



WORLD  
FINANCIAL  
PLANNING  
DAY HOSTED BY FPSB

# KEY MESSAGES

## WFPD THEME:

*Live your today, plan  
your tomorrow™.*

## WFPD KEY MESSAGES:

- ✓ **Access**
- ✓ **Personalized**
- ✓ **Security**
- ✓ **Support**

## Access

Financial planning is a collaborative process that can help everyone, regardless of age or net worth.

- Financial planning is not just for the wealthy, retired or those looking to retire. Millennials, students, and young people who are just starting their careers can also benefit from working with a financial planner to achieve goals – whether that is saving money to buy a home, fund education or retire comfortably. Why financial planning is important:
- Financial planning can help people take control of their financial lives. By understanding your current financial situation and your short- and long-term financial objectives, a financial planner can work with you to create a financial plan that provides a road map to help achieve your goals.



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- Four key benefits of financial planning:
  - a. **A financial plan can help you set goals.** With a financial plan, it may be easier to know if you are on track to meet your long-term goals. For example, how much money do you need to save for a healthy and happy retirement?
  - b. **A financial plan can help manage your spending.** If, at the end of the month, you are unsure where your money has gone, a financial plan can help.
  - c. **A financial plan can help you achieve your financial goals.** Do you want to buy a house or contribute to your children's education? Attaining important goals can be more challenging if you do not have a financial plan to guide you.
  - d. **A financial plan can help prepare you for the unexpected.** The COVID-19 global pandemic demonstrated the need to prepare for the unforeseen circumstances. A financial plan can help you put safeguards in place to combat challenges that come your way.
- **Network Organization** is committed to helping ensure the possibility of a brighter financial future for all through financial planning; [view](#) our pro bono program that connects CFP professionals to individuals, families and communities in need.

## Personalized

A financial plan can be created to fit your unique needs.

- The [financial planning process](#) is a collaborative, iterative approach to managing your finances that considers multiple aspects of your financial situation to formulate strategies and make recommendations. CFP professionals are trained in how to use the financial planning process to create a financial plan that is unique to you.



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- CFP professionals commit to abide by FPSB's global standards of ethics and professionalism and are trained to provide comprehensive, integrated and personalized financial recommendations to help clients improve their financial outlook and achieve their goals. Financial planning is a collaborative, iterative process. CFP professionals can work with you to adjust your financial plan as your goals evolve due to shifts in your lifestyle or circumstances such as inheritance, career change, marriage, home purchase or a growing family.

## Security

Even when life is uncertain, you can feel more confident with a financial plan.

- Financial planning can help you develop financial strategies for a more secure future and to feel more self-assured of your financial circumstances. As you begin planning your future with a CFP professional, you can be confident knowing you are working with an individual who has committed to abide by global standards of ethics and professionalism.
- CFP professionals are trained to deliver integrated financial planning recommendations to help clients develop a financial plan. Global research conducted by FPSB shows that consumers with a financial plan are more confident – and that those with a written, comprehensive plan are nearly three times more likely to feel strongly confident about achieving their life goals.



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## Support

CFP professionals have committed to putting your interests first.

- Professionals who earn the CERTIFIED FINANCIAL PLANNER certification meet rigorous global competency requirements and have committed to placing the interests of their clients first. Research conducted by FPSB found that financial planners with the CERTIFIED FINANCIAL PLANNER certification earn higher “excellent” ratings from consumers for important characteristics like “honesty and integrity,” “understanding needs and goals” and “placing my interests first.”
- CFP professionals agree to adhere to the [FPSB Code of Ethics](#), which includes these important principles:
  - a. *Place the client’s interests first*
  - b. *Provide professional services with integrity*
  - c. *Provide professional services objectively*
  - d. *Be fair and reasonable in all professional relationships*
  - e. *Disclose and manage conflicts of interest*
  - f. *Act in a manner that demonstrates exemplary professional conduct*
  - g. *Maintain the abilities, skills and knowledge necessary to provide professional services*
  - h. *Protect the confidentiality of all client information*
  - i. *Provide professional services diligently*