

# WHY YOUR FINANCIAL ADVISOR SHOULD BE A CFP® PROFESSIONAL

## JUSTABOUT

WEALTH MANAGEMENT

Perhaps you are looking for help planning for retirement, or maybe you are already retired and have realized that it would be nice to have a professional to rely on for investments and financial advice. The task of finding a qualified financial advisor that you can trust can feel daunting.

Not all advisors are created equal. There is no central agency or regulatory body or set of universal standards that dictate who is allowed to present themselves to the public as a financial advisor. When entrusting someone with your financial future, it's crucial to be sure they have the expertise and qualifications necessary to provide sound advice. One certification that sets some financial professionals apart is the CERTIFIED FINANCIAL PLANNER™ (CFP®) designation.

In this article, we'll explore several reasons why it's important to choose a financial advisor with a CFP® designation.

### Education & Experience

Earning the CFP® designation requires a comprehensive understanding of financial planning principles. Advisors must complete extensive coursework covering topics such as retirement planning, investment management, tax planning, estate planning, and risk management. This rigorous education ensures that CFP® professionals have a broad knowledge base to address various financial needs and goals.

### Ongoing Education & Professional Development

The financial landscape is constantly evolving, with new rules, regulations, and economic trends emerging regularly. CFP® professionals are required to participate in continuing education to stay abreast of these changes and maintain their certification. This commitment to ongoing learning ensures that CFP® professionals remain knowledgeable and equipped to provide informed guidance to their clients, even in a rapidly changing environment.

### Comprehensive Financial Planning

Not everyone who says they offer financial planning truly offers comprehensive financial planning. It is not just about managing investments or a basic retirement projection; it's about creating a holistic strategy that aligns with clients' short-term and long-term goals. A CFP® professional who offers comprehensive financial planning will also consider factors such as cash flow management, tax planning, risk management/insurance needs, and estate and long-term care planning. By addressing every aspect of their clients' financial lives, CFP® practitioners can add value to their clients beyond simple investment return.

### Fiduciary Duty and Ethical Standards

Maintaining the integrity of the financial planning profession is paramount. CFP® professionals are held to a strict code of ethics and professional conduct established by the Certified Financial Planner Board of Standards (CFP Board). The CFP Board routinely performs background checks of candidates for CFP® certification and CFP® professionals, and requires disclosure of criminal history, bankruptcies and liens, as well as regulatory or civil proceedings. This code requires CFP® professionals to act as a fiduciary, meaning clients can trust that their best interest will always be the priority.

Choosing a financial advisor is a significant decision that can profoundly impact your financial future. By selecting a Certified Financial Planner™, individuals can benefit from rigorous education, ethical standards, fiduciary duty, comprehensive planning approach, and ongoing professional development. These qualities set CFP® professionals apart and provide clients with confidence and peace of mind as they work toward their financial goals. When it comes to securing your financial future, entrusting your affairs to a financial advisor who is also a CFP® is a smart investment in itself.

Both David Hoffmann and I are CFP® professionals and we would love to talk with you about your financial situation.



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Brian is a fully licensed Financial Advisor at Justabout Wealth Management. He earned his CERTIFIED FINANCIAL PLANNER™ in 2019 and specializes in the comprehensive financial planning process

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