

WHY CHOOSE A CERTIFIED FINANCIAL PLANNER[®] ?

“If you want...advice on picking investments...what you need is an independent adviser, preferably one with the Certified Financial Planner[®] designation who considers your overall picture.”

Arthur Levitt, former Chairman of the Securities and Exchange Commission.

Anyone can call himself or herself a "financial planner." Only those who have fulfilled the certification and renewal requirements of the CFP[®] Board can display the CFP[®] certification marks. The CFP[®] certification provides that sense of security by allowing only those who meet the following requirements the right to use the CFP[®] certification marks.

CFP[®] Certification Requirements:

Education:

CFP[®] professionals must develop their theoretical and practical financial planning knowledge by completing a comprehensive course of study at a college or university offering a financial planning curriculum approved by CFP[®] Board.

Examination:

CFP[®] practitioners must pass a comprehensive two-day, 10-hour CFP[®] Certification Examination that tests their ability to apply financial planning knowledge in an integrated format. Based on regular research of what planners do, the exam covers the financial planning process, tax planning, employee benefits and retirement planning, estate planning, investment management and insurance.

Experience:

CFP[®] professionals must have three years minimum experience in the financial planning process prior to earning the right to use the CFP[®] certification marks. As a result, CFP[®] practitioners possess financial counseling skills in addition to financial planning knowledge.

Ethics:

As a final step to certification, CFP[®] practitioners agree to abide by a strict code of professional conduct, known as CFP[®] Board's ***Code of Ethics and Professional Responsibility***, that sets forth their ethical responsibilities to the public, clients and employers. CFP[®] Board also performs a background check during this process, and each individual must disclose any investigations or legal proceedings.

How does CFP[®] Board's *Code of Ethics* Benefit Me?

Through the *Code of Ethics*, CFP[®] practitioners agree to act fairly and diligently when providing you with financial planning advice and services, putting your interests first. The *Code of Ethics* states that CFP[®] practitioners are to act with integrity, offering you professional services that are objective and based on your needs. They are required to provide you with information about their sources of compensation and conflicts of interest in writing.

Ongoing Certification Requirements

Once certified, CFP[®] practitioners are required to maintain technical competence and fulfill ethical obligations. Every two years, they must complete a minimum 30 hours of continuing education to stay current with developments in the financial planning profession and better serve clients. Two of these hours are spent studying or discussing CFP[®] Board's *Code of Ethics or Practice Standards*. In addition to the biennial continuing education requirement, all CFP[®] practitioners voluntarily disclose any public, civil, criminal or disciplinary actions that may have been taken against them during the previous two years as part of the renewal process.



A PLACE WHERE YOU CAN PLAN AND BUILD YOUR FUTURE

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