

WHY CFP[®] CERTI FICA TION



**CERTIFIED
FINANCIAL
PLANNER™**

CFP[®] Certification: Recognized Excellence, Proven Value
A CFP BOARD PROFESSIONAL RESOURCE

HERE'S WHY!



No credential in the personal financial planning field is held in higher esteem or brings greater rewards than the CERTIFIED FINANCIAL PLANNER™ professional certification.

If you are considering a future in personal financial planning ... are seeking a career with excellent growth potential ... are currently a financial advisor looking to advance your career ... or believe you have the experience or credentials that would make you a great financial planner ... attaining the CERTIFIED FINANCIAL PLANNER™ professional certification should be high on your list of priorities.

Read on as we explore why CFP® certification has been a game-changing career step for more than 80,000 individuals just like you, and how you can join them as one of the most respected, most trusted and most sought after professionals in the personal financial planning field.

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

Riley Etheridge, CFP®

Head of Client Segments and Advisor Development at a major wirehouse firm

CFP® CERTIFICATION

IS A SOLID INVESTMENT IN YOUR FUTURE

CFP® certification is the single most important step you can take to accelerate and solidify your career in financial planning.

The CFP® mark is recognized as the most distinguished credential in the personal financial planning field. It symbolizes excellence and represents the highest standard of personal financial planning. Ask virtually any financial advisor or take a poll of the marketplace, and you will find no other designation comes close to matching the recognition and prestige that CFP® certification commands.

Due to a concerted effort by CFP Board—with an integrated advertising and public relations effort—the public in recent years has become much more aware of the benefits of financial planning and the importance of choosing an advisor who has CFP® certification.

In addition, CFP Board has been proactive in helping thousands of CFP® professionals connect with those actively seeking financial planning help by offering a search feature on CFP Board websites. Thousands of consumers use this valuable tool every year to find qualified CFP® professionals.

As a result of these initiatives, public awareness of CFP® certification increased by 10 percentage points over the six-year period of 2011 to 2017.

2017 Ipsos Brand Tracking Study

**CFP®
CERTIFICATION
AWARENESS
HAS INCREASED
DRAMATICALLY**



Because the need for qualified professionals is expected to far exceed the supply in the foreseeable future, those who pursue CFP® certification now can expect to be in high demand for many years to come.

If career outlook and growth is important to you, a career as a CFP® professional offers both unprecedented opportunity and unlimited potential. CFP® certification offers a clear path to personal and professional success and is an investment in your future.



THE NUMBER OF CFP® CERTIFICANTS IS GROWING

The number of CFP® professionals has grown steadily over the last 10 years, indicating that advisors recognize the weight the credential carries.

Across the last decade, the number of CFP® professionals rose by 36% and continues to grow.

More and more advisors view the CFP® certification as the standard of excellence for competent and ethical personal financial planning.



CFP® CERTIFICATION

ENABLES YOU TO SERVE CLIENTS BETTER

For many pursuing CFP® certification, the journey is as meaningful as the final destination.

You will find that the path to CFP® certification can be a rewarding experience in itself. Not only will it give you the competence, confidence and credibility you will need to better serve clients and their financial interests, you also will learn a lot about yourself. From solving problems to devising strategies, you will be challenged to demonstrate your knowledge and your ability to think both in and outside the box.

Today's financial planner must be knowledgeable in a broad range of financial areas and be able to serve a wide variety of clients of all ages and from every walk of life. Because every situation is different, advisors need to be able to offer sound, tailored guidance unique to each client. The knowledge you gain as you pursue certification will equip you to ask better questions and arrive at better holistic solutions that match your clients' individual needs, leading to stronger and more lasting customer relationships.

Although some think personal financial planning is mainly about math and numbers, the reality is that keen analytical and interpersonal skills are just as important. Financial planners come from all walks of life and backgrounds. Some are career changers from the fields of psychology or teaching; others are artists, homemakers, community volunteers, doctors and veterans. You can bring your full self, and all your unique talents and experiences, to bear through a career as a CFP® professional.

COMPETENCY + CONFIDENCE + CREDIBILITY = THE TRUSTED ADVISOR

CFP® certification provides you with three essential elements you will need to gain trust and earn recognition as the very best in the personal financial planning field.

COMPETENCY:

CFP® certification requirements are broad-based, so you build competence in a wide range of financial areas enabling you to see the big picture and think holistically.

CONFIDENCE:

In pursuing the highest standard in the financial planning field, you will gain increased confidence in your abilities, in your thinking and in your future.

CREDIBILITY:

Having the ability to put what you learn into practice provides solid evidence that you are able to provide unique strategies that fit individual circumstances and enhance your credibility.

AITE Group, January 2016 Study—Building a Wealth Management Practice: Measuring CFP® Professionals' Contribution

CONSIDER THIS STATISTIC



70% of CFP® professionals say CFP® certification has had a positive impact on their knowledge, their confidence with clients, and client trust.

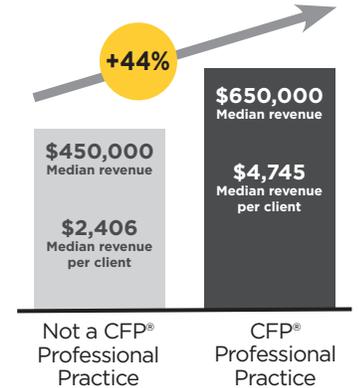
If you like thinking strategically ... if you enjoy making all the pieces fit together ... if you are able to see the big picture while attending to the details ... CFP® certification is for you.



AITE Group, January 2016 Study—
Building a Wealth Management
Practice: Measuring CFP®
Professionals' Contribution

TEAM PRACTICE REVENUE AND REVENUE PER CLIENT

Median Revenue Across
Team Practices (in US\$)



CFP® CERTIFICATION SETS YOU APART

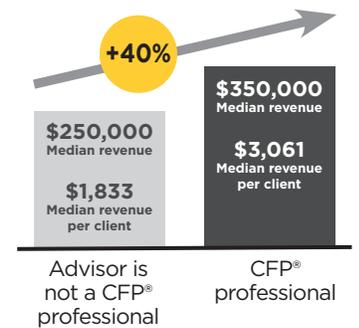
CFP® certification identifies you as someone who sets the bar high.

Not only does achieving CFP® certification signify that you meet exacting education, examination and experience requirements, as a CFP® professional, you commit to working in your clients' best interests; you will stand out from financial advisors who have not earned the CFP® certification; and potential clients will know you are their best choice for an advisor. In fact, 90% of current CFP® professionals believe certification gives them more credibility in the eyes of their clients.

There are, of course, other industry designations in the financial planning field. However, CFP® certification carries more weight than any of them. In fact, the CFP® professional credential is much more preferred by consumers than any other designation in the industry.

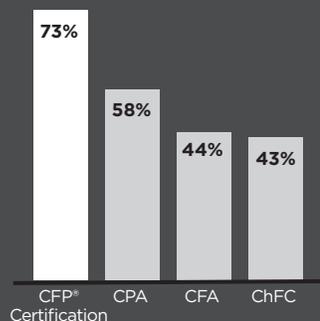
SOLO PRACTICE REVENUE AND REVENUE PER CLIENT

Median Revenue Across
Solo Practices (in US\$)



2017 Ipsos Brand Tracking Study

CFP® CERTIFICATION IS THE PREFERRED FINANCIAL PLANNING DESIGNATION



Attaining the CFP® certification adds to your own marketability. Top firms in the personal financial planning industry readily seek out those who hold CFP® certification. Wealth management team practices in particular recognize the distinct advantages that CFP® professionals bring as a result of their holistic education, planning expertise and multi-disciplinary approach.

If you want to stand out from the crowd ... if you want to show you possess the energy and drive to be a leader in the financial planning profession ... CFP® certification will set you apart.

A comprehensive study on the contribution of CFP® professionals in wealth management firms shows that team-based practices led by CFP® professionals generate 44% more revenue. Likewise, CFP® professionals in solo practice generate 40% more revenue based on average practice revenue.



CFP® CERTIFICATION

OFFERS CAREER SATISFACTION

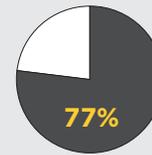
Many CFP® professionals consider certification a defining moment in their careers.

Research shows that 9 in 10 CFP® professionals are highly satisfied with their career. Not only do CFP® professionals enjoy what they are doing, they also strongly feel CFP® certification has had a positive impact on their career satisfaction and advancement, and given them a competitive edge.

CFP Board 2017 survey of CFP® professionals



91% of CFP® professionals are very satisfied with their decision to pursue CFP® certification.



77% of CFP® professionals strongly feel that CFP® certification contributes directly to their professional success.

CAREER CHOICE

You will also find there is a competitive edge: 83% of CFP® professionals believe they have a distinct advantage over financial planners who do not hold CFP® certification.

HOW TO ACHIEVE CFP® CERTIFICATION

The CFP® certification process is centered around four primary requirements, easily understood as the “4 Es”:

- **Education**—complete coursework in a CFP Board Registered education program and hold a bachelor’s degree (or higher) in any discipline from a regionally accredited college or university.
- **Examination**—pass the CFP® certification exam held three times a year at over 265 testing centers nationwide.
- **Experience**—report relevant professional experience; generally, 2-3 years is required.
- **Ethics**—pass a background check and commit to CFP Board’s *Standards of Professional Conduct*.

Some requirements may be pursued concurrently. When all requirements are met, the candidate is granted CFP® certification. Learn more at CFP.net/become.

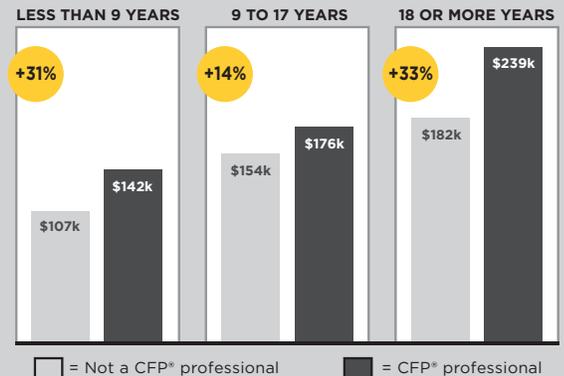
If you hold certain degrees, licenses or credentials, you may be able to bypass most of the education requirement and accelerate your path to certification.

AITE Group, January 2016 Study—Building a Wealth Management Practice: Measuring CFP® Professionals’ Contribution

Average 2014 Compensation by Advisor Years of Experience (in US\$)

CFP® PROFESSIONAL COMPENSATION

An even more telling statistic is income potential: CFP® professionals earn more than their counterparts. In fact, those with less than nine years of experience make 31% more than those without CFP® certification; those with 9 to 17 years of experience make 14% more than their counterparts; and those with 18 or more years of experience earn 33% more than those without CFP® certification.



CFP® certification provides opportunities for a meaningful and satisfying career and can make a real difference in your ability to earn higher income.

There is also satisfaction from a personal standpoint. You will find special gratification in working one-on-one with clients and helping them attain their financial goals. The connections you make and the professional relationships you build can prove to be highly rewarding on many levels.

If you enjoy working with people ... if you take pride in your achievements ... if you get a good feeling knowing you are helping others ... CFP® certification can fulfill your highest aspirations.

HOW CFP BOARD CAN HELP

CFP Board offers many opportunities and initiatives to assist you with your career in personal financial planning and the CFP® certification in particular. We want to see you succeed and will do everything we can to make that happen.

Find an Education Program / [CFP.net/Programs](https://www.cfp.net/Programs)

Search for colleges and universities that offer financial planning coursework required for CFP® certification. All programs cover the same core curriculum, yet vary in style, length and delivery method. For example, programs are available in-person or online, and as certificate or degree programs.

CFP Board Candidate Forum / CandidateForum.CFP.net/Home

Need advice, have a question, or looking for support on your path to CFP® certification? Take part in a dynamic conversation with other candidates in an interactive community forum.

The **CFP Board Center for Financial Planning** seeks to create a more diverse and sustainable financial planning profession so that every American has access to competent and ethical financial planning advice.



THE CENTER HAS MADE THE FOLLOWING RESOURCES AVAILABLE FOR ASPIRING CFP® PROFESSIONALS:

"I am a CFP® Pro" Campaign

[CFPPro.org](https://www.cfp.net/CFPPro.org)

Learn about the benefits of a career as a CFP® professional through "day in the life" videos and personal stories from CFP® professionals, and access helpful resources to get started on your path.

Scholarships

[CenterForFinancialPlanning.org/Scholarships](https://www.cfp.net/CenterForFinancialPlanning.org/Scholarships)

The Center's scholarship programs support qualified students from underrepresented populations seeking the education needed to complete CFP® certification.

CFP Board Mentor Program

[Careers.CFP.net/eMentor](https://www.cfp.net/Careers.CFP.net/eMentor)

Get free one-on-one guidance, advice and support through the CFP® certification process from an experienced CFP® professional volunteering as a mentor.

Career Center

[CFP.net/Career-Center](https://www.cfp.net/Career-Center)

Access the online Career Center portal for job and internship opportunities for candidates pursuing CFP® certification. The Career Center also offers online Career Fairs that connect job seekers with employers in real time.



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

Ashley D. Hannah

Visit the Center for Financial Planning website at [CenterForFinancialPlanning.org](https://www.cfp.net/CenterForFinancialPlanning.org) to access the latest career resources and sign up for the quarterly newsletter.

The mission of CFP Board is 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.

If you aspire to be among the best and most accomplished professionals in the financial planning field and are up to the challenge, make CFP® certification your goal. It could be the best career decision you ever make.

TAKE THE NEXT STEP

Now that you know some of the primary reasons why certification matters, we hope you will take the next step toward CFP® certification.

If you are interested in pursuing CFP® certification, or would like more information about the process or the financial planning field, simply create your CFP Board personal account at [CFP.net/account](https://www.cfp.net/account).

You can log into your account at any time to access a wealth of information, check the schedule for upcoming CFP® exams or track your progress toward certification.

The path to CFP® certification requires an investment in time, effort and resources, and it demands commitment and perseverance. But for most candidates it is an incomparable learning experience they find to be of immense value with rewards—both personal and professional—that can last a lifetime.



CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

[CFP.net](https://www.cfp.net) | 800-487-1497

