



Work with a *CERTIFIED FINANCIAL
PLANNER™ professional*

Plan on reaching your financial goals



Let a CFP® professional be your
trusted guide

As an investor, you have short- and long-term goals you would like to achieve — and it's likely you'll face some challenges along the way. This is where a CERTIFIED FINANCIAL PLANNER™ professional can step in to help you make sense of it all with well-designed strategy that takes into consideration your specific situation.

A Financial Advisor with this CFP® certification has demonstrated extensive knowledge and skill in analyzing and developing personal, long-term financial strategies for clients. Awarded by the Certified Financial Planner Board of Standards, Inc., the CFP® certification is one of the most recognized certifications in the financial services industry.

Investment and Insurance Products:

► NOT FDIC Insured ► NO Bank Guarantee ► MAY Lose Value

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What a CFP® professional can do for you



A Financial Advisor and CFP® professional at Wells Fargo Advisors works with you to develop a strategy tailored to your needs using a variety of products and services.

Taking inventory of your total assets

Because you may have several financial milestones you're

interested in meeting, a CFP® professional can help you look at your complete financial picture. With access to a broad array of resources, a CFP® professional at Wells Fargo Advisors can develop a detailed inventory of your financial assets to find out where you stand.

Developing a flexible investment plan

Through an interactive investment planning approach, a CFP® professional at Wells Fargo Advisors can help you identify your financial priorities in light of current conditions and then make adjustments as your life and the markets change.

Assisting in estate planning

Using a team approach to coordinate estate planning with you and your attorney, a CFP® professional at Wells Fargo Advisors will help you evaluate whether certain techniques are appropriate for your individual circumstances.

Qualifications of a CFP® professional

To earn the CFP® certification from the Certified Financial Planner Board of Standards, Inc., a Financial Advisor has met rigorous education, examination, experience and ethics requirements.

Education

Taking a comprehensive approach to meeting clients' financial needs, a Financial Advisor with the CFP® certification has completed training on nearly 100 integrated financial topics, including:

- General principles of financial strategies
- Insurance planning and risk management
- Employee benefits planning
- Retirement and estate planning

In addition to finishing the coursework on financial topics, the candidate is required to earn a bachelor's degree (or higher) or its equivalent, in any discipline, from an accredited college or university.

Examination

Passing the CFP® Certification Examination is another requirement for CFP® certification. This comprehensive exam is scheduled to take 10 hours to complete and tests each candidate's knowledge, comprehension, application, analysis and synthesis of financial topics specified by the CFP Board.

Experience

The CFP Board also requires that, to fulfill the CFP® certification, a candidate must have sufficient work experience within one or more of the following six elements of financial services:

- Establishing and defining the relationship with the client
- Gathering client data, including goals
- Analyzing and evaluating the client's financial status
- Developing and presenting financial recommendations and/or alternatives
- Implementing the financial recommendations
- Monitoring the financial recommendations

Ethics

The CFP® certification requires that a candidate agree to adhere to the CFP Board's *Code of Ethics and Professional Responsibility* and to *Financial Planning Practice Standards*. A CFP® professional must also acknowledge the CFP Board's right to enforce this code of ethics and practice standards.




What is the CFP Board?

The Certified Financial Planner Board of Standards, Inc. (CFP Board) establishes and enforces the education, examination, experience and ethics requirements for CFP® certificants. Founded in 1985 as the International Board of Standards and Practices for Certified Financial Planners, Inc, the CFP Board is a professional regulatory organization that acts in the public interest by fostering professional standards in personal financial planning.

Benefit from the services of a CFP® professional

A CFP® professional at Wells Fargo Advisors can help you through all stages of proper investment selection, no matter where you are on your financial journey. Experience knowledgeable financial advice with the personal service you deserve, and together we can work toward achieving your financial goals.

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