

What is a CERTIFIED FINANCIAL PLANNER™ professional?

A CERTIFIED FINANCIAL PLANNER™ designation (CFP®) is a professional certification for financial planners awarded by the Certified Financial Planner™ Board of Standards, Inc. (CFP® Board).

To become a CFP® professional, an individual must meet specific education, experience, and ethics requirements, including:

Education: The individual must hold a bachelor's degree from an accredited college or university or have completed equivalent coursework.

Experience: The individual must have a minimum of three years of full-time professional experience in financial planning.

Examination: The individual must pass a comprehensive certification exam covering topics such as financial planning, risk management, tax planning, and retirement planning.

Ethics: The individual must adhere to the CFP® Board's Code of Ethics and Standards of Conduct, which include principles such as integrity, objectivity, professionalism, and confidentiality.

Once an individual has met these requirements, they can apply for certification as a CFP® professional. To maintain their certification, CFP® professionals must complete ongoing education requirements and adhere to the CFP® Board's ethical standards. Overall, the CFP® certification is considered the gold standard in financial planning, and CFP® professionals are widely recognized as having the knowledge, skills, and experience to provide expert financial planning advice to their clients.

As Financial Advisors of RJFS, we do not render advice on tax or legal matters. You should discuss tax or legal matters with the appropriate professional.

Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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