

# WHAT IS THE CERTIFIED FINANCIAL PLANNER CERTIFICATION?



## CFP® CERTIFICATION REQUIREMENTS

Working with a CFP® Professional is an important first step toward reaching your financial goals. These advisors meet rigorous education and experience requirements, and they are held to the highest ethical and professional standards in the industry.

## EDUCATION

CFP® professionals master the 72 Principal Knowledge Topics, over 5,000 pages of financial literacy, understanding, and education, under the categories below, as well as a comprehensive financial planning capstone course that includes building and applying an actual financial plan.

### Principal Knowledge Topics

- **Investment planning**
- **Tax planning**
- **Retirement planning**
- **Estate Planning**
- **Insurance Planning**
- **Financial Management**
- **Education Planning**

In addition to this comprehensive curriculum, CFP® candidates must now have a bachelor's degree (or higher) and complete continuing education coursework, including an approved ethics course to ensure competence in financial planning.



## EXAMINATION

CFP® candidates must pass a comprehensive 6-hour CFP® Certification Exam that tests their ability to apply financial planning knowledge in an integrated format.

The CFP® exam measures the candidate's critical thinking and problem-solving ability and application of financial planning

## EXPERIENCE

CFP® professionals complete thousands of hours of professional experience prior to earning the right to use the CFP® marks. As a result, CFP® practitioners possess practical experience in addition to financial planning knowledge.

## ETHICS

As a final step to certification, candidates must satisfy the CFP Board's Fitness Standards and agree to abide by a strict code of professional conduct known as CFP Board's Code of Ethics and Standards of

## WHAT TO EXPECT WORKING WITH US

We are compensated by a combination of fees and commissions and are trained in comprehensive financial planning. Our specialty is in retirement planning and tax-efficient retirement income distribution planning.