

MAKING AN IMPACT

SERVING THE PUBLIC INTEREST

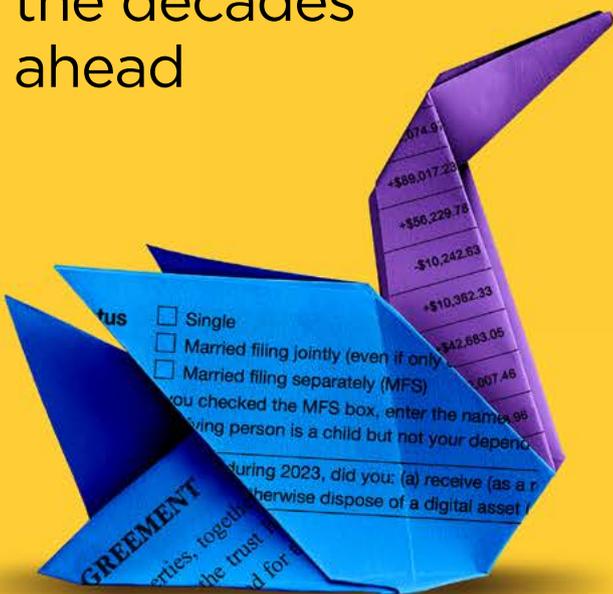
ADVANCING THE PROFESSION

CFP BOARD

EVOLVE 23

THE FUTURE OF FINANCIAL PLANNING

Game-changing year sets CFP Board on course to lead the profession for the decades ahead



PLUS:

50 Years of CFP® Certification:

The standard for competent, ethical financial planning

It's Gotta Be A CFP®

Campaign drives record awareness



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IT'S GOTTA BE A CFP® CAMPAIGN DRIVES RECORD AWARENESS

A breakthrough tagline and compelling message drive the point in 2023 Public Awareness Campaign.



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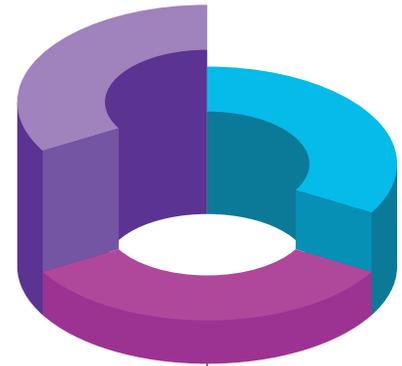
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LEADERSHIP MESSAGE



Dan Moisand, CFP®
2023 Board Chair



Kevin R. Keller, CAE
Chief Executive Officer

2 023 was a remarkable year. More people sat for the CFP® exam than ever before. We welcomed the largest class of new CFP® certificants in CFP Board's history. The year ended with a record 98,875 CFP® professionals. And awareness of CFP® certification is at an all-time high.

We are also at a crossroads. Demand for financial planning has never been stronger. Financial services firms of all sizes are responding to that demand by embracing financial planning as a core service. CFP® professionals enjoy rewarding careers and report extremely high satisfaction with their career choice. Yet many firms are struggling to fill financial planning positions.

We also know that the financial planning terrain will look very different in the years ahead. An estimated 4.1 million Americans will turn 65 this year, and over the next two decades, Baby Boomers and the Silent Generation will pass down trillions of dollars. There will be a new wave of younger consumers who will benefit from competent, ethical advice to secure their own financial future. And their needs and expectations will be different than those of their parents and grandparents. As we consider the changing landscape, 2023 was also a year of evolution for CFP Board as we work to build a solid foundation for the profession's future.

The colleges and universities that train the next generation of advisors, the firms that employ them and the membership organizations that support ongoing learning and engagement all have a part to play in building a robust, sustainable financial planning profession. Beyond upholding and certifying CFP® professionals, CFP Board is a conduit for progress throughout the financial advice ecosystem. In 2023, we pursued opportunities to leverage our unique position to connect, collaborate and shape the profession's future.

EVOLVE 23 showcases the tremendous impact CFP® professionals have on the lives of Americans every day. It also highlights CFP Board's commitment to advancing the profession by setting, administering and upholding certification standards that warrant public trust, expanding access to competent and ethical financial planners, increasing awareness of CFP® certification, and developing a diverse, sustainable financial planner workforce.

All our 2023 achievements rest squarely on the shoulders of the legion of volunteers who breathe life into our work, the dedicated CFP Board staff who execute our programs and



CFP Board's public awareness campaign drives consumers to ask the question, "Are you a CERTIFIED FINANCIAL PLANNER™?"

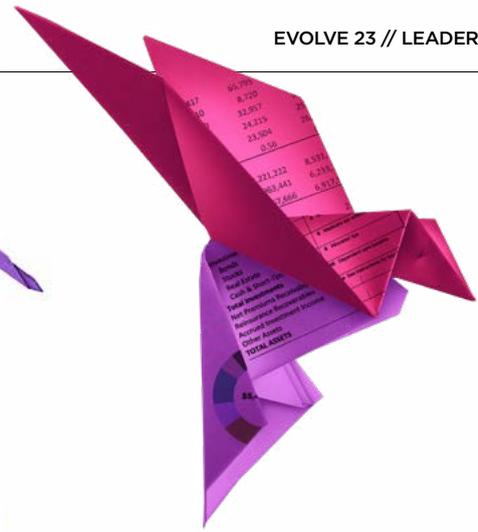
initiatives, the firms that support CFP® certification and our generous sponsors and donors.

We are grateful to the Board of Directors for their tremendous leadership. Special thanks also go to the members of our councils, committees, commissions, advisory groups and panels for their expertise and perspective, to CFP Board Ambassadors who give local voice to our consumer advocacy, to the Women's Initiative (WIN) Advocates who extol the benefits of financial planning careers, to the thousands of CFP® professionals doing pro bono work, and to the hundreds of mentors who share their experience with aspiring candidates pursuing CFP® certification. We are truly grateful for your support.

We are proud of what we accomplished together in 2023 and look forward to our continued evolution in 2024.

CFP BOARD VISION

THE PUBLIC VALUES FINANCIAL PLANNING AND BENEFITS FROM PROFESSIONALS ADHERING TO A FIDUCIARY STANDARD.



ACCESS

CFP Board expands **Access** to competent and ethical financial planners by increasing the number and diversity of CFP® professionals.

WORKFORCE

CFP Board develops a sustainable and diverse financial planner **Workforce**.

STANDARDS & CERTIFICATION

CFP Board sets, administers and enforces **Certification Standards** that warrant public trust.

COMMUNITY/ REGULATORY

ENGAGEMENT

CFP Board engages the financial advice ecosystem to advance the financial planner profession and influences policy for the benefit of the public.

AWARENESS

CFP Board increases **Awareness** of CFP® certification as the must-have financial planner credential for consumers and advisors.

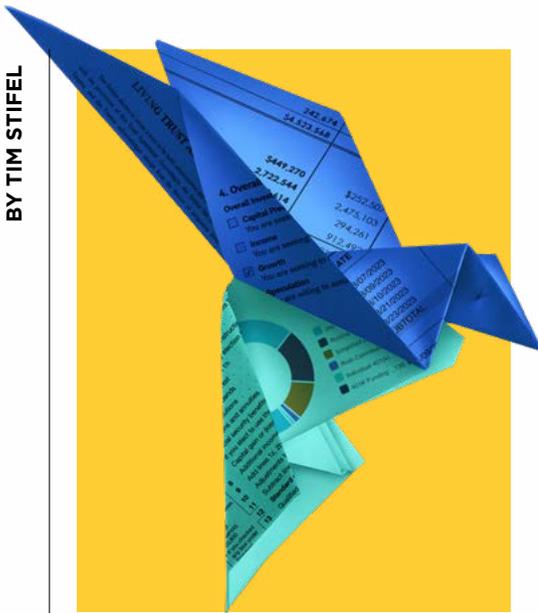
The "Five Blocks" highlight CFP Board's strategic priorities.



CFP BOARD EVOLVES TO ADVANCE THE PROFESSION FOR THE PUBLIC'S BENEFIT

New 501(c)(6) allows promotion of the benefits of CFP® certification, both to the profession and to the public.

BY TIM STIFEL



DEMAND for financial planning has never been stronger. As more Americans seek financial advice, firms large and small are embracing financial planning as a core service. However, with tens of thousands of financial advisors expected to retire in the coming decade, the country faces a dearth of competent and ethical financial planners.

CFP Board aims to have a significant positive impact on the future of the profession and meet the growing public demand for competent and ethical financial planners.

To this end, on January 19, 2023, CFP Board announced an important development in its organizational evolution: the establishment of a new 501(c)(6) entity alongside its existing 501(c)(3) entity, with an extensive program realignment that prioritizes Workforce Development.

“As we set out to strengthen the financial planner workforce, we recognized that CFP Board’s 501(c)(3) tax status limits the activities we can pursue on behalf of the profession and our CFP® professionals,” said CFP Board CEO Kevin R. Keller, CAE. “We need to build a diverse and sustainable financial planning workforce. Yet, our tax status limited how we promoted financial planning careers.”

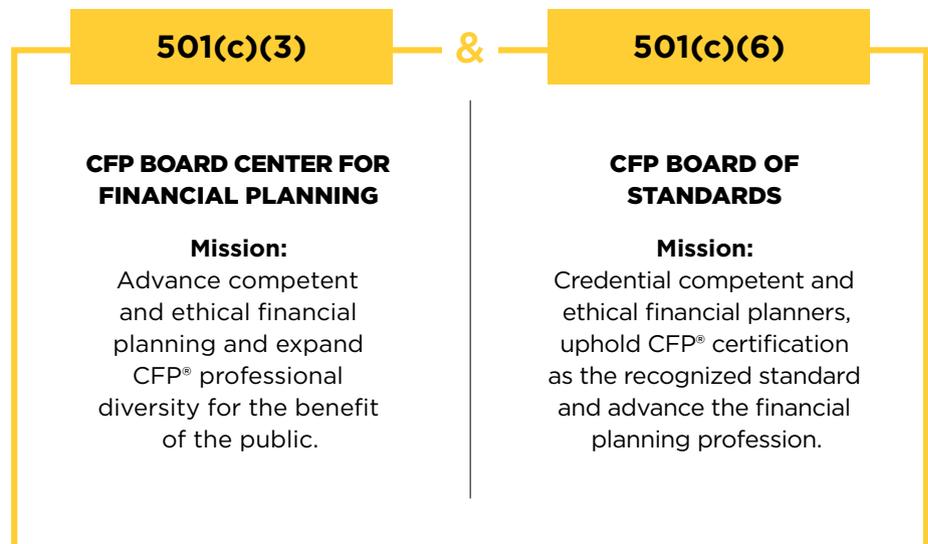
BUILD A BIGGER TENT

Creation of the 501(c)(6) positions CFP Board to promote the benefits of a financial planning career and advance the financial planning profession to benefit the public. CFP Board now operates as two affiliated organizations, both focused on achieving CFP Board’s Strategic Priorities. To ensure the ongoing strategic alignment of the two

organizations, the members of the Board of Directors for the 501(c)(3) are also the Board of Directors and sole voting members of the 501(c)(6). The new entity is not a traditional membership organization.

The 501(c)(3) organization is called CFP Board Center for Financial Planning. The 501(c)(6) organization is called CFP Board of Standards.

Implementing this change had minimal impact on the way CFP® professionals interact with CFP Board, but the internal changes it required involved significant work by CFP Board staff throughout the year to realign programs and functions among the two entities. The change provided the opportunity for thoughtful consideration across the entire organization to preserve and leverage strengths, focus resources effectively and support CFP Board’s work to achieve its goals in service to the public.





**+600%
ONLINE
LEADS**

In the end, staff invested thousands of hours during 2023 to complete hundreds of complex tasks, including developing separate budgets and financial reports for each entity and establishing new brand guidelines.

With the 501(c)(6) entity, CFP Board has been able to communicate more directly about the value the public receives from hiring a CFP® professional. CFP Board is also now able to explicitly promote the financial benefits of becoming a CFP® professional, including highlighting compensation.

In less than a year, this new messaging had a remarkable impact on digital lead generation: Online leads of individuals who have expressed interest in CFP® certification were up 600% over 2022 and the cost per lead dropped by 18%.



**-18%
COST PER
LEAD**

The more direct messaging of the Public Awareness Campaign — “It’s Gotta Be A CFP®” — also helped catapult us to record total awareness among our target market in 2023.

A stronger financial planning workforce will benefit everyone in the profession. And greater awareness of financial planning careers will help establish financial planning as a recognized and respected profession.

We need to build a diverse and sustainable financial planning workforce. Yet, our tax status limited how we promoted financial planning careers.

– Kevin R. Keller, CAE, CEO



IT'S GOTTA BE A CFP® CAMPAIGN DRIVES RECORD AWARENESS

A breakthrough tagline and compelling messaging capture the attention of target audience.

BY LYNN MCNUTT

THE CAMERA sweeps in on two men standing on a bridge that spans a rocky, tree-lined ravine. A man wearing a helmet and rigging perches precariously on a tiny platform and steels himself to jump off the bridge. The second man — a bungee guide who is clearly unqualified — adjusts the jumper's equipment. A rope snaps. The guide shrugs it off, "Don't worry about that. You'll be fine." Panic spreads across the jumper's face as he stammers, "Are you qualified to do this?" A narrator chimes in, "Asking the right question can greatly impact your future — especially when it comes to your finances."

This scene opens the television spot “Bungee,” which is part of the new public awareness campaign CFP Board launched in 2023: “It’s Gotta Be A CFP®.” The commercial contrasts the feeling of uncertainty in a high-risk situation with the confidence and feeling of security that come when working with a qualified professional — in this case a CFP® professional who is committed to acting in a client’s best interest.

The message emphasizes the CFP® mark and drives consumers to ask the question: Are you a CERTIFIED FINANCIAL PLANNER™? The correct answer: “Yes, I am a CFP® professional.”

As the camera fades out, the message is clear: Trusting the right professional is crucial, whether it’s about taking a leap off a bridge or securing your financial future.

GROWING AWARENESS

When CFP Board launched its first public awareness campaign in 2011, the primary goals were to increase awareness of and preference for CFP® professionals among consumers. In recent years, goals have also included growing preference for CFP® certification and expanding consumers’ intent to hire a CFP® professional.

Before the campaign began in 2011, unaided awareness of CFP® certification was 17%. That means that only 17% of the most relevant prospective financial planning clients could identify CFP® certification without prompting.

In 2023, unaided awareness of CFP® certification doubled to 34%. And total awareness of CFP® certification hit a record 90% among the target audience, up from 75% in 2011. Preference for CFP® certification among the target audience was 84% in 2023, also an all-time high and four times what it was in 2011.



The first of three commercials in the “It’s Gotta Be A CFP®” public awareness campaign, “Bungee” helped generate record total awareness and preference for CFP® certification in 2023. The second and third commercials will run in 2024 and 2025, respectively.



A CAMPAIGN IS BORN

Early in his tenure with CFP Board, CEO Kevin R. Keller, CAE, traveled the country to hear a range of perspectives on CFP® certification. CFP® professionals said growing brand recognition was a top priority, and they overwhelmingly supported a fee increase to fund a new public awareness initiative. Keller, who grew up in rural Ohio surrounded by the agriculture industry, says CFP Board took a page from the playbook of the iconic advertising campaigns “Got Milk?” and “Cotton: The Fabric of Our Lives,” which were funded by dairy and cotton producers through checkoff programs.

Since 2011, CFP Board has invested more than \$160 million to raise awareness

of CFP® certification and the importance of working with a CFP® professional.

Television ads featuring “Bungee,” which ran March 20-May 21 during tax season — when finances are top of mind — are just one component of CFP Board’s public awareness campaign. Other elements include year-round search engine marketing, display and social media advertising and clever app integrations, as well as public relations outreach.

In collaboration with Nashville-based advertising

agency BUNTIN, CFP Board’s 2023 campaign involved a range of media partners, focusing on the core usage habits of the target audience.

The campaign’s target audience, dubbed the Mass Affluent Initiator, is a proprietary subset of the Mass Affluent. These individuals are 35 to 64 years old, educated, employed or recently retired, have minimum household income of \$125,000 and investible assets of \$100,000 to \$1 million. And they meet psychographics that make them predisposed to working with a financial advisor.

“This audience consumes a significant amount of news,



SEE THE
NEW 2024
COMMERCIAL,
LAUNCHING
MARCH 18.



The campaign’s theme and creative concepts resonated with our target audience in supporting our brand promise of providing confidence today for a more secure tomorrow.

– Jim Katsaounis, Managing Director, Marketing & Communications



sports, lifestyle and financial programming,” said CFP Board’s Managing Director, Marketing & Communications Jim Katsaounis in a May 2023 webinar about the public awareness campaign.

New and noteworthy 2023 sponsorships included ESPN’s “First Take” sponsorship during the NFL Draft and NCAA’s March Madness as well as CNN’s “Before the Bell.”

Prior to creative development, CFP Board conducted qualitative research with 12 focus groups in cities across the country.

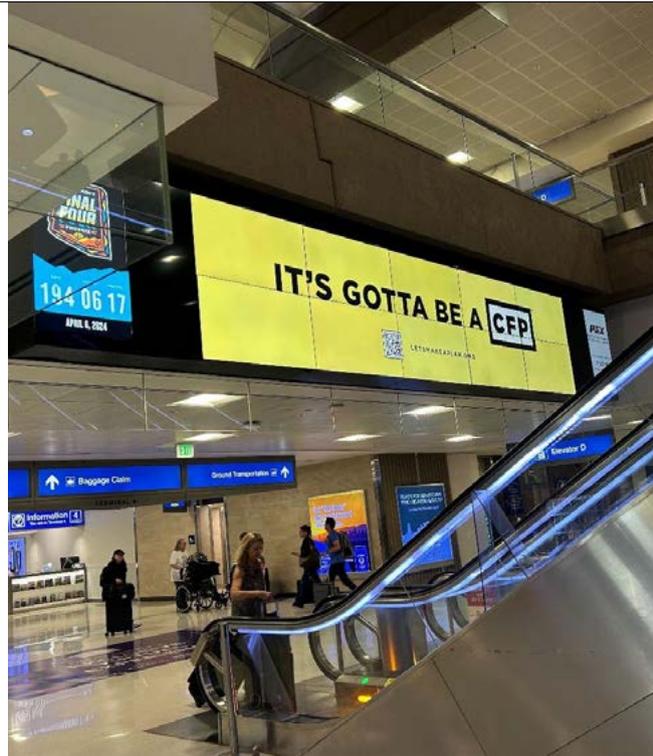
COURTING THE PRESS

In addition to the public awareness campaign, effective public relations and media engagement furthered awareness efforts. And 2023 was a year of “good news” for CFP Board, with a strong focus in the media on the benefits of CFP® certification among consumers and for financial advisors.

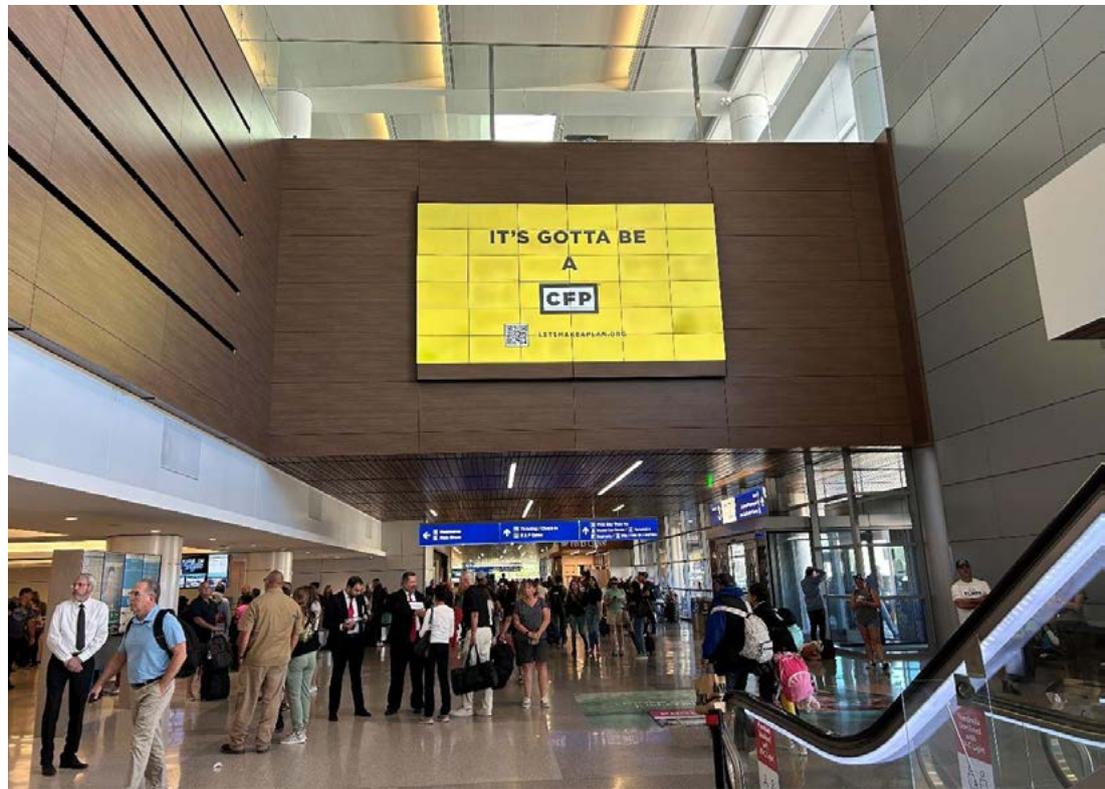
Positive media attention included extensive coverage of CFP Board’s July consumer sentiment survey about artificial intelligence and financial advice in national media outlets including Yahoo! Finance, CNBC, Investopedia, Fox Business and The Motley Fool. (See “*CFP Board Consumer Surveys Tap into Public Sentiment and Emerging trends,*” page 22.)

LET’S MAKE A PLAN WEBSITE DELIVERS ADVICE FROM CFP® PROFESSIONALS

CFP Board’s consumer-facing website [LetsMakeAPlan.org](https://www.letsmakeaplan.org) also plays a key role in connecting with consumers as a trusted resource for relevant financial planning information. The site includes hundreds



In addition to television, radio and digital advertising, the 2023 Public Awareness Campaign included an airport takeover during the September Financial Planning Association annual meeting in Phoenix.



of timely, insightful articles and Q&A’s by CFP Board Ambassadors covering popular financial planning topics, including budgeting, investing and retirement. The site also includes guidance on how to choose a financial planner and a searchable database of CFP® professionals.

Whether it was delivered through a news broadcast, television advertising, social media or a national newspaper, the message in 2023 was clear: It’s Gotta Be A CFP®.



In September, CNBC Senior Personal Finance Correspondent Sharon Epperson interviewed CFP Board CEO Kevin R. Keller, CAE about the AI-focused consumer sentiment survey *Trust, But Verify*.

90%

Total Awareness of CFP® certification (all-time high)

84%

Preference for CFP® certification (all-time high)

2.37 M

Users on LetsMakeAPlan.org

4,347,430

Total pageviews on LetsMakeAPlan.org

285K+

Social media engagements

39.5 B

Total Media Reach



CFP BOARD AMBASSADORS PUT A FACE ON CFP® CERTIFICATION

CFP Board Ambassadors are CFP® professionals who serve as representatives of CFP® certification on a voluntary basis. Ambassadors are chosen based on demonstrated leadership skills, passion for the financial planning profession and commitment to CFP Board's mission to serve the public. They give local voice to CFP Board's consumer advocacy and mission to benefit the public.

In 2023, CFP Board Ambassadors appeared in stories in *The New York Times*, *The Wall Street Journal*, *NerdWallet* and on *NPR*, among others.



A Fed Rate Pause Won't End Mortgage Misery
-*The Wall Street Journal*



Is It Safe to Buy Stuff From TikTok Shop?
-*Money*



A Shock for Many Retirees: Social Security Benefits Can Be Taxed
-*The New York Times*



Can Jaylen Brown bring a Black Wall Street to Boston?
-*InvestmentNews*



CELEBRATING THE 50TH ANNIVERSARY OF CFP® CERTIFICATION

*A look back at five decades working to
advance the financial planning profession*



The first class of CFP® professionals, photographed Oct. 1973,
as published in *The Financial Planner*, Sept. 1979.

BY TIM STIFEL

FINANCIAL planning has come a long way since 1973, when the College for Financial Planning minted the first CFP® professionals. At the time, the U.S. was in the throes of an oil crisis, one of the worst bear markets in history and a recession that lasted for 16 months. Against this chaotic backdrop, the initial class of 42 individuals was awarded CERTIFIED FINANCIAL PLANNER™ certification. The curriculum the College developed was the earliest for what was then the relatively new concept of holistic financial planning, and these trail-blazing professionals were the first specifically trained in the professional discipline of financial planning.

Despite its humble beginnings, CFP® certification has become the prized credential among the individuals building and advancing the financial planning profession.

In 1985, ownership of the CFP® marks was transferred from the College for Financial Planning to CFP Board's predecessor, the International Board of Standards and Practices for Certified Financial Planners, Inc. (IBCFP). Within a few short years, the CFP® certification standards expanded from educational testing to include what today

are referred to as the Four E's: Education, Examination, Experience and Ethics. These fundamental standards have been updated and strengthened over the following decades to ensure the ongoing relevance and rigor of the CFP® certification. And as the CFP® certification standards have become stronger, the number of professionals holding CFP® certification has grown with it, reflecting the expanding desirability of the marks among financial planners and the public.

The 2023 campaign, "It's Gotta Be A CFP®," featured national broadcast and cable network television ads with a mix of advertising in various media channels including streaming TV, streaming audio and digital venues. It resulted in the highest measurements ever tracked for awareness of CFP® certification and preference for CFP® professionals among the campaign's target audience. (See "It's Gotta Be A CFP® Campaign Drives Record Awareness," page 9.)

In 2013, CFP Board turned its attention to the lack of diversity in the CFP® professional community and broader financial planning workforce and created its Women's Initiative ("WIN"), focused on making the profession more attractive to women and encouraging women to pursue rewarding careers as CFP® professionals. The research-based framework of the WIN initiative served as a model for additional initiatives to advance diversity in racial, ethnic and other demographics of the CFP® professional community and broader profession.



Led by CFP Board Center for Financial Planning, the diversity of the financial planning profession has been enhanced through outreach programs, mentorship programs, scholarships and Diversity Summits, among other things. Inspired by CFP Board's initiatives, leaders across the financial advice ecosystem have made commitments aligned with CFP Board's goal to create a more diverse and sustainable financial planner workforce, so that every American has access to competent, ethical financial planning advice.

Today, there are nearly 100,000 CFP® professionals in the U.S. There are record-high numbers of women and racially and ethnically diverse CFP® certificants. And awareness of CFP® certification and its value to financial planners, financial services firms and, most importantly, to consumers has never been greater.

- In 1986, IBCFP adopted a *Code of Ethics and Standards of Professional Conduct* that outlines ethical standards for CFP® professionals and outlines enforcement procedures for those standards in *Disciplinary Rules and Procedures*.
- In 1986, IBCFP developed curriculum standards for registered institutions and in 1987 registered the first 20 institutions (including the College for Financial Planning) to offer financial planning education programs based on that approved curriculum.
- In 1989, IBCFP added professional experience standards to the CFP® certification requirements.
- In 1991, IBCFP introduced a comprehensive CFP® Certification Examination designed to test the integration and application of the knowledge from the financial planning curriculum.
- In 1995, CFP Board earned accreditation for the CFP® certification from the National Commission for Certifying Agencies.

IT'S GOTTA BE A CFP®

CFP Board's consumer-focused Public Awareness Campaign, launched in 2011, harnesses paid advertising and public relations channels to increase awareness of the CFP® certification mark and the importance of working with a CFP® professional. The public awareness campaign has been a major priority for CFP Board, with campaign investments over the past decade exceeding \$160 million.



Leslie Tabor, Director, Business Consulting Services for Schwab at a WIN Council meeting in November 2023.

PAST IS PROLOGUE

On December 6, 2023, CFP Board hosted a gala event to celebrate the first 50 years of CFP® certification, during which we honored the two remaining members of the inaugural class of CFP® professionals: Joseph Ross, CFP® and Ben Coombs, CFP Board Emeritus® member. The event also raised \$428,000 in support of the LeCount R. Davis, CFP® Endowed Scholarship and the Women’s Initiative (WIN) Endowed Scholarship.

To commemorate this important milestone anniversary, CFP Board has also published a book, *The First 50 Years of CFP® Certification: The Standard for Financial Planning*, written by Michelle Kruger, Ph.D., CFP®. Filled with memories and forward-looking insights from individuals who helped lead the CFP® certification’s development over the years, the book is now available for purchase from CFP Board’s website.



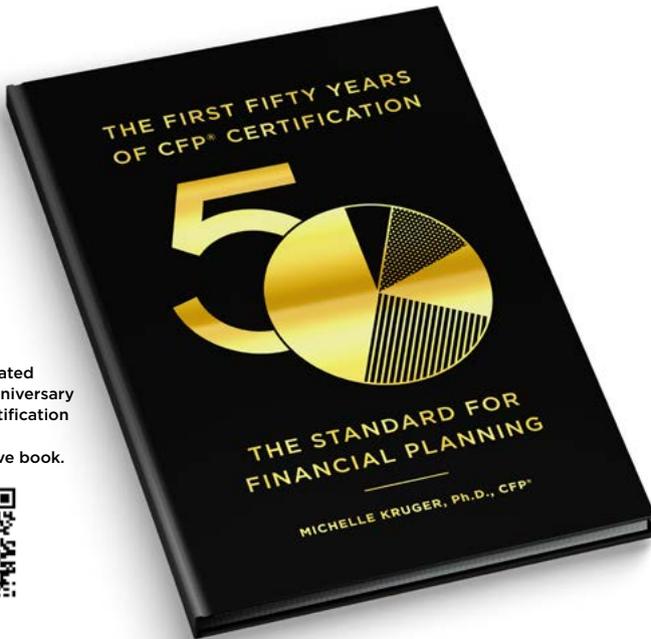
2010 Board Chair Robert Glovsky, JD, LL.M., CFP® and Sue Glovsky



From Left: 2024 Board Chair-Elect Elizabeth K. Miller, CFP®, CFA®, Madeline Boersen, 2024 Board Chair Matthew Boersen, CFP®, CFA®, 2022 Board Chair Kamila Elliott, CFP®



CFP Board CEO Kevin R. Keller, CAE reflected on what CFP® certification has come to demonstrate and the profound impact of competent, ethical financial planning on families.



CFP Board commemorated the 50th anniversary of CFP® certification with a new, retrospective book.



More than 325 supporters of CFP® certification attended the Imagine 50 Gala.



From Left: Jewel Waller Davis, LeCount R. Davis, CFP®, and Craig Jones, JD, MBA.

FIFTY YEARS. ONE NIGHT.

The celebration of CFP® certification's golden anniversary raised \$428,000 for scholarship programs.



BY LYNN MCNUTT

On a cold evening in early December, leaders from across the financial advice ecosystem came together at the National Museum of African American History and Culture to commemorate the anniversary of a watershed moment in the history of financial planning. Fifty years (and a handful of weeks) earlier, the first class of graduates earned CERTIFIED FINANCIAL PLANNER™ certification. Because of the vision of those early financial planning pioneers and the many leaders who have carried it forward, CFP® certification is now *the standard* for competent, ethical financial planning.



CFP | **50**
CELEBRATING 50 YEARS
OF CFP® CERTIFICATION

Photo: Smithsonian Institution



Joseph Ross, CFP® (right) and Ben Coombs, CFP Board Emeritus® Member (left) of the inaugural class awarded CERTIFIED FINANCIAL PLANNER™ certification in 1973. Nikki Ross, CFP Board Emeritus® Member (center) earned CFP® certification a few years later.

At the “Imagine 50 Gala,” two alumni from the first class of CFP® professionals sat in the audience, surrounded by hundreds of CFP® professionals, financial services leaders, academics and other supporters as CFP Board commemorated 50 years of CFP® certification. In a stirring address praising the vision and commitment of the profession’s earliest pioneers, 2023 Board Chair Dan Moisand, CFP® recognized Joseph Ross, CFP® and Ben Coombs, CFP Board Emeritus® Member.

“They are among a cadre of financial planning visionaries that sparked a movement that has become *the standard* for competent, ethical financial planning,” said Moisand. “They were trailblazers in the earliest days of this profession that improves the lives of millions of families and communities. They were pioneers in the pursuit to serve the public interest for generations to come.”

Moisand also thanked those in the audience for answering the call to lead, as CFP® professionals, through CFP Board volunteer service and through commitment to CFP® certification within firms.

CFP Board hosted the gala “to celebrate how far CFP® certification has come since

1973 and to honor those who support it as the standard for financial planning,” said CFP Board CEO Kevin R. Keller, CAE.

Keller’s remarks at the event emphasized CFP® certification as the mark of expertise and professionalism in financial planning and reflected on its enduring relevance.

“As much as the world has changed during the last half-century, it’s striking how well the foundation built in those early days has served the profession,” said Keller. “This room filled with giants from across the financial advice ecosystem is testament to the progress we’ve made.”

Former ABC News White House Correspondent Ann Compton served as master of ceremonies for the gala. Compton welcomed more than 325 attendees, describing herself as a “new recruit to your flock,” having recently taken over her family’s financial planning from her husband after her four-decade journalism career. She introduced her financial advisor, Doug Dawson, CFP®, and shared how much “comfort and assurance have come from working with a competent, ethical financial advisor.”

Compton’s was the first of a number of “stories of impact” shared throughout the evening highlighting challenges, transitions and life events families have navigated with a CFP® professional by their side. (See “Celebrating the Impact of CFP Professionals,” page 18.)

THE FUTURE OF WORK

Ginny Clarke, a talent expert, author and former head of executive recruiting for tech giant Google, delivered rallying remarks focused on the power self-aware leaders have to tap into the talent within their organizations. Clarke drew a parallel between competency, ethics and trust as the foundation for both holistic financial planning and effective, “conscious” leadership.

“Remember, the future of work is here,” said Clarke. “The companies that thrive in the

future will be the ones that are able to hire the best talent. These leaders will have built their organizations through creating inclusive teams, healthy work environments, engaging cultures and telling the truth.”

Fidelity was the event’s platinum sponsor, and major table sponsors included the College for Financial Planning® — a Kaplan Company, LPL Financial, Morgan Stanley, Quatt Associates, Vetted Solutions, and Webster, Chamberlain & Bean, LLC.

The gala raised \$428,000, with all proceeds benefitting CFP Board Center for Financial Planning’s LeCount R. Davis, CFP® Endowed Scholarship and Women’s Initiative (WIN) Endowed Scholarship. The LeCount R. Davis, CFP® Endowed Scholarship — the Center’s first endowed scholarship — assists Black



2023 CFP Board Chair Dan Moisand, CFP® reflected on five decades of CFP® certification, noting that there will be more than 100,000 CFP® professionals in the U.S. in 2024.

and African-American students committed to attaining CFP® certification. Davis, who attended the gala with his wife Jewel, was the first Black person to earn CFP® certification when he was certified in 1978. The WIN scholarship, which launched in March 2023 to celebrate the 10th anniversary of CFP Board's Women's Initiative to encourage women to pursue financial planning careers, provides financial support to women who are pursuing CFP® certification.



Guests entering the Imagine 50 Gala.



Ginny Clarke, former Director of Executive Recruiting at Google, spoke on conscious leadership and the future of work.



Former ABC News White House Correspondent Ann Compton was Master of Ceremonies.



Ahead of the evening's gala event, CFP Board hosted an "Imagine 50 Symposium" the afternoon of December 6, 2023, at the JW Marriott in Washington, DC. The future-focused agenda featured sessions on artificial intelligence and the next generation of talent in financial planning.

In the keynote presentation titled "Making Sense of the AI Revolution: How CFP® Professionals Can Ride the Wave," AI, marketing and new media expert Geoff Livingston talked about how artificial intelligence will impact financial planning. He asserted that artificial intelligence is simply the next trend — like the Internet in the 1990s and social media in the 2000s — and rather than fearing it, financial planners should embrace technology to enhance the delivery of financial advice.

"Financial planners will not lose their jobs to AI," said Livingston. "In financial planning, we need humans to trust and verify. The real danger is [when] the competition leverages the technology, and you don't."

The Imagine 50 Symposium also featured the panel discussion "Focus on the Future: Re-Imagining Tomorrow's Financial Planning Workforce, Today" moderated by financial services industry business strategist Suzanne Siracuse, with panelists Sheila Foley, Director, Business Consulting & Education at Charles Schwab Advisor Services, Michael Kitces, CFP®, Publisher of Nerd's Eye View and Co-Founder of XY Planning Network, Hannah Moore, CFP®, Founder of Amplified Planning, and Desi Wyatt, Director, Wealth Academy for Citi Personal Wealth Management.



Michael Kitces, CFP® emphasizes a point during the Imagine 50 Symposium workforce panel. Also pictured, from left: Suzanne Siracuse, Kitces, Hannah Moore, CFP®, Desi Wyatt and Sheila Foley.



New media expert Geoff Livingston shares tips to leverage artificial intelligence at CFP Board's Imagine 50 Symposium.

CELEBRATING THE IMPACT OF CFP® PROFESSIONALS

At the Imagine 50 Gala, stories highlighted the confidence CFP® professionals bring to their clients.

A Calming Voice During Overwhelming Times

The Garber Family and James Harrington, CFP®

When Command Master Chief Jeffrey Garber passed away unexpectedly at age 43 while serving his country aboard the USS Dwight D. Eisenhower, his widow Amy's world turned upside down. Coping with her husband's death and caring for her three children, Garber also had to navigate the benefits available to her family through the U.S. Navy and determine the best way to manage the money coming to the family.

Garber was used to handling the family's finances while her husband was deployed, but Jeff had always been the one who managed their investments, and she wanted to make sure that she made the best decisions for her family.

"When you go from tight month-to-month living to a lot of money coming in all at once, it can be overwhelming," she said. Her mom suggested she speak to James Harrington, CFP®, Garber's parents' financial planner.

When she first met James, Garber felt an immediate trust in him because his first concern was for her and her children.

"I remember him being a real calming voice for me during that time ... that person who sees your finances and has an overview of them and can help you know you're going to be OK."

More than a decade later, Garber continues to rely on James' advice. "When I need to make a big financial decision or rethink my goals, [I call James]. I think it would mean everything to Jeff to know that we are being taken care of because it was so important to him."



The Garber family



The Sampson-Weber family

Peace of Mind About a Loved One's Future

The Sampson-Weber Family and Nick Harris, CFP®

Stephanie Sampson began planning for her family's future when her son Grant was first diagnosed with autism. Preparing for any potential financial obstacles that might lie ahead was part of her planning. After managing the family's budgeting and investments became challenging, Sampson connected with Nick Harris, CFP®.

When Sampson met Nick for the first time, she said he listened and asked the right questions. "He has the CFP® [certification] as well as several others that make you realize that he wants to be a person who can help people have a financially secure future," she said.

Nick explained that Sampson was really looking

for someone she and her husband could trust. "Being a CFP® professional is not about just generating revenue and commissions. It's about deep trust and relationships with people for decades," he said.

"People with special needs often get disinherited, and they get disinherited because people don't understand that there are ways to provide for the financial future which don't cost a lot of money. That's why you need a CFP® [professional] who really understands what your long-term needs are going to be," Sampson said.

Working with Nick over time has given Sampson peace of mind that her son will be taken care of even after she and her husband are no longer there. "Not having to worry on a daily basis about where the money is coming from, where the money's going, whether there is going to be anything there, that's just so important."



Lauryn Williams, CFP®

Being Your Authentic Self

Lauryn Williams, CFP®

Lauryn Williams, CFP® is an Olympian. She's also passionate about being a financial educator. Williams won a gold medal in the 4x100 meter relay at the 2012 Summer Olympics, and silver medals at the 2004 Summer Olympics and at the 2014 Winter Olympics.

At her firm, Worth Winning, Williams focuses on budgeting, financial literacy and education, providing her clients with a strong foundation for success. Her interest in becoming a financial educator grew from an experience in college when she became a professional athlete and needed to learn how to manage her finances. Unfortunately, she ended up working with someone who was more salesperson than educator.

"There's a lot more people that are in sales roles and have taken advantage of people in the communities that I come from than there have been people who have actually been trying to educate and facilitate good financial literacy," Williams explained.

During her internship at a firm requiring CFP® certification, Williams saw a stark difference in the service clients received and what she'd received as a client. In her journey to CFP® certification, she also realized that while her finance degree and MBA had taught her many things, neither had taught her about financial literacy or managing personal finances.

Today, Williams finds being her authentic self and allowing her clients to do the same has been key to her success as a financial planner.

"That's what I'm trying to do when I interact with clients — help them realize 'You are not just what you earn. You are not just the job you do. You are not your net worth. You are whoever you want to be, and money is a tool to help you live the life that you want,'" said Williams.



"You are not just what you earn. You are not just the job you do. You are not your net worth. You are whoever you want to be, and money is a tool to help you live the life that you want."

—Lauryn Williams, CFP®

2023 BY THE NUMBERS

98,875

CFP® professionals (all-time high)

6,089

New CFP® professionals;
most ever in a single year
(16.8% increase over 2022)

858

New racially and ethnically
diverse CFP® professionals;
most ever in a single year
(12.6% increase over 2022)

9,839

CFP® exam-takers, the largest
in CFP Board history

90%

Total Awareness of CFP®
certification (all-time high)

330,192

Pro bono hours reported
(20% increase over 2022)

84%

Preference to work with a
CFP® professional (all-time high,
5% increase over 2022)

2.37M

Users on LetsMakeAPlan.org
(24% increase over 2022)

285K

Social media engagements
(150% increase over 2022)

\$725,055

In **176 scholarship awards** (54% increase over 2022)

\$428K

Raised for LeCount R. Davis, CFP® Endowed Scholarship and Women's Initiative (WIN) Endowed Scholarship at the 50th Anniversary Gala

8,343

CFP Board Registered Program student completions reported (all-time high)

850+

CFP Board Volunteers

619

Career-Fair attendees
(30% increase over 2022)

2,415

Jobs posted through Career Center
(260% increase over 2022)

1,692

New women CFP® professionals; most ever in a single year
(11.5% increase over 2022)

849

Registrants for CFP Board conferences: Diversity Summit, CFP Board Conference and Academic Research Colloquium
(38% increase over 2022)

RESEARCH ELEVATES UNDERSTANDING OF CONSUMER EXPECTATIONS

In 2023, CFP Board surveys focused on artificial intelligence, social media, inflation and LGBTQ+ households.

BY JOANNE CLEAVER



IF consumers don't know what financial guidance to believe, or who to take advice from, it's hard to blame them. They fend off financial messaging all day long and then, when they go looking for it, often find it impossible to verify.

Understanding — and empathizing with — consumers' wary view of financial information can only help financial advisors understand how they can cultivate credibility with clients and the public.

That's why CFP Board's 2023 "Trust but Verify" study resonated so strongly with the media and advisors, says Kevin Roth, Ph.D., CFP Board's Managing Director of Research.

"The survey showed that people have comfort with reaching out for information but still want to work with

advisors," he says. The survey found that when artificial intelligence (AI)-generated recommendations are verified by a financial planner, the percentage of investors describing themselves as "very comfortable" with implementing the recommendations nearly doubled to 21% (up from 12%) and the percentage of those saying they would be "very or somewhat comfortable" implementing the recommendations jumped to 52% (up from 31%).

'DEEP LISTENING' FOR EMERGING TRENDS

The survey was one of three consumer sentiment surveys CFP Board completed in 2023, which also saw the soft launch of a major 10-year research project. CFP Board tracks consumer sentiment to discern what Americans think and how they feel about their financial prospects, with the aim of gaining perspectives that consumers may not have articulated even to themselves. Deep listening positions CFP Board, CFP® professionals and the financial advice ecosystem to anticipate emerging consumer trends.

The implications of the "Trust but Verify" study are clear: Trust is an advisor's to lose. And when they work

Trust is an advisor's to lose.

with an individual, they are also reaching that person's circle of family and friends, as most people put great stock in the financial opinions of those they already know and trust.

"Being more informed doesn't replace the need for a financial advisor," said Roth, adding that AI is likely to become a tool for advisors, not a competitor.

In October 2023, CFP Board announced results of a consumer sentiment survey focused on the concerns of LGBTQ+ households. The study found that LGBTQ+ clients, overall, are inclined to seek out and trust CFP® professionals, especially for milestones like home buying and for estate planning. 56% of all LGBTQ+ investors surveyed were currently working with a financial planner or had worked with one in the past.

Family and community ties are important to LGBTQ+ clients, who often feel marginalized or defensive in American society. And the opportunity for planners is to move beyond "solidarity signaling" — i.e., thinking

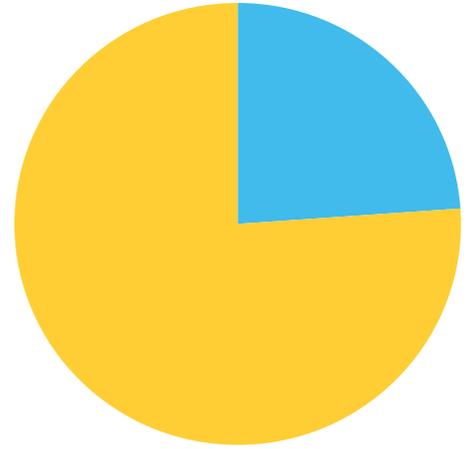
they are LGBTQ-friendly — to cultivating alignment by hiring or developing LGBTQ+ planners and staff, as well as by developing expertise that is especially relevant to LGBTQ+ clients.

A mainstay for the media and advisors, CFP Board's 2023 Cost of Living survey peered beneath headlines about inflation to detect motivations for consumer financial decisions. One major takeaway: While life milestones do prompt consumers to seek financial advice, a bigger factor is a change in a consumer's financial situation.

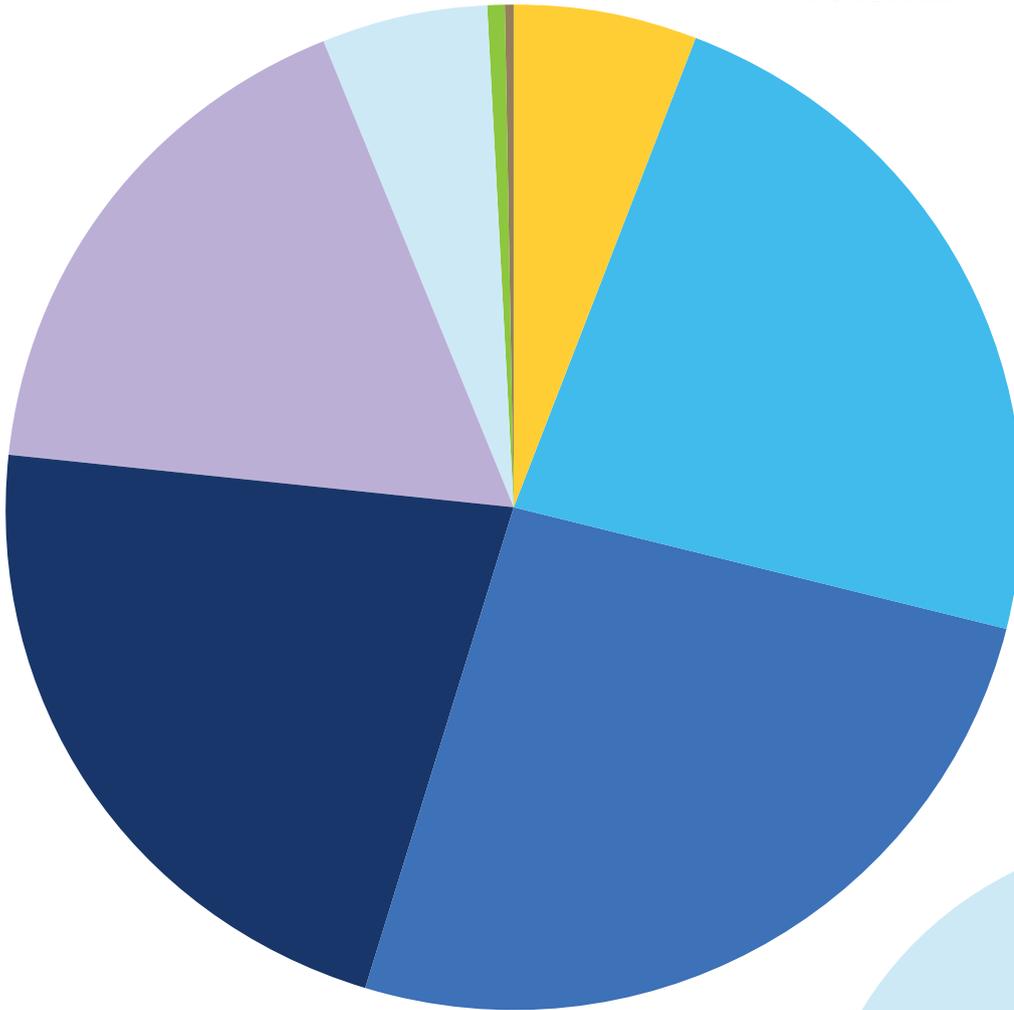
While life milestones do prompt consumers to seek financial advice, a bigger factor is a change in a consumer's financial situation.

ABOUT CFP® PROFESSIONALS

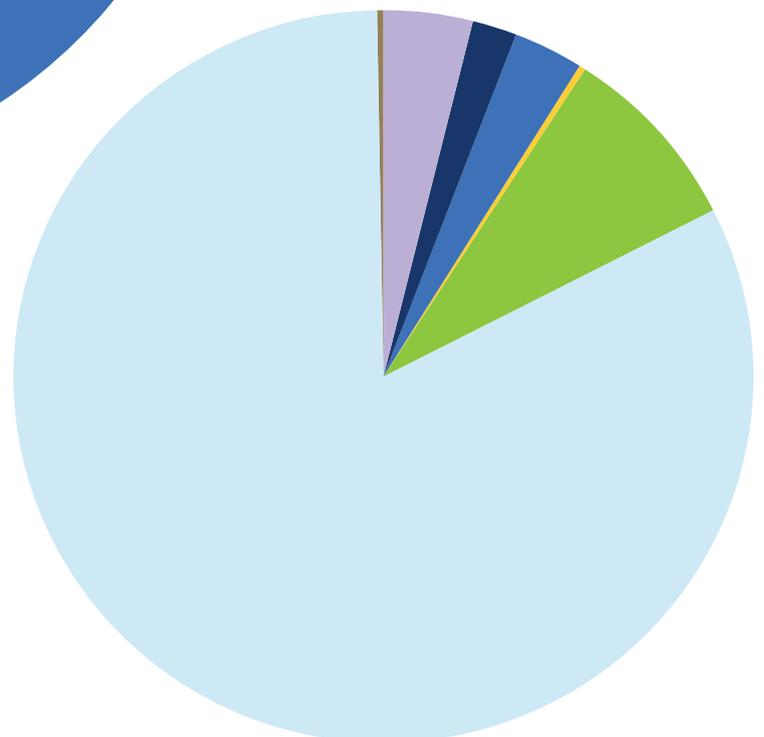
GENDER →
MALE 76%
FEMALE 24%
NON-BINARY <1%



← AGE
20-29 6%
30-39 23%
40-49 26%
50-59 22%
60-69 17%
70-79 5%
80+ 1%
NOT GIVEN <1%



RACE & ETHNICITY →
AMERICAN INDIAN OR ALASKAN NATIVE <1%
ASIAN OR PACIFIC ISLANDER 4%
BLACK OR AFRICAN AMERICAN 2%
HISPANIC OR LATINO 3%
MULTI-ETHNIC <1%
UNKNOWN 8%
WHITE 82%



NEW CFP® CERTIFICANTS IN 2023

THE NUMBER of CFP® professionals in the U.S. reached an all-time high at the end of 2023: 98,875. That number has more than doubled in the last two decades, as consumer demand for financial advice has exploded, and financial services firms of all sizes have adopted holistic advice as a core service. A record-high 9,839 candidates took the CFP® exam in 2023.

In 2023, 56% of new CFP® certificants were under age 35. In addition to trending younger, this new class of CFP® professionals represents the most diverse class in CFP Board's history, with the most new women and racially and ethnically diverse CFP® professionals in a single year.

NEW CFP® PROFESSIONALS:

6,089

GROWTH OVER 2022:

56%

OF NEW CFP®
PROFESSIONALS
ARE UNDER AGE 35

4%

OVERALL GROWTH

12%

INCREASE IN WOMEN
CFP® CERTIFICANTS

13%

GROWTH IN RACIALLY
AND ETHNICALLY
DIVERSE CFP®
CERTIFICANTS

CFP BOARD ADVOCACY GIVES VOICE TO CFP® PROFESSIONALS

Latest efforts encourage laws and regulations that democratize financial advice, protect investors and benefit the profession.

BY WILLIAM EHART



CFP Board 2023 Chair Dan Moisand, CFP® (Left) and 2022 Chair Kamila Elliott, CFP® (Third from Left) were at the White House State Dining Room when President Joe Biden announced the Department of Labor's proposed retirement security rule on October 31, 2023.

IT'S always a good thing when the president of the United States backs your top advocacy priority. President Joe Biden did exactly that in October 2023 when he stood in the White House State Dining Room and announced to stakeholders — including several representing CFP Board — the Department of Labor's proposed Retirement Security Rule. The proposed rule would require financial professionals to act in their clients' best interests when providing retirement investment advice.

The president, his staff and cabinet obviously recognize that holding advisors to a fiduciary standard — as all CFP® professionals voluntarily commit to CFP Board — is in the public interest.

CFP Board 2023 Chair Dan Moisand, CFP® and

2022 Chair Kamila Elliott, CFP® were in the audience during the announcement. Also in attendance were former Chair Blaine Aikin, CFP®, CFA®, General Counsel Leo Rydzewski, JD, CAE, and former Vice President of Public Policy Maureen Thompson.

Notwithstanding the president's key support, it's an uphill battle. A number of industry groups have been vocal in opposing the proposed rule.

But CFP Board has been active, too. Moisand and Elliott made the case at DOL hearings in December, and Elliott testified in support of the proposed rule in January 2024 before the Capital Markets Subcommittee of the House Financial Services Committee. 2024 Board Chair Matthew Boersen, CFP®, CFA®

has been active on Capitol Hill, voicing CFP Board's support for the DOL proposal.

The trick will be making DOL's final rule stick.

"We will continue to work on this issue in 2024 as the process plays out," said Erin Koepfel, CFP Board Managing Director of Government Relations and Public Policy. "If the rule is adopted, that may not be the end of the story. Congress or the Courts may try to stop it."

ANTICIPATED TIMELINE

Some observers expect the DOL to issue the rule in the second quarter of 2024 to prevent it from being stopped either through the Congressional Review Act or by an appropriation bill that would prevent DOL from finalizing, implementing, or enforcing the rule, if promulgated.

And that's just one vector opponents may use. Another is the legal system.

The DOL's fiduciary standard rule was first proposed in 2010 under the Obama administration. After intense opposition, a version was finally promulgated in 2016, but was struck down by two judges on the U.S. Court of Appeals for the Fifth Circuit in 2018, on the grounds that expansion of the term "fiduciary" was not authorized under current ERISA law. DOL has designed this latest proposed rule to satisfy the Fifth Circuit's objections about

the 2016 rule. But whereas the Trump administration didn't defend the rule in 2018 before the court, the Biden administration will.

Making this Retirement Security Rule a reality will consume much of 2024 and may even stretch into 2025. CFP Board will be there every step of the way.

And there are other ways CFP Board is encouraging laws and regulations that democratize financial advice and protect investors:

Tax Credits: Here is one area where CFP® professionals and many others can find common ground — giving moderate-income investors a tax break on the cost of financial advice. A tax deduction was eliminated in the Tax Cuts and Jobs Act of 2017, but that provision mainly benefited the wealthy.

Things are in very early stages, but CFP Board plans to meet with other stakeholders and begin to work with Congress on a bill that would provide a tax credit for financial planning services to individuals and households that meet a certain income threshold. An effort is underway to craft language setting appropriate parameters, so the tax credit benefits the intended audience. With bipartisan concern about retirement preparedness, the climate is encouraging among congressional staff, who seem interested in the concept.



Financial Exploitation

Prevention Act: Let's face it, we're all getting older, as are our parents and grandparents. There's a lot of wealth ready to be passed to the next generation. Bad actors see opportunity. They know that seniors can be vulnerable to manipulation. Those who sometimes abuse positions of trust include caretakers, family, friends and unscrupulous financial advisors. CFP Board supports legislation to protect our seniors.

This is another issue where CFP Board has found common ground with groups that have different perspectives on DOL's rule proposals.

"One of the things that CFP Board CEO Kevin Keller has always been interested in is finding those issues where we can work with industry folks we might not otherwise," says Rydzewski. "We may not be aligned on the fiduciary rule, but there are issues where we can work together. And that's what we want to do."

In May 2023, CFP Board cosigned a letter to Sens. Bill Hagerty (R-TN) and Jon Tester (D-MT) expressing strong support for the Financial Exploitation Prevention Act. Other groups signing the letter included the American Securities Association, the Financial Planning Association, the Financial Services Institute, Finseca, the Investment Adviser Association, the Investment Company Institute, the Insured Retirement Institute, the National Association of Personal Financial Advisors and the Securities Industry and Financial Markets Association.

This proposed law would allow a registered investment company or transfer agent to delay redemption of a security if it reasonably believes such redemption was requested through the exploitation of a security holder who is a senior or unable to protect their

interests. The bill passed the House unanimously and is awaiting action in the Senate.

529 Plans: CFP Board believes CFP® professionals and those considering joining their ranks should be able to use 529 plan funds — currently allowed only toward the cost of education — to pursue CFP® certification or maintain the credential. This will benefit investors as well as financial professionals because it could bring more advisors into the field. CFP Board is an active member of a coalition led by the American Society of Association Executives pushing the "Freedom to Invest in Tomorrow's Workforce Act."

These actions further one of the strategic priorities set by the Board of Directors for 2022-26: that of workforce development and expanding the talent pipeline to meet the growing public demand for competent and ethical financial planners.

The bill would expand 529 plan uses to include

many kinds of professional credentials, not just in the financial space. Support is growing, but to have a chance at passage, the bill likely needs to be part of a larger package. And little is happening in Congress right now.

A NEW WORLD

Looking forward, the decision to create an organization under Section 501(c)(6) of the tax code will pay dividends for the financial planning profession and CFP® professionals on the policy front. Before 2023, CFP Board existed only as a 501(c)(3) — meaning CFP Board could only take positions for the public benefit. Actions to benefit the financial planning profession and CFP® professionals themselves were a different matter, even though in many cases there was a mutual benefit for consumers.

Now, the 501(c)(6) organization, called CFP Board of Standards, can advocate for things like 529 plan flexibility and tax credits for financial advice. (CFP Board Center for Financial Planning is the 501(c)(3) organization, with a mission to advance competent and ethical financial planning and expand CFP® professional diversity for the benefit of the public.)

"That opens up a new world," says Rydzewski. "CFP Board of Standards will have more opportunities to engage in advocacy that benefits the professional."

BUILDING A DIVERSE, SUSTAINABLE PROFESSION

BY LISA MONROE

INCLUSIVITY is about feeling welcomed and having a sense of belonging. And as in any profession, when financial planners from all different races, genders and backgrounds feel accepted and appreciated for what they bring to the table, they're more likely to give their best to the profession. That's why CFP Board Center for Financial Planning's 6th annual Diversity Summit focused on the importance of inclusion.

Approximately 320 Diversity, Equity and Inclusion (DEI) experts and senior, emerging and future financial planning leaders convened for the Summit on November 9, 2023, in Arlington, Virginia. The theme was "Inclusion 360...Profession, Planner, Community."

Matthew Boersen, CFP® CFA, 2024 Board Chair, said in opening remarks, "DEI initiatives typically focus on developing a diverse talent pipeline — bringing people into the fold. But they frequently overlook the efforts needed to create truly inclusive workplaces that nurture long-term change."

"We've come a long way, but there is much ground to cover," Boersen continued, noting that the number of CFP® professionals will exceed 100,000 in 2024, and the number of racially and ethnically diverse CFP® professionals is growing at two-and-a-half times the overall growth rate.

"Demand for financial planning has never been

stronger," he said. "And building a diverse and sustainable talent pipeline is critical to support that demand. It's not enough to bring people in the door though. To have significant impact, we must give them a reason to stay."

In opening remarks, CFP Board CEO Kevin R. Keller, CAE, said, "Our vision is a financial planning profession that shares the diversity of our communities. And we have been working tirelessly to make this vision a reality."

He also mentioned the resistance against diversity initiatives. "There have been attacks, as you all know, on university programs that focus on diversity. I don't have to tell you that there are those working to dismantle the progress that we've made," continued Keller, "But let me be unambiguous: We at CFP Board are unwavering in our pursuit of a diverse financial planning profession."

IT'S ABOUT THE 'E' AND THE 'I'

Dawn Harris, CFP Board's Director of Diversity & Inclusion, said the 2023 theme came through feedback and recommendations from CFP Board's Diversity Advisory Group as well as Visioning Groups held at the 2022 Diversity Summit. The consensus was "there should be more discussion on the E and the I [in DEI], which is equity and inclusion, because a lot of times people just kind of roll all those letters



Co-emcees, Rianka Dorsainvil, CFP® and Justin Sullivan, CFP® kept the energy high at CFP Board's 6th annual Diversity Summit on November 9, 2023, in Arlington, Virginia.

together. They don't really focus on what any of them mean. And so, we thought it was important to focus on inclusion and really hone in on how inclusion is relevant to those three sectors in particular — profession, planner, community," Harris explained.

The day-long Summit was packed with compelling presentations, thought-provoking panels and personal reflections from those leading the charge to diversify the financial planning profession. Among the presentations, Miranda Reiter, CFP®, Ph.D., presented a thought leadership paper on how to engage more diverse students to pursue financial planning careers. Reiter addressed what's

worked well in some collegiate programs and shared how those successes might be replicated at other institutions.

Harris, who gave opening and closing remarks, said several things stood out at the 2023 Diversity Summit. "There was a palpable energy in 2022 because people literally hadn't seen each other for two, three years, in some cases more. And I think that same level of energy transcended to 2023. A lot of times, individuals in the financial services profession may be the only woman or the only Black person or the only Hispanic person or the only neurodiverse person in their office or workspace."

The co-emcees, Rianka Dorsainvil, CFP®, Co-Founder

"If there is one thing that I would take away from today's sessions at the Diversity Summit, it's that there is an opportunity for everyone to join the financial planning profession. You can come out of a Registered Program, you can be a career changer. You don't have to have a degree in finance or economics to be a great financial planner. Great financial planners have great listening skills. They're empathetic. They're intellectually curious. They want to help people and nurture people."

— Kamila Elliott, CFP®, 2022 Board Chair

and Co-CEO of 2025 Wealth Partners, and Justin Sullivan, CFP®, Senior Vice President and Market Leader for PNC Private Bank of Georgia, also helped make the 2023 event memorable.

Because Dorsainvil and Sullivan are CFP® professionals, they had the perspective of being in the chair that attendees were in and were able to connect what was presented at the main stage and highlight areas relevant to attendees, Harris said. “And they were fun and kept things moving. I think it was an added element that helped the event be more cohesive and impactful throughout the day.”

Other highlights of the day were the three “CFP® Pro Talks” — sessions that have been part of the Diversity Summit since its inception.



CFP Board Director Louis Barajas, CFP® moderates the session “The Critical Role Community Involvement and Pro Bono Play in Financial Inclusion.”



Photos: Rachel Naft

Justin B. Lacey, CFP® described the challenges and opportunities he’s encountered as an African American male in the profession. Elaine King, MBA, CFP® shared how frequent domestic and international moves and her background as a native Spanish speaker have shaped her financial planning career. And Laura LaTourette, CFP® shared her experience as an openly LGBTQ+ financial planner.

Their stories were powerful and well received, Harris said. “At the end you could just feel the reaction and the response to them, sharing how their backgrounds inform why they’re in the profession, what their experiences have been like.”

“DEI is important to the financial planning community so that we have representation across the entire country of professionals that can serve across various communities. Diversity Summit is critical for a couple of reasons. One is to celebrate the success we’ve had as a diverse population. But the other part is to work on the challenges. There’s still so much room to grow. And all of the people here with all the skills and training, we’ve got the tools to solve a lot of these problems.”

– Justin Sullivan, CFP®, 2023 Diversity Summit Emcee



CFP Board's Director of Diversity & Inclusion Dawn Harris welcomed attendees.



2024 Board Chair Matthew Boersen, CFP®, CFA® welcomes attendees to CFP Board's 2023 Diversity Summit.



From Left: 2022 Board Chair Kamila Elliott, CFP®, 2013 Board Chair and Founding Chair of WIN Nancy A. Kistner, CFP®, Bridgett Graham, candidate for CFP® certification and scholarship recipient, and 2024 CFP Board Chair-Elect, Elizabeth K. Miller, CFP®, CFA®, during the session “In Her Shoes: Women CFP® Professionals in Leadership.”



Laura LaTourette, CFP® (left) and Elaine King, MBA, CFP® (right) shared their stories during “CFP® Pro Talks.”



CONNECTING FIRMS WITH THE NEXT GENERATION



BY LISA MONROE

FOR the second consecutive year, CFP Board Conference brought together those who are developing the next generation of financial planning talent at colleges and universities around the country with leaders at the firms that will employ them. And this year undergraduate students from CFP Board Registered Programs joined them. More than 245 attendees participated in the conference, including 82 representing firms, 90 program directors and representatives from colleges and universities, and 39 undergraduate students, as well as CFP Board staff.

The conference, held October 11-13, 2023, in Washington, DC, was a forum for firm leaders, educators and students to collaborate on solutions to help meet the growing need for financial planners.

Joseph V. Maugeri, CFP®, CFP Board Managing Director of Corporate Relations, explained, “There’s a continuous demand for talent at firms. Their client bases are growing. There’s wealth being transferred from one generation to the next, and they need more people. Some of the large firms are getting an overwhelming number of calls from clients, and they need more people to handle their clients in a virtual environment.”

In opening remarks, 2023 CFP Board Chair Dan Moisan, CFP® told the audience, “CFP® professionals enjoy rewarding, lucrative work and report extremely high satisfaction with their career choice. Yet many firms are struggling to fill financial planning positions. This disconnect between supply and demand is something we must address collectively. And this conference is an ideal platform to do just that.”

He continued, “Top employers of CFP® professionals are here. As are leaders from colleges and universities, along with the students who will be the next generation of CFP® professionals. We’ve come together to collaborate and shape the future of this profession. The pieces to build the financial planning profession that will serve Americans for the next 50 years are right here in this room.”

CFP Board CEO Kevin R. Keller, CAE, also emphasized the convening power of the event in opening remarks. “The opportunity for us to be together to explore the future of CFP® certification and financial planning comes at a pivotal time for the profession. And the leaders at our Registered Programs and at firms that employ

CFP® professionals will play important roles in moving the profession forward. This conference is an ideal platform for making connections that will form the infrastructure of the financial planning profession’s future,” he said.

FOSTERING COLLABORATION BETWEEN EMPLOYERS, FIRMS AND STUDENTS

Prior to 2022, CFP Board generally hosted separate annual events for firms (Firms Summit) and college program heads (Registered Programs Conference). The 2023 conference, the second “CFP Board Conference” to convene the two groups together, featured topics catering to each group as well as sessions where everyone came together. In breakout sessions, firms explained their career paths and panelists talked about careers in financial planning and what it means to be a CFP® professional.

Maugeri said, “That was really the power of bringing them together — starting conversations, getting relationships developed — so that firms can start to see the schools as pools of talent that they could recruit from.”

Asked which session really told the story of the conference, Maugeri said it was the “Building the Bridges” roundtable discussion. “We had three firm representatives and three Registered Program heads on stage,” he said. “And it was really just starting a dialogue, having the schools talk about what they need and what a good partnership looks like with a firm. That they have great talent and they’re looking to get jobs for these students. And the firms talk[ed] about their career pathways and what it looks like when someone gets onboarded and what a great career it is.” Panelists



John C. Lopez, CFP®, Senior Professor of Practice at the University of Houston-Bauer College of Business and students at the CFP Board Conference.

included representatives from Morgan Stanley, Edward Jones, Vanguard, The Ohio State University, Kansas State University and Virginia Tech.

The networking sessions were also great ice breakers. “As much as there were two major audiences, I think especially during the networking times, cocktail hours, there were a lot of conversations. Firms want to establish relationships with the schools, and the schools want to establish relationships with the firms, so I don’t think they were shy. There was a lot of idea sharing and talk of partnerships, and I think that’s one of the good things about this conference,” Maugeri said.

EVER-CHANGING WORLD

Maddy Dychtwald, futurist, author and Co-Founder of Age Wave, gave a keynote address that focused on retirement planning. Katy Milkman, James G. Dinan Professor at The Wharton School of the University of Pennsylvania, gave the keynote presentation “How to Change — Adapting for a Post-Pandemic World,” and Amy Herman, Founder and President of The Art of Perception gave the closing keynote address, which focused on improving, observation and communication skills.



Maddy Dychtwald delivered a keynote address focused on retirement planning at CFP Board Conference in October.

Technology sessions featured discussions about artificial intelligence. “There was a speaker from Bank of America, Merrill and they’re using immersive technology to train their advisors [through client interaction simulations]. That was fascinating,” said Maugeri. “They talked about how they can scale their training across 200,000 employees.”

Another breakout session, moderated by Jon Dauphiné, Esq., CEO of the Foundation for Financial Planning, focused on pro bono work and how it benefits registered programs, students, advisors and firms.

Attendee feedback was positive, with 84% indicating they were very likely to recommend the conference to colleagues.

BUILDING A BODY OF KNOWLEDGE FOR THE PROFESSION

BY LISA MONROE



Sonya Lutter, Ph.D., CFP®, Professor of Practice and Director of Financial Health and Wellness at Texas Tech University. Photos: Elizabeth Vasilogambros

WHEN academic researchers studying how to make the financial planning profession better and those in the trenches practicing in the field every day come together to really listen and engage with one another, something magical happens. The synergy that's created between the two groups causes new ideas to take flight, and the work of both groups is enriched. This magic happens annually at CFP Board Center for Financial Planning's Academic Research Colloquium.

"It's a mix of academic researchers, non-academic researchers and some CFP® professionals, and that's what makes the Colloquium an interesting event," said Kevin Roth, Ph.D., CFP Board's Managing Director of Research.

"It's an opportunity for the academic community to engage with the field, and the field to engage with academics

and the chance to share information and help bridge the two audiences. Academics have certain goals for their work, and it's important to have this reality check. But also, the field benefits so much from learning about the cutting-edge research."

The 7th annual Academic Research Colloquium, held December 7-8, 2023, in Arlington, Virginia, was well received by approximately 100 attendees who shared that the event was valuable to them in terms of presenting their research, learning about research and networking with the academic community and CFP® professionals. Roth said the Center was also very pleased with the event and the turnout.

"There's some great momentum for us to build on for 2024," he said.

The Colloquium's keynote presentations stood out as

being exceptional in Roth's mind.

Sonya Lutter, Ph.D., CFP®, Professor of Practice, Director of Financial Health and Wellness at Texas Tech University, delivered the keynote presentation based on her research into the relationship between the psychology of financial planning and a holistic planning process that includes risk management as well as wealth accumulation and client outcomes.

Shlomo Benartzi, a behavioral economist and Professor Emeritus, UCLA, and co-founder of the UCLA Anderson School of Management, spoke on "The Power of Behavioral Finance" in his keynote presentation. Benartzi pioneered the Save More Tomorrow™ program to nudge employees to increase their retirement savings rates gradually over time.

In addition to the keynote presentations, attendees heard from paper presenters and panelists on a wide range of topics including behavioral economics and the psychology of financial decision-making. Other activities included sessions geared toward financial planners, research paper poster exhibits, networking luncheons and an awards ceremony, which recognized the best papers and posters presented or exhibited during the event.

Jim Dinegar, CFP Board's Interim Chief Program Officer Mary Reich, Administrator, and McKenna Davis, Enforcement Specialist, organized the 2023 event and did a "phenomenal job," said Roth, who joined CFP Board in October and will play a larger role next year.

MIXING IT UP

The Colloquium welcomes graduate students and researchers to present, solicit feedback and learn from other researchers. A total of 21 research papers were presented at the 2023 Colloquium, with the best papers and poster

exhibits announced at the awards ceremony.

"This is an opportunity for the emerging leaders, emerging researchers to get some great feedback on one of their first papers," Roth said.

In addition, the Colloquium empowers all attendees to network and build professional relationships, many that may continue well into the future.

Roth said, "It is truly a networking event in the best way possible, especially when you have that mix of both the academic community and the people who are in the field. That's critical. This challenge is not unique to CFP Board, or to this profession, where the academic community and the field do not necessarily have as much day-to-day engagement. And that kind of feedback is critical. Frankly, many of [those] conversations are probably happening during the breaks," he said.

"Everyone who walked away from this event got something out of it," Roth added. Researchers gain validation, feedback and ideas that will affect their future research. Simultaneously, financial planning practitioners return to their offices to implement some of what they've learned whether they've been inspired to pursue a new set of clients or learned a new way to communicate with clients to serve them better.

ON THE HORIZON

At the start of the Colloquium, panelists from the editorial board of Financial Planning Review, the Center's peer-reviewed academic journal, discussed the state of the financial planning profession, including key trends. Executive Editor Stephen Horan, Ph.D., CFA®, moderated the session. For the Colloquium's final session, panelists from the editorial boards of the profession's leading peer-reviewed journals provided Closing Reflections. In this latter session, also moderated by Horan, panelists reviewed and



From Left: Stephen Horan, Ph.D., CFA[®]; Vickie Bajtelsmit, Ph.D., Colorado State University; Conrad Ciccotello, Ph.D., University of Denver; Stuart Heckman, Ph.D., CFP[®], Texas Tech University



From Left: Timothy Todd, Ph.D., Liberty University; Kristy Archuleta, Ph.D., University of Georgia



Shlomo Benartzi, behavioral economist and Professor Emeritus, UCLA



David Blanchett, Ph.D., CFP[®], CFA[®], Managing Director and Head of Retirement Research for PGIM DC



Megan McCoy, Ph.D., Kansas State University

synthesized what they heard during the Colloquium, highlighting standout papers and giving a glimpse of likely developments to come in 2024. Horan said some of the interesting talking points from these sessions included:

- Whether it's time to retire the term "retirement" because the traditional textbook model of working full time one day and never again a day later is becoming outdated.
- Phased retirement models and the implications they have for the traditional lifecycle model.
- The rising importance of elder care as an area of study, as life spans increase but health spans increase less quickly.

These two sessions were great context setters at the beginning and end of the event and really brought it all together,

Roth said. "It was interesting to hear what these editors are seeing come in, both in papers being submitted, and frankly, some of their own observations. It was pretty insightful too. It tells us what people are going to be working on in 2024...and where the needs are."

"Robust academic research is fundamental to the advancement of the financial planning profession," said CFP Board CEO Kevin R. Keller, CAE. "The Academic Research Colloquium has become a hallmark event in the financial planning community and a platform to explore emerging trends, share insights and collectively shape the future of financial planning."

2023 ACADEMIC RESEARCH COLLOQUIUM AWARDS

BEST PAPER IN FINANCIAL PLANNING PRACTICE AWARD:

"Exploring the Relationships between Virtual Client Meetings, Financial Anxiety, and Trust in Financial Planning"

Ashlyn Rollins-Koons, CFP[®], Kansas State University

Derek Lawson, Ph.D., CFP[®], Kansas State University

Megan McCoy, Ph.D., Kansas State University

Joanne Wu, CFP[®], Ph.D. student, Kansas State University

Jason Anderson, CFP[®], CPA, Kansas State University

Eric Ludwig, Ph.D., CFP[®], Kansas State University

BEST PAPER IN BEHAVIORAL FINANCE AWARD

"Financial Mindfulness"

Simon Blanchard, Ph.D., Georgetown University

Emily Garbinsky, Ph.D., Cornell University

Lena Habin Kim, Ph.D. Student, Cornell University

BEST PAPER IN INVESTMENTS AWARD

"Social Media and Speculative Investing: An Examination of Social Media as an Information Source and Investing in Highly Speculative Assets"

Morgen Nations, Ph.D. Student, Texas Tech University

COMPLETE LIST OF 2023 ACCEPTED PAPERS:



CFP BOARD INVESTS IN EXPANDING THE FINANCIAL PLANNING WORKFORCE

CFP Board's online Career Center is a hub for employers recruiting talent, job seekers at every level and young people and career changers exploring financial planning careers.



BY JOANNE CLEAVER

FINANCIAL planning offers everything that many people want in a career: autonomy, limitless room for growth, the potential to own their own businesses and a compelling social mission.

All those virtues remain theoretical if college students and new graduates can't envision themselves as a financial planner. And unfortunately, financial planning is a career that many students know little about...and that is all but absent in popular culture.

Developing a sustainable and diverse workforce is one of CFP Board's strategic priorities, and strengthening the talent pipeline is a long-term play. Introducing college students to the financial planning profession is the first step. From there, the payoff arrives incrementally, with more students enrolling in financial planning programs, passing the CFP® exam, and taking entry-level jobs.

In 2023, CFP Board strengthened the foundational fulcrums of the profession's early talent pipeline and made first steps to building a midcareer talent pipeline. A two-pronged strategy — raise awareness and offer

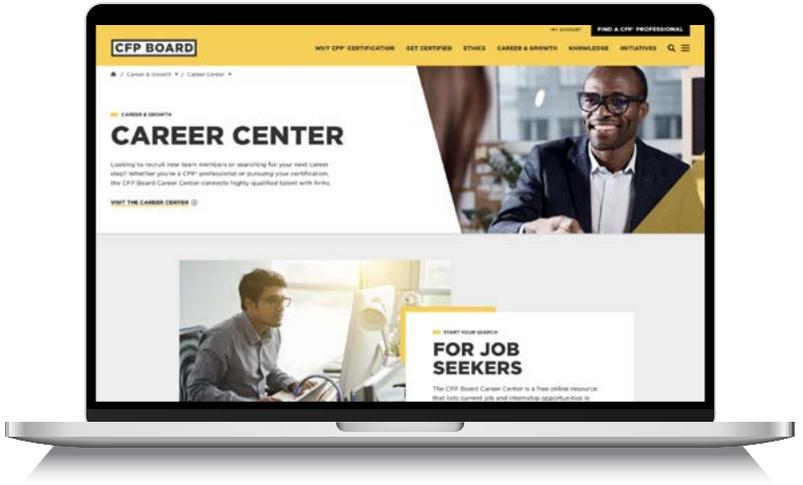
corresponding resources to support those who want to move purposefully into the profession — has accelerated momentum and is expected to increase in coming years.

CFP Board's enhanced focus on expanding the talent pipeline has played out in a variety of program areas and initiatives. Recognizing that financial planning jobs occupy a "sweet spot" in pay, long-term growth potential and personal autonomy that is especially attractive to midlife career transitioners, CFP Board supported legislation that aids in the pursuit of CFP® certification.

Specifically, CFP Board encouraged Congress to pass the "Freedom to Invest in Tomorrow's Workforce Act." The Act would allow adults to use savings in education-intended 529 plans to pursue new career credentials. At year-end, the act had 101 co-sponsors in the House and 14 in the Senate. CFP Board's certification program would qualify under the Act in its current form.

INVESTING IN YOUNG TALENT

The number of scholarship programs administered by CFP Board Center for Financial Planning and the amounts distributed through those programs have steadily gained traction since the first was established in 2016. Scholarships provide funds that support individuals on their path to CFP® certification, covering costs such as college tuition and CFP® exam fees.



"This year brought a big milestone in CFP Board's ability to generate scholarships to support future advisors," said Jason Gudenius, CFP Board Managing Director, Workforce. The 176 scholarships awarded in 2023 represent a 54% jump from 2022. (See *CFP Board scholarship programs reach milestone of \$2 million in awards*, page 40.)

In March, CFP Board announced the launch of the WIN Endowed Scholarship intended to assist women with up to \$5,000 per student working to complete an undergraduate or certificate-level CFP Board Registered Program. The dedicated fund translates CFP Board's longstanding commitment to women to targeted financial help. Currently, 23.6% of CFP® certificants are women, though women comprise almost 30% of the latest crop of newly minted professionals. Industry experts commented in the media throughout 2023 on both CFP Board's

demonstrated commitment to paving the way for women into the profession, and about the appeal of the profession to women, who often navigate numerous interruptions to their career progress and ability to build financial stability.

A FOOT IN THE DOOR

All the preparation in the world doesn't alleviate the need for initial and next-step positions within the financial planning ecosystem. "We realized we needed a more action-oriented approach," says Gudenius of the on-ramp that links degrees to first jobs.

So, CFP Board doubled down on its Career Center, with record-breaking results. Twice as many jobs — 2,415 — were posted at CFP Board's Career Center in 2023 than 2022.

"Many of those are entry-level, which opens doors for those just starting careers," says Gudenius, explaining CFP Board's intention to be the lifelong go-to spot for career advancement.



< The *Guide to Careers in Financial Planning* helps students, recent graduates and career changers learn more about careers in financial planning:

- Identify and explore career paths
- Explore the variety of companies that employ financial planners
- Read about the personal and professional benefits of financial planning careers and CFP® certification
- How to find financial planning careers
- Job search and interview tips

In April 2023, CFP Board hosted a virtual career fair to foster connections between employers and qualified job candidates, including CFP® professionals, those pursuing CFP® certification and students aspiring for careers in financial planning.

Employers had a field day at the “Superbowl of career fairs,” Gudenius added, with 30% more attendees than the prior year meeting potential bosses. “People were making offers on the spot,” he said.

A second career fair focused on job seekers who are women and people of color was held in conjunction with the sixth annual Diversity Summit hosted by CFP Board Center for Financial Planning in November 2023.

As CFP Board builds a continuum of investment in new talent, those new hires will be in a perfect position to use CFP Board career resources to make hires of their own. The career life cycle that CFP Board cemented in 2023 is now positioned to welcome more college students, interns, credential-seeking candidates and newly minted planners, all to furnish employers — and clients — with professionals qualified to help them grow.

CFP BOARD CAREER CENTER

2,415

Jobs posted (Up 260% from 2022)

619

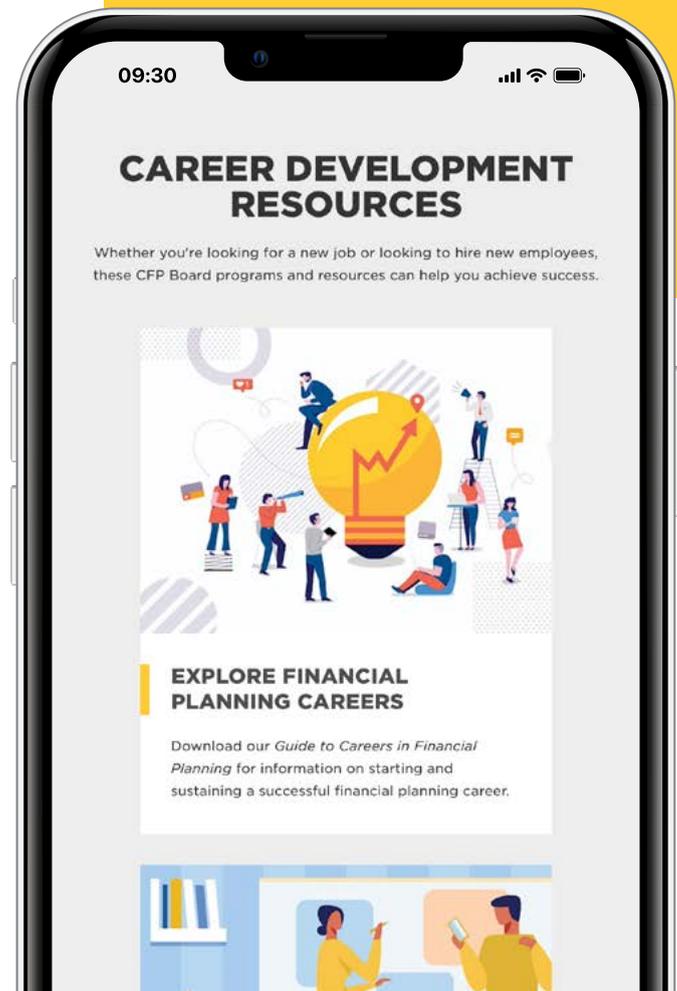
Career Fair attendees (Up 30% from 2022)



VISIT THE CAREER CENTER



CFP Board's virtual career fair



345

Total CFP Board Registered Programs

170

Baccalaureate Programs

47

Master's Programs

3

Ph.D. Programs

125

Non-Degree Programs

CFP BOARD REGISTERED PROGRAMS

CFP Board Registered Programs are financial planning education programs at regionally accredited colleges or universities. These programs have been approved by CFP Board to deliver curriculum covering the 70 Principal Knowledge Topics that students must learn to fulfill the coursework requirement and sit for the CFP® exam.

Established fields like law and medicine offer clear education pathways, with degree programs at prestigious colleges and universities. As we work to advance the financial planning profession, CFP Board is committed to expanding programs offering the coursework that prepares financial planners for a career in the profession.

In 2023, an all-time high 8,343 CFP Board Registered Program student completions were reported.

NEW REGISTERED PROGRAMS IN 2023

BACCALAUREATE DEGREE PROGRAMS

Delaware State University
B.S. in Financial Planning & Wealth Management

Coastal Carolina University
Baccalaureate degree-seeking Financial Planning Certificate Program

Tarleton State University
Minor in Financial Planning

Coker University
B.S. in Business Administration-Financial Planning Concentration

Hope International University
Business & Management Major with Concentration in Financial Planning

Brigham Young University - Idaho
Minor in Financial Planning

Oregon State University
Concentration in Financial Planning

MASTER'S DEGREE PROGRAMS

University of Central Oklahoma
M.S. in Finance - Financial Planning Track

University of Houston-Bauer College of Business
M.S. Finance - Financial Planning & Wealth Management

Whitworth University
M.S. in Financial Planning

College for Financial Planning
M.S. in Personal Financial Planning - Client Psychology & Communications Pathway

University of South Florida
M.S. in Finance, Concentration in Financial Planning and Wealth Management

William Paterson University
Graduate Minor in Financial Planning

NON-DEGREE PROGRAMS

Hunter College City University of New York - Continuing Education

Personal Financial Planning University of Nevada - Reno Financial Planning Certificate Program

University of Wisconsin - Green Bay
Personal Financial Planning Certificate Program

THE FUTURE IS NOW: GIRL SCOUTS PHENOM 2023

CFP BOARD



#FutureCFPpro

BY LYNN MCNUTT

IN July, CFP® professionals and CFP Board staff were in Florida sharing their passion for the financial planning profession and inspiring the next generation at the Girl Scouts National Convention.

Building the talent pipeline is at the heart of CFP Board's Future Financial Planner Initiative. And it all starts with meeting young people where they are and generating awareness about the fantastic opportunities that come with a career in financial planning.

Photo: Alyssa Dean

We engaged with attendees through a life-size board game and hosted mentoring sessions on paying for college and budgeting. Our participation in the Girl Scouts convention is an example of the programs, events and partnerships that will help us spark a national movement to increase awareness of financial planning as an attractive career choice and generate interest and excitement in the profession among young people.



CFP Board's booth at the triennial Girl Scouts National Convention included games, worksheets and branded giveaway items.



Attendees worked their way through a life-size board game.



From Left: Beth Green, CFP®, Raymond James, Lindsey McKay, CFP®, McKay Wealth Management, Allaire Langdon, CFP®, Wealthspire Advisors, Cary Carbonaro, MBA, CFP®, Advisors Capital Management, Julia Myers, CFP®, Morgan Stanley. Photos: Alyssa Dean

CFP BOARD SCHOLARSHIP PROGRAMS REACH MILESTONE OF \$2 MILLION IN AWARDS

CFP Board Center for Financial Planning launches WIN Endowed Scholarship in recognition of the 10th anniversary of CFP Board's Women's Initiative.

BY LYNN MCNUTT

THE PATH to CFP® certification is rigorous, and the right support can be the difference between going the distance and faltering along the way. In 2016, CFP Board Center for Financial Planning created its first scholarship program to provide financial assistance to those pursuing certification. And thanks to the support of generous individual and corporate donors, the number of scholarship programs and the dollars distributed through them have skyrocketed in recent years.

Scholarship commitments grew from more than \$200,000 in 2020 to more than \$300,000 in 2021. And in 2023, the Center awarded \$725,055 in scholarships to 176 recipients across 20 programs in partnership with generous corporate and individual donors. All told, the Center has awarded 470 scholarships totaling \$2,026,108 during the last eight years.

"Once they achieve CFP® certification, a single scholarship recipient can help thousands of other people reach their goals by providing them with competent, ethical financial planning," said CFP Board CEO Kevin R. Keller, CAE. "That's an incredibly powerful circle of giving back and helping others."

CFP Board has a longstanding commitment to expand diversity in the profession. In fact, it's a strategic priority and part of the Center's mission. The 2023 class of new CFP® professionals represented the most diverse class in history, with 1,692 new women CFP® professionals and 858 racially and ethnically diverse new CFP® professionals, both single-year records. Women made up 27.8% of new CFP® professionals, and 14.1% of new CFP® professionals are racially and ethnically diverse.

Reflecting this commitment, in March 2023 the Center announced the WIN Endowed Scholarship program, in recognition of the 10th anniversary of CFP Board's Women's Initiative.



2013 Board Chair and Founding Chair of WIN Nancy Kistner, CFP® (center), makes a point during a November meeting of the WIN Council. (Left: CFP Board Center for Financial Planning Project Manager Caroline Chukwu; Right: 2010 Board Chair and Center Advisory Council Chair Robert Glovsky, JD, LLM, CFP®) Photos: Rachel Naft

The Women's Initiative (WIN) launched in 2013 under the leadership of 2012-2013 Board Chair Nancy Kistner, CFP®. WIN provides educational resources, networking opportunities and advocacy for gender diversity to attract, develop and advance women in financial planning. The WIN Endowed Scholarship program awards will assist qualified women students and professionals who are pursuing the education coursework required to attain CFP® certification.

"Welcoming more women into the financial planning profession is good for women, good for the profession and good for business," said Kistner, when the scholarship was announced. "I'm proud of the work of the WIN Council and WIN Advocates as we continue to encourage women to pursue CFP® certification."

The WIN Endowed Scholarship is CFP Board's second endowed scholarship program. The first endowed scholarship

program launched in 2022 and honors LeCount R. Davis, CFP®, the first Black CFP® professional. The LeCount R. Davis, CFP® Endowed Scholarship assists qualified Black and African American students and professionals who are committed to attaining CFP® certification and to the practice of financial planning.

In December, CFP Board hosted a gala celebrating the 50th anniversary of CFP® certification, which raised \$428,000 for the WIN Endowed Scholarship and the LeCount R. Davis, CFP® Endowed Scholarship.

"Increasing awareness of the profession and supporting those pursuing CFP® certification through scholarship opportunities are helping to expand diversity in the financial planning profession," said Keller. "There is more work to do, but the needle is moving in the right direction."



From Left: Mary Beth Franklin, CFP®, CFP Board Center for Financial Planning Director of Diversity & Inclusion Dawn Harris, and Angela Ribuffo, CFP® during a November WIN Council meeting.



Karen P. Schaeffer, CFP®



From Left: Sabrina Lowell, CFP® and Angela Ribuffo, CFP®



Leslie Tabor



Jenna Hladish, CFP®

WIN ENDOWED SCHOLARSHIP MAJOR DONORS

\$50,000+
Vanguard

\$25,000+
AssetMark
Mary Sexton, CFP®

\$10,000+
Alex Armstrong, CFP®
Robert J. Glovsky, CFP®
Mark E. Johannessen, CFP®
Teri Kelley, CFP®
Nancy Kistner, CFP®*



*Includes matching gift from Bank of America.

470

Scholarship awards since 2016

317

Scholarship awards to women

345

Scholarship awards to racially diverse candidates

\$2M+

Total dollars awarded since 2016



LEARN MORE ABOUT
SCHOLARSHIP PROGRAMS AT
[CFP.net/Scholarships](https://www.cfp.net/Scholarships)

SCHOLARSHIP PROGRAMS

Abacus Wealth Partners Scholarship for Increased Diversity in Financial Planning
AssetMark Scholarship (2023 only)
Aspiriant Impact Scholarship
Ballentine Partners Scholarship to Create a Diverse Financial Planning Profession
California Lutheran University Financial Planning Scholarship
Charles Schwab Foundation CFP® Certification Scholarship
CI Dowling and Yahnke Wealth Advisors Scholarship
College for Financial Planning®—a Kaplan Company Scholarship for CFP® Exam Prep
Dalton Education Scholarship
Dan Moisand, CFP® Scholarship
The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship
Edelman Financial Engines CFP® Certification Diversity Scholarship
Envestnet Scholarship
Facet Scholarship for Increased Diversity in Financial Planning
Fidelity Investments CFP® Exam Scholarship for Women in Financial Planning
Financial Alliance for Racial Equity CFP® Certification Diversity Scholarship
LeCount R. Davis, CFP® Endowed Scholarship
Mission Wealth Scholars
Modera Wealth Management, LLC CFP® Certification Diversity Scholarship
November 2023 CFP® Exam Diversity Scholarship (2023 only)
Richard B. Wagner Memorial Scholarship Fund
Peggy Ruhlin “Wealth is Women’s Work” CFP® Exam Scholarship (2024 launch)
Wealthspire Advisors CFP® Certification Diversity Scholarship
WIN (Women’s Initiative) Endowed Scholarship

DONATE OR LAUNCH A SCHOLARSHIP

CFP Board Center for Financial Planning’s work to advance competent and ethical financial planning depends on the generous donations of corporate and individual donors. Your contribution supports our work to build a more diverse and sustainable financial planner workforce and develop a research-based recognized body of knowledge for financial planning. You can make a one-time gift by donating online or through your donor advised fund, stock transfer or IRA. Multi-year pledges provide predictable support that allows us to pursue ambitious longer-term initiatives.

Make a tax-deductible donation: [CFP.net/donate](https://www.cfp.net/donate)

For more information on giving options, contact Joshua Sandler, Engagement and Stewardship Manager:

jsandler@cfpboard.org
202-864-5241

CFP® PROFESSIONALS SHARE SCHOLARSHIPS' IMPACT

BY LISA MONROE



ARDARIUS SINGLETON, CFP®

2022 Facet Scholarship for Increased Diversity in Financial Planning Recipient

Ardarius Singleton, CFP® pivoted to financial planning from a car sales background. Since receiving the scholarship in 2022, he earned his CFP® certification in 2023 after completing a graduate program at Texas Tech University.

Today, he is a retirement planner for Fidelity Investments. "My main goal is to be a partner to the clients as they navigate planning for retirement," he said.

"The Facet scholarship proved instrumental as it alleviated the financial concerns associated with my studies, enabling me to complete my academic pursuits without the need for additional loans," said Singleton. "Additionally, the scholarship facilitated a valuable mentorship connection, and I continue to maintain communication with my mentor."

On why he changed careers, Singleton said, "I got into financial planning after taking my first personal finance class. It was like entering a whole new world. Coming from a working-class family with zero financial know-how, I thought, 'Man, if we knew this stuff, our lives could've been so different!' That's when I decided I needed to spread the word to everyone."

The Facet Scholarship for Increased Diversity in Financial Planning awards up to \$5,000

to qualified African American/Black students seeking to complete a certificate or undergraduate degree in financial planning from a CFP Board Registered Program that would qualify them to sit for the CFP® exam. In addition to the financial assistance, students can elect to receive mentorship from one of Facet's CFP® professionals throughout their course of study. The scholarship is generously funded by Facet with additional financial support provided by Jeff Stein, Triad Financial Advisors, Inc. and Warburg Pincus Foundation.



ADDIE REIBOLD, CFP®

2022 Charles Schwab Foundation CFP® Certification Scholarship Recipient

Since receiving a scholarship from Schwab Advisor Services in partnership with the Charles Schwab Foundation, Addie Reibold, CFP® became certified in 2023 after she completed the certificate program at the College for Financial Planning and joined her family firm. She's also found time to give back as a scholarship review panel volunteer.

"I wanted to pay it forward, and that was the least I could do," she said. "The scholarship took off the financial burden and allowed me to focus on my coursework and studying to earn my CFP® certification." As a volunteer, Reibold read approximately 50 essays from

recent scholarship candidates to aid in the selection process.

An associate financial advisor and head of financial planning at Reimbold & Miller, Ameriprise Financial Services, LLC, Reimbold decided to follow in her father's footsteps after trying a different profession.

"I grew up watching my dad love his job. I was always curious about it but wanted to explore other options first. But after going into another industry, I wasn't feeling fulfilled. I love the relationships I get to build with clients. I really enjoy helping them think critically about all the challenges they're facing and finding ways to help them reach their financial goals. That's what inspired me to become a CERTIFIED FINANCIAL PLANNER™ professional. I wanted to become an expert in financial planning so I could be the best resource and financial planner I could be for my clients," she said. "I truly believe in CFP Board and CFP® certification. As a young professional, having that backing and knowledge is very important to me. Clients recognize and respect that."



GLORIA GARCIA CISNEROS, CFP®

2021 The Investnet Scholarship Recipient

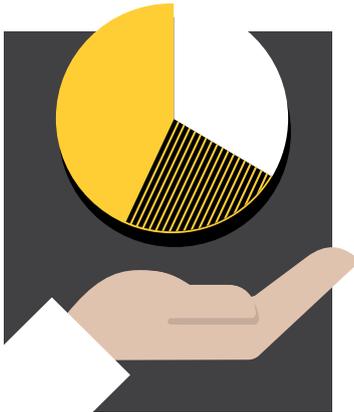
A first-generation Latina born in Mexico and raised in San Diego, Gloria Garcia Cisneros, CFP® earned her CFP® certification in 2023. "Being the first to go to college and have a corporate job, I thought I was set up for success until I realized there was a secret language I never learned: the one for finances. After seeing there is a whole world of knowledge out there in personal finance, I dedicated my time and energy to finding a career where I could help others set up the foundation I wish I had growing up, including my community."

Cisneros, who holds bachelor's degrees in applied mathematics and Spanish community and culture from University of California, Los Angeles, is an early career-changer who worked in several different roles during and after college before pursuing her CFP® certification through UC Berkeley Extension in 2020. "The CFP Board scholarship programs geared toward bringing diversity into the [profession] are pivotal," said Cisneros. "It's one way we can keep the door open for those coming after us."

When asked about the impact The Investnet Scholarship had as she pursued certification, she said, "That allowed for one less barrier to entry into the field. As a young, first-generation female of color, you already have other barriers you have to face to get your foot in the door, like networks and connections. The scholarship allowed finances to not be another reason that I couldn't get started."

CFP® PROFESSIONALS TRANSFORM LIVES THROUGH PRO BONO VOLUNTEERING

BY LYNN MCNUITT



WHEN Jessica Doll, CFP® started her financial planning firm in 2021, she and her business partner knew they wanted to make financial advice more accessible. Pro bono work and giving back to the community were a priority. “We work with high-net-worth clients in the day-to-day, and we wanted to share our knowledge with low-income folks,” said Doll, when she shared her story with the Foundation for Financial Planning (FFP).

“Financial mistakes matter a lot for people who don’t have a lot of resources, and we felt we could help,” she said.

In recent years, CFP Board has expanded its commitment to pro bono financial planning. In early 2022, the organization created a new position focused on the effort and hired Moley Evans as Manager, Pro Bono. Evans’ mandate was clear: Grow the number of CFP® professionals volunteering their time and expertise through pro bono financial planning.

In July 2023, CFP Board doubled down on the commitment when its Board of Directors unanimously approved a resolution

encouraging CFP® professionals to commit to 20 hours of pro bono financial planning per year. While pro bono service is not a requirement for CFP® certification, a growing number of advisors are participating.

In 2023, 15,504 CFP® professionals reported 330,192 hours of pro bono financial planning. Both stats — the number of professionals participating and the hours they are reporting — are record high numbers. But, with only 16% of CFP® professionals reporting pro bono hours, there is still plenty of room for growth.

In recognition of CFP® professionals who provide pro bono services, in 2023 CFP Board developed digital pro bono badges, which will roll out in 2024. The badges will recognize those who have completed 20-plus, 60-plus and 100-plus hours of pro bono financial planning.

An expanded commitment to pro bono service supports CFP Board’s ambitious vision to ensure that every American has access to competent and ethical financial planning advice. It’s also part of CFP Board’s push to elevate the stature of the profession.

“Financial planning is a young and emerging profession,” said 2023 Board Chair Dan Moisand, CFP®, explaining the resolution in a July 26, 2023, webinar. “The medical and legal fields have longstanding commitments to pro bono service that have elevated and enriched those professions.”

Moisand also emphasized the positive impact that building a culture of volunteerism will have in attracting service-minded young people to the profession.

According to a 2023 survey of CFP® professionals by FFP, 46% of the 1,166 respondents said they would be more likely to want to work for a firm with a policy encouraging pro bono work. That number rises to 55% for women and respondents under age 35. Only 28% of respondents reported that their firm encourages pro bono.

“There’s a real gap there, and we think that creates a human capital opportunity. We know there’s a war for talent now for advisors,” said Jon Dauphiné, CEO of FFP, discussing the survey with WealthManagement.com.

“There are a lot of advisors that are going to be retiring in the next 10 years, and it’s just really, really critical to engage those younger and new entrants to the field.”

CFP Board partners with FFP to help make pro bono opportunities, training and resources available to CFP® professionals. FFP is the nation’s leading 501(c)(3) nonprofit charity solely dedicated to the delivery of pro bono financial planning. For nearly 30 years, FFP has supported the delivery of free financial guidance to over 730,000 people in crisis or need.

To learn more about how to volunteer and provide pro bono planning, visit [CFP.net/ProBono](https://www.cfp.net/ProBono) and FFP’s national volunteer opportunity clearinghouse at [ProBonoPlannerMatch.org](https://www.ProBonoPlannerMatch.org).



15,504

CFP® PROFESSIONALS REPORTED

330,192

PRO BONO HOURS IN 2023

LEARN MORE ABOUT PRO BONO VOLUNTEERING:



MAKING AN IMPACT THROUGH PRO BONO

The Resiliency of Human Beings

Faye and Otto



When Otto Rivera, CFP® began working with Faye, she needed guidance managing her personal and business finances, and he was giving back to the community outside of his paid practice through pro bono work. They connected through After Innocence, a Foundation for Financial Planning grantee that provides holistic services to exonerees — people released after being wrongly imprisoned.

Until 2018, Faye had been imprisoned her entire adult life. “I went in at 16 and didn’t come out until I was 43, and I found that I didn’t know how anything in life worked. That is the case for so many of us. Organizations like After Innocence make a big difference, helping us with whatever we need from legal services, guidance on health insurance, dental services and financial counseling,” she said.

About a year after her release, Faye decided to start her own transportation business. After Innocence helped her fill out LLC paperwork, register the business, and they paired her with Otto.

Faye and Otto began meeting over Zoom twice monthly. “Faye came into the engagement with a lot of positivity and an openness to be helped. At the beginning, I wanted to get to know her, who she was, what her financial goals were, the basics.

And that’s where we started with her finances – how to budget, repay debt and repair her credit score,” Otto said. Faye said, “I had a lot of credit cards, but I didn’t know what I was doing. I really relied on them, so I ended up with a lot of debt. Otto helped me figure out a debt repayment plan to follow so I could pay off the cards. I never would have known how to do that if he hadn’t taught me.”

As Faye’s business ramped up, they worked on tax issues and also found a phone app Faye could use to track income and business expenses.

Today, Faye and her business are thriving. She has transportation contracts with several local organizations, including a Kansas City Chief’s player, the player’s foundation and a city school district, with more business growth on the horizon.

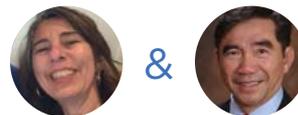
“After Innocence impacted my life in a major way, and they are what every exoneree needs after they get out. They really help you with whatever you need to get your life together. And I’m so grateful for Otto — he is an amazing person. He made it so easy and pleasant and really put me at ease.”

Otto also feels blessed for the opportunity to work with exonerees like Faye. “I’ve learned so much about the resiliency of human beings. Our justice system has been so unfair to these people. I’m amazed by their resiliency and positivity even though years have been stolen from them. It’s been such a blessing knowing them and it’s given me a brand-new perspective on things,” he said.

Otto’s advice for other financial planners looking to give back? “Absolutely get involved and stay involved. It can make us better, more empathetic people and better advisors.”

A Snowball Effect of Impact

Maria and Don



When Don Khieu, CFP® started working with Maria as a pro bono financial planner, her circumstances were challenging. She had lost her husband John of 25 years, was the only caregiver for an adult son with severe disabilities and was struggling to hold on to the family’s equestrian farm. Don and Maria were matched through Wings for Widows, an organization that provides financial counseling to recent widows.

A financial planner for more than 30 years, Don found Wings for Widows, a Foundation for Financial Planning (FFP) grantee, in 2021 after seeing a volunteer call in the CFP Board e-newsletter. He felt compelled to volunteer as he had personally experienced firsthand the loss of a spouse.

Since signing up with Wings for Widows, Don has worked with 10 different clients including Maria, and he believes the biggest impact comes from helping them get a better understanding of their finances and how to budget.

He said, “The fear [for many widows] of not having enough income really comes from not understanding their cash flow and expenses, so we spend a lot of time going through the budgeting process. Once we’ve laid out their financial situation and begin addressing expenses that need to be reduced or even eliminated, they feel so much better because they feel like they are in control. They know what’s going on. That’s the basic step that gives them confidence that they can do this.”

After connecting through Wings for Widows, Don and Maria reviewed the family’s finances and budget, and they reflected together on what possible solutions could restabilize the family financially.

Maria’s circumstances then were difficult. After her husband’s death, she had initially focused on her own grief and stabilizing her son Jake after the loss of his dad. However, she found herself without any substantial income, relying solely on state benefits and her husband’s life insurance policy to cover their farm’s mortgage and other expenses. Unable to enter the workforce as she was left as Jake’s sole caregiver (she has three other grown children), her savings were quickly depleted, and the mortgage went into forbearance. Maria knew she needed help and found Wings for Widows in 2022 through a podcast.

While working with Don, Maria realized she needed to sell the family’s equestrian farm. This would enable her to pay off the mortgage and even set aside enough money to provide care for her son for the rest of his life, even after she passes away.

Today, Maria is thankful for Don and how he approached her situation. “I never had to be defensive about anything. Don wasn’t judgmental. He just asked that I do the homework and then we would talk about possible next steps.”

Likewise, Don appreciates the chance to give back and hopes that more people in need will take advantage of pro bono financial planning. He said, “If more people knew about pro bono financial planning, more would reach out for help. It’s a snowball effect of impact.”

Pro Bono Stories of Impact provided by the Foundation for Financial Planning.

TRANSPARENCY & ACCOUNTABILITY

CFP Board enhances processes to uphold standards that warrant public trust.

BY LYNN MCNUTT

CFP CERTIFICATION® isn't just another financial designation. The marks represent rigorous training, knowledge and skills that have been tested through a high-stakes exam. But they also represent a commitment to CFP Board to uphold the high standards outlined in the *Code of Ethics and Standards of Conduct (Code and Standards)*. As part of their certification, nearly 100,000 CFP® professionals voluntarily commit to act as a fiduciary, and therefore, act in the best interests of their client at all times when providing financial advice.

"CFP® certification stands as *the standard* for financial planning in large part because of the commitment CFP® professionals make to uphold the *Code and Standards*," said

CFP Board Managing Director of Enforcement Tom Sporkin, JD.

KEEPING PACE WITH THE TIMES

In 2023, CFP Board completed the final step of a multi-year effort to modernize and strengthen the processes for upholding the *Code and Standards*, with the engagement of an outside forensic audit firm to assess enhanced enforcement and adjudication policies and procedures. The firm's final assessment found no material weaknesses in CFP Board's detection, investigation or adjudication functions.

CFP Board also made significant progress in evaluating the final component



CFP Board General Counsel Leo G. Ryzdewski, JD, CAE, discusses the proposed changes to the *Code and Standards* at a November meeting in Baltimore. CFP Board Managing Director of Enforcement Tom Sporkin, JD (center) and 2023 Board Chair Dan Moisan, CFP® also presented.

of the ethical standards: the *Sanction Guidelines* and *Fitness Standards*. In 2021, CFP Board established the 15-member Commission on Sanctions and Fitness. The Commission reviewed the sanctions that CFP Board, regulators and others have applied in the past, evaluated that landscape and provided full recommendations to the Board in 2023.

The proposed recommendations include a revised inventory of 52 conduct categories that align with the *Code and Standards*; a new list of 25 general aggravating and mitigating factors; an expanded list of specific aggravating and mitigating factors that are tied to specific conduct categories; and a revised framework for evaluating fitness, among others. Recommendations reflect current perspectives that may be different from the perspectives that existed 11 years ago when CFP Board adopted the initial guidelines.

During a 90-day public comment period, spanning September to December, CFP Board sought feedback on the recommendations during townhall meetings in 10 cities. More than 800 people participated in a webinar

dedicated to explaining and soliciting input on the recommended changes. And AARP, Americans for Financial Reform, Better Markets, Consumer Federation of America, Consumer Reports, Financial Planning Association of Greater Phoenix, National Association of Personal Financial Advisors, Public Investors Advocate Bar Association and Securities Industry and Financial Markets Association also provided input.

CFP Board continues to enhance its investigation and enforcement operations so that they are conducted in a manner that is fair to those whose conduct is being evaluated and credible to the public. This year, revisions were made to the *Procedural Rules* that transfer some functions from the Enforcement department to the Adjudication department, expand the role of Disciplinary and Ethics Commission (DEC) Counsel to make the adjudication process more efficient, eliminate settlement counteroffers, enable pre-investigation outreach and establish a process for admitting expert testimony. These changes are a significant enhancement that strengthens CFP Board's enforcement program.

In 2023, CFP Board developed a handbook and a series of videos to educate CFP® certificants and the public about the enforcement/adjudication process.


WATCH
THE
VIDEOS



ENFORCEMENT PROCESS OVERVIEW
This video provides an overview of CFP Board's Enforcement and Adjudication processes from the time a CFP® professional engages in conduct that comes under review by CFP Board to the time a matter is presented to the Disciplinary and Ethics Commission.



INTRODUCTION TO INVESTIGATIONS
This video explains how CFP Board detects information leading to an investigation, what to do if you receive a Notice of Investigation and how to respond to a Notice of Investigation.



DUTY OF COOPERATION
This video describes a CFP® professional's Duty of Cooperation and discusses the consequences for failing to cooperate with CFP Board's investigation.

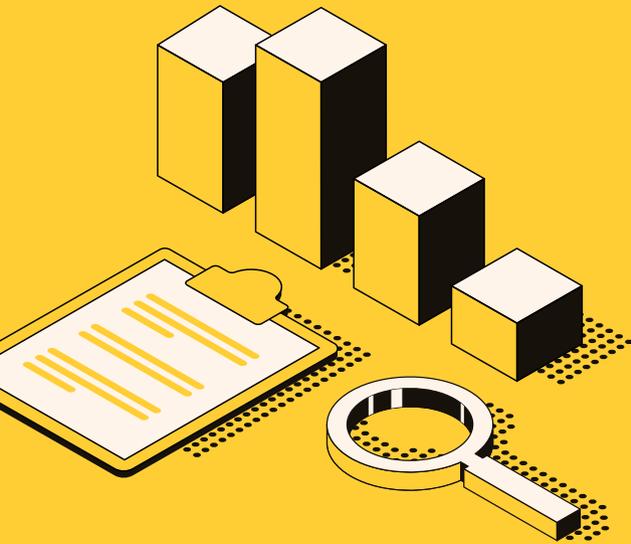


RESOLUTION OF THE INVESTIGATION PROCESS
This video explains how CFP Board resolves an investigation, covering topics such as dismissal and the initial process of filing a complaint alleging a violation of the Code and Standards.



CFP BOARD'S COMMITMENT TO COMPETENCY STANDARDS SETS CFP® PROFESSIONALS APART

Special commission evaluating education, exam, experience and continuing education requirements for CFP® certification



BY TIM STIFEL

IN 2023, CFP Board convened a Competency Standards Commission to undertake the first-ever comprehensive review of the competency standards for CFP® professionals, encompassing the education, exam, experience and continuing education requirements. The Board of Directors charged the Commission to review, evaluate and recommend proposed changes to CFP Board's competency standards.

"We are going to be looking at all aspects of our competency requirements, full stop," said 2023 Board Chair Dan Moisand, CFP® on a conference call with reporters in February. "While I can't say what the result of this effort will be, everything is on the table, and that includes the degree requirement."

On the call, CEO Kevin R. Keller, CAE indicated that it is important that the standards reflect the modern environment, but it was not CFP Board's intent to weaken or dilute the standards.

As the standard setting professional body that awards the CFP® certification, CFP Board regularly evaluates and

updates its standards, a process that enhances the financial planning profession and benefits the public. Following a review and update of the ethical standards for CFP® certification, which culminated in the 2018 release and implementation of updated *Code of Ethics and Standards of Conduct* that took effect in October 2019, CFP Board turned its attention to the competency standards for CFP® certification.

A LESSON IN HISTORY

The first competency standards for CFP® certification were established with the educational course and exams developed for the College for Financial Planning's first offering of the "Certified Financial Planners" program in 1972. In the following decades, the competency standards grew to include requirements for professional experience, a comprehensive exam, a bachelor's degree or higher and ongoing continuing education, among other things. These additions and modifications to the competency standards were made to help enhance the rigor of the CFP® certification and to align with contemporary trends in professional certifications. However, CFP Board had never undertaken a comprehensive review of the competency standards as a whole.

CONSIDERING BROAD INPUT

Led by 2020 CFP Board Chair Jack Brod, CFP®, the 15-member Commission met monthly during 2023, reviewing best practices in testing and certification, soliciting input from CFP® professionals and candidates for CFP® certification, and consulting

with representatives who oversee well-regarded designations for organizations such as the CFA Institute, American Speech-Language-Hearing Association, National Council of Architectural Registration Boards and Society for Human Resource Management.

In November 2023, the Commission provided the Board of Directors with an interim report containing its comprehensive review of the current competency standards and the exploration of possible areas or changes for consideration.

In addition, the report contains information from comparative professional certification and licensing organizations as well as commentary from certificant feedback. It includes recommendations for a statement that would define a competent CFP® professional. The Commission also identified areas for further discussion and analysis in 2024, including an impact analysis for possible changes or modifications.

COMING SOON

During 2024, the Commission will provide its final recommendations to the Board, after which the Board is expected to release those recommendations for public comment.

Enhancing the rigor, clarity and relevance of competency standards is essential to the sustainability, recognition and respect for the financial planning profession. It also aligns with CFP® professionals' top priorities for CFP Board. This comprehensive review ensures the continued relevance and value of the CFP® certification brand as the financial planning profession develops, for the benefit of the public.

THE PSYCHOLOGY OF FINANCIAL PLANNING:

Practitioner Resource Guide

Certified Financial Planner Board of Standards, Inc.



- ^ Designed with a focus on practitioners' needs, the new guide includes several tools, including step-by-step guides, do's and don'ts, practical exercises, assessments and examples.

LEARN MORE:



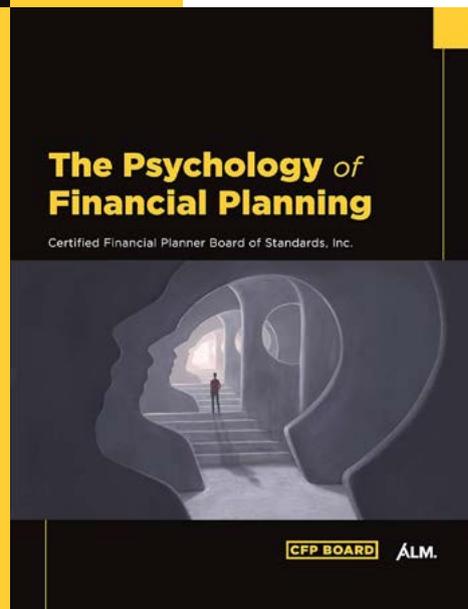
NEW COMPANION TO *THE PSYCHOLOGY OF FINANCIAL PLANNING* HELPS ADVISORS PUT CONCEPTS INTO PRACTICE

In August 2023, CFP Board announced the publication of *The Psychology of Financial Planning: Practitioner Resource Guide*. This new resource guide is a companion to CFP Board's 2022 book *The Psychology of Financial Planning*, designed to equip CERTIFIED FINANCIAL PLANNER™ professionals with tools to integrate the psychology of financial planning into their practice.

The Practitioner Resource Guide and its companion book address the Psychology of Financial Planning Principal Knowledge Domain introduced to the CFP® certification curriculum following CFP Board's 2021 Practice Analysis Study, the largest research project in the U.S. related to the body of knowledge for financial planning. The Practitioner Resource Guide provides financial planners with the practical knowledge and methodologies to apply the concepts described in *The Psychology of Financial Planning* book in their work with clients.

The Psychology of Financial Planning

Certified Financial Planner Board of Standards, Inc.



EXCELLENCE UNLOCKED: AN AWARD-WINNING YEAR

2023 recognitions highlight CFP Board's achievements to expand awareness and advance knowledge and diversity.

BY LYNN MCNUTT



At PlanAdviser's Vision Awards in New York City May 10, 2023, from left: CFP Board's Managing Director, Marketing & Communications Jim Katsaounis, former Managing Director, CFP Board Center for Financial Planning, Kate Healy, General Counsel Leo Ryzdewski, JD, CAE, CEO Kevin R. Keller, CAE, former Vice President, Public Policy Maureen Thompson and Board Director Richard Shaw, CFP®, MBA

IN May 2023, PlanAdviser presented CFP Board with a Vision Award, which recognizes industry leaders who have propelled positive change toward retirement saving and security for U.S. workers and retirees.

PlanAdviser, a magazine for advisers who specialize in institutional retirement plans, cited CFP Board's work to serve the public by setting and enforcing standards for the CFP® certification and our work to advance professional diversity in finance.

PlanAdviser called CFP Board "a driver of diversity, equity and inclusion in the financial space, regularly updating the public about demographic statistics from its certification program, along with championing a broader umbrella for financial services recruiting and education."

ASSOCIATION RECOGNITION

In September 2023, ASAE (American Society of Association Executives) recognized CFP Board with a **2023 Power of Associations Gold Award** for *The Psychology of Financial Planning*.

ASAE described the book as "a powerful tool for financial planners to help millions of Americans achieve financial well-being."

CFP Board designed the book *The Psychology of Financial Planning* (published in 2022 by ALM) to help financial planners at all career stages gain a better understanding of people's financial decision-making and to strengthen their client relationships.

In August 2023, CFP Board released *The Psychology of Financial Planning Practitioner Resource Guide*, a companion publication that includes practical implementation guidance and tools. CFP Board's 2021 Practice Analysis Study introduced the Psychology of Financial Planning as a new Principal Knowledge Domain that was first tested on the March 2022 CFP® exam.

TRANSFORMATIONAL LEADERSHIP

In November 2023, CFP Board CEO Kevin R. Keller, CAE, took home the 2023 ThinkAdvisor LUMINARIES Award for Executive Leadership.



The recognition showcased Keller's transformational leadership in expanding awareness of CFP® certification, strengthening the diversity of competent, ethical financial planners in the financial planning workforce, and the rollout of the Psychology of Financial Planning domain and resources to help financial professionals better understand clients' financial decision-making processes.

Accepting the award on Kevin's behalf, 2024 Chair-Elect Elizabeth K. Miller, CFP®, CFA® said, "I'm Liz Miller and I am a CFP® professional. Because of Kevin Keller, you all know what that means."

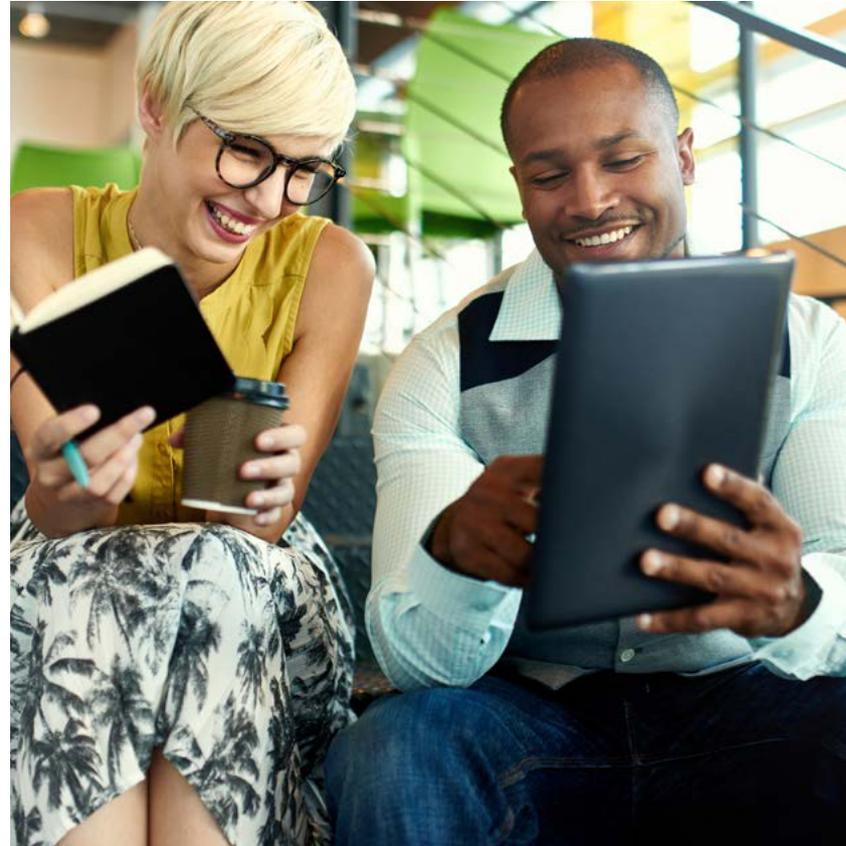
MAJOR FIRMS PRIORITIZE CFP® CERTIFICATION IN ADVISOR DEVELOPMENT STRATEGY

Edward Jones first firm to achieve 1,000 new CFP® certificants in one year

BY LYNN MCNUTT

2023 marked record highs in the number of CFP® professionals (98,875) and in new CFP® certificants (6,089). These increases were in no small part due to exceptional growth in new CFP® certificants at leading financial firms.

In 2023, Edward Jones became the first firm to achieve 1,000 new CFP® certificants in one year, a 62% year-over-year increase. Three additional firms also increased their ranks by more than 250 CFP® certificants last year: Fidelity Investments, Charles Schwab and Northwestern Mutual.



EDWARD JONES:
NEW CFP®
CERTIFICANTS
GREW BY 1,000

↑ **62%**
YEAR-OVER-YEAR INCREASE

FIDELITY INVESTMENTS:
NEW CFP®
CERTIFICANTS
GREW BY 313

↑ **30%**
YEAR-OVER-YEAR INCREASE

CHARLES SCHWAB:
NEW CFP®
CERTIFICANTS
GREW BY 308

↑ **111%**
YEAR-OVER-YEAR INCREASE

NORTHWESTERN MUTUAL:
NEW CFP®
CERTIFICANTS
GREW BY 258

↑ **44%**
YEAR-OVER-YEAR INCREASE

“As the wealth management and financial planning needs of our clients grow and evolve, Schwab is continuing to invest in the professional development of our employees, ensuring we have the talent and in-depth expertise to help our clients pursue their financial goals,” said Richard Janes, CFP®, Director of Planning at Charles Schwab.

“The CFP® certification is the gold standard in financial planning, and the growing number of CFP® professionals at Schwab reflects our long-standing commitment to providing high-quality investing, trading and wealth management experiences for clients.”

CFP® CERTIFICATION IS A COMPETITIVE ADVANTAGE

More than 10,000 firms across the U.S. are employers of CFP® professionals, and for good reason. Consumer demand for the certification has grown substantially during the last dozen years. Since 2011, total awareness of CFP® among the target consumer audience has increased from 75% to 90%; “preference for” a CFP® professional has increased four-fold; and 76% of these consumers not currently working with a CFP® professional intend to do so. (See “It’s Gotta Be a CFP® Campaign Drives Record Awareness of CFP® Certification,” page 8.)

“The CFP® certification is the gold standard in financial planning, and the growing number of CFP® professionals at Schwab reflects our long-standing commitment to providing high-quality investing, trading and wealth management experiences for clients.”

— Richard Janes, CFP®,
Charles Schwab Director of Planning



“CFP® certification has increased significantly at firms because they see the marks as a vehicle for competent and credible advice that inspires confidence.”

— Joseph V. Maugeri, CFP®,
CFP Board Managing Director
of Corporate Relations

“American consumers trust CFP® certification as the mark of quality financial advice,” said CFP Board CEO Kevin R. Keller, CAE. “As firms look to meet this demand and deliver more value to their clients, they are increasingly turning to CFP® professionals.”

Financial planning firms reap a variety of benefits from hiring CFP® professionals and supporting certification for advisors. The CFP® certification is a powerful differentiator, signaling to clients that the firm’s advisors meet rigorous standards of competency and professionalism. Ultimately, hiring CFP® professionals enables financial planning firms to deliver superior service, build strong client relationships and position themselves for long-term success in the industry.

“Firms have become more intentional and strategic about the designations their advisors hold — recognizing that not all are created equal,” said CFP Board Managing Director of Corporate Relations Joseph V. Maugeri, CFP®.

“CFP® certification has increased significantly at firms because they see the marks as a vehicle for competent and credible advice that inspires confidence.”



CFP BOARD IS GRATEFUL FOR OUR 2023 VOLUNTEER LEADERS



2023 Board of Directors, Back Row From Left: Alex Rozman, JD, Nancy Smith, JD, Louis Barajas, MBA, CFP®, Aneri Jambusaria, MBA, CFP®, Kevin R. Keller, CAE, Richard Shaw, MBA, CFP®, Terri R. Kallsen, CFP®, Peer Rohr, CFP®, Marguerita Cheng, CFP® Front Row From Left: Maj. Gen. Richard Sherlock, USA (Ret.), Elizabeth Miller, CFP®, CFA®, Matthew Boersen, CFP®, CFA®, Dan Moisand, CFP®, Roberta Karmel, Martin Seay, Ph.D., CFP®.

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