



FPSC FINANCIAL
PLANNING
STANDARDS
COUNCIL™



the right kind of
professional
advice
could change
your life.



It's the value of professional advice.

76%

of Canadians
who work with a
Certified Financial Planner®
professional feel their
financial affairs
are on track.*

Start the conversation!

Any time is the right time to take control of your finances. Working with a CFP professional can transform your financial situation, giving you unique strategies that may bring you closer to accomplishing your life goals.

A financial plan is not a one size fits all solution. A CFP professional will work with you to create a plan, tailored to your specific needs and life goals. Your goals are as unique as you are. So whether you are looking to buy a home, take that dream vacation, or ensure the people you care about are looked after, a financial plan will help you get (and stay) on track to achieving what you want out of life – as well as your desired lifestyle along the way.

A financial plan is all about balance; it is not about depriving yourself today for some unknown day in your future. So start the conversation now and get closer to feeling on track with your financial affairs.

Visit the FPSC website at www.fpsc.ca and click on “Find a Planner” to search for a CFP professional in good standing in your community.

Seek professional financial advice

Throughout most of Canada, financial planning is not regulated. This means anyone can claim to be a financial planner although he or she may not possess the experience, education and ethical commitment to ensure your best interest always comes first.

Look for the Certified Financial Planner® (CFP®) marks

This is your assurance that a planner is committed to internationally recognized professional standards of competence, ethics and practice. CFP professionals represent the largest identifiable body of financial planners in Canada, with over 17,500 individuals meeting the strict standards of the designation.

In addition to meeting high standards to earn CFP certification, CFP professionals are also committed to keeping their knowledge up to date by completing mandatory continuing education activities every year. CFP professionals must also abide by a code of ethics and adhere to rigorously enforced rules of conduct and practice standards.

CFP professionals are skilled in taking a complete picture look at your retirement, tax and estate planning needs, while also addressing asset management (investment), risk management (insurance) and financial management (day-to-day aspects of finance like budgeting and debt management) needs. Importantly, CFP professionals are experts at seeing the big picture and developing complete strategies to set you on the right track.

Visit the FPSC website at www.fpsc.ca and click on “Find a Planner” to search for a CFP professional in good standing near you.

facts about CFP Professionals

internationally recognized

more than 126,000 CFP professionals in 23 countries around the world!

over 17,500 in Canada

there are CFP professionals in communities all across the country!



The right planner

can make a world of difference

It is very common to feel stress about your personal finances: Are you saving enough money? Are you living beyond your means? Is your family protected should something happen to you? Will you be able to retire when you want, and in the lifestyle you desire?

Getting your finances in order can have a positive effect on your stress levels and emotional well being. Finances are also a very personal subject, and can be difficult to deal with. This is why you need to know that you are getting the best advice available — by seeking a CFP professional to help you down the right path.

Are you doing enough to protect the people you love?

73%

of people who work with a CFP® professional believe if anything should happen to them, the people they care about would be financially looked after.

Is the thought of owning your own home still too far down the road?

81%

of people who consult a CFP professional feel they are closer to owning their own home.

Are you worrying about another dip in the economy?

66%

of people under the guidance of a CFP professional feel prepared to manage through tough economic times.

trust

Relationships matter

Talking about your finances is a very personal thing. You need to be able to build a relationship with an advisor you can trust; one who understands your unique situation and goals, and who can work with you over time to accomplish them. You also need to be open and honest with your planner. If you hold back and don't give them the relevant financial information, they can't build you an effective plan. A CFP professional will invest the time to ensure that you get – and stay – on the right track

People who work with a CFP professional are able to not only build a plan to meet their goals, but also form lasting relationships with their advisors too. Not surprisingly, six in 10 Canadians have been working with their CFP professional for more than five years.

CFP professionals invest almost

25%

more time with clients than non-certified advisors.

Not convinced?

Canadians who work with CFP professionals to develop a financial plan feel significantly better about their emotional and long-term financial well-being and ability to achieve key life goals than people who get their advice from a non-certified advisor.

Why take the risk?

It's your livelihood.

Your goals.

Your life.



Your interests come first

CFP professionals are guided by a code of ethics based on several principles including integrity, objectivity, competence, fairness, confidentiality, professionalism and diligence. They are committed to putting your interest first, every time.

FPSC vigilantly guards the trust of Canadian consumers. CFP professionals who shirk their ethical obligations risk losing their licence. Should a dispute arise between you and your CFP professional and you are unable to resolve the situation with your planner, you should contact FPSC.

FPSC's website, www.fpsc.ca, outlines the complaints process, and enables you to lodge a formal complaint online. The site also publishes disciplinary action reports, that outline the details of any breach of the *CFP Code of Ethics*.

You can also confirm that a CFP professional is in good standing by searching the directory on the FPSC website.

FPSC

Developing and enforcing professional standards in financial planning for the benefit of all Canadians.

Financial Planning Standards Council (FPSC) is the only not-for-profit organization dedicated to helping Canadians improve their lives by engaging in financial planning. We certify financial planners, develop and enforce professional standards, and raise awareness of the importance of financial planning.

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respect

10 Questions to ask a financial planner

1. What are your qualifications?
2. What experience do you have?
3. What services do you offer?
4. What is your approach to financial planning?
5. Will you be the only person working with me?
6. How will I pay for your services?
7. How much do you typically charge?
8. Could anyone besides me benefit from your recommendations?
9. Are you regulated by any organization?
10. Can I have it in writing?