

The Metropolitan Detroit Society of  
The Institute for Certified Financial Planners

# Excellence IN FINANCIAL PLANNING

If you are looking for solid, professional financial planning advice, it is becoming increasingly difficult to distinguish the professionals from the rest of the crowd calling themselves financial planners. One sure way to find a professional is to look for the Certified Financial Planner® (CFP®) designation which stands for a high level of excellence in financial planning.

You've worked hard to get where you are financially and you deserve superior quality financial planning expertise. That's where our members can have a positive impact on your life!

The Institute of Certified Financial Planners, the national professional association for CFPs, works continuously to upgrade the level of professionalism in financial planning and to ensure that you receive the financial planning assistance you need. Our CFP members are graduates of the College for Financial Planning, the educational organization which awards the CFP designation upon successful completion of a strenuous six-part course of study on the disciplines of financial planning.

As members of the Institute, CFPs subscribe to a rigorous code of ethics. They are also asked to fulfill annual continuing education requirements in order to stay current with everchanging developments in the financial world. Changes in tax laws and financial regulation can affect your efforts to send children to college, to reduce your tax burden, to plan for your retirement years, etc. A CFP can help you stay on top of your financial situation.

The members who are listed as a part of this advertisement have personally contributed to the Institute's public awareness efforts and have met our continuing education requirements. They can work with you to develop a plan to achieve your short and long-range financial objectives.

The Institute of Certified Financial Planners represents professional excellence in financial planning. We want to help you find the quality financial planner you deserve. Contact one or more of our members today and learn how they can help to put your financial affairs in order.

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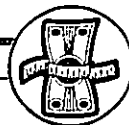
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select a financial planner, contact  
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## Criteria for picking a financial planner

**B**ECAUSE ANY planner you choose will be helping you make important decisions about your financial future, you have the right to expect certain standards of performance from your financial planning professional.

There are literally thousands of people who can serve your financial planning needs, but which one is best for you and your particular needs? The following suggestions offer some guidance to help you find a planner that is right for you.

- Interview at least three financial planners before selecting one. Start by asking for recommendations from your friends or business associates who have used a financial planner.

- Examine the planner's background. Look for a degree in accounting, economics, business administration or finance. For added assurance, choose someone with a financial planning designation, which means that the practitioner has met certain educational and expertise requirements, passed a series of exams, agreed to adhere to a code of ethics and made a commitment to on-going professional development.

- Many planners specialize. Learn what areas the planner is particularly knowledgeable in and whether he or she concentrates on a particular type of client.

- Check for regular involvement in continuing education activities and membership in professional financial planning organizations.

- Evaluate the planner's experience. Has he or she entered the financial services industry only recently? If so, look for related skills acquired from another professional area that add to the planner's credibility and overall abilities.

- Insist upon proof of registration with, or licensing by, the appropriate regulatory agencies within the industry. For example, planners who deal in securities or receive compensation for investment advice should display a license or registration from the Securities and Exchange Commission or the National Association of Securities Dealers. Those who handle insurance should be licensed by your state division of insurance or a comparable agency.

- Request and examine closely several plans developed by the planner for other clients. Also insist that the planner provide you with client references.

- Ask for the names of professional consultants with whom the planner has worked, such as accountants, law-

*'Americans feel their  
financial futures have  
been 'mortgaged.'*

— Charles Laskowitz  
IAFP chairman

yers and stockbrokers. Responsible planners will touch base with other professionals who are expert on specific subjects.

- Find out how the planner is compensated for his or her services. Those who receive commissions should be willing to reveal how much they earn from the financial products they sell. Be wary of a bias toward one product over any others. You should be presented with a variety of investment choices and not just those from which a planner will earn a commission.

As with the selection of any professional, such as a doctor, lawyer or accountant, choosing a financial planner requires a certain amount of research and a degree of caution. Because the financial planning field is largely unregulated, the task of finding a competent planner rests with the consumer.

Do your homework and ask questions if you don't understand something. By finding the right financial planner, you can be assured of receiving accurate information appropriate to your needs. And it can mark your first step on the road to financial security.

## Credits

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