Morrow

HOW CAN A CFP® HELP ME?

1 WHAT IS A CERTIFIED FINANCIAL PLANNER™ PROFESSIONAL?

An individual only receives the CFP® designation if they hold a Bachelor's degree, have completed CFP Board approved financial planning education, passed a 6 hour proctored exam, and have submitted over 2 years of supervised experience. In addition, a CFP® Professional must fulfill ongoing continuing education requirements and uphold a fiduciary obligation to their clients.

A CFP® Professional is legally required to always act in their client's best interest.

2 WHAT DOES A CFP® DO?

The CFP Board defines financial planning as, "A collaborative process that helps maximize a client's potential for meeting life goals through Financial Advice that integrates relevant elements of the Client's personal and financial circumstances." This might look like:

- → Determining retirement savings needs
- → Exploring options to pay for college
- → Reviewing insurance coverage
- → Business planning
- → Cash flow/Budgeting
- → Planning for birth, end-of-life, marriage and divorce
- → Financial considerations for healthcare needs
- → Help with debt management
- → Strategies for purchasing a home
- → Taxes, and more.

3 I HAVE QUESTIONS

Isn't a CFP® Professional the same thing as an investment advisor?
While a CFP® Professional may function as an investment advisor, a CFP® Professional goes above and beyond just investments to ensure they're providing the best advice based on the client's entire financial picture.

I don't have a lot saved, should I still use a CFP® Professional?
No matter where you are in life, a CFP® Professional will work with you to maximize your resources to help you set and achieve your goals.

Using a CFP® Professional sounds pricey!
Morrow's mission is to make financial planning accessible to everyone. Through Morrow, you'll be connected with a CFP® Professional (we call them Navigators) who will work one-on-one with you to help you reach your goals.

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