |
| Jamie      | Clark                                    | The CFP® coursework is foundational to becoming a financial planner and I'm not in favour of folks skipping that in general.  |
| Steven     | Clark                                    | I believe the list of degrees, credentials or licenses that satisfy the Coursework Requirement allowing an individual to complete a single Capstone Course should only be expanded under extraordinary reasons. If the list is easily expanded then where does it stop? Allowing someone a pass on having to take the entire Coursework should not be taken lightly. Why is the CIMA(R) certification being considered in the first place? What makes that certification worthy?  |
| Daniel     | Clay                                     | I believe more certifications should be added to exempt the Capstone or the Capstone needs to be adjusted to more modern scenarios  |
| Gary       | Clement                                  | CIMA is a well-rounded yet deep dive into investment management. It covers the top as comprehensively as CLU covers life insurance.   |
| Rebecca    | Clements                                 | I'm familiar with all the current degrees, credentials and/or licenses; however, I had to look up the CIMA® certification as I am unfamiliar with it.   |

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| Daniel       | Clothier                                 | Upon review of the CIMA certification, it appears to have sufficient coursework to warrant being sufficient to forgo the education requirement for CFP certification.   |
| Aaron        | Coates                                   | I previously earned the CIMA certification (post CFP®) but allowed it to lapse. The body of work is only comparable regarding investments, similar to the CFA except for much easier. So the topic expertise for CIMA is not a far stretch from the CFA, just much easier and faster to achieve. Neither suggests even a cursory understanding of tax, estate, insurance, or retirement planning. Feel free to contact me if you want further feedback. |
| Monique Rene | Coates                                   | I am in full support for this initiative. I am also wondering if there is any chance that a Master's Degree level or an MBA education might one day also qualify to skip through to the Capstone Requirement as well? Thank you.  |
| Lisa         | Cochran                                  | I support the addition of the CIMA. In my opinion it doesn't differ that much from allowing those with other specialized designations such as a CLU to skip the coursework.   |
| Dirk         | Coetzee                                  | Makes sense.  |
| Eric         | Coffman                                  | The CIMA certification exemplifies a deep commitment to investment analysis which is a very important part of the financial planning process.   |
| Chris        | Cohan                                    | I believe this certification should be used as an accelerated path due to the requirements in order to achieve getting the designation. The amount of time it takes and the class work needed would be a better capstone requirement since it goes into more detail for asset allocations and portfolio creation  |
| Steven       | Coker                                    | I am not familiar with the CIMA designation. However, I believe you should consider adding the EA (Enrolled Agent) designation to the list as well. Many have as much experience, training, continue education and ethics requirements in relative matters as CPA's and the other professional designations listed. (I am not an EA myself.)  |
| Akil         | Cole                                     | I don't even know what the CIMA is. You should provide the full name.   |
| Cameron      | Cole                                     | My experience with individuals that carry the CIMA designation is not positive and that that designation is not as rigorous. Adding additional certifications to the accelerated path dilutes the CPF.  |
| Audra        | Collett                                  | The CIMA certification is focused on investing which is only one facet of what a CFP advises clients about. In my opinion, it is too narrow in scope compared to what a CFP does for a client.  |
| Patricia     | Conrad                                   | I am fully in support of this. If we as CFP want to achieve our CIMA, they have an accelerated process as well.   |
| Daniel       | Conroy                                   | I am not personally very familiar with the CIMA designation. I trust that those proposing this change have done their due diligence in research CIMA coursework and it's applicability to the CFP designation and will defer to their judgment.   |
| Alyson       | Coran                                    | This makes sense to me to add this  |

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| David      | Corry                                       | I am in full support of this change. I currently hold the CIMA® designation and I feel that the the course work and knowledge base needed for this designation align and complement the CFP®.   |
| Luke       | Costa                                       | I believe the CIMA will show that an individual is capable of passing CFP coursework. My only small concern is that it may not be broad enough of a designation to show experience in planning outside of investments. This said, if a CPA can skip coursework requirements, I believe the CIMA should be allowed.  |
| Andrew     | Cove  | My largest concern with any exemption is the time that has occurred since they earned the designation. Things in our industry change and evolve. Allowing someone to bypass the education part can lead to issues in some rare circumstances.   |
| Beverly    | Cox   | not sure what CIMA is but yes, other designations hold standing too   |
| Mitchell   | Crocker                                     | I support this change. Having a CIMA certification shows knowledge in investments.  |
| Lisa       | Crosta                                      | CIMA course work is less rigorous and can be completed more quickly than the other designations which are currently allowed on the accelerated path. I just don't see the CIMA certification on the same level as the other designations that are allowed to do the accelerated path, as such I oppose this proposed change.  |
| Jessica    | Crow  | I do not have high conviction on this matter or any relevant comment  |
| Tracy      | Crowley                                     | I feel there should be a time limit on how long someone has held a certificate. I think if someone has completed their CFA etc. within the last 3 years they should be able to test out, but not longer. If someone has been a CPA/CFA etc for 15 years their knowledge, while current, will not have been as rigorously tested like the CFP is.  |
| Jason      | Croy  | My understanding is that CIMA has a robust curriculum that likely has overlap with that of the CFP standards.   |
| Jose       | Cuevas                                      | CIMA in my opinion doesn't hold the credibility that the CPA and CFA designations hold. I don't believe this a wise decision and invites many 'sales' professionals to hold the CFP designation more easily than they should. The CPA and CFA exam are on an entirely different level than the CFP let alone the CIMA. Should I as a CFP be able to satisfy all of the requirements for CIMA and receive the designation simply by taking the exam? Investment management is separate from financial planning. I believe CIMA is a specialization credential and their course doesn't represent the full financial planning program we all had to submit to to receive our credentials. |
| Guy        | Cumbie<br>(Cumbie Advisory Services, Inc.)  | CIMA's would be okay to joining that group of degrees/credentials as long as they still 1) do the Capstone Course and 2) pass the CFP exam.   |

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| Rachel     | Currington                               | I held the CRPC before taking the CFP course but chose to do the course anyway - there was so much I learned that I had not learned in the CRPC course (and that I needed to pass the CFP exam) that I found extremely useful, so much so that I do not think anyone should be able to bypass any of the coursework requirements.   |
| Eric       | Curry                                    | With its basis in asset allocation, risk management, portfolio theory, and ethics, the CIMA certification is a great addition to the Accelerated Path.  |
| Michael    | Curry                                    | I truly do not feel CIMA certification comes anywhere close to the extent or quality of the education provided by the CFP® coursework requirement. We already allow for CFA® charterholders. I feel CFA® charterholders are emblematic of many years of hard work and their credential is difficult to obtain. I don't feel it is fair to describe the CIMA® certification with the same words as the CFA® charter. The CIMA® certification is a shortcut and can be completed within 30 days.... I don't believe those professionals should be allowed to take a shortcut to carrying the CFP® marks. I would not put the CIMA® certification in the same bucket of quality programs as I would the CFP® marks, CFA charter, CPA license. The CIMA® certification represents a very low barrier to entry. Maybe too low. |
| Michael    | Custer                                   | From my experience all the above certifications don't really have anything to do with the comprehensive planning for a CFP...   |
| Michael    | Daley                                    | Adding another pathway is acceptable as long as it does not exempt one from needing to pass the CFP examination as the subject matter is wildly different from the CIMA certification's material.   |
| Vincent    | Damiani                                  | CIMA education requirements alone are a high standard, and successful completion of the CIMA program demonstrates a commitment to the field that should be recognized.  |
| Craig      | Darnell                                  | The CIMA is a well-respected and comprehensive designation that I personally believe individuals who currently hold should be able to choose the accelerated path towards getting their CFP designation if they would like to do so.  |
| Galan      | Daukas                                   | Mild  |
| Brandon    | Davies                                   | This waters down the credibility of the CFP. If you're going to include the CIMA, you might as well include every possible designation out there.   |
| Susan      | Davies                                   | I don't feel that CLU and ChFC are appropriate designations to be given the accelerated path. CIMA certification along with CPA, JD, PHD and CFP international are acceptable to me.  |
| Amber      | Davis                                    | I support the CIMA, I also strongly support adding the CMA.   |
| Susan      | Davis                                    | I am not that familiar with CIMA® certification, but it looks to be similar to CPA. I must say that the majority of CPA's I have dealt with know very little about financial planning, and in fact, often make suggestions of a very short term nature which are in opposition to optimal long term planning. I think the CPA should NOT be an accelerated path.  |

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| Matthias   | Day                                      | It is too investment focused. If you are going to do this, you may as well include Series 7 and Life Insurance Licenses.   |
| Dusty      | Dean                                     | It's only a 90 minute test. Oppose.  |
| Garrett    | Dearden                                  | CIMA focuses on only one aspect of a CFP education. Investments. You would be shortchanging those who spent the time to get more advanced designations that are on the current list. CIMA is not a hard designation and more focused on asset managers/wholesalers. Don't dilute the profession pipeline for the sake of reaching higher CFP numbers   |
| Anthony    | DeBellis                                 | There should be no more accelerated paths beyond those already approved. We should not be trying to increase the number of certificants with alternative paths that dilute the value of obtaining the designation.   |
| Michael    | Dechiario                                | The CFP education element is different than all the credentials named and is the only one that is 100% focused on helping clients with holistic personal financial success. None of the other credentials have that background. They need it.  |
| Kyle       | Decker                                   | I don't believe a JD, CFA, CPA, ChFC, PHD or JD have the financial planning education to become a CFP through an accelerated path just as I believe I shouldn't be able to become a JD via a shortened path.   |
| Leonard    | Del Gallo (DFS, LLC)                     | CIMA is a real estate designation and misses most of the CFP course work. I strongly oppose is being on the accelerated list as well as J.D. certified individuals. All accelerated path individuals should be required to take the Capstone course which covers an overview of the CFP requirements to make sure they have the appropriate background. In addition, there is no reason to increase the CE requirements to 40, except costing CFP certificants more money each year. Keeping the CE requirements at 30 is much better for CFP certificants and increasing it serves no value to increasing their knowledge. Thank you. |
| Miguel     | Delgado                                  | The CIMA is a great certification to have, it is of high caliber, but I'm not sure it is as difficult to obtain as the other marks listed in the exception list.   |
| Jonathan   | DeMoss                                   | To put the CIMA on the same level of a CPA, Lawyer or CFA would be a big error and frankly grossly overvalue the CIMA designation. The CIMA should be more challenging than the CFP to merit accelerated path. Based on what my colleagues who have this designation in the industry have shared is that it's a pay to pass type exam. This would also dilute the value of the CFP certification by allowing CIMA holders to get an accelerated path to the CFP. Strongly disagree - and I hope you all protect the sanctity of the CFP certification by not permitting CIMA holders an accelerated path.                              |
| Kathleen   | Dennis                                   | I want to remind the CFP Board of Standards that each of these designation have CE requirements on top of CFP CE requirements. Professionals read various industry publication to keep up with changing rules and regulations which do not earn CE credits.  |
| Bob        | DePasquale                               | This is an acceptable and encouraged addition given the CIMA requirements.   |

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| Lucy       | Detwiler                                 | I don't know if the CIMA is comprehensive in the way that CFP lays itself out to be. However, since the CLU for example has already been approved, then I suppose I have no objection to be consistent with that, only that maybe the CLU shouldn't have had a short cut.  |
| Ashish     | Dhamal                                   | Sounds logical as the certification is for Accountants.  |
| Vincent    | Di Domenico                              | I have no strong feelings on this one  |
| Patrick    | Diamond                                  | The narrow focus of the CIMA designation on portfolio construction isn't broad enough to warrant such an accelerated pathway.  |
| Francisco  | Diaz                                     | For the very same reasons that a CFP certificant should not be allowed to practice as a CPA, attorney, or insurance salesperson, or to receive a doctorate degree in finance on the strength of the CFP education and completion of a capstone course.   |
| Katherine  | Dibbern                                  | Fine with CIMA, but believe JD should be removed as many lawyers receive little specialized financial training.  |
| Michael    | DiGrazia                                 | There are specific unique/technical knowledge points in the CIMA designation that is not taught in several of those marks.   |
| Ryan       | Dillon                                   | I believe the accelerated paths add a diversity of skill sets and perspectives to the candidate pool and benefit the CFP community as a whole.   |
| Douglas    | Dirksen                                  | Consider allowing the CIMA to fulfill the Investment Planning component of the coursework, rather than the entire Coursework Requirement. Consider creating a waiver of the Coursework Requirement by developing an apprentice program with engaged broker-dealers and RIAs to provide real world planning experience alongside study material. Designations such as CIMA could be combined with this program in creating the waiver program.  |
| William    | Dishman                                  | I am confused by the wording of this proposed change. To me, it sounds like CIMA(R) professionals are excluded from taking the Capstone Course. If this is the case, why should they be excluded when PhD's, CPA's, CFA's and ChFC's are not excluded? If this is not the case, please reword the proposed change to be less confusing. I applaud the inclusion of CIMA's into this group which allows them to fast-track their way to a CFP(R) certification (I just wouldn't make it so that CIMA(R) professionals do not need to take the Capstone Course when others with much higher levels of education are required to do so. |
| Sami       | Dodson                                   | I do not have much of an opinion, I don't know much about that certification   |
| Brian      | Donnelly                                 | I hold the CIMA certification as well and the education program and examination are both rigorous. I felt the standard met that of the CFP and it would still require passing the certification exam.  |
| Sallie     | Doty                                     | I do not have this designation. I do not have an opinion either way.   |
| John       | Duda                                     | Not a complete waiver--I would be in favor a foundational competency test that determines where the candidate tests out of certain courses, up to and including all if the test is completed to a prescribed standard--a CLEP type exam for example.   |

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| Ray        | Duenas                                   | I have always deeply struggled with why the CFP has a pass or fail, vs achieving for ex 8 out of 12 then can work on passing remaining units, there are different learning cycles which doesn't mean one is smarter, but the CFP has always been focused on pass or fail, hence the reason why I am still standing for the test, 100% sure I can pass but my brain needs to do it in stages.   |
| Kenneth    | Duetsch                                  | I completed the coursework and earned the CIMA designation so am familiar with this. The coursework was quite basic, not challenging, and has a very high pass rate.   |
| Spencer    | Dung                                     | I believe adding more accelerated path options dilutes the value of the CFP® designation, and makes it less meaningful. It also provides less incentive for people to complete comprehensive educational pre-requisites as the CIMA is a strictly investment based designation and does not promote comprehensive planning.  |
| Kevin      | Dunleavy                                 | Keep the accredited college requirement. It is a necessity for other similar professions, such as CPAs and Attorneys. I would consider letting my CFP lapse w/o the degree requirement and look for another designation.   |
| Michael    | Dunlop                                   | I strongly oppose the proposed change allowing the CIMA certification to fulfill the education requirement for CFP® certification. While the CIMA designation is respected, its curriculum focuses primarily on investment management and lacks the breadth required for comprehensive financial planning. The CFP® certification stands apart because it ensures proficiency across critical areas such as retirement planning, tax planning, estate planning, insurance, and ethics—topics not adequately covered by the CIMA coursework. Comprehensive financial planning demands a holistic understanding, and the current education pathway through CFP Board-approved providers ensures candidates develop the well-rounded skills necessary to serve clients effectively. Allowing the CIMA to substitute for the required education could result in certificants who are underprepared to deliver the comprehensive advice clients expect from a CFP® professional. To maintain the integrity of the designation and protect the public's trust, I urge the Board to reconsider this proposal. |
| Blaine     | Dunn                                     | CIMA is too narrow a certificate. CFA covers a broader range of topics as does CRP.  |
| Jeffrey    | Dunn                                     | CPA and JD have their own competency standards and consequences should professionals with those designations give faulty advice. I'm not as familiar with CIMA's requirements or components, but from what I do know about it, it should help from an investment understanding perspective. I think if CIMA is allowed on the accelerated path, it should still require some components of estate planning or insurance planning to round out any knowledge gaps for the full certification along with the capstone like the others.   |

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| Dylan      | Dwyer                                       | I am not convinced that the rigor or breadth of CIMA warrants a full exemption of the education component. My understanding of the designation is that it focuses strictly on investment management which exists as a smaller component of the CFP education curriculum. I would worry that a prospective candidate would be unprepared for insurance or tax related content, for example. I am supportive of other designations, like CFA and CPA, existing on the Accelerated Path because of their rigor and time commitment.  |
| Jacob      | Echols                                      | I believe the CIMA is a strong enough certification that it's reasonable to let them 'test out'   |
| Peyton     | Eckert                                      | While I have not completed the CIMA myself, I intend to because it covers a greater degree of depth into the Investment Management responsibilities of a financial advisor. I do not think it is comprehensive enough to satisfy the requirements for the education component. At most, I would consider it satisfying the Investments education module.  |
| Barry      | Eckhardt                                    | No comment  |
| Richard    | Eddy  | Given the scope and rigor of the CIMA curriculum it would be an appropriate addition to the list of Accelerated Path options.   |
| Ryan       | Edmonds                                     | While there is not a complete overlap in learned material and experience, there is enough to support an accelerated path.   |
| Ben        | Elder                                       | I do not believe the CIMA is a broad enough or rigorous enough designation to waive the challenging CFP coursework.   |
| Steven     | Elder                                       | I already had my CIMA and CPWA designations before getting my CFP. While I support the CIMA being added to the Accelerated Path, I actually found my CPWA knowledge to be much more applicable to the CFP coursework. I'd suggest adding the CPWA certification to that list as well.   |
| Jacob      | Elghallab                                   | I do not currently intend to peruse a college degree, and there are many other capable advisors/future advisors I know that feel the same way. This is due to a few reasons but the primary one being the absolutely insane and unnecessary costs behind education. Currently this has eliminated the CFP as something I was seeking out, simply because college isn't worth it. I instead will pursue the CIMA and CPWA that is offered by your competitors. I think using a 4 year degree as a barrier to entry is particularly sad given how expensive, time consuming, and useless college is and anyone with a CFP should be able to understand this. If you can pass the exam and satisfy all the other requirements, what is the point in requiring this? I work as a licensed advisor at my firm which is a hybrid RIA where we do estate and tax planning in addition to financial planning. It seems silly that I could go pass your test and not get a CFP certification. In conclusion I think that using college as a barrier to entry for your CFP certification is just going to render the certification irrelevant in the not so distant future as more and more young professionals simply throw out the entire idea of pursuing college. Allowing the CIMA to enter the accelerated program is a step in the right |

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|            |  | direction, but if the CFP board wants to remain relevant in an environment that is changing quickly and will begin to change VERY quickly, especially with the advent of AI, the CFP board ought to consider appealing more to the younger advisors who will be carrying the industry forward in the soon to be rapidly changing environment. I hope these comments are useful to the CFP board and I do hope that you reconsider how you position the certification. Perhaps adding a way around the education requirement with work experience or other professional certification would be a good next step in the right direction. Please contact me if you'd like to hear more of my feedback as a potential future customer who is fairly knowledgeable with your program. |
| Ivy        | Emerick                                  | Management accountancy involves many similar skills that are needed by a CFP professional.   |
| Hayden     | Ericks                                   | Heavily investment focused. No planning.   |
| Bernardo   | Escobedo-Diaz                            | I am in support for modifying the education requirements to include the CIMA designation.  |
| Roy        | Fakoury                                  | I have always been opposed to the 'Accelerated Path' for any degree or credential. Adding the CIMA® weakens the CFP® designation even further. This is a very bad idea! We should consider increasing the difficulty of becoming a CFP® not allow additional exceptions.   |
| Amanda     | Farr                                     | I don't believe the CIMA certificate includes enough material or is rigorous enough to substitute it for the CFP educational requirement.  |
| Jeff       | Farrar                                   | I have the CIMA and its good on the investments and consulting piece not so much on the other elements, but if someone can pass the take the Capstone and pass the exam sounds good to me and allows more candidates to cross over to the CFP.   |
| Joseph     | Favorito                                 | This should only apply to CPA's, CFA's. ChFC's and international CFP's.  |
| Paula      | Fedirchuk                                | I have the CIMA(R) designation and acquired it to support the work I do with non-profit organizations and Board- or Investment Committee-facing work. I find the education and knowledge required for the CIMA(R) designation to complement working with Investment Policy Statements, reviewing and analyzing portfolio managers, and providing objective recommendations regarding portfolios; in no way are real people involved, just entities. This designation alone wouldn't provide enough background to support working with people, families, etc.   |
| Tyler      | Fedrick                                  | I believe that our current waivers CPA, CFA®, CLU®, ChFC®, PhD, JD, International CFP, warrant the ability to waive the education competency. However I do not believe the CIMA® carries the same weight as the other designations. After reviewing the content material of the CIMA®. The content seems very basic and extremely flexible. Additionally after discussing with a few CIMA® on the difficulty of the obtainment of the designation, they said it was a very easy designation to obtain with the only constraint being the capstone project that slows down your progress. Note that this does not   |

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|            |  | slow down the progress because of difficulty, instead it slows down the progress of attainment because it is only offered a few times a year.   |
| Jonathon   | Ferguson                                 | Not very familiar with CIMA   |
| George     | Fernandez                                | While the CIMA curriculum is strong in Investment theory, it has material deficient in key areas of the CFP coursework. Namely: 1. Insurance Planning 2. Tax Planning 3. Retirement Planning (concepts and strategies) 4. Estate Planning 5. Psychology of financial planning (while it does appear to include behavior financial theory, it is not as comprehensive as the CFP coursework. 6. Education Planning   |
| Ray        | Ferrara                                  | This is a slippery slope. While I hold the CIMA designation in high regard for investments, the opening of this door for other potential designations with similar emphasis. It is my understanding that there is a great deal of overlap between the two designations, but it is still concerning.   |
| Christina  | Ferrer                                   | CIMA does not feel as rigorous as these other designations.   |
| Emerson    | Fersch                                   | Honestly – this is what's wrong with this credential and every other one. It's very linear in its requirements. This doesn't allow for any overlap in industries. Who's to say somebody with an engineering degree doesn't bring value to this Industry? My business partner is a dance major and brings more creativity to our planning work than any of the other advisors I've been associated with ever.  |
| Shelby     | Ferstl                                   | No opinion  |
| Richard    | Fichter                                  | CIMA while difficult is very different than the CFP material and should not count towards acceleration  |
| Russell    | Fields                                   | Yes, in favor.  |
| Alice      | Finn                                     | See end   |
| Kathryn    | Fisher                                   | I have not thoroughly researched the CIMA requirements, but my understanding is that they do not include anything on estate or tax planning other than as it involves investments. It is nowhere near as stringent as the CFA. The most important concepts taught in the coursework are not included in the CIMA requirements.  |
| Tim        | Fliam                                    | I think the capstone piece is important and do not believe we should make it easier to attain the designation.  |
| Kathryn    | Flom                                     | I am strongly opposed as all of the other designations focus on 1-2 areas of the various CFP coursework modules. For example, I work with plenty of CPAs who understand the tax laws but have no idea how to apply them in the world of investments and trusts. I work with many estate attorneys who rely on me to explain how the plans they are drafting would actually play out in the event of the client's estate settlement as it relates to taxation on the beneficiaries and pros and cons of how the beneficiaries inherit assets. Typically, we are providing recommendations to these clients based on our focus on comprehensive planning that will impact taxation and estate planning, and having CPA or Attorney validate they agree with a plan or draft plans around the financial plan recommendations. I think that by allowing |

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|            |  | people with the other suggested designations or education moves away from the spirit of the CFP designation being a proof point that the person has proven they have the knowledge and experience as a Financial Advisor. It has been my experience that CPAs do not have the investment knowledge and experience to make recommendations to clients and JDs do not have the Tax or Investment knowledge and experience to make recommendations that are financially comprehensive. How would they obtain this knowledge if they are not taking coursework as part of the CFP designation process? As for ChFC, CFA and CLU, these are very specialized designations and again not comprehensive across all the different modules required in current CFP coursework. I would support the waiving of the coursework most closely associated to the other designation, but not all modules. |
| Michael    | Fogarty                                  | There is a great deal of material missing in CIMA and CFA coursework. The CLU and ChFC are both more akin to the CFP curriculum.   |
| Vernon     | Folks                                    | CIMA certification is regarded as one of the most prestigious designations in the financial industry. I'm in support.  |
| John       | Foote                                    | What's the point of adding this credential? It's a credential that's very specialized and does not necessarily speak to the financial planning but more towards investment management.   |
| Kent       | Ford                                     | But ONLY if it is reciprocal. If a CIMA can challenge the CFP exam, then a CFP should be able to challenge the CIMA exam without going through the ridiculously expensive class at Yale or Chicago. Many CFPs know enough about investments and are capable of studying on their own for the CIMA exam. They don't need Yale to study and they don't care about a certificate from Yale.   |
| Christian  | Foster                                   | CIMA I believe is more applicable to financial professionals that are owners or independent FA's and largely focuses on investment management. Missing a lot of estate planning and insurance that's crucial.  |
| Adam       | Fowler                                   | I oppose some of the existing designations that allow for the accelerated path. Mostly those normally obtained by insurance sales professionals to resemble some sort of expertise when in reality, they often work on huge conflicts of interest and proprietary life insurance sales for high commissions, explicitly avoiding the financial planning process. CLU and Chfc resemble that to me.   |
| Hank       | Fox                                      | Although CIMA® certification seems to address some of the core elements required for CFP® professionals (i.e., investments and behavioral finance), it appears to fail addressing several key topics covered in a typical CFP® certificate program (e.g., insurance, estate planning and taxes) which are critical components when providing financial advice. However, other credentials in the list of approved Accelerated Path also are limited in their scope. Accordingly, I agree with adding CIMA® certification to the list of  |

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|            |  | approved path academic degrees and professional credentials, with the provision that candidates must pass the exam before becoming a CFP®.  |
| Mike       | Fox                                      | Too many bypasses already. Quality, not quantity. CPA, CFA, and JD should be the list. That's it.   |
| Joseph     | Franchi                                  | This industry needs major change. I did not know about FINRA/NASAA and the licensing process. After graduating from undergrad studies I struggled to get sponsored for the series 7. I needed to get the 7 to hold a job. It took me over a year!! Then on top of this I learned about these designations. The CFP should be known to the public and prospects. The general public has no clue about all of this. Also, firms should pay their reps to have the CFP and get fully reimbursed. This material should be a requirement for anyone practicing finance and managing clients assets. Lower the cost as well for taking the exam. Someone just starting out like myself with zero experience and knowledge should be given the opportunity to sit for the test without spending a surplus of funds. Also, the board should regulate the industry. What ever happened to the meaning of a Fiduciary???? It has taken me years to get the CFP because I did not have the finances. Very disappointed with the lies and dishonesty in this industry that I have seen from reps by working at broker-dealers. I almost switched careers due to the lack of integrity and poor character. |
| Kerry      | Franklin                                 | I am not familiar with the CIMA coursework but if it aligns with CFP coursework I think this is ok.   |
| Gloria     | Franz                                    | The current level of the program is working. The amount of continuing education is sufficient, if you include the amount of CE & other requirements there is plenty in the system. Between CFP, FINRA, RIA, BD and state insurance requirements many of us spend more hours than just what the CFP requires. The CFP should look at ways to help more advisers become CFP certified not add more obstacles that will reduce the number. The value of the CFP train is priceless but not everyone is a good test taker or has the ability to access the training, either due to cost or test taking ability.   |
| Darin      | Freshour                                 | All Candidates should have to go through the coursework. Just because someone has another designation/advanced degree, it doesn't mean they are efficient in each topic.  |
| Jakob      | Fries                                    | There is no tax, estate, or personal planning course work requirement for the CIMA.   |
| Janelle    | Fuhrmann                                 | I do not believe that there should be additional educational requirements beyond what is already required to maintain the CFP designation, especially as DualRegs. Having requirements for both RIA and insurance we already have to many requirements. I would think long and hard about this because if this is for additional revenue, it's going to come back to bite the CFP organization.   |
| Guy        | Fulcher                                  | Total support   |

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| John       | Galbraith                                | CIMA is a widely recognized and valued certification that demonstrates expertise in investment management a critical component of the financial planning profession.  |
| Guillermo  | Gallegos Binder                          | I don't think the CIMA certification adheres to the competency standard CFP is trying to uphold when it comes to the overall education requirements of the professional designation. CPA has always been the gold standard for accountancy, and even CPA does not cover some of the required knowledge that is needed to be a good CFP. This would be lowering standards. |
| Ann        | Garcia                                   | I imagine that if the CIMA certification provides the requisite education to pass the exam, people holding that certification will pass at comparable rates to those who come to the exam through other available pathways.   |
| Sergio     | Garcia                                   | Not opposed to the proposed change.   |
| Rachel     | Garner                                   | This is a good change and does not weaken the education standards in anyway.  |
| Allen      | Garner Jr                                | While I am vaguely familiar with the CIMA certification, I am not sufficiently informed or equipped to position a 'Strongly Support.' More education/broad education is always needed in our industry.  |
| Cody       | Garrett                                  | I generally support this, although the quality of Capstone Courses varies widely across approved Education programs.  |
| Stephen    | Garrett                                  | I think the CIMA is one of the stronger/more rigorous designations, but this should include reciprocity from the CIMA that the CFP® counts towards some CIMA credit as well. out of the current designations in real world interaction with holders i feel the chfc and clu are not up to the same standard as the other current degrees/credentials                      |
| Neil       | Gartner (Gartner Financial Advisor)      | I'm not very familiar with the CIMA designation, but I think it's exclusively investments focused. The CFP incorporates a broader range of knowledge areas.   |
| Kenneth    | Garwood                                  | What does the proposed certification stand for?   |
| Michael    | Gazsi                                    | This would give me incentive to pass my CIMA designation. Providing an opportunity for sales professionals to become further educated and create a path towards a higher standard within the industry.  |
| Mark       | Gelbman                                  | As degrees continue to evolve it is important that the industry adapts to the changes. It will also help the industry recruit new advisors to the industry.   |
| Marc       | Genereux                                 | I believe there are a lot of good education programs not currently recognized by the CFP board that need to be recognized and accepted.   |
| Theodore   | George                                   | CIMA certification does not include competency in comprehensive financial planning. It is a good certification for investments only, but not for comprehensive financial planning.  |
| Victor     | Gersten                                  | I support it  |
| Drew       | Gibbons                                  | CIMA is not as well known or respected as those other designations  |

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| Michael    | Gibney                                   | I don't believe the CIMA designation and related coursework provides enough comprehensive financial planning related material. It is too focused on Investments. Their own brochure underscores the emphasis on investments only: 'Discretionary investment management: investment policy and plan design, portfolio construction, investment fundamentals and advanced theory, behavioral finance' |
| Martha     | Gibson                                   | In addition to this proposal, candidates should be allowed to petition regarding additional PhD concentrations. My PhD is in Political Economy (including a book on Trade Policy) which is arguable as relevant, if not more, than a JD to this field.  |
| Amy        | Gierak                                   | As long as successful completion of the Capstone Course is still required for all applicants, I am OK with this proposal.   |
| Sarah      | Gilkeyson                                | This is a designation that I think will only encourage the diversification in certifications and well-rounded professionals in the field. I have looked at this certification on a number of occasions, when not studying for my 7 or 66 and an accelerated path would be extremely helpful. My understanding is that it takes 3 years to complete the CIMA.  |
| Jonathan   | Gillam                                   | As a candidate I read each proposal, and they all seemed equitable/fair. There were no proposals that stuck out to me as being 'crazy.'   |
| James      | Gillin                                   | I have an MBA but still needed to do what every other candidate needed to do. No need to make it easier for candidates. We want this designation to be prestige and not become the norm across the industry. thank you  |
| Joseph     | Gitto                                    | Not familiar with the CIMA requirements   |
| Charles    | Glassey                                  | I strongly oppose the CIMA as an alternative to traditional CFP coursework. The CIMA is not a broad enough study of financial planning. Its focus is primarily on investments.  |
| Thiago     | Glieger                                  | Not sure I know enough about the CIMA but doesn't appear to be as robust as others.   |
| Bruce      | Glor                                     | I'm not familiar with CIMA designation, will defer to others who do   |
| Peyton     | Glover                                   | My understanding is that that program is directed more to those who wish to enter the financial field by working on the wholesaling side of the industry. While the course study does delve into the product lines, I am not sure how it relates to financial planning.   |
| John       | Godfrey                                  | Why make it prohibitive?  |
| Matt       | Gomoll                                   | There are several high quality credentialing programs out there now, such as CIMA and CPWA, which should provide credit towards the educational coursework for the CFP. The CFP capstone and exam are still demanding and would ensure that anyone receiving the CFP marks has the requisite expertise.   |
| Tim        | Goodwin                                  | Different Scope: • CIMA® is specialized in investments and portfolio management. • CFP® covers a broader range of financial planning areas, such as estate, tax, retirement, and insurance planning.  |

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| Ajith      | Gopinathan                               | I am not familiar with the CIMA certification, but based on what I read online, it may not need to cover the areas a CFP professional needs to know, so I feel a single capstone course maybe insufficient a,nd ultimately will devalue the CFP certification.  |
| Michael    | Graef                                    | It does seem that the CFP board is trying to get easier to accomplish the designation, while making maintaining the CFP more difficult. I think if we are loosing the standards then loosen them or if tightening them tighten them.  |
| Roy        | Gray                                     | CIMA solves the Investment education level, and requires a comprehensive test. Candidates will be required to take additional courses or work within the other areas in order to pass the exam.   |
| Lois       | Gregson                                  | If the list includes CLU already, a certification that does not require a college degree, CIMA should also be included.   |
| Andrew     | Griffith                                 | As long as a legitimate and well established professional credential has a significant amount of shared content with the CFP, it should become part of the Accelerated Path program.  |
| Bridget    | Grimes                                   | I strongly think we should consider allowing people with significant work experience (to be defined) but who do NOT have a college degree to pursue the designation. This is in line with our mission to increase the number of financial professionals with the CFP designation.   |
| Eric       | Gritter                                  | I understand the CIMA certification is a reputable program. Of the current accepted designation for the accelerated path, the CIMA is probably most closely relatable to the CFA and ChFC, both of which most states recognize as 'in-lieu' of the series 65 to be an investment adviser representative. However, the CIMA does not share that same exemption - and I'm wondering why? Without more information, my assumption would be the CIMA is not as comprehensive or difficult as the CFA and ChFC, in which case it should not be included in the Accelerated Path. |
| Kayla      | Grodi                                    | I don't feel that the CIMA gives enough information on the other topics covered in the coursework. They still need to cover the knowledge of the tax course, estate planning course etc.  |
| Brandon    | Gromadzki                                | Do not make the pathway to CFP easier. CIMA doesn't target the same content and it is vital to uphold the pedigree and expertise of the designation by ensuring uniformity in education from those that hold the marks.   |
| Jamie      | Grupe                                    | In addition if a person has relevant experience and can pass the exam a college degree should not be required We have two great employees who will be great advisors but since they don't have a degree they are automatically ruled out as being a CFP Seems a bit stringent especially when any college degree suffices even many unrelated to our field  |
| Joshua     | Guadarrama                               | Makes sense with all of the other designations already listed, I see no harm and only benefit to including more accessibility towards these.  |

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| Phil       | Guerrero                                 | I feel the CIMA is a stronger path than CLU so should be included as an accelerated path.   |
| Jake       | Guller                                   | CIMA professionals have a history of working with high net worth clients who have complex needs and situations. An in-depth knowledge of investments and practice working with similar clientele as CFP professionals lead me to believe it makes sense for CIMA professionals to be a part of the approved Accelerated Path professional credentials.  |
| John       | Gullo                                    | I went through CIMA training. It took 1 week of work to achieve the designation.  |
| VIncent    | Gulotti                                  | I am a CIMA (R) professional, and I am a candidate for CFP . I have completed FP511 and FP512, and I expect to complete FP513 within two weeks. The body of knowledge I have gained through preparation   |
| Brandon    | Gunderson                                | I don't know much about the CIMA.   |
| Kayla      | Gunderson                                | I feel as though the CIMA does not cover enough of the CFP material to justify this change.   |
| Scott      | Gutman                                   | More options, as long as they are rigorous, is always better.   |
| Michael    | Hadley                                   | Why are we making this easier? The pass numbers are up, the test seems to be easier than years past, there are more CFP's than ever now, why are we watering it down further, if anything the test should be getting harder and this should be the 'super bowl' in financial planning not common place.   |
| Nicholas   | Hagan                                    | Expands accessibility to the credentials without reducing the quality of the credentials.   |
| Ted        | Haley                                    | I don't see the benefit of expanding the list of outside credentials that can satisfy the coursework.   |
| Andrew     | Hall                                     | I am opposed for only one fundamental reason and that is the introduction of the SEC IAR CE standards which along with the enrolled agent credit hours plus insurance CE puts a very high burden on an individual rep to have increased hours...if there was a solution where most CE credits were concurrent I would be open to an increased requirement   |
| Forrest    | Hall                                     | I'm ok with the recommended change  |
| Jason      | Hamilton                                 | I don't support it.   |
| Trent      | Hamilton                                 | Would prefer to keep less ways to skip coursework as too many opportunities may prove to be a leaky bucket, as in to honestly maintain the integrity of the education element the CFP board would have to reliably monitor the testing and education standards of all these other designations in order to see that they meet the CFP boards standards, why do that? Let the CFP certification stand apart, its not like other designations and thats the appeal. |
| Kade       | Hammes                                   | I just earned the CIMA® a year ago. I will speak highly of the coursework through the Chicago Booth as one of the best courses I've ever taken, including my college degree in finance and my graduate certificate in financial planning. This course goes much deeper than the investment  |

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|            |  | course I took with my graduate certificate to satisfy the investment portion of earning my CFP®.  |
| Diane      | Haneklau                                 | Chartered institute of management accountant has a different focus and background than the CFP. There is no specific definition for accountants like Certified Public Accountant. A bookkeeper could be called an accountant. If other accountant designations are allowed reciprocity, the CFP will be weakened,   |
| Noah       | Hankin                                   | The required courses in the CFP® educational program form the foundation of a comprehensive understanding of personal finance. Allowing candidates with certifications of uncertain credibility to bypass this educational component undermines the program's rigor. It increases the likelihood that individuals who excel at test-taking but lack practical financial planning skills may obtain the certification, thereby diluting its overall value. As a CPA who has completed all the required coursework and followed the standard pathway, I can attest that the academic and classroom experience is essential. It is in this setting where meaningful learning and skill development occur, ensuring that CFP® professionals are well-prepared to uphold the high standards associated with the designation. |
| Mark       | Hannigan                                 | So many certifications, it's like alphabet soup. As long as the CFP designation and it's requirements remain as the gold standard on wealth management and financial planning, it's fine with me.   |
| Brian      | Hanrahan                                 | I would recommend the CPWA instead of the CIMA. CIMA seems a little too narrow in scope.  |
| William    | Hansen                                   | It feels like the CFP® certification has been watered down over the years. The board seems more concerned about increasing the number of CFP® professionals in order to generate more revenue through fees and sponsorships at all cost, namely lowering the standard. Not to take anything away from the CIMA®, but it feels like this is just one more way to get around the education. I will not be surprised if before long the board just allow anyone to challenge the test.   |
| Parker     | Hanson-Harden                            | Not familiar with what that certification covers in the course material.  |
| Tim        | Harder (Quotient Wealth Partners)        | We are generally supportive of multiple pathways to fulfill the Coursework Requirement. The cost of prep courses is high and as an employer of many CFP candidates over the years, a less expensive alternative is great. No requirements would be the least expensive, but probably very ineffective. The underlying question is 'Does the CIMA certification prepare individuals to become a CFP certificant?' Do we have data on the pass rates for individuals by existing approved credentials? Do those pass rates differ significantly from each other or those that go through the standard coursework requirements? Our recommendation would be to let the data  |

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|            |  | substantiate the credential approved list including reviewing the existing list.  |
| Seth       | Hargrove                                 | CIMA education curriculum is not sufficient when compared with the requirements of previous mentioned accelerated Path's or CFP.  |
| Dean       | Harris                                   | More closely related fields should count towards gaining the CFP.   |
| Jessica    | Harris                                   | Any planning designations should count towards education  |
| Josh       | Harris                                   | Seems reasonable  |
| Adele      | Harrison                                 | I support this addition because holders more than likely engage with clients on the topics of taxation and estate planning even though the focus of the certification is investment management.   |
| Gerri      | Harrison                                 | The education that you obtain in studying to pass the CFP exam is crucial to being able to practice. Passing a test to get another certification does not necessarily give you the ability and knowledge to be able to do what we do as CFPs. For example, a CPA's education does not develop all the areas of financial planning that are part of the CFP.   |
| Ryan       | Harvey                                   | After reviewing online candidate forums, the CIMA credential appears to be substantially easier to complete than the other credentials than exempt a CFP candidate from the coursework. For example, the CFA is a 3-year exam requiring an estimated 200 hours of study *per year* and a pass rate for all three levels hovering well below 50%. By contrast the CIMA is apparently beatable after a few weeks of casual study after work. (see here for one example of what I'm seeing: <a href="https://www.reddit.com/r/CIMA/comments/u8pcy3/how_long_does_certifi_cat_level_take/">https://www.reddit.com/r/CIMA/comments/u8pcy3/how_long_does_certifi_cat_level_take/</a> ) I feel that this proposed change would substantially cheapen the CFP credential. |
| Michael    | Hathaway                                 | As I understand it, the CIMA is a 'single area of focus' certification. I don't believe this justifies 'accelerating' through the required educational curriculum.  |
| Stephanie  | Hays                                     | It aligns with the others of requiring prior education/exams and experience.  |
| Daniel     | Heidel                                   | I think the strength of the CFP lies in its rigor to complete the requirements. I am agnostic to the opinion of allowing the CIMA designation to expedite the process, but I hope that the list of approved designations that help CFP certification progression will remain rigorous.  |
| Adam       | Heinlein                                 | Financial planning professional are being presented with an increasing level of continuing education courses by regulators and professional organizations. I have seen no proof that these course increase competency or ethics. These requirements are more about various organizations raising fee revenue. It is high time that professional organizations become advocates for the profession that they claim to represent rather than raise money through various requirements leading to additional fees.   |
| Anthony    | Hellenbrand                              | I don't know much about the CIMA. No strong opinion.  |

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| Brenton      | Helms                                    | Do not have any real issues with adding this.   |
| Rhys         | Helt                                     | I had my CIMA prior to my CFP. Time had passed since my CIMA designation and I feel that the CFP course work is very important and different than the CIMA material.  |
| Tyler        | Helton                                   | I believe if coursework is important, but if the individual can pass the exam, then they are likely more than qualified to hold the CFP(R) designation.   |
| Joel         | Helzer                                   | The Cima does not cover the same material and is seen as a much easier education than CFP coursework  |
| Kathryn Shea | Henningsen                               | Their coursework is pretty rigorous...  |
| Andrew       | Herzog                                   | CIMA seems to be a good designation that primarily focuses on one of the CFP's area of expertise: investments.  |
| Matthew      | Hess                                     | I believe the coursework is thorough enough to reach beyond just making a prudent investment - this focus on not just investment allows a professional to look into the need for the investment which introduces a level of planning and intimacy of the needs for investor. Where I would questions this and why i didn't choose strongly agree is that there doesn't seem to be any curriculum in the areas of tax, personal finance, business, and estate planning which is where the CFP proves to fully serve the vast range of planning needs in the US   |
| Joshua       | Hester                                   | I am not a CIMA holder, though I do have a designation as a CPWA through IWI. When I started the CPWA program I discussed the CIMA Program at length. Adutionally two of my team members does have the CIMA as it was once offered by my firm as part of a pathway of training for managed money. My opinion is that the CIMA is too narrow focused to allow certificate to bypass the coursework. I think a better course of action is to allow bypassing the investment management module. However there is no guarantee that a CIMA holder has any exposure to the estate planning, retirement planning, insurance, or personal financial planning. While the capstone does touch on this, I felt like it was too easy anyways. Furthermore, I don't think a CLU should bypass the coursework either. The CPA, Attorney, and CFA do have the same issue, however the significantly more challenging coursework for those programs does offset that downside. |
| Sam          | Heveroh                                  | I think the CIMA® is very recognizable industry designation and rather rigorous. I fully support adding you to the list.  |
| Kam-Lin      | Hill                                     | Completing most of the CFP courses will help the individuals to become a competence CFP.  |
| Jesse        | Hindson                                  | Maybe the CIMA should allow one to satisfy the investment portion of the required coursework, but CIMA professionals should still take courses on Insurance, Tax, Estate, etc.  |
| Deb          | Hinton-Brown                             | Given the CIMA is a management accounting qualification with business and management incorporated there can be overlap in other CFP materials.  |

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|            |  | CIMA is a preferred qualification overseas thus if expansion beyond US is in scope, it would strengthen overall knowledge and value.  |
| David      | Hoffman                                  | My understanding of the CIMA's curriculum is that it barely covers the scope of CFP coursework under the Investment topic area. I do not believe that the difficulty of the CIMA along with the scope of the curriculum warrant for it to be used as a test-out of the CFP coursework. As a CFA Charterholder, I understand the difficulty and scope of many of the existing credentials and I do not believe that the CIMA is on the same playing field.   |
| Patrick    | Hoffman                                  | CIMA is a tremendous designation for investment professionals but does not go into any detail of Sri to AI areas of taxation, insurance, financial planning that a Capstone Course could adequately make up for lack of knowledge and experience.   |
| Cheryl     | Holland                                  | The CIMA certification is a 12-month program focused exclusively on investments. We are a planning profession not an investing profession. One must deeply understand tax planning; long-term cash flow planning; estate needs, in short, all the components of a CFP certification to be a professional for clients. I think this decision is unwise and waters down the value of the marks and the trust of the public.   |
| Benjamin   | Holm                                     | Including other certifications is beneficial. Portions of the education required to pass the CFP is often a duplicate of other certifications. It would make sense to include those certifications in an accelerated path for the CFP.  |
| Scott      | Holman                                   | The CFP Board continues to add more requirements, which discourages new applicants. Maintaining all these new requirements interferes with our ability to work and earn a living. I currently have many designations and licenses, which require CE, fees etc. involving about 2.5 months of regulatory compliance, before I am able to make a living. The the next 4.5 months goes toward working for free as a slave for the government to pay taxes. Now you want to REQUIRE pro bono work! Pro bono work should be voluntary to show initiative and volunteerism. I have won the President's Volunteer Service Award 22 times in 30 years. It was never REQUIRED! |
| Calvin     | Holmes                                   | This is support based on a changing world and adjustments that need to be made in the industry where some may be motivated to take their careers or education to a new level because it could be a little more streamlined with the education. Many may choose not to if things remain segmented, and they have goals, clientele or planning for their own family growth needing to be able to do or earn more income.  |
| Vivian     | Holzer                                   | not in favor  |
| James      | Honaker                                  | My feeling is, the more credentials allowed to shortcut the CFP(R) credentials, the more watered down the CFP(R) credentials appear to our peers.   |

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| Aaron      | Horne                                    | This seems fine. I am not very familiar with this credential, but I presume the group that worked on this reached sufficient understanding and consideration to make the decision, and I will trust that.  |
| Landon     | Horne                                    | I support this. The CLU is insurance focused while the CIMA is more investment focused. I know that I used the path of ChFC and appreciated the crossover.   |
| Justin     | Horowitz                                 | The idea of the CFP marks is to distinguish ourselves from other certifications. The knowledge required for each of those credentials is not the same as what a CFP is expected to know. CFP education should be CFP education.  |
| Timothy    | Horton                                   | I have no experience with the CIMA certification.  |
| Jonathan   | Hoskins                                  | Personally I only have experience with ChFC since I started my path at American College but ended up switching programs half way through. I believe the time lapse that can occur from getting any of the other designations might hinder the overall education that is gathered and needed to proceed with using the CFP marks. Allowing someone to leapfrog might create a watered down experience that is needed to successfully pass the exam. |
| Thomas     | Houchens                                 | I believe it is best to limit the amount of designations that allow candidates to bypass the education portion.  |
| Jim        | Houghton                                 | CIMA is a well respected and relevant credential. I am a current CPA and CFO and former CFP (30 years ago)   |
| Kyle       | Householder                              | The CIMA is an excellent program, I think it's inclusion is warranted.   |
| Brian      | Houts                                    | I think crossover with an investment-related credential like CIMA or CFA dilutes the specificity of CFP as a broad-planning expert.  |
| Johanne    | Hove                                     | Management accounting profession will assist with accounting process for investment profession   |
| Adrian     | Hovey                                    | We should keep control over coursework and knowledge so we can ensure it is up to standard.  |
| Cory       | Howard                                   | CIMA designation is no where near the credential/time invested of a CFA, JD, CPA ect, I would recommend the CIMA is not part of the accelerated path.  |
| Alec       | Hubbard                                  | Not aware of CIMA's curriculum or rigor.   |
| Joel       | Huet                                     | I believe this type of prework is an appropriate standard.   |
| David      | Hultstrom                                | CIMA is very narrow and not financial planning. But the CPWA would be acceptable.  |
| David      | Humphrey                                 | Neutral  |
| Colin      | Hurst                                    | The CIMA seems to be similar to the CLU in focus on one particular topic of the financial planning process, so I don't see a reason why it couldn't be included.   |
| Joseph     | Huston                                   | related to what a CFP does   |

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| Dave       | Hutchison                                | Seems more for business management rather than working directly with clients.   |
| William    | Hytner                                   | As a 30 year CFP professional I have to say you spend too much time on issues most CFP's don't care about. You have become just another bloated organization. Do you even know we are excluded from tax relief given to almost every business in this country in the last tax bill. Have heard plenty about DEI and more hoops for CFP's to jump through. There are other issues but I'll leave it at that.   |
| Stephan    | lhde                                     | I don't know enough about CIMA (R) to warrant an opinion.   |
| Christine  | Ingesson                                 | I do not have enough information on the CIMA course work to understand if it aligns with CFP course work that would otherwise need to be taken  |
| Amy        | Irvine                                   | I do not know enough about the CIMA certification, but if there is cross-over, I would be in support of this.   |
| Jacob      | Ivey                                     | Makes sense, good credential and obvious shared knowledge base  |
| Brian      | Jackson                                  | I approve of this change and believe that the CIMA is a reasonable prerequisite in place of the required coursework.  |
| Lori       | Jacobson                                 | I am not familiar with the CIMA certification.  |
| Jacqueline | Jaeger                                   | If you want more CFPs, you should make it easier, not harder. The CE is too burdensome already in the number of hours and who the providers can be and in the restriction on authorship and teaching hours. I authored an article published in an international journal on Ethics, and it could not count. That is ridiculous. Further, the fee to renew the designation is pricing CFP out of the market. I have held the designation for 25 years, but as it approaches \$500, I contemplate dropping it. |
| Ben        | James                                    | The CFA should qualify as it's broad based. The CIMA is too narrow.   |
| Richard    | Janes (Charles Schwab)                   | We would not agree that this should be included given the narrow scope of the CIMA designation. We don't believe this change will set those with CIMA designation up for success for passing the CFP board exam due to the focus the CIMA has on investment planning and not financial planning   |
| Dominic    | Javier                                   | The CIMA designation is recognized by FINRA and probably other SROs (i.e. NASAA, CTF). Can you review examinations towards investments and insurance licenses that may help candidates advance qualifications towards the capstone pathway.   |
| Kora       | Jefferis                                 | Because the CFP® certification is inclusive of so many subjects, I am sure that I agree that any of the designations listed above should satisfy the coursework requirements. I am currently studying for the CFA®, I passed level 1 and am studying for level 2, and I can say while the CFA® is a prestigious designation, there is a lot of CFP® material that does not overlap with the CFA®.   |
| Shawn      | Jensen                                   | This is too simple of a curriculum to be able to test out of the robust educational requirements of the CFP. Allowing CIMA weakens value of the CFP designation.  |

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| Robert     | Jeter                                    | My number one point of opposition to this the fact there is no reciprocity for any designations we offer an accelerated path to. As such, it is clear to me this is 'lowering the bar'. I'm not in favor of an accelerated path for any other designation as there is such little overlap. Other designations get this correct in not allowing accelerated paths. I don't think we need to continue to lower the bar - despite my desire for additional CFP certificants.                                |
| Brandon    | Jimenez                                  | I am not familiar enough with the CIMA designation.  |
| Carol      | Johnson                                  | If the candidate shows competency, that should be recognized   |
| Annette    | Jones                                    | The CIMA certification should be considered along with other professional designations (CPA, etc) as the requirements are in line with those of the CFP Board and include advanced aspects of portfolio construction, ethics, risk management, due diligence, etc.   |
| Doug       | Jones                                    | CIMA designation does not cover enough material around fiduciary financial planning. Nor does it focus in on estate or tax planning.   |
| Douglas    | Jones                                    | The CIMA is a decent designation, but its a one week course that is 1/10th the depth of the CFA. Its not worthy of bypassing a years work to gain. It is not sufficient to warrant opting out of most modules of the CFP program.  |
| Audrey     | Jones (Financial Life Designs LLC)       | Those doing this would still have to pass the exam, so I have no problem with this proposal.   |
| Jaco       | Jordaan                                  | CIMA is a robust program with significant overlap to the CFP curriculum. Makes sense to allow.   |
| Kevin      | Jordan                                   | The vast majority of candidates should go through the full path to ensure that each CFP professional has spent as much time as possible training and studying the most up-to-date planning techniques under the most recent laws.  |
| Joshua     | Justice                                  | Not familiar with the proposed certification addition enough to comment.   |
| j          | k  | CIMA is 'just as good' as CFA....said every CFA washout ever   |
| Henry V    | Kaelber                                  | Don't know or recognize the CIMA credential  |
| Melanie    | Kahrs                                    | I don't see anything particularly wrong with this as the certification is from what i understand a pretty rigorous path and course. But I am personally not familiar with the course load so don't feel qualified to have a strong opinion either way.   |
| Michelle   | Kaicener                                 | Since I don't have any of the listed qualifications this won't affect me one way or the other.   |
| Matthew    | Kalajian                                 | The CIMA is an extremely watered down curriculum relative to standards of the profession and is furthermore light in the areas of taxes, estate planning, insurance and psychology/human behavior. This is not tantamount to the coursework requirement currently for certification. Please keep our standards high. If it was easy, everyone would have the designation...please don't trend toward making it too easy to obtain. It matters because it is comprehensive and not a 'short cut'. Thanks. |

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| Zach       | Kammeraad                                | By looking at the current list, if the CLU is supported, I feel like the CIMA should be supported.   |
| Michael    | Kane                                     | CIMA Designation not as rigorous to complete as other designations. It can be accomplished very quickly  |
| Hooman     | Karbasion                                | Not sure if CIMA standards are as rigorous as the others listed.   |
| Jennifer   | Karch                                    | These are great accreditations that support the understanding of the CFP profession as a whole I believe, including the CIMA.  |
| Matt       | Kelley                                   | <p>Dear CFP Board, I am writing to express my concerns regarding the proposed inclusion of the Certified Investment Management Analyst (CIMA®) certification in the Accelerated Path for CFP® certification. While I understand the intent to recognize relevant professional credentials, I believe this particular inclusion may inadvertently diminish the comprehensive nature and value of the CFP® designation. Scope of Curriculum: The CFP® certification encompasses a broad spectrum of financial planning topics, including: General Principles of Financial Planning Risk Management and Insurance Planning Investment Planning Tax Planning Retirement Savings and Income Planning Estate Planning Psychology of Financial Planning This extensive curriculum ensures that CFP® professionals are well-equipped to address the diverse financial needs of clients. In contrast, the CIMA® certification primarily focuses on investment management and portfolio construction. While it provides in-depth knowledge in these areas, it does not cover the full range of topics essential for holistic financial planning. Depth of Expertise: The CFP® designation signifies a professional's ability to integrate various aspects of a client's financial life into a cohesive plan. By allowing CIMA® certificants to bypass the comprehensive coursework requirement, there is a risk that these individuals may not possess the necessary breadth of knowledge to uphold the standards expected of CFP® professionals. Preserving the Integrity of the CFP® Designation: The strength of the CFP® certification lies in its comprehensive approach to financial planning. Granting an accelerated path based on a credential with a narrower focus could undermine the rigorous educational foundation that distinguishes CFP® professionals. In conclusion, while recognizing the value of specialized certifications like CIMA®, I urge the CFP Board to reconsider this proposed change. Maintaining the current educational standards without such exemptions will help preserve the integrity and comprehensive nature of the CFP® designation. Thank you for considering my perspective on this important matter.</p> |
| Patrick    | Kelly                                    | I haven't taken the CIMA yet, but I don't think the courses work is as rigorous to get credit for Advance track.   |
| Patrick    | Kelly                                    | I reviewed each proposed and agree with the goal of the changes  |
| Jeff       | Kendall                                  | real world experience before and after would be my only concern  |

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| Elaine     | Kendell                                  | Although CIMA does not involve a holistic approach to financial planning, it seems to me that the skills and industry knowledge would be helpful in preparing one to sit for the CFP exam.  |
| Kit        | Kenny                                    | I do not approve of Any accelerated program. I feel all applicants should complete all 7 exam courses, as I did. The CFP courses are too important to allow short cuts!   |
| David      | Kinder, RFC, ChFC, CLU                   | CIMA is a quality credential and worth including as an additional path for meeting the educational standard.  |
| James      | Kirkpatrick                              | Need to quit diluting CFP requirements. Adding CIMA cheapens the CFP designation.   |
| Andrew     | Kish                                     | I believe that the CIMA designation provides a sufficient education/experience base for pursuing the CFP designation.   |
| Jeanette   | Kitchen                                  | While the CIMA certification would satisfy the investment education requirement, it does not comprehensively cover the other aspects of financial planning which includes risk and insurance planning, estate planning, , tax planning, retirement savings and income planning.   |
| Ryan       | Kittrell                                 | I don't think CIMA is rigorous enough.  |
| Kory       | Klosterman                               | CIMA does not provide education on key components of financial planning process and behavioral finance.   |
| Alan       | Kneale                                   | CIMA is consistent with other identified certs  |
| Michael    | Knight                                   | I am not confident that the CIMA(R) certification provides the full scope of content required for a CFP(R) Certificant.   |
| Robert     | Kocembo                                  | Helps get more Professionals out there to serve.  |
| Joseph     | Kochera                                  | The foundational knowledge of CIMA serves a similar function to AAMS but does not necessarily cover all of the components of AAMS. The training pipelines for CFP, even the accelerated programs, are comprehensive enough to make up the gaps that CIMA may have.  |
| Alexander  | Komrovsky                                | I don't see why not   |
| Brandan    | Kools                                    | I do not have an additional comment   |
| Joel       | Koon                                     | I am unsure if the CIMA® certification process covers all the education that will be needed to pass the CFP® exam, but you could say the same for a lot of the other designations that are currently accepted.  |
| Brian      | Koonce                                   | It doesn't matter either way  |
| Paul       | Kopey                                    | I'm not familiar enough with the CIMA certification and whether it is as rigorous to obtain as those other licenses and designation to comment.   |
| Brian      | Korb                                     | The CIMA certification provides a good background in investments and similar to the ChFC, should be included.   |
| Joseph     | Kosek                                    | the changes outlined are a coin toss or push except the additional 10 hours of CE. Most CFP's have other licenses that also require CE. Thos also provide ample training. No form of CE can teach competence. Aristotle said it best ' we learn by doing' . You are either smart and understand how to apply your intellectual gifts properly to guide clients, or you cannot. Taking |

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|            |  | another 10 hours of CFP continuing education isn't going to improve a client's experience. This proposed increase is naivety at its best.  |
| Preston    | Koslakiewicz                             | The four years I spent in university were way tougher and more time consuming than the CIMA® requires. Along with my coworkers who have done the education portion outside of University took them multiple years. The CIMA® focuses on high net worth clients whereas the CFP® education is information across the board.   |
| Skerdi     | Kostreci                                 | Yes. CIMA is a very worthy type of designation that is beneficial to the recipients.   |
| Mateusz    | Koszarek                                 | It has been my experience that non-planning designation holders (CPA, CIMA, JD) are ill-equipped to sit for the CFP exam and frankly dilute the credibility of the CFP designation as a result of it. Most individuals will cram what they 'need to know' for the exam just to obtain the CFP designation and then flaunt the CFP as a marketing tool further diluting what the CFP should represent and discrediting the work of ACTUAL planners. It is my opinion that there is a 'push' for AS MANY CFPs and just like a college degree it will eventually not hold any merit.  |
| Brien      | Krank                                    | I'm not sure the Sema qualifies  |
| Ross       | Krause                                   | I would be fine with adding this certification but i dont feel that strongly about it.   |
| Austin     | Kunzler                                  | High level of rigor required.  |
| Bryan      | Kupchik                                  | CIMA designation provides for investment management fundamentals, theory, portfolio construction, and investment risk management only. CFP designees provide expertise in planning which is required for the attainment of financial goals of clients and the management of financial risks including but not limited to investment planning. The Certified Financial Planner must have analytical skills and abilities when: 1. Appropriately collecting qualitative and quantitative financial data (within both the internal and external environment). 2. Interviewing clients or prospective clients. 3. Applying Time-Value-of-Money concepts during the planning process. 4. Preparing and analyzing personal (and/or business) financial statements. 5. Communicating and articulating financial goals for clients that are objective, realistic, and measurable. 6. Develop and presenting the financial plan (which is all encompassing including insurance, investments, income tax, retirement, and estate planning). 7. Implementation of the financial plan. 8. Monitoring of the financial plan. Investment planning involves portfolio evaluation, but it is only ONE of many key elements that a planner focuses on to accomplish the achievement of all financial planning goals. So, since the CIMA designation only covers investment management principles and does not provide for the entire scope of financial planning, it should not become an exemption of the CFP certification training process and program. If it were to become an 'accelerated path', in my opinion, it could create doubt of that CFP certification recipient's ability to meet the |

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|            |  | requirements of the practice standards with authenticity and in a genuine form.  |
| Julia      | Kwok                                     | CiMA is a reputable certification relates to many aspects of accounting and finance that enhance the understanding of financial planning issues.   |
| James      | LaFleur                                  | I am the former Chair of the CIMA Commission. Therefore, I am very familiar with the content and role. I strongly support this new path for the CFP. I believe it would help member of both organizations.   |
| Lars       | Lambrecht                                | I have never heard of the CIMA and do not believe it should be considered for this.  |
| Cristian   | Landry                                   | I work in an environment where I am sat side by side with CIMAs as well as CFPs . It is to my knowledge and opinion that the CIMA does not cover a broad enough level of expertise ranging from estate planning, insurance, retirement, as well as tax planning to warrant an accelerated program. Although people may be requesting it, I think the CFB board should be proud as well as own the difficulty and time invested that it takes to be able to display the designation and not cater to those who want it without putting in the necessary work that it takes. |
| Jonathon   | Lansink                                  | I agree that the CIMA certification should qualify for the accelerated path towards CFP® certification. The individual still must go through the capstone course and pass the exam, which to me indicates that they meet the competency and knowledge tests.   |
| James      | Larson                                   | I can support a CPA being able to take a one unit capstone course to obtain CFP designation as they are in the financial field. Business law and estate attorneys are not and need our CFP and CPA help. No way to water down our CFP mark for insurance professionals who are not fiduciaries. A CFP should have a four year degree, many insurance people do not. That hurts all of us whom have applied ourselves diligently.   |
| Daniel     | Lash                                     | I don't hold the CIMA certification so don't exactly know how it correlates to the CFP exam but those who have completed the CIMA have shown competency which should allow them to fulfill the CFP course work.  |
| Steven     | Latham                                   | The CIMA does not encompass the entirety of the CFP curriculum to the point where I believe it would be an acceptable accelerated pathway forward. It demonstrates competence in that specific field and in taking an exam, but by no means does it suggest the candidate is competent in the breadth of the CFP curriculum.   |
| Richard    | Law                                      | The CIMA coursework is too narrow to add to the Accelerated Path list  |
| John       | Layug                                    | Supportive. The Capstone course is the key.  |
| Brian      | Leben                                    | Is the CIMA certificate really as rigorous to obtain as the CPA, CFA, CLU, ChFC, PHD, JD or International CFP?   |
| Danielle   | LeChard                                  | Don't know exactly how much the CIMA designation goes into financial planning.   |

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| Kristen          | LeClair                                  | The CIMA is not commensurate with any of these other degrees or credentials. Nobody knows what the CIMA is, especially clients. Terrible idea.   |
| John             | Lee                                      | It would be helpful if you detailed what is required to attain CIMA. The question assumes we know.   |
| Jonathan         | Lee                                      | As a CFA charterholder, not sure that CIMA designation is as thorough of a program to warrant accelerated path to CFP.   |
| Michael          | Legge                                    | I support this move. However, as a CFP® professional, I would also encourage the CPWA® to be added to the list down the line.  |
| David W          | Lentz                                    | To me it is similar to the other credentials so why not.   |
| Michael          | Lewis                                    | great, the more the merrier  |
| Nan              | Li                                       | I think the CIMA certification is a recognized certification, similar to CLU.  |
| Darren           | Liberski                                 | Not familiar enough with this credential and the work done to give a solid opinion.  |
| Jason            | Light                                    | CIMA certification does not fully encompass the financial planning competency. I could understand exempting a CIMA holder from the investment module of the coursework, but not all the coursework.  |
| Malcolm Leighton | Liles                                    | The CIMA is not a rigorous designation and is too easily obtained  |
| William          | Liles                                    | I hold the CFP, CFA, CIMA, and CPWA designations. The CIMA is much too narrow and not nearly broad enough to fulfill the CFP coursework. The CPWA would be a better choice for the accelerated path.   |
| Carl             | Lindgren                                 | I don't think we should make it easier to bypass the standard process.   |
| Jordan           | Liss                                     | I don't think the CIMA is broad enough to forego the other educational requirements  |
| Vance            | Litchfield                               | I understand the need to increase membership. However, as you lower your standards you increase the chances of another organization being perceived as the symbol of excellence. People need to respect the designation and feel they achieved something. If everyone has one, it's not a way to distinguish yourself. The designation loses relevance.  |
| Houston          | Little                                   | The way the Accelerated Path currently sits is that the approved certifications get to skip the education classes & sit for only the capstone course/project & then on to the exam, if I understand things correctly. I think allowing the CIMA exam to jump on the Accelerated Path in this current format undermines the wholistic approach to the CFP. With experience in the field, I know that while much of our job is based on portfolio construction, tax & estate planning are also vital. I wouldn't be opposed to CIMA jumping on board to an Accelerated Path, if they were still to be required to take tax/estate planning course requirements. From the sounds of it, CIMA candidates learn a path very similar to those with a Masters degree in Finance, which I have. With this in mind, I see us moving toward accepting many other degrees/certifications to the Accelerated Path in the |

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|            |  | future. To keep the CFP relevant, you have to keep the barriers high & the candidates well-rounded, as I understand is the CFP Board's goal.   |
| Thomas     | Livaccari                                | I am in favor of increasing the education competency standards   |
| Chad       | Lively                                   | I support all but: 'Proposed change: Add the CIMA® certification to the list of approved Accelerated Path academic degrees and professional credentials that allow individuals to fulfill the Coursework Requirement (excluding the Capstone Course).' I've always taken issue with the Accelerated Path. It heavily benefits career changers over young professionals that may have taken a more Finance Focused career trajectory. I do not see any reason that a JD, CPA, CFA, or CIMA should get an easier path toward being a CFP Professional than anyone else. I understand that they may have knowledge and experience that overlaps with the CFP curriculum, but that should not translate to them being given an easier path to achieving the designation over anyone else.  |
| Robert     | Livingston                               | CIMA training is only a sliver of what a CFP is trained to do. They need more than a capstone course. (Personally, I don't believe a JD should be allowed to take a capstone course.) With some degrees and certifications they really should only be exempted out of a portion of the CFP requirements and should be required to complete the remainder of the CFP training.  |
| Kimberli   | Lo                                       | It aligns with the other credentials eligible to be considered and includes an emphasis on behavioral finance which is meaningful towards providing financial planning advice and expertise.   |
| Noah       | Londer                                   | A CIMA designation demands a rigorous educational component from Wharton, Booth or Yale followed by testing component. this compiled with ongoing continuing education. CIMA professionals integrate practical skills with sophisticated investment knowledge.   |
| Paulo      | Lopes                                    | While I do not hold the CIMA® designation and cannot speak to its rigor, I do hold a JD and have observed comparisons between the CFP® exam and the bar exam. In my experience, while the CFP® exam is certainly challenging, it is not on the same level of difficulty as the bar exam. I am concerned about the continued expansion of designations that allow individuals to bypass formal CFP Board-approved coursework. While certain credentials demonstrate expertise in specialized areas, financial planning requires a comprehensive understanding across multiple disciplines, which the structured education requirement helps ensure. If the goal is to recognize prior knowledge, a more balanced approach might be to allow candidates with qualifying credentials to test out of specific education modules rather than entirely bypassing the coursework requirement. This approach would be similar to the California 'baby bar' exam model, ensuring that all candidates demonstrate a well-rounded financial planning foundation before sitting for the CFP® exam. |

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| John       | Lopez                                     | While the CIMA designation is valuable, it is primarily focused on investments. To my understanding, no instruction on Taxation, Insurance, Estate Planning nor client cash flow and debt/financing, nor Psychology.   |
| Susan      | Lopez                                     | Support  |
| Tonya      | Lore                                      | The CIMA is a difficult exam, it certainly satisfies the Investments course. It does not, however, cover more broad financial planning topics they would need to successfully complete the exam.   |
| Kyle       | Louvar (Guided Capital Wealth Management) | It is my opinion that the CFP certification should stand on it's own, as a separate designation with a specific educational program. Our program is very diverse and broad, covering many topic areas. This is what makes the CFP certification one of the two premier designations in the industry, along with the CFA. We should be looking at ways to strengthen the CFP certification criteria, not making it easier to obtain. Many of the listed designations are very specific to their educational content and not near as broad as the CFP. The value to clients is that we have a very broad and deep knowledge of many various topic areas that all work together to benefit the client in the planning process. CFA is the only investment management credential that should be accepted for an accelerated path to the CFP. By easing requirements, we make it easier to obtain the CFP certification, which does not benefit clients. We should adhere to our principals in putting the clients interests before our own at all times. Clients I have spoken with spend time vetting out CFP professionals and value the advanced curriculum and effort it takes to achieve the designation. They like that it is hard, as they know those who have the designation are the top in our industry. |
| Alicia     | Love                                      | From what I know about CIMA, this change makes sense.  |
| Kristina   | Love                                      | I think the education portion of the CFP is extensive. I believe experience should hold more weight  |
| Eric       | Lowder                                    | The courses are not broad enough for the balanced education a CFP would be expected to have.   |
| David      | Lowe                                      | The CIMA® certification is investment focused. Candidates for initial CFP® certification need to receive education in many other aspects of financial planning that are not covered in detail in the CIMA® education program. Also, many members of the public already think of CFP® professionals primarily as investment-focused. That trend would worsen if CIMA® certificants are allowed to identify themselves as CFP® professionals after skipping important aspects of the CFP® certification education.   |
| April      | Lowery                                    | Technical portfolio construction does not fully qualify someone to act as CFP  |
| John       | Loyd                                      | All other designations that allow one to satisfy the coursework requirement are typically years in the making (CFA, CPA, PhD, etc.). One can get their CIMA in just a few months, which doesn't seem comparable with other (current) qualifiers. In addition, there is the risk that CFP® candidates   |

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| First name | Last name (c/o firm name, if applicable) | Response  |
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|            |  | could 'side step' the typical path (taking the requisite courses) and think, 'Hey, I'll just do the CIMA in a few months' vs. taking a year on the other (normally required) courses.   |
| Alejandro  | Lozano                                   | CIMA is purely investment-focused- a small part of what CFPs do is investments. I would alternatively suggest requiring CFP coursework to be in-person delivered by practicing professionals, not just online instructors who may not have industry experience.   |
| Matthew    | Lugar                                    | strong support  |
| Timothy    | Lux                                      | Lack of supporting planning knowledge in the CIMA curriculum.   |
| Christina  | Lynn                                     | This does not make the educational requirement more rigorous. I'd say less rigorous   |
| Joseph     | Lyons                                    | Also i think you need to look at adding the CPWA to the list  |
| Adam       | Mackall                                  | I don't know enough about the CIMA coursework to have an opinion. If enough people think it's a good base then I'd be ok with it.   |
| Ryne       | Mading                                   | I think it should be considered to allow CRPC holders to satisfy some of the coursework through the Accelerated Path. Especially since that designation seems to run parallel to the CFP certification.   |
| Patrick    | Maffett                                  | I strongly support adding the CIMA based on my own experiences and working alongside numerous CIMA designees in various professional roles.   |
| Ali        | Mahbod                                   | THE CFP Should be more srigent to get stop handing it out like candy  |
| DJ         | Mahler                                   | Support   |
| Charles    | Maina                                    | The designation focuses on asset allocation, ethics, due diligence, risk measurement, investment policy, and performance measurement. All these are relevant to the financial planning process.   |
| Bonnie     | Maize                                    | I don't believe certain designations already accepted should qualify for the accelerated path and don't believe the list should be expanded. As someone with a JD, I know firsthand how little overlap there is between a legal education and CFP education. The broad education is extremely important and shouldn't be skipped over because certain professionals have specialty in one area. |
| Stephanie  | Malewski                                 | Accelerated in that they would not need to necessarily complete the Investment module only.   |
| Mason      | Malozzi                                  | N/A   |
| David      | Mannaioni                                | CIMA is a well-recognized and rigorous designation.   |
| John       | Marchand                                 | As a post retiree CFP student candidate, I support generally alternative qualification approaches to accelerated qualification. Yes, I'm 'talking my book', as a financial trader might say, but my concern with the CFP degree is not the rigorous educational standards but the professional qualification standards.   |
| Carey      | Markoe                                   | I do not believe the CIMA is of the same rigor as the above planning designations or professional degrees.  |

| First name  | Last name (c/o firm name, if applicable) | Response   |
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| David       | Marotta                                  | CIMA does not focus on many of the financial planning issues important to the CFP.   |
| Kenneth     | Marshall                                 | Exclusion of JD's from full CFP course work is a classic over-estimation of the competency inherent to a law degree. It usually does not correspond to financial expertise, technical financial planning, tax planning nor accountancy. Many of us require YEARS of practice in these areas, along with advanced degrees in finance, economics, political economics, accounting, etc. In addition, continuing education courses are typically nothing more than webinars to market financial products. Continuing education requirements should include all the practice areas of a CFP.   |
| Sheri       | Marshall                                 | Based on the 5 Domains/Sections that are tested it appears there is significant overlap of content and tested items as the CFP; therefore should satisfy that academic requirements.   |
| Leo         | Marte                                    | The CIMA® designation is in essence an institutional-focused designation with no overlap with personal financial planning. Drawing from their own documentation as posted in the Investments & Wealth Institute, the curriculum focuses on Capital Market Fundamentals, Investments, Behavioral/Portfolio Theory, Performance Analysis, and Portfolio Implementation. Although CIMA® candidates are highly likely to have above-average investment expertise, it does not equip them to deal with the complexities of personal financial planning that a CFP® professional should be expected to manage. While we are on this topic, I encourage the board and the team analyzing these certifications that they re-consider the inclusion of PhDs unless they have specific academic background in personal financial planning, and JD candidates in general whose body of knowledge has no overlap with the CFP® curriculum. |
| Bruce       | Martin                                   | I support if the same standard is reciprocated by CIMA.  |
| Joseph      | Masella                                  | Current CIMA intending to enroll in CFP program, so strongly support.  |
| Mitchell    | Mass                                     | I am not familiar with requirements for this certification.  |
| Charles     | Massie                                   | Makes sense  |
| Christy     | Matzen                                   | There is so education missing if someone only does CIMA and capstone, it's too investment focused and less planning emphasized.  |
| Rick        | Mayo                                     | The CIMA is a one dimensional designation that follows one path, investments. This is not enough to challenge the CFP capstone without prior work in the other areas of financial planning.  |
| Noah        | Mazur                                    | The CIMA designation appears to have been around long enough to be taken seriously by professionals in the industry. It is accredited and the curriculum is partnered with Top 10 and Ivy League schools.  |
| James       | McCartin                                 | The requirements and rigors to earn CIMA are not aligned with the designations that currently qualify for the Accelerated Path.  |
| Christopher | McCauley                                 | Demonstrates commitment and a level of education   |

# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

| First name | Last name (c/o firm name, if applicable) | Response  |
|------------|--|---|
| Vincent    | McClellan                                | Too many people have the CFP now, and it should not be made easier to obtain.   |
| Jeffrey    | McClure                                  | I have worked with a CIMA certificate holder and found him to be highly competent and professional, in some ways more so than CFP marks holders I have known.   |
| Elizabeth  | McCollum                                 | CIMA is an investment analyst, not one who know how to serve individual clients with planning needs. The steps of financial planning would not be familiar to them and further education should be required.  |
| Jack       | McCormick                                | I do not have my CIMA yet but plan to attain it. I know it is an extremely difficult process and is worth adding to the list of approved accelerate path due to its application and necessary knowledge to attain it in this industry.  |
| Kyle       | McCune                                   | Our industry is convoluted and confusing enough for both professionals and clients to navigate as it is. If the CFP certification is to be upheld as the gold standard for fiduciary financial planning then all certificants should have to go through the same or similar training. It is not fair to existing CFP professionals or their clients for an CIMA investment professional (or the other types of professionals listed) to label themselves a financial planner when that is not their training or expertise. This will water down the certification and reduce its credibility. Expanding the CFP certification to allow other designations lower barriers to entry is not: By completing all four certification requirements—education, examination, experience, and ethics—professionals demonstrate to the public that they have attained the competency level necessary to practice independently as a financial planner. |
| Justin     | McCurdy                                  | I oppose - that certification is focused on investments only. This would ignore the other domains important to certification - estate planning, tax, retirement, education, etc. That said, this would also be the case for the current list.   |
| Jude       | McDonough                                | I think the CIMA coursework is extensive enough to be added.  |
| Catherine  | McDougall                                | CIMA although expensive to obtain is too heavily weighted in investment management and is lacking in personal finance. I also don't agree with a few of the designations on the current standard. I have to believe the failure rate for some of those who take the 45 hour capstone course is higher in some of those credentials or licenses.   |
| Ryan       | McGhee                                   | If the person has the knowledge and experience I feel they should be able to test out of the coursework.  |
| Thomas     | McGrath                                  | CIMA is a comprehensive course of study, while geared towards an institutional setting, it may carry over depending on the certificant's role and into the personal financial planning. I am in favor of this.  |
| Alan       | McGrew                                   | I consider the CIMA® to be the equivalent of some of the existing designations that qualify one for the Accelerated Path.   |
| Aidan      | McGuire                                  | I am neutral on this change   |

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| Tricia      | McIntosh                                 | Considering the difficulty of obtaining either the Associate or the Fellow grade of CIMA® membership, that CIMA® is considered on par with a master's degree in the UK, and the lengthy list of strategic alliances with other organizations worldwide, adding the CIMA® certification to the list of approved Accelerated Path academic degrees and professional credentials for candidates for initial CFP® certification seems perfectly reasonable.  |
| Christopher | McLawhorn                                | A short cut is a good idea and will help expand the number of cfps.  |
| Ben         | McLintock                                | So long as the educational requirements closely mirror the core financial principals upon which CFP candidates must learn, I have no issues with CIMA being added to the list of degrees and credentials that qualify a candidate for an Accelerated Path. Does CIMA plan to provide reciprocity for a similar education exemption for a CFP wishing to also earn a CIMA designation?  |
| Jared       | McNee                                    | From what I know, the CIMA is investments only which is only one subject for the CFP. I think most of the value of the CFP comes from the non-investment knowledge which the CIMA may not have.  |
| Kiernen     | McTaggart-Ivezic                         | The CIMA is held by individuals who dedicate their careers to financial services and see the serious nature of the credentials, public trust and competency.   |
| peter       | meeks                                    | We have enough work keeping up with the current 30 hours of CFP(R) CE. The CFP(R)'s, whom are already certified, should be exempt from all this new license upkeep. I would prefer that you spend our money and your time and resources on educating the public about the importance of having a CFP(r) versus regular advisor. If this passes, I will stop paying the annual fee and allow my license to lapse. My clients all know that I earned the license and am capable of doing excellent financial planning and would prefer that I spend my time helping them vs. taking more CE hours. |
| Jonathon    | Merickel                                 | Background in each of those seems sufficient   |
| Greta       | Messarra Woodward                        | I hold CRPC but am not famliar with CIMA   |
| Christine   | Messmer                                  | I don't know what the CIMI is so I'm unable to discern what is best.   |
| Cynthia     | Meyer                                    | The CIMA is not sufficiently comprehensive enough and does not include any other financial planning topics besides portfolio management. In comparison to the other credentials, it takes only a few months to complete, vs. a few years for other degrees and professional certifications. I would not put CIMA in the same bucket as a CPA, CFA Charter, or a JD!  |
| William     | Meyer                                    | I didn't know about the CEMA   |
| David       | Middleton                                | I already believe there are too many credentials that satisfy the education requirement. Let's not add another. How can you be the gold standard on financial planning education when you let other groups do the educating?   |
| Aaron       | Miller                                   | It is my understanding that the CIMA designation is all investment related. Where is the estate planning, insurance, etc.? I think this would lessen the CFP designation.  |

# CFP BOARD

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| First name | Last name (c/o firm name, if applicable) | Response  |
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| Jeffrey    | Miller                                   | HOWEVER WITH ADDITIONAL FINRA REQUIREMENTS AT THE STATE LEVEL, STATE INSURANCE CME REQUIRMENTS (EXEMPTAFTER 20 YEAERS FOR GENERAL LIFE LICENSE) STILL NEED ANNUITY CME BUT DO NOT SELL AT THIS TIME. 30 HOURS IS SUFFICIENT REQUIREMENT. ALSO LIKE INSURANCE LICENSING CFPS THAT HAVE BEEN PRACTICING FOR 20 YEARS SHOULD EITHER BE EXEMPT OR REDUCED REQUIREMENT.  |
| Maureen    | Miller                                   | CIMA certification is too narrow  |
| Michael    | Miller                                   | CIMA is too narrow in its focus to warrant the Accelerated Path. I think the CPA is also too narrowly focused to warrant the exception  |
| Rodd       | Miller                                   | CPA, CFA, and CFP are widely recognized as the leading finance designations. By allowing only one class on top of the CIMA would be to water down the value of the CFP.   |
| Steven     | Miller II                                | If someone is competent enough to pass the CFP exam, then forcing the education portion is irrelevant. So, I will always be agreeable to making it easier for competent people to have an expedited experience to their credentials.  |
| Ronald     | Mims                                     | Educational levels are great. However, the need to be a pro at working the calculator at testing speed is, in my opinion outdated. I have been practicing securities since 1990 and we used calculators. Today, we use programs and now A.I is doing the calculations. I hope that you have updated the CFP exam to reflex this.  |
| Zachary    | Mineur                                   | I do not think the CIMA is on par with the other certifications and degrees listed.   |
| Matthew    | Mintz                                    | Yes, however i would also sugguest adding the cpwa to the list as many consider it more intensive than the CFP.   |
| John       | Mitchell                                 | While there are analyst functions and skills in a CFP education program, They in no way overshadow the other skills needed to skillfully work with the public as a planner.   |
| Wyatt      | Moerdyk                                  | I lean against adding the CIMA certification because the curriculum does not cover a broad range of financial planning topics. It also opens up the possibility of many other certifications being approved in the future, which may lower the standard.  |
| Pablo      | Montalbetti                              | I agree, if someone already proves being capable through other certifications why not just the exam. On the other hand I would somewhat would look into including certain career path like economy/ MBA (like myself) to reduce the amount of coursework we have to take before even taking the test. I believe if someone passes the Capstone, the exam and the hours... why the rest of the coursework. |
| Alexander  | Moore                                    | While the Capstone is designed to test the implementation of the coursework, it can not/does not cover the full spectrum information in each of the respective textbooks. The coursework requirement is important in that it provides necessary background knowledge to 'fill in the gaps' and should not be bypassed.  |

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# CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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| Kyle       | Moore                                    | I don't understand how a certification in one specific area can outweigh the need for education on multiple wide-ranging topics. This also applies to the CLU. But, I don't think these changes have anything to do with enhancing financial planning quality, but simply to increase the lead funnel to make it easier to obtain CFP marks and increase revenue.   |
| Lisa       | Moore                                    | I would also like to see added Credentials for those that have passed Investment License such as the Series 6,63,65,66, or 7 added to the accelerated Path  |
| Patrick    | Moore                                    | I do not believe that many other designations cover the same breadth of information that the CFP course does. Covering investments only does not supplant the broader knowledge provided by the CFP.  |
| John       | Morgan                                   | I am against accelerated paths for any of the destinations that are not in my view as rigorous as the CFP. I support it for the CFA and CPA but no others for now.  |
| Scott      | Morley                                   | I believe the list of currently accepted designations are sufficient. Adding more designations I believe would water down the meaning of becoming a CFP   |
| Ben        | Mossoney                                 | The exam will be the real test of if someone is worthy of the marks. It seems redundant to relearn so much information from these designations.   |
| Caden      | Mumford                                  | I am not familiar with the CIMA cert.   |
| Kahlela    | Mungin                                   | As someone who has 15 years experience in finance industry I find it redundant to be required to have a degree and then still be required to take courses for an additional fee to acquire the certification. I am currently in school to obtain my finance degree for this certification but nobody reimburses me for school and I have no tuition assistance via my employer to do a job that is mostly psychological.  |
| Evan       | Murphy                                   | I think the CIMA certification would provide a thorough and applicable platform for CFP candidates.   |
| Thomas     | Murphy                                   | I strongly support this proposal but also support the CPWA credential as an additional option.  |
| Rob        | Myers                                    | This should only apply to designations that cover most (or all) of the subject matter that the CFP would; such as the ChFC and/or the MPAS designations. For designations only covering one aspect of the CFP curriculum, those should only fulfill the course requirements for the associated with and aligned to that designation. For example the CFA and CIMA should only fulfill course requirements for the Investments course; and the CLU should only fulfill course requirements for the Insurance course. |
| Lori       | Nadglowski                               | The CIMA designation focuses on a narrow part of planning. Maybe they could have an accelerated path, but not skip the program.   |
| Shamiah    | Naff                                     | There is more to being a CFP than just investment management  |
| Gregory    | Nebel                                    | The focus of the other designations is sufficiently different from the CFP that this implies a serious watering down of the common knowledge one  |

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|            |  | would expect a CFP to have. If a specific requirement has been addressed it should be allowed within 5 years of Exam. Otherwise there is no regulation, and faith is lost in the meaning of the CFP.   |
| William    | Nedza                                    | I do not believe the qualification, education and testing to get CIMA certification is robust nor broad enough to allow certificants to qualify for the accelerated path.  |
| Devin      | Neitzel                                  | Courseload and certification requirements seem relatively easier than CPA, CFA, PhD, and JD  |
| Dennis     | Nelson                                   | I am not that familiar with the CIMA certification and what it entails to achieve such but I have concerns about granting this liberty to holders of a CPA, PhD and JD as those disciplines can vary significantly from the basic standards we must meet.  |
| Jack       | Nelson                                   | Support  |
| Stacie     | Nemetz                                   | It is my understanding that the CIMA designation does not have the same academic rigor as the other designations qualifying for the designated path. From my limited understanding of the designation, the CIMA does not have an education qualification to participate in the program.  |
| Jordan     | Neuschwander                             | I'm in favor as CIMA likely aligns with portions of CFP topics.  |
| Jacob      | Newcomb                                  | I don't know that this stacks up to the credentials listed above. I'm inclined to leave it where it is for now.  |
| Ryan       | Newman                                   | The CIMA certification only covers the investment portion of the CFP covered educational requirements. Moreover, it is a designation that can be attained in months, where other designations take additional education. While one could make the argument that a CPA is more qualified to discuss taxes, a CPA must understand the mechanics of estate, tax, and investment planning. I feel the CIMA certification would be 'too low hanging fruit' to circumvent a more broad learning experience (like the CFP/ChFC coursework, a JD, or education to become a CPA). |
| Vu         | Nguyen                                   | We need to reduce education requirements and put more emphasis on CE. The hurdle to get CFP certified is so high that I suspect we will see a reduction in entrance exam and or candidates seek other certifications   |
| Santine    | Ngwe                                     | I have been getting the support I need   |
| Timothy    | Nickas                                   | Some of those credentials don't provide the candidate with the proper planning knowledge.  |
| Anthony    | Nigro                                    | I support the CIMA designation as proposed for the accelerated path. I believe its best fits an advisor who works closely with clients on a everyday level and provides a higher level of education and competence overall.  |
| Paramjit   | Nijjar                                   | Education is the fundamental basis for your competency in Financial Planning. Even though you may be otherwise very smart having done your PhD, JD etc., you may not know about the Financial Planning. I don't think the education part is big burden. I would rather make Education competency more strict than to relax it.   |
| Ilie       | Nistor                                   | Is a good enough designation that can fulfill the requirement  |

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|------------|--|---|
| Thomas     | Nohr                                     | Our Industry is getting older, and you will have a drop off of members eventually. I have numerous licenses everyone has 'ethics' Did we all of a sudden become unethical? I find myself doing multiple classes, multiple CE and qualifications. So, I am for competent people but adding 10 hours just makes this cumbersome. None of the other CE for ethics count for CFP and vis versa. I just finished 10 hours of ethics. I think this is getting to the point of being so burdensome that I am thinking of not renewing one or two of my licenses. Certifications will be the next choices I will have to make. My son has worked with me for 14 years and the CFP board only counts college therefore he doesn't qualify. You cannot teach experience however the board discounts this in favor of a degree. I don't care for the discrimination. |
| John       | Northrop                                 | The CIMA certification covers a substantial portion of the general finance and investment part of the CFP(R). That, in combination with a history of client facing conversations brings them up to the experience and financial understanding that many CPAs, CFAs, and other designations have.  |
| Mike       | Norum                                    | No, it is not as rigorous   |
| Johnny     | Nuanes                                   | Well I do hold the CIMA in high regard, I don't think it should be added to the list of approved credentials.   |
| William    | Oakland                                  | In my mind, the requirement for a college degree is antiquated. I think there are many competent, smart, hard-working individuals, who if supported by the right firms, could serve an ever-growing group of clients. The credentials included in the upcoming changes are a step in the right direction, but I think more work needs to be done in this space.   |
| Bob        | Obernesser                               | Do not feel that it as in-depth as other Accelerated Path routes  |
| Celina     | Ochoa                                    | CIMA is a rigorous program.   |
| Larren     | Odom                                     | There is no reason to increase the CE requirement. 30 hours every 2 years is plenty. 40 hours every 2 years is excessive and will not truly improve candidates and CFP members. It is only a moneymaker for CE companies and a big time commitment (a full work week every 2 years). I STRONGLY oppose this.  |
| Karen      | Ogden                                    | I don't feel that it's really equivalent...while investment management is critical, it is only one leg in a stool and I feel that people seek out CFPs more for planning than investing.  |
| Nathaniel  | Oliphant                                 | As a current CIMA® designation holder, I believe the amount of knowledge and dedication the certification requires more than shows an increased competency above the typical financial professional. However, the CIMA® is heavily focused on investment management and may not have the necessary depth for an individual to only do the capstone and pass the exam.   |
| Eric       | Olivero                                  | I don't know much about the CIMA certification, but I do know that we want to maintain the difficulty and impressiveness with obtaining the CFP   |

| First name | Last name (c/o firm name, if applicable) | Response   |
|------------|--|--|
|            |  | certification. So I am against anything that dilutes the achievement of obtaining the CFP certification or anything that makes it easier.  |
| Kelli      | Olsheski                                 | I don't have enough personal knowledge of the specific requirements of anything but the ChFC® program. I do believe that the CFP® certification process was much more in depth and rigorous than the ChFC® program. I would not like to see the designation dumbed down, but I don't have enough knowledge to comment intelligently.   |
| John       | Oluwaleye                                | CFP Board's Code of Ethics and Standards of Conduct requires CFP® professionals to uphold the principles of integrity, objectivity, competence, fairness and confidentiality. They make a commitment to CFP Board to put their clients' interests first at all times when providing financial advice.  |
| Daniel     | O'Mealey                                 | Mildly oppose. I fully respect the CIMA designation and the rigors to obtain it. It doesn't seem to mesh with CFP in quite the way CPA, ChFC or CLU does. If I were to pursue the CIMA designation, I doubt my CFP designation would provide an accelerated path to the CIMA designation.  |
| Robert     | ONeill                                   | I think the CIMA is a good addition to the other designations listed and fits appropriately.   |
| Michael    | Oroszi                                   | The CIMA is no cake walk and there are many investment planning topics that are duplicated under both certifications. Risk quantification, investment theory, etc.   |
| John       | Ortolf                                   | CIMA training DOES NOT provide knowledge necessary for a CFP   |
| Andrew     | Oster (Triton Financial Group Inc)       | I think it's unfortunate that the only college degree listed for exemption from the coursework requirement is JD when there's virtually NO financial or investment training as part of that curriculum whereas a masters degree in finance (certainly one in financial planning) would be more appropriate to grant an exemption for. The exemption from coursework should reflect some correlation or congruency to the actual CFP coursework, not simply represent a pool of preferred candidate applicants.   |
| Timothy    | OToole                                   | After a brief overview of the CIMA curriculum, I would want to make sure that risk management, estate planning, and tax planning are also a part of the accelerated path for the candidate.  |
| Diane      | O'Toole                                  | I am writing to express my strong support for the proposed addition of the Certified Investment Management Analyst® (CIMA®) certification to the list of approved credentials under the Accelerated Path for CFP® certification. As a holder of the CIMA certification, I have firsthand experience with the rigorous education and competency standards required to earn this designation. The CIMA program equips professionals with advanced expertise in investment management, portfolio construction, and financial consulting. These competencies align closely with the skills required for CFP® certification, making CIMA certification an excellent preparatory credential. By recognizing CIMA certification, the CFP Board would attract more highly qualified candidates to the CFP® certification program — further elevating its own prestige while broadly strengthening investment |

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|            |  | and wealth management client outcomes for the public. I commend the CFP Board's initiative to modernize its Competency Standards and align them with other respected credentials. I urge the Board to add the CIMA certification to the list of approved Accelerated Path academic degrees and professional credentials that allow individuals to fulfill the Coursework Requirement (excluding the Capstone Course). It is my strong belief that doing so will strengthen the financial planning profession and benefit clients nationwide and around the world. Thank you for giving me the opportunity to comment on this important matter. Best, Diane O'Toole |
| Thomas     | Ouimette                                 | It seems CIMA qualifications are on par with the other designations.   |
| Stephen    | Overstreet                               | Please explain what the CIMA certification is.   |
| Lynne      | Page                                     | Not sure of the requirements for the CIMA I trust the board on it. I would say that we need to make sure the course work is as rigorous for these gateway designations as the CFP and covers the same materials.   |
| Jason      | Palmer                                   | Any credential that contains a strong grounding in Financial Investment/Portfolio Management, related products, time value of money, planning, and the understanding of related risks, should be sufficient.   |
| Peter      | Palmer                                   | I'm working through CIMA program now and there are similar aspects as the CFP.   |
| Jonathan   | Panning                                  | The CIMA designation is rigorous, and those professionals have substantial financial planning backgrounds. Since the Capstone Course and the comprehensive exam would NOT be waived, they would still be adequately tested on their ability to engage in proper financial planning.  |
| Jonathan   | Panzica                                  | This designation could fulfill the investment planning coursework. Certification holders should still need to develop their broader financial planning knowledge and skills.   |
| John       | Parrillo                                 | I really don't feel I know enough about CIMA to comment.   |
| Nathan     | Paschel                                  | The CIMA carries much of the investment planning portion of the CFP, and therefore I support this. Especially if the insurance designations are already listed as part of the accelerated path.  |
| Jeff       | Pasternack                               | I'd have to think that the effort to obtaining the cma is worthy of acknowledgement  |
| Jammy      | Pate                                     | I agree this helps   |
| Christian  | Patterson                                | I do not feel that the CIMA certification is sufficient to replace the CFP course curriculum as it does not cover all topic areas.   |
| Jennifer   | Patterson                                | CIMA certification is at least on par with, if not harder to obtain, CFA certification. Given that CFA certification is already approved, I see no reason why CIMA certification should not be approved.   |
| Nathan     | Paulson                                  | The CIMA while respected is more of a crash course designation than the others receiving this privilege and may create a 'short cut' to achieving the CFP designation.   |

# CFP BOARD

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| First name | Last name (c/o firm name, if applicable) | Response   |
|------------|--|--|
| Adam       | Peak                                     | In my perspective, I put the CIMA up there with CFA as far as the standard and sophistication goes.  |
| Jason      | Peck                                     | Don't know anything about the cima certification so can't comment on whether it should be able to be a substitute for CFP education.   |
| Michael    | Peczinka                                 | advanced certification. would show strong competence   |
| Julia      | Peloso-Barnes                            | As long as the Capstone Course is retained AND the Experience Standard for initial certificants requires experience in four areas of the financial planning process, I support adding the CIMA certification to the list of credentials that satisfy the Coursework Requirement  |
| Keith      | Penewit                                  | I'm not familiar with CIMA and I'm not sure if they have the same standards of education that the CFP requires.  |
| Danielle   | Pennington                               | I do not think the CIMA (R) is on the same level as the above certifications.  |
| Judy       | Perez                                    | Lowering the standards and requirements (I sat for six exams that included written case studies) and increasing the CE requirements only makes the CFP marks less exclusive and not as valuable. Many of us who have been in business for decades read, study and learn everyday to stay current in our businesses. It is ludicrous to require CFPs with 30 year of experience to preform any CE. Many states waive all CE requirements for people with years of experience. Adding CE hours does not make anyone a better planner, it only takes away from the time we should be spending with our clients. |
| Jessica    | Perkins                                  | As a CIMA professional, I think that the coursework provides a great foundation for investment knowledge. The coursework I took through Yale was excellent! However, the coursework was not aimed at financial planners, per se. It was more technical, like a 'lite-version' of the CFA. With the addition of a planning-focused capstone, I think the CIMA could be an excellent base for CFP candidates.  |
| Trent      | Perry                                    | Yes, I agree with this list of Credentials.  |
| Kris       | Persinger                                | Seems reasonable, but I don't know how rigorous the CIMA itself is to attain.  |
| Laurie     | Pertile                                  | If we continue to add other certifications that allow individuals to fulfill the Coursework Requirement, does this 'water down' the coursework requirement?  |
| Chris      | Peterson                                 | As long as the proposal doesn't make it easier or lower the standards to become a CFP that I am fine. From what I understand previous changes have made it less strenuous and easier to become a CFP. I don't like it if all you are doing is trying to increase the number of people who are CFPs to pay your annual fee and have a higher number to promote in ads and to the public. CFP has to mean a truly higher standard is being met by those who hold the credential and those people that are in charge of the CFP Board.  |
| Geoffrey   | Peterson                                 | My personal opinion is a college education should be a requirement for certification in order to help distinguish ourselves in front of the public - our   |

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| First name | Last name<br>(c/o firm name, if applicable) | Response  |
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|            |   | profession is clouded by an alphabet soup of designations that can simply be purchased and don't provide a true benefit to those who need the help. Requiring a college education helps separate us from the alphabet soup de jour.   |
| Michael    | Peterson                                    | I believe a planner must demonstrate people mastery. It is one thing to know how to crate portfolios and manage assets. It another level of professionalism to meet with people and earn trust. The CIMA designation seems to be more of a back office role. Simply doing a Capstone seems to fall short of the people aspect in my mind.   |
| Zulma      | Petty                                       | CIMA may be appropriate to satisfy coursework requirement for select modules (i.e. investments) but not all.  |
| Cindy      | Phelan                                      | To obtain the licenses /credentials mentioned above requires hours of study, proficiency and examinations. I agree that certain people with specific credentials should be able to have an accelerated path to CFP candidacy  |
| Zach       | Pidgeon                                     | We should not be jeopardizing the difficulty of this designation in any way   |
| Susan      | Pilon                                       | I am fairly neutral, but this seems to go along with some of the other designations currently included.   |
| Daniel     | Pinard                                      | I don't believe any other programs should replace the education coursework requirement for the CFP, especially credentials largely focused on a speciality area of financial services that only comprise a piece of the CFP curriculum. CIMA (and CFA) focus on investments, which is only one topic in the CFP curriculum. They do not cover the majority of topics in the CFP curriculum to any extent that should serve as a replacement for the CFP education requirement. This is evident in the fact that holding the CFP certification in no way replaces any requirements for the CFA or CIMA programs, or some of the other credentials that CFP currently allows for this purpose. I imagine CFP Board allowed these substitutes as a way to market the credential to other designation holders by making it easier to obtain the CFP. A consequence of that is that it dilutes the value of the CFP brand. For full disclosure I am currently pursuing my CFA, and also plan to pursue the CPWA and CIMA. I'm doing that for the benefit of continued education, not to collect credentials. |
| Natalie    | Pine  | CIMA is not of the same caliber as the CFA and other Accelerated Path credentials.  |
| Linda Sue  | Placek                                      | I would suggest a 'time' requirement to any of these candidates. They should be working in their field for at least two years before eligible to accelerate their path to the CFP credentials.  |
| Kevin      | Podell                                      | Having not completed this course I don't feel I'm qualified to speak on this standard.  |
| Stephen    | Poll  | I would add the CPCU insurance designation on the list.   |
| Bruce      | Popper                                      | I don't think that the CIMA designation is as difficult to achieve as CPWA. I would be more in favor of seeing CPWA have the accelerated path.  |

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| James      | Powell                                   | If the objective is to increase the education of financial professionals in general, this should serve to entice more people to enroll in the CFP program. Personally, I had the CFA® credential and had started the Accelerated Path twice before deciding to do an online program through Boston University. The Accelerated Path initially attracted me to the CFP program, but I am glad I did the more comprehensive program in the end.   |
| Hunter     | Prasch                                   | Like many credentials listed above, the CIMA certification should allow the person to enter an accelerated pathway. It's held to a high standard just like the others above.  |
| Darwin     | Pressley                                 | I think having continuity among designations is a positive thing. The ability to apply current experience and knowledge is good and will keep the help reputation of the CFP strong while encouraging multiple designations.  |
| Jacqueline | Price                                    | I have no objection to the proposed change  |
| Jeffery    | Price                                    | this sounds reasonable  |
| Kayla      | Price                                    | Please consider adding EA (Enrolled Agent) for the IRS to your list above.  |
| Concerned  | Professional                             | This change makes sense but CLU is an insurance salesperson designation and should be removed.  |
| Robert     | Pryor                                    | I'd propose that CPA be removed from the list.  |
| Bryan      | Purdom                                   | I feel the CIMA gives a strong background in a significant portion of CFP required knowledge so I would support his.  |
| Loyd       | Pyle                                     | Good add  |
| Cassandra  | Queen                                    | Adding the CIMA to this list feels like a gateway for all of the other certifications to request Accelerated Path. The current list of credentials/licensing has extensive education requirements to achieve, which shows that they are a well-educated learner who understands the value of the credentials and the need for understanding and have earned the Accelerated Path. The CIMA, while not insignificant, requires less and could potentially downplay the education component of the CFP. |
| Ryan       | Rader                                    | Neutral   |
| David      | Radoccia                                 | cfa clu or chfc have taken similar courses- no need to have additional repetitive ones  |
| George     | Raftopoulos                              | I teach the CFP program and ma very familiar with CIMA. The CFP program will lose its distinction of CIMA coursework is accepted.   |
| Garrett    | Railsback                                | CIMA focuses only on material that cover Investment Management which accounts for 17% of the exam. I feel the same regarding the CLU.   |
| Liz        | Raleigh                                  | I don't have an opinion on this   |
| David      | Raney                                    | I believe this credential satisfies education element.  |
| Lawrence   | Ransom                                   | I've not taken the CIMA so I can't comment on how closely it ties to the knowledge required in the CFP coursework.  |
| Alan       | Ray                                      | I hadn't been aware of the addition of so many credentials to the accelerated path. I would not have approved of this without a provision of testing knowledge in all the subject areas of our education requirement.   |

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|            |  | For example, CFAs work with numbers, not people. Where would they have proven the ability to tackle estate planning, benefits or insurance planning? Skating through with only a capstone course should not be allowed for anyone except ChFC and PFS credentials. Of course, the academic degree programs covering all subject matter are legacy tracks to meeting the requirement.  |
| Robert     | Reay                                     | I believe students should provide evidence that they've taken coursework in all facets of financial planning: tax planning, estate planning, insurance planning, retirement planning, etc. This 'coursework' doesn't necessarily have to be from a college/university, but could be satisfied through approved CE. I don't believe students with other designations (CIMA, CPA, CFA, CLU, PhD, or JD) should be given a shortcut to earning the CFP marks. Certainly, I think they're allowed to waive certain education requirements. For example, CIMA or CFA candidates can waive the Investment Planning course; CPA and JD candidates can waive Tax and Estate Planning courses; etc. Providing shortcuts like this degrades the value of the CFP. It could be perceived as a 'secondary' credential that's easy to obtain, rather than as a 'primary' credential that requires significant study and effort.  |
| Max        | Recker                                   | I received my CIMA Designation roughly 8 or 9 years ago and worked very hard to obtain it. I also completed my CFP Designation in March of 2023. I believe the quality and the respect of the designation is upheld by the rigorous and difficult path one has to go through to achieve it. Being someone that has both, I can say that you should need to go through the education modules to best appreciate what it stands for. I also oppose having an abbreviated path for a CFA and especially a CPA. Neither of which and the CIMA cover enough material to be even closely resemble what it takes to successfully pass and learn from the modules and to have carried that weight to EARN the designation.  |
| Michelle   | Redding                                  | I am not as familiar with CIMA as i would need to be to answer this question.   |
| Alyssa     | Reed                                     | The CPA, CFA(R), JD, etc. are all very respected licenses/certifications. A CPA is exposed to investment planning, tax, overview of retirement plans, and estate planning. They learn insurance, retirement plans on a deeper level, and behavioral finance with the CFP. I assume JD and CFAs have similar background. The board recognizes the competency to earn an accelerated path credential translates well to the CFP exam and enables the education to be skipped given the CPA/CFA/JD already has covered the bulk of the components. The CIMA is not on the same tier. They do not have the robust training. Instead of needing to learn one or two CFP(R) components, they will only know one or two. And consider if they then use a review course that offers 'just what you need to know to pass the exam'. They won't ever truly learn the topics. Plain and simple, they will not be the same caliber expected of a CFP(R) and will weaken the public's perception |

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|            |  | of the credential. Further, consider the fact that the expected study time for the CIMA is even less than the CFP(R). That is a solid indicator it is not as respected of a credential and is odd that someone with less effort would get to obtain a pass on a harder certification. Think of the study time for CPA/CFA/JD. The study time is triple at least the CFP(R). That makes sense, then, that the training would be a bit more intense and would carry over into the CFP(R) exam, leaving the accelerated path holder to need to learn only one or two components of the CFP(R). As a CPA and exposed to the accounting profession, a CIMA is not near as qualified as the others. It would be the 'weak link' on the accelerated path list. I already hear complaints from CFP(R)s that CPAs/JDs get to 'skip' the education (they don't realize how much overlap there is). I believe their complaint that a CIMA gets to 'skip' the education would be justified because there is not the same extensive overlap in topics covered as there is with the other accelerated path and CFP(R) options. |
| Bryan      | Regalado                                 | It is too investment focused   |
| Brian      | Remson                                   | I strongly oppose the proposed change to the Education Standard regarding the inclusion of the CIMA® certification as an approved Accelerated Path credential for the CFP® certification. While the CIMA® certification is valuable in its own right, it does not adequately meet the comprehensive educational requirements needed for a CFP®. The current standards are essential for ensuring that all CFP® professionals have a well-rounded understanding of financial planning, covering a range of critical topics such as tax planning, estate planning, and retirement planning, which are not fully addressed through the CIMA® credential. This change undermines the rigorous educational foundation that is a hallmark of the CFP® certification, ultimately weakening the integrity and credibility of the CFP® designation. It is crucial that the CFP® Board maintain a high standard of education to ensure that certified professionals are fully prepared to serve clients in all aspects of financial planning.  |
| Daniel     | Rendler                                  | I disagree with accelerated path in general. All it means is someone did a test. I would like CPA and other designations dropped as most accountants are ignorant to what it truly means to be a fiduciary financial planner. They have not regulatory board like most Financial advisors. People who want to the designation should have to earn it like the rest of us did. The only accelerated path I would support is if relevant work experience without complaints filed. Otherwise you will just have CPA's collecting designations so that they can pretend to be a financial planner. Make this harder to get easier to keep.  |
| Kelly      | Renner                                   | The CIMA certification seems to focus on investments and while that is important, I feel the planning process and knowledge needed is so much more. If I am wrong on what the CIMA is, and the candidates will still have to learn the broad range of planning topics, I would not be opposed.   |

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| Chad       | Reynolds                                 | If you are suggesting it I'm assuming it is a quality designation that qualifies.   |
| Jacob      | Rhodes                                   | Strongly oppose   |
| Loredana   | Rickard                                  | In reviewing the CIMA® curriculum, it appears to be missing a few key components that the CFP® curriculum covers. Not only that the CFP® curriculum covers, but is incredibly crucial knowledge to obtain and work through in order to be prepared for the exam.  |
| Serena     | Rickman                                  | The CIMA is not broad or rigorous enough in my opinion to circumvent the coursework which is integral to ensuring the CFP education standards are met. It is my fear that the CFP becomes known as an easy designation to get, as that would nullify the value of the designation.  |
| Jonathan   | Ritter                                   | I   |
| Jody       | Robinson                                 | Not in support. In my opinion, CIMA is about investment management, not financial planning  |
| Thomas     | Robinson                                 | I consider the CIMA to be a very weak designation, however as long as they must take a capstone course and certification exam to earn the CFP designation, I am fine with this addition.  |
| Blake      | Robson                                   | I support the addition of CIMA, assuming the additional in class work will be more rigorous around the designation/expectations.  |
| Dylan      | Roche                                    | Makes sense to me!  |
| Nathan     | Rockholm                                 | The CIMA focuses on investments....thats only one part of the CFP. If the CFP is going to be THE designation for financial planners then we need to separate it as much as possible from designations that only focus on one of the topics in the CFP curriculum.   |
| Rob        | Roels                                    | CIMA and CPWA are both rigorous designations that I believe have a higher quality than both the CLU and ChFC that are already included.   |
| Michael    | Rois                                     | I have not gotten the chance to work with these individuals and see their competency in regards to planning but   |
| Charles    | Rose                                     | Sounds petty- Would have been nice when i took the exam. So i hate to say it but since i am past that hump, let others do the same. I am a career changer- mostly because of a corporate action. I moved from a corporate employee to a practitioner. Its not easy when you have a family and take time and money and lose income to take time changing. So let others face the same headwinds i did. |
| Adria      | Rosebrock                                | While I feel the CIMA certification is impressive, it is not comprehensive and provides no education or standards for delivering planning advice in areas of insurance, retirement, education, estate and charitable planning. I would recommend this replace the need to complete an investment course.  |
| Robert     | Ross                                     | After a review of the CIMA requirements and spending some time exploring the certification on-line, I feel that it is a good option.  |
| Broc       | Rosser                                   | I am going to assume the committee thoroughly reviewed this certification to confirm it met existing standards. The only concern I have is that JD or   |

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|              |  | PhD (currently allowed) have nothing to do with understanding CFP. Keep the requirement but allow an exception. For example, maybe require 10 years of experience versus a degree.   |
| Richard      | Rosso                                    | The CIMA is an essential addendum to the CFP coursework. It rounds out a solid foundation to provide advice as a fiduciary.  |
| Robert       | Rothe                                    | There should be no waiver of education requirements.   |
| David        | Rowland                                  | This is fine with me.  |
| Marsha       | Rubin                                    | I am not familiar with the CIMA curriculum   |
| Patricia Ann | Rudy-Baese                               | Don't think it's a suitable addition   |
| Jeffrey      | Ruffing                                  | Not aware of the CIMA certification.   |
| Jonathan     | Russell                                  | Given my lack of familiarity with the CIMA certification, I can neither support nor oppose this change.  |
| Chris        | Russo                                    | All the CIMA holders I have worked with have been very competent and it is my understanding that the coursework is fairly rigorous.  |
| Gary         | Rychtanek                                | It waters down the CFP if allowed.   |
| Brigid       | Rypien                                   | I don't know enough about the certification  |
| Amanda       | Rysiewicz                                | The CIMA is a much easier certification to get, the content is similar in some ways but not all. I think candidates should have to learn about all aspects of the CFP education, not just investments  |
| Joseph       | Sachetta                                 | The CIMA certification appears to reflect knowledge, competence & ethics.  |
| Brady        | Sahnow                                   | This seems appropriate as a substitution for the capstone project  |
| Melissa      | Sanchez                                  | I am not familiar with the coursework of the CIMA(R) and therefore have no opinion.  |
| Andres       | Sandate                                  | I don't know the requirements for earning a CIMA.  |
| Albert       | Santaella                                | I support this proposal  |
| Tom          | Santi                                    | Decreases the value of having the CFP designation by allowing others to shortcut the process for obtaining the designation.  |
| Nathaniel    | Sarkar                                   | If you're going to allow CIMA certification to meet the education requirement in lieu of the education courses you should also consider an Master in business Administration. I have an MBA in addition to work experience within financial services industry and anything that would be new content for me was covered in my MBA. I'm assuming this is what is the argument for the CIMA as well. Now by doing this you are opening up the box to many other instances where people would like to waive their education requirements. |
| Seth         | Sartain                                  | I'd say also remove CLU® and ChFC®. In my mind, they are not remotely on the same level as the others listed.  |
| Laura        | Satin                                    | The professionals I know with the CIMA designation are top-notch in their competencies, ethics, and willingness to address financial planning outside of investment management. However, I should also add that all the CIMA professionals I know are also CFP® Professionals already.   |

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| James      | Saulnier                                 | CIMA is for investing. Asset management is NOT financial planning, irrespective to the fact most 'advisors' are little more then AUM gatherers. Need I say more? What does a CIMA study that prepares them for risk (insurance) estate, financial planning concepts, tax planning?   |
| Rob        | Schaefer                                 | Creating overlap between course material only exacerbates the already confusing litany of acronyms. Advisors should focus on the single certification that best addresses their clients, instead of racking up as many as possible and further confusing the public. This perpetuates the problem I feel. And if you're looking to attain the CFP, complete the requisite coursework. That simple.   |
| David      | Schian                                   | I'm not sure if the CIMA provides education on tax planning or risk management.  |
| Charles    | Schilleci                                | The CIMA certification is a high level professional program, which along with a CFP designation, gives the professional more services in performing comprehensive financial planning.  |
| Margery    | Schiller                                 | This is respectful of related professions and reasonable. There is a definite need for good counseling and active listening skills for new CFPs to be effective with their clients. I do not know if these other certifications include counseling skills training. I believe it is now part of the CFP training programs.   |
| Erika      | Schleifman                               | I fully support the proposal regarding adding CIMA coursework and ultimately designation to the current CFP competency standards. In light of the fact that many CFP Certificants employ managers to invest our clients' funds, the CIMA credential can only be useful in expanding our expertise and solutions to our clients.  |
| Joy        | Schlie                                   | CIMA focuses on a key area that is further covered under CFP. This would be a good base of knowledge to draw from as one pursues their CFP® designation.   |
| William    | Schretter                                | I think it is an excellent idea to include this certification as a qualified to waive the capstone course.   |
| Adam       | Schwartz                                 | CIMA, while technical and focused on investments, is too narrow unlike CPA, PFS, CLU, ChFC...  |
| Richard    | Sendell                                  | I wish it was available when I was in school.  |
| Matthew    | Senicola                                 | In addition to this proposal, which I am happy to see since I possess my CIMA - when will the Bachelor's degree requirement be dropped? I entered this industry at 20 with an associate's degree and now have 25 years of experience. Yet someone with limited working years and a Bachelors in something irrelevant like 'culinary arts' is more qualified than I am to gain certification. The requirement had good intentions but has alienated advisors like me and is outdated. |
| Alec       | Sessing                                  | CIMA focuses on portfolio management, not planning, CFP is planning and there should not be shortcuts or hacks to our career path  |

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| Byrke      | Sestok                                   | I do not support CLU ChFC PhD or JD as designations that can go directly to the Capstone Course.  |
| Viney      | Sethy                                    | The proposal to maintain or expand the accelerated path for the CFP certification undermines the program's integrity by allowing candidates with unrelated credentials to bypass comprehensive financial planning education. Most listed degrees and licenses do not emphasize planning as the CFP program does, thereby devaluing the credential. The CFP program should be a leader in financial planning, not an adjunct to other programs. As institutions mature, they typically strengthen standards, not weaken them. This proposal does the opposite. Moreover, the financial planning profession already faces an identity crisis due to the lack of clear standards. Individuals without relevant certifications, Series 7 and Series 66, claim to be financial planners, including insurance agents who only sell insurance products. This dilutes the profession's credibility. To rectify this, the board should eliminate the accelerated path and instead focus on enhancing the program's rigor. Incorporating study materials from other rigorous certifications, like the IWI's CPWA, could improve the exam standards and strengthen the professions. Tougher standards are essential to maintain the CFP's prestige and protect the profession's integrity. |
| Renee      | Sewall                                   | Not familiar with CIMA  |
| William    | Shafransky                               | I vote to remove this exception entirely. Having these designations provides no benefit to the CFP nor to the financial planning discipline. Everybody, regardless of their designation, should be required to adhere to the process that a candidate with no designation has to follow. Obtaining the CFP designation should not be making exceptions for anybody. Example - for CFA: How does the knowledge of AFFO per share going to help a client select a retirement plan or map out their estate planning?   |
| Jeff       | Shapiro                                  | No opinion  |
| Amy        | Sharp                                    | Allowing other forms of education to meet the requirements are important.   |
| Cameron    | Sharpe                                   | I haven't done enough research on the other credentials to comment either way.  |
| James      | Shaw                                     | The most important designations include CFP, CFA, CPA, JD, and PhD. All others should not have a fast track as we will 'water down' the prestige of the designation. We want candidates to go for the CFP first, not just bolt it on.   |
| Cole       | Shelton                                  | I think the CPWA® is more aligned with the CFP® program.  |
| Jeff       | Sherman                                  | I have no opinion.  |
| Daniel     | Shevlin                                  | I think that these people are qualified to get their cfp designation faster than someone that doesn't have the CIMA   |
| G Glenn    | Shipley                                  | The CIMA does not have the breath as other credentialing.   |
| Matthew    | Shirley                                  | The CIMA is a industry recognized credential so that should count for something. Maybe it does not eliminate the need for all the education   |

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|            |  | requirement, but it should stratify something, particularly the investment focused stuff.   |
| James      | Short                                    | I hold several designations including: CFA, CFP, CIMA, CIMC and ChFC. I completely support the addition of CIMA designees to the accelerated path.  |
| Tyler      | Simonds                                  | This appears to be reasonable since it covers the investments section of the CFP exam. An argument against would be that CIMA is not as wide-ranging as the other approved Accelerated Path academic degrees and professional credentials that allow individuals to fulfill the Coursework Requirement  |
| Ardarius   | Singleton                                | N/a   |
| Joy        | Slabaugh                                 | These don't all cover the same material. For example, the CFA does not prepare people to understand estate planning. To me, that seems to water down the quality of the marks. I would support allowing people to use existing designations to skip certain modules, but not all the modules. For example, it would make a lot of sense for the CFA to allow you to skip investment management module, and the CPA to allow you to skip the income tax module.                |
| Austin     | Smith                                    | Yes as this change makes it easier to satisfy the requirement.  |
| Brian      | Smith                                    | My personal opinion is that the CIMA coursework is not nearly broad enough to be considered as an addition to the Accelerated Path and that the CPWA (given its focused deep dive into almost all related CFP examination topics) would be a much better option for the reduced education requirements.   |
| David      | Smith                                    | Seems reasonable.   |
| Garrett    | Smith                                    | The CFP educational content covers a wide range of subjects. I do not support any narrower scope credentials allowing a candidate to skip learning about the subjects that they are less familiar with. My reasoning is this can lead to CFP professionals who are overlooking certain aspects of clients' situations, leading to harm or poor representation of the CFP credential. This opposition applies to the CIMA but also most of the other credentials listed above. |
| James      | Smith                                    | Cup and personal hands on experience is enough  |
| Jason      | Smith                                    | CIMA is investment and client psychology focused. That is not sufficiently representative of the domains of knowledge for CFPs.   |
| Kathleen   | Smith                                    | I became a CIMA in 2003. At that time, the certification emphasis was on investments and tax. The other CFP domains were not addressed. Perhaps this has changed in the intervening years (as is true with the CFA)   |
| Roger      | Smith                                    | As long as it's a valid designation I have no problem with it   |
| Scott      | Smith                                    | As I am not familiar with the academic requirements of this designation specifically, the professionals that I have encountered with this credential have been very knowledgeable about our profession and a positive reflection of the profession.   |

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| Susan      | Smith                                       | The CFP® certification has been the gold standard for financial planning, the more you dilute the requirements the less value the designation will have  |
| William    | Smith                                       | This is investment focused   |
| Justin     | Snowden                                     | I do not have a CIMA certification, so I am not sure what the scope of the material is. If there is sufficient coverage in insurance, behavioral advice, and estate planning, then it makes sense. However, my understanding of CIMA is that it primarily focuses on investments and taxation. The CFP coursework is much broader.   |
| Matthew    | Sopher                                      | As I have no current personal experience with the CIMA certification, I cannot comment on adding this certification to the list of approved Accelerated Path academic degrees and professional credentials. I can comment on some of the other certifications -- I am currently a CFA level II candidate. I have also earned my Masters of Science in Finance from Villanova University. While I understand some of these credentials cover certain key areas of the CFP curriculum, a credential like the CFA really only covers the investment realm of financial planning. I do not understand why a credential like the CFA allows a candidate to skip the curriculum for all of the other incredibly important areas of the financial planning process. While I personally have no issues with these Accelerated Path degrees/credentials, I think individuals trying to earn the CFP certification should learn about and demonstrate competence in all of the areas of the financial planning profession. I know from my studies in the CFA curriculum that they do not touch on many important areas of the financial planning profession (like insurance, cash flow management, estate planning, etc.) Allowing individuals to bypass the coursework requirements through an accelerated path may lead to individuals sitting for the exam with little experience/knowledge in all areas of the financial planning process. |
| Hamilton   | Soriano                                     | Support  |
| Fred       | Soule                                       | CIMA does not cover as much material as a CFA  |
| Steven     | Spring                                      | CIMA does not require nearly as much time and effort as the others.  |
| Larry      | Springer                                    | Positive and have requested more information on the CIMA certification. It may fit well with my position as a president of a charitable foundation board.  |
| Gregory    | Stahl                                       | NA   |
| Albert     | Stanton                                     | Not sure how rigorous the CIMA designation is to obtain, simply don't know how it stacks up with the others listed above.  |
| Colin      | Starr                                       | CIMA is investments focused and not comprehensive planning. There are major voids in their curriculum to be a well rounded CFP candidate with only taking a capstone   |
| Jael       | Stebbins                                    | It makeese sense to support an organization with similar goals in another country and that they would support ours also.   |

# CFP BOARD

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| First name | Last name (c/o firm name, if applicable) | Response   |
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| ANDY       | STEVENS                                  | CIMA is concentrated on investment solutions and portfolio management. Whereas CPAs, CLUs, ChFCs are focused on comprehensive engagements that involve all facets of financial planning.   |
| Deann      | Stevens                                  | I think it's fine to allow them to take the accelerated path.  |
| Matthew    | Stewart                                  | Here's my opinion on this. First off, I don't believe that the CPA, CFA, JD, and (depending on what field of study) the PhD should even be on this list. All of these studies are very specific areas (i.e. taxes, investments, law (which is super broad to begin with...not like everyone with a JD has a specialty in estate planning). None of them expose a practitioner to all of the broad areas that the traditional CFP education curriculum does. Secondly, if you're going to include CFA on this list, then you may as well include the CIMA too. They are both difficult courses...but again, they both concentrated on investments only. Just having a CIMA or a CFA doesn't make you a competent financial planner,.  |
| Sasha      | Stewart                                  | I do not believe that the CIMA designation covers the financial planning materials in depth like the CFP. I would be open to the CPWA, however.  |
| Scott      | Stewart                                  | This makes sense.  |
| Jennifer   | Stipick                                  | When you review their training - it is not nearly extensive enough to compare.   |
| Amber      | Stoll                                    | The CIMA® curriculum is centered around portfolio construction, investment analysis, and asset allocation, which are crucial for investment management but do not fully prepare a professional to deliver holistic financial planning.   |
| Eric       | Strom                                    | Knowledge domains not broad enough. Certification is not rigorous enough compared to the current list, which are all heavyweight designations/credentials.   |
| Cherie     | Stuece                                   | FYI I do not agree with the CLU being aproved for accelerated path either.   |
| Ken        | Surber                                   | Include MBA to the approved list for Accelerated Path.   |
| Alex       | Sutherland                               | I would say I generally oppose this. The CIMA is a really good/respected designation, but to allow it to encompass the entire education requirement for the CFP exam seems inappropriate. A lot of CFP Professionals are investment advisors/managers, so there is a lot of overlap between the CIMA and the goal of the average CFP Professional. That said, not all investment managers are planners. I personally believe what makes the CFP certification great is that it's solely focused on the wide range of planning INCLUDING investment management. I would concede that the CIMA could be a substitute for a portion of the education, but I firmly disagree that it should cover Estates, Insurance, Tax and the Ethical Principals courses. That is 50% of the exam. The CIMA seems like it would be a much better fit for folks pursuing a CFA designation. |
| Charles    | Swanson                                  | I support adding the CIMA credential. A broader concern is whether the Capstone Program provides the important basics required of a CFP—some capstone programs do and others don't.  |

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| James       | Szafranski                               | To avoid diluting CFP(R) designation  |
| Anastasia   | Taber                                    | I'm not sure of the level of overlap with the CIMA and CFP coursework, but regardless, those on the accelerated path should have to pass the CFP exam.  |
| Julie       | Takkunen                                 | I do not understand the question because in the Current Standard you explained that candidates are allowed to satisfy the coursework by completing a single Capstone Course. In the change you want to add CIMA to the list but then you say it will allow individuals to fulfill the coursework EXCLUDING the Capstone Course. Are you proposing two changes? To add CIMA AND to change it from completing a single Capstone Course to now having to do ALL the coursework EXCEPT the Capstone???  |
| John        | Talleur                                  | Not too familiar with this designation. Looks decent in terms of prep required at 150 hours of recommended study.   |
| Landon      | Tan                                      | CIMA is not as extensive as something like a PhD, just investment focused.  |
| Christopher | Tarashuk                                 | This seems like a fair route as they likely work with similar clients that a CFA would.   |
| Laura       | Tarbox                                   | I am also opposed to most of the other existing paths to 'fast track' CFP certification. As an employer, I can speak to the complete lack of financial planning knowledge that those who 'challenged' the certification in this way typically possess. Accepting CIMA is a continued watering down of the mark to appease to appease the brokerage firms (and raise revenue) in my opinion.   |
| Christopher | Tasik                                    | I am in opposition to the Capstone fast track and none of those designations are financial planning designations. We do not need a bigger tent, we need qualified planners.   |
| Kriti       | Tawfik                                   | I believe the coursework is essential for enabling professionals to deeply engage with topics that may not be thoroughly addressed in the final exam. Recently, a JD attempted the CFP exam and unfortunately did not pass. I firmly believe that a comprehensive, rigorous coursework program strengthens a candidate's foundational knowledge, significantly increasing the likelihood of passing the CFP exam on the first attempt. Additionally, allowing lower-level certifications to bypass this coursework undermines the integrity and value of the CFP credential, diluting its brand and reputation. |
| Angie       | Taylor                                   | Support   |
| Don         | Taylor                                   | Maybe a little light on client touch, but the capstone will augment that to a level that I can support a person that holds the CIMA(r) certification to be considered to have fulfilled the coursework requirement.   |
| Josh        | Taylor                                   | I am not that familiar with the CIMA, but if the course work overlaps with CFP coursework then it makes sense to allow that coursework for credit for the CFP coursework.   |
| Kevin       | Taylor                                   | The CIMA® certification should be added to the list of approved Accelerated Path academic degrees and professional credentials for fulfilling the   |

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|            |  | Coursework Requirement. Recognized for its rigorous focus on advanced portfolio construction, investment analysis, and risk management, the CIMA® credential is tailored to professionals managing high-net-worth clients and institutional portfolios. It emphasizes in-depth knowledge of both traditional and alternative investments, enhancing critical decision-making skills in complex financial scenarios. While the CFP® certification focuses on comprehensive financial planning for individuals and families, the CIMA® certification is distinct in its deep specialization in asset management and fiduciary duty, making it an essential qualification for professionals seeking to elevate their expertise in delivering tailored investment strategies. Adding CIMA® would broaden the pathway options while ensuring a high standard of competency in key areas of financial advisory services. |
| Tiffany    | Taylor                                   | I like this change.  |
| Travis     | Taylor                                   | I do not have the CIMA, so difficult to opine on this.   |
| Travis     | Taylor                                   | In my view, the CIMA credential is simply not at the same level as that of the others. This seems to be to simply accelerate the approval of new CFPs and aims to avoid one of the more difficult parts of the process: the academic course requirements.  |
| Victor     | Tedesco                                  | A Degree is no substitute for experience   |
| Stacy      | Tedrick                                  | I am in favor of making sure the CFP mark maintains its sense of strength in our industry.   |
| Ryan       | Templeton                                | I think it is important for all candidates to sit through the course.  |
| Nathan     | Tepp                                     | This makes a lot of sense to me. I don't feel a need to expand further.  |
| Alexander  | Theodore                                 | CIMA is a highly-respected certification that should be included in the list of other credentials and licenses.  |
| Andrew     | Thibeault                                | CIMA designation is more narrow in focus and therefore easier to achieve   |
| Mackenzie  | Thiel                                    | I am opposed as this creates a loophole accelerated path.  |
| John       | Thomas                                   | It's fine, not sure the CIMA is as robust as others like the CFA and CPA.  |
| Karrie     | Thomas                                   | Support the CIMA certification as long as it is as stringent as the others.  |
| Mark       | Thompson                                 | no in depth understanding of CIMA  |
| Jamie      | Thuss                                    | I am not familiar with this certification to comment either way.   |
| Adam       | Tobin                                    | I wholly support adding the CIMA designation to the list of approved licenses and credentials towards satisfying coursework requirement for CFP.   |
| Ian        | Tollefsen                                | I do not believe that being an attorney is indicative of knowledge about financial planning and should not be included. The CIMA is much more relevant so I support. CPA should not be on the list either. However, I realize that these are not up for debate. yes, I support CIMA  |
| Sarad      | Tomlinson                                | I don't feel the CIMA covers the breadth of knowledge the CFP does   |

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| Brian      | Toole                                    | As a CFP® practitioner who also holds the CIMA® certification, I think this is a great idea. In some ways, I found the CIMA® exam to be even more challenging than the CFP® exam.   |
| Christian  | Torres                                   | I support the idea. The CIMA certification has a high correlation to the material covered in the CFP courses.   |
| Sam        | Torrez                                   | I think it is too easy to cut corners and I feel any new candidate should complete the course.  |
| Mark       | Tracy                                    | I support it. It helps validate the CIMA® designation as relevant, yet more importantly, it demonstrates that the CIMA is lower on the hierarchy of designations. However, I disagree with the Accelerated Path in general. The coursework requirement should be reduced based on their academic degrees and professional credentials, not fulfilled. I understand the Accelerated Path itself is not changing, yet I feel it needs refinement.   |
| Lynn       | Tramontano                               | I don't think every certification should be recognized but CIMA is fine.  |
| Lee        | Trevino                                  | Most of the degrees listed are of much more prestige than the CIMA. I don't believe it aligns with the coursework needed to be a CFP.   |
| Patrick    | Trimp                                    | the requirement for a college degree is foolish and based on most liberal arts degrees, a complete waste of time and money.   |
| Jeffret    | Tudas                                    | No disrespect for the CIMA designation. I just feel that it does not cover all important aspects of the CFP curriculum.   |
| Nicholas   | Tupaj                                    | Whereas the education requirements could sometimes be unclear, this decision puts forth a strong, cohesive line-up that allows more candidates to qualify from an education perspective and to sit for the exam. This decision receives my support.   |
| Rob        | Typher                                   | I grow increasingly concerned about the the large number of hours (either 4,000 or 6,000 hours) a CFP candidate must complete, specifically in the financial related field, in order to become a CFP. Sure, if someone is in the early stages of their career, this requirement seems reasonable since they likely don't have large financial obligations yet (although many do have to payoff educational loans, pay high rent, and significant insurance costs). But what about those who want to change careers later on in life? At that point in life they likely have a mortgage payment, and a family to support, possibly supporting their parents, may still have school loans, etc. Because of these financial demands, they can't afford to take an entry level job in the financial area to gain the required experience. Additionally, just because they have no experience working in the financial industry doesn't mean they haven't gained a lot valuable skills over their career that can apply to financial planning. I can speak of my own experience where, before I started practicing financial planning, I was in several different fields where I interacted face-to-face with business clients, had to make presentations, and provide financial analysis. Certainly those are very valuable skills that can be applied towards a financial planning career. Not to count any of that as viable work experience doesn't seem right. To me, if a person has 10+ |

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|                 |  | years of fulltime work experience, even if it is not directly related to personal finances, and has a 4-year bachelor's degree, that should be enough experience. Again, we are talking about what is a practical solution, not what the ideal solution is.   |
| Ryan            | Uhle                                     | As a holder of the CIMA certification, I have firsthand experience with the rigorous education and competency standards required to earn this designation. The CIMA program equips professionals with advanced expertise in investment management, portfolio construction, and financial consulting. These competencies align closely with the skills required for CFP® certification, making CIMA certification an excellent preparatory credential. By recognizing CIMA certification, the CFP Board would attract more highly qualified candidates to the CFP® certification program — further elevating its own prestige while broadly strengthening investment and wealth management client outcomes for the public. I commend the CFP Board's initiative to modernize its Competency Standards and align them with other respected credentials. I urge the Board to add the CIMA certification to the list of approved Accelerated Path academic degrees and professional credentials that allow individuals to fulfill the Coursework Requirement (excluding the Capstone Course). It is my strong belief that doing so will strengthen the financial planning profession and benefit clients nationwide and around the world. |
| Joseph          | Ullrich                                  | I believe that the CFP designation should be distinguishable by the rigorous education requirements and the examination. I do not believe in shortcuts to the designation. I believe the test only represents a small portion of the educational material and thus, good test takers, or lucky test takers can potentially pass the test without adequately studying and learning the material.   |
| Inderdeep Singh | Uppal                                    | Its a very good initiative, there needs to be standards set for achieving this certification.   |
| Angelo          | Vacirca                                  | The CIMA program is limited in scope to investment planning and doesn't cover many financial planning elements.   |
| Andrea          | Vaioli                                   | I have no opinion on the CIMA itself. What I strongly believe is that there must be a path created for those who do not hold a college degree. I cannot change decisions I made 25 years ago, but in the years since, I have worked in true fiduciary, financial planning roles, and there are countless others like me. I find it insulting that regardless of the degree held, it could be in basket weaving, and you believe that makes someone more deserving than those of us who do the actual job every day. I also find it insulting that you award a certification that expressly implies financial planning is what the individual does, yet they may never do any actual planning, rather they are nothing but a sales person. You should have standards that one cannot use the marks if they are in a commission based sales environment.  |

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| Joe        | Valencia                                 | The CIMA designation coursework and exam is a challenging process and brings value to a candidate.   |
| Paul       | Valentine                                | This makes sense   |
| Timothy    | Valentine                                | It seems as though the investment component of the CIMA exam may be more in-depth than the CFP, although the scope of the exam seems to be narrower than the scope of the CFP exam. I think it should certainly count towards fulfilling the investment management portion at the least, however being a CIMA does not constitute the same level of education around estate planning, tax planning, etc. |
| Mikel      | Van Cleve                                | CIMA is too heavily investment focused. There is much more to financial planning.  |
| Brendan    | Van Egeren                               | I believe the CIMA certification demonstrates a high level of professionalism and knowledge as a precursor to the CFP.   |
| Jonathan   | Vance                                    | I would prefer the list be restricted to CPA, CFA, JD, PhD, and International CFP, but that is not an option.  |
| Mark       | VanderPol                                | The CIMA appears to cover the same basic finance courses that I reviewed in my finance courses in college, so it would make sense to me, however, I am not familiar with CIMA enough to strongly support it.   |
| Hannah     | Varnado                                  | I am not sure what goes into the CIMA. It is my understanding it will miss some of the content   |
| Cristal    | Vernon                                   | I believe it's best we add the CIMA gives more variety to learn  |
| Andrew     | Vidal                                    | I believe adding more education waivers to the CFP® education requirement diminishes the value of the marks.   |
| Gregory    | Virant                                   | While anecdotal the individuals I know that have completed the CIMA (which they did post-CFP) all agreed the CIMA was more challenging and included overlap (obviously in the investment planning section) so I have no issue with proposed adjustment.  |
| Garrett    | Von Behren                               | CIMA is a designation a lot of my coworkers hold, so I know it's somewhat common. The CPWA is becoming the second most popular designation at our firm, behind the CFP. Is the CPWA being discussed as an Accelerated Path?  |
| David      | Voth                                     | I think that CIMA does not provide enough of an educational foundation to permit acceleration of the candidate toward their CFP designation.   |
| David      | Wachter                                  | Should have been added years ago.  |
| Abigail    | Wade                                     | While the CIMA designation is a good one, I do not believe it is all encompassing to the financial planning curriculum. It pertains more to the investments section of the CFP coursework. I believe that even if an individual holds the CIMA designation, they should still be required to complete the full coursework requirements.  |
| Kyle       | Walchli                                  | I am not familiar with the license, but I want to preserve the exclusive nature of the cfp!  |
| Becky      | Walker                                   | No opinion   |

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| Christian  | Wallace                                  | CIMA is just as rigorous if not more rigorous than the ChFC and CLU designations. Certainly, this would signify a strong overall competency in portfolio management, theory, and suitability.  |
| Zach       | Wallace                                  | Using another certification in order to obtain your CFP designation will result in the CFP being the afterthought, not the standard that is set today. I do not support making it easier to earn the CFP designation   |
| Brandon    | Walters                                  | AS a CIMA holder, that designation is more of an analyst designation than a planning designation but it does show a high level of investment understanding.  |
| Cody       | Ward                                     | No, thank you.   |
| Lukendric  | Washington                               | CIMA is another respected designation that should be able to be used to satisfy the education requirement.   |
| Thomas     | Watson                                   | In my experience, investment managers rarely have the expertise or disposition to effectively communicate and understand the needs of retail investors   |
| Saviez     | Wazir                                    | Not really sure.   |
| James      | Weaver                                   | 40 hours every 2 years is not necessary.   |
| Coleman    | Webb                                     | CIMA is a high quality designation that supports the CFP professionals development.  |
| Dianne     | Webb                                     | I also don't agree with the current ones - CPA, CFA, Phd, JD, CLU, ChFC. The other item below says. New language: By completing all four certification requirements—education, examination, experience, and ethics—professionals demonstrate to the public that they have attained the competency level necessary to practice independently as a financial planner. We are representing that we have completed the educational components and are an expert in the 5 areas of financial planning. A CPA, for example, has not had training in 4 of the 5. The same is true of the other designations. I feel you are diluting the certification and misleading the public. They should be able to go to a CFP and know they are trained in those areas. Another example - I work a lot with attorney's and they all think they are experts in those other areas.... but they are NOT. I frequently hear them give incorrect info to clients... then I am in the awkward position of correcting them. Please don't dilute the certification! There is only downsides to this direction. I strongly believe it greatly hurts our reputation with the public when the go to a 'CFP' and are given wrong information or a lack of information.... that hurts the rest of us. |
| James      | Webb                                     | Indifferent  |
| Curt       | Weil                                     | Seems reasonable, given the professional rigor required to attain the certification.   |
| Spencer    | Welch                                    | Strongly support.  |

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| Angella    | Welcome                                  | I don't agree with the existing decision to allow other certifications that waive coursework, such as the CFA. I wouldn't want to see this list become longer.  |
| Mark       | Wells                                    | The CIMA is very rigorous exam. I believe it should have merit for an accelerated path.   |
| Jerome     | Wenner                                   | The rigors of testing for the CFP need to be held to a higher standard and the higher standard Must be maintained. One can attend Law School, but not have an understanding of the Financial Planning process other than an overview given at some point in the curriculum. One may have their Doctorate of Law, but that does not qualify them to an Accelerated Path way to circumvent curriculum or test them for in-depth knowledge of the financial planning process. Soon enough, the CFP designation will become a dime a dozen without credence other than bragging rights. We must be held to the higher standard and not retreat for numbers sake. A CFP designation has to mean an accumulative knowledge base with broad in depth knowledge of the subject matter . . . plus years of of being on the front line. Should a gynecologist be allowed to perform dental surgery? |
| Aileen     | Werklund                                 | I do not believe a CIMA (or a CFA to be honest) should enable someone to obtain the certification. They are investment designations that to do not fully get into financial and estate planning. I look at Life Insurance and Law and Tax and they all are intermingled in MANY areas with the CFP, but a CIMA is to 'choose and manage' managers (and honestly other than the expense of CE, it is not difficult to obtain). I do not feel it should be added. At least the CFA is a hard and difficult process and shows dedication and time. CIMA does not.  |
| Katherena  | Weyand                                   | The CIMA® certification seems aligned with other, similarly eligible accelerated path certifications.   |
| Learning   | What                                     | Not familiar with CIMA coursework   |
| Brian      | Whatley                                  | I hold the CIMA designation, and it does cover some but not all of the required information for the CFP. This could encourage more CIMA designees to attempt the CFP designation.   |
| Jack       | Wheeler                                  | I don't see this being any different than a CLU in terms of width of knowledge as a prerequisite.   |
| Lanita     | Wheetley                                 | The CIMA® examination covers different topics than the CFP® exam.   |
| Ben        | White                                    | As the designations accepted for the Accelerated Path increase the depth of study that the current coursework requires becomes less significant.  |
| Marian     | White                                    | For most of the CFP credit webinars that I attend CIMA is also available  |
| Gaius      | Whitfield                                | Without familiarity of the CIMA education requirements, I do not feel adequately informed to comment specifically on CIMA. However, in general, I do not support any pathway that provides an easier method of obtaining the CFP designation.   |

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| Christie    | Whitney                                  | CIMA, as I understand it, is not as well rounded of a designation. Allowing for just one capstone course to cover all areas that are not covered by CIMA cert. seems incomplete.  |
| Austin      | Wiese                                    | The educational requirements for the CIMA miss a significant amount of the material taught and tested on in the standard CFP education requirements.  |
| Ryan        | Will                                     | Not sure why an MBA with extensive finance/economics classes would not suffice yet a CIMA that takes a few weeks to receive would qualify instead.  |
| Charles     | Williams                                 | The Board already permits an individual with a CFA a fast track path. The Board does not need to permit CIMAs to do the same. The CFA and CIMA address different client needs and have different specialties. Moreover, the testing requirement for the CIMA is significantly less than the CFA. The requirements for the CIMA is not comparable to the CFA or the CFP.   |
| Ronald      | Williams                                 | I don't like lumping them together to say they get the accelerated path. CPA, PhD, JD, would be No CFA, If they have both the CLUandChFC yes, but NO if they only have one of the 2; International CFP would all be yes accelerated path is OK.   |
| Jacqueline  | Willilams                                | I am in favor of the proposed change to add the CIMA certification. However, I strongly believe that individuals who currently hold a series 7 securities license, and/or a series 65, or 66 license should be added to the list for acceptance into the Accelerated Path. Individuals who succeeded in passing these financial licensing exams have already demonstrated a high level of mastery needed in the financial planning process. |
| Dan         | Willison                                 | The CIMA is not sufficiently recognized in the public or professionally to warn a fast path. The MAI designation, however. Is an extremely difficult credential in real estate investment analysis and evaluation, which should definitely in the accelerated path  |
| Roger       | Wilson                                   | Just not in favor of adding the CIMA as an alternate means of achieving coursework for the accelerated path. I think we have enough of the other credentials for achieving this goal.   |
| Geoffrey    | Wilwerding                               | They need to do the Capstone Course work. I've been in this business 34 years and there are literally bozos running around with CIMA credentials and hide behind those marks and blame it on the manager when things go wrong. CIMA reps are pretty removed. they make a lot of money. that's their primary driver.   |
| Todd        | Wnuk                                     | CIMA is investment focused and does not cover the broad topics associated with comprehensive financial planning   |
| James       | Wood                                     | Don't know enough to give educated response   |
| Christopher | Woodard                                  | I feel the CIMA designation is in line with the other designations that have access to the Accelerated Path and should be afforded the same path.   |
| Leah        | Woodly                                   | There is more to financial planning than just having a grasp on investments. Those with a CIMA certification should be required to take the complete CFP certification coursework.  |

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| Mark       | Woodruff                                 | Having these degrees show a level of education that is important to uphold the standards of a CFP(R) certification.   |
| Jared      | Woodward                                 | Seems to be in-line with the rest of the list.  |
| Robert     | Wright                                   | The educational courses provide a foundation for being able to pass the national exam. until we have more information about pass rates for those that are exempt from the educational courses I don't think it benefits them to be exempt from the coursework.  |
| Robert     | Wrubel                                   | The CIMA work and the daily work of a CFP practitioner vary in scope. I guess I feel the same about the other waivers - that there should be some educational component about the other areas of practice that an applicant must satisfy.   |
| Laurence   | Wulker                                   | Sounds like a more professional way to tackle the problem of ever-changing laws and regulations than the present system. If you could create a joint program with Finra that would be even better. Currently we are swamped with too many regulations that must be replayed annually. It becomes a game shuffling everything to stay licensed. You do not learn much but you are not thrown out. In the end, no one benefits.   |
| Connor     | Wurm                                     | Based on the subjects/information tested on that exam, it seems to cover some of the info tested for the CFP exam. I think it makes sense to have the CIMA count towards the accelerated path, but I can't put 'Strongly Agree' because I don't know a lot about the CIMA.  |
| Jason      | Yockey                                   | CIMA designation much easier to get than the others. Makes path to CFP that much easier. CPA/CFA take at least 2 years. CIMA can be done in under a month.  |
| Machaka    | Young                                    | Strongly support adding CIMA designation to the list  |
| Ian Zabel  | Zabel                                    | accountancy is a challenging part of capital markets and it skews the meritocracy globally which is a good as with the cfa  |
| Erica      | Zacharie                                 | CIMA seems like a duplication of the CFA, and would create an unnecessary market competition for US CFA practitioners. Further, the CFP Board should consider revising the JD requirements to allow those with the J.D. degree, but without a bar (active or past) to accelerate their path. This would open up the CFP to the diversity you are looking for, as many non-traditional lawyers (J.D.'s) would be able to add the CFP certification without sitting for an unnecessary bar exam, which is far more tedious than the other peer credentials (CPA, CFA, CLU, ChFC, PhC, International CFP). |
| Daria      | Zalewska                                 | Yes, I believe the CIMA certification is equivalent to CPA, CFA, CLU, and ChFC certifications.  |
| Nancy      | Zhai                                     | Education competency standards are overall fair. However, some undergraduate institutions have CFP approved financial planning undergraduate degree program, which means that some individuals are able to sit for exams without having to put down costs to go through additional educational program, making it financially challenging for some  |

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|            |  | candidates. It would be beneficial to look into expanding CFP educational programs to undergraduate degrees.   |
| Jennifer   | Ziegler                                  | I am presently in the process of working towards my CIMA and I feel both credentials are valuable and have different focuses. I do think the course work is a critical element in preparation for the exam for CFP and I do not support bypassing that process.  |
| Mathew     |  | I believe the designations listed above satisfy the educational requirement to take the CFP certification.   |
| PH         |  | Not sure where it will appear but please do not delete or dilute the requirement of having a college degree to obtain the CFP Certification. If we want to be compared to Doctors, Lawyers, Accountants (CPA) -- professions that are held in high regard and esteem in the public's eyes AND have a fiduciary duty, the CFP must also be held to those educational standards. To my knowledge you cannot obtain the designation of doctor, lawyer, etc. without a college degree. Omitting this criteria from the education standards will certainly minimize the value of the CFP designation and marks. |
| Shara      |  | Based on a cursory review (and I must stress CURSORY) of the CIMA designation, it appears it heavily delves into investment advice, yet the CFP designation itself is about holistic planning, which goes beyond simply investment advice. I can see allowing a CIMA designation to skip the Investments Course in the coursework at other providers, but to allow them to skip straight to Capstones might be disingenuous to the overall CFP designation, and it might mislead clients into thinking the CIMA professional has more training than they actually do.                                      |
| William    |  | CIMA I think is only investment focused so they need to take the courses in the other areas.   |
|            |  | It is important that the Capstone Course be detailed enough to make sure that important concepts are learned as much of the education obtained by these designations does not include enough material that would be required by a CFP professional.  |
| E          | A  | If CIMA certification is such a close match then they should find the test easy and we would then know that they actually have the same competency ... DO NOT dilute the CFP with more quasi competent professionals - we already have enough. Seek MORE educational requirements NOT fewer or replacements.   |

\*Comments are verbatim, not edited for grammar or spelling.