Financial Planners Standards Council

Career Shopping?

A sure-footed Guide to the financial planning profession.

CFP™

Take the next step.

"I have spread my dreams under your feet." William Butler Yeats

Choosing a career that works with your life. It's all about the fit.

So what's Financial Planning like ? The answers might surprise you.

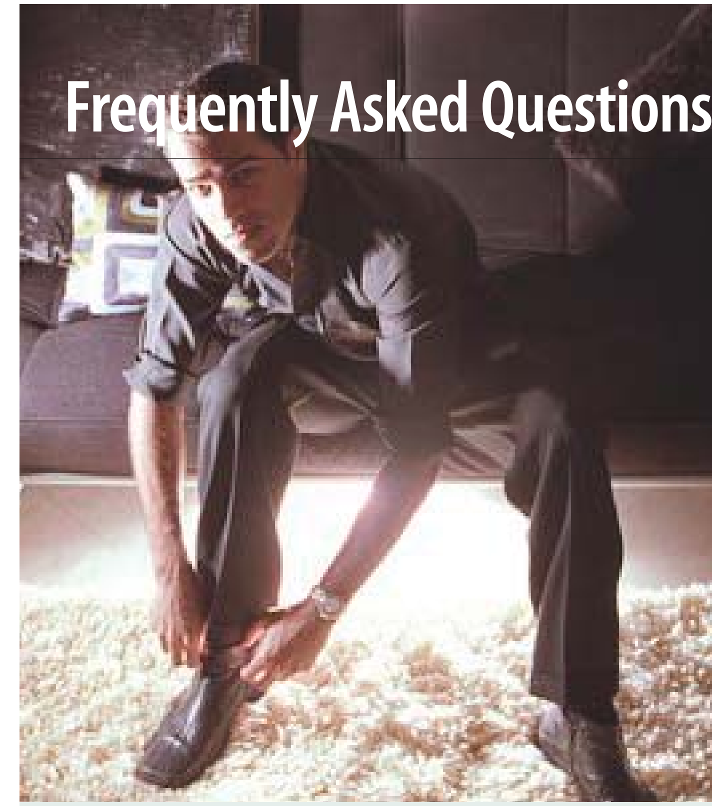
Peter Andreana, CFP
above
"Being a CFP professional gives my clients the peace of mind that they are dealing with someone who has the ethics, skill set and experience to help them reach their life goals."

Erika Penner, CFP
below
"Finances are a critical component of everyone's life. As a CFP professional, you guide your clients through many phases of their lives to help achieve their goals. There is never a dull moment!"

Anthony Windeyer, CFP
above
"The truth is it's all about love and responsibility. People plan for their future because they're responsible and love someone. When that's the basis for meeting people, you can't help but be fulfilled."

Christopher Hatherly, CFP
below
"If you enjoy working with people, give some serious consideration to becoming a financial planner. The CFP designation has helped differentiate me from others."

Tina Tehranchian, CFP
above
"The most gratifying thing about working as a CFP professional is seeing the positive impact that my advice can make on my clients' lives."



Frequently Asked Questions

Try us on for size.

What is financial planning?

Financial Planners Standards Council (FPSC) defines personal financial planning as the process of creating strategies, considering all relevant aspects of a client's financial situation, to manage financial affairs to meet life goals.

What does a financial planner do?

Financial planners use an integrated, multi-disciplined approach to help their clients gain perspective on their personal finances.

Through conversations and research, the client and planner assess where the client is, determine where the client may want or need to be at any time in the future, and together develop a plan to get the client there. They may also help their clients put plans into action. Professional planners usually develop long-term relationships with their clients, paying attention to how their clients' wants and needs may change over a lifetime.

What is the CFP™ designation?

The internationally recognized "CFP" marks, including CFP™, Certified Financial Planner™ and identify individuals who are committed to the highest level of competence and ethics in professional financial planning.

Who is Financial Planners Standards Council?

Financial Planners Standards Council is a not-for-profit organization established in 1995 to foster professionalism in personal financial planning. FPSC's mission is to benefiting the public by leading the evolution of the financial planning profession in Canada by developing, enforcing and promoting the highest competency and ethical standards in financial planning. All individuals who are annually awarded the right to use the CFP™ marks by FPSC meet these standards on an ongoing basis. FPSC is the sole licensor of the CFP™ marks in Canada.

What knowledge and skills do financial planners have?

Financial planners who earn the CFP designation have acquired the breadth and depth of knowledge and skills necessary to serve their clients' interests competently and ethically.

They have proven knowledge in a variety of topics including economics, taxation, retirement saving vehicles and financial products, pension plans, relevant laws and legal issues, budgeting and much more. For a complete list of topic areas, visit the FPSC Web site.

The skills of a CFP professional include:

- Professionalism through objectivity, integrity and confidentiality;
- Observing, gathering, analyzing and computing data;
- Translating data into innovative solutions and opportunities;
- Precision and accuracy – paying attention to detail;
- Problem solving – applying appropriate strategies and drawing accurate conclusions;
- Logical and abstract thinking;
- Strong written and oral communication skills;
- Ability to listen and work well with others; and
- Dedication to staying aware of changes in the economic, political and regulatory environment and engage in continuous professional development.

A sure-footed Guide to a career in the financial planning profession

"The longest journeys begin with a single step." Chinese proverb

FPSC Accredited Education Path. On track for success.

Path to the CFP™ Designation

EDUCATION REQUIREMENTS
Offered by FPSC registered program providers in distance and/or classroom settings.

WORK EXPERIENCE
Two years of work experience may be completed before or after writing the CFP Examination.

EXAM
CFP™

ETHICS
Agree to abide by FPSC Code of Ethics.

LICENCE
CFP™

Adherence to **FPSC CODE OF ETHICS** and annual **CONTINUING EDUCATION** requirements

If you already have the right experience and credentials, you can start right here. Check out the **Approved Prior Credentials Policy**.

Two Ways to Go. Review the details.

FPSC Accredited Education Path

EDUCATION

There are 27 education programs directly accredited by FPSC that are delivered through distance and in-class courses by 22 institutions (including colleges and universities). Some program providers have entered into academic partnerships expanding the number of institutions that offer courses of study leading to the CFP designation to over 70.

Although FPSC sets the academic program requirements, it does not control which certificate, diploma or degree will be awarded upon completion of any of the approved programs. All programs vary in cost, length and delivery format. With some research you can find the program that meets your financial and educational needs.

EXPERIENCE

Once you have completed an approved education program, you qualify to write the CFP Examination that is set and administered by FPSC. The examination is offered twice a year in both official languages in locations across Canada.

To complete the CFP professional certification program, you must also acquire two years of related work experience within five years before or after successfully passing the CFP Examination.

Some candidates will choose to work full-time in the financial services industry while completing their educational requirement. Others choose to study full-time, successfully pass the CFP Examination and then meet the work experience requirements. The choice is up to you

ETHICS, PRACTICE STANDARDS and CONTINUING EDUCATION

When you have met the education, examination and work experience requirements, you are eligible to be awarded the CFP designation. Once you are licensed to use the CFP marks, you are required to abide by the standards of ethics and practice set by FPSC, and to continue your education throughout your career to keep your knowledge and skills relevant.

Approved Prior Credentials Policy

If you already hold one of the following professional designations or educational credentials and have accumulated three years of personal financial planning related work experience, you are eligible to write the CFP Examination. All other licensing requirements apply.

- Professional accountants (CA, CGA, CMA)
- Chartered Financial Analyst (CFA)
- Chartered Life Underwriter (CLU)
- Lawyer (Member of provincial law society)
- PhDs in finance, business or economics

Where to look for more details

The *CFP Candidates* section of the FPSC Web site at *www.cfp-ca.org* has the most current information and resources to get you ready to take the next step. Here you'll find:

- Examination and licensing forms;
- The list and contact information of FPSC Approved Education Providers;
- Career Centre: an interactive e-mail Q&A resource;
- Job site: online postings of jobs and resumes;
- Discussion Forums: places to network with like minded individuals to form study groups and share resources; and
- A list of course review workshops and study seminars to help you get ready to take the next step.

Browse through the rest of the site for more information on financial planning, FPSC and the CFP™ designation.

CFP

"He who has imagination without learning has wings but no feet." Joseph Joubert

Judge the CFP designation by the companies we keep.

Picture the CFP™ Designation in your career.

ANNOUNCEMENT

Lisa M. Bell, CFP
Senior Financial Consultant

Bill Evans, Regional Director for Investors Group Financial Services is pleased to announce Lisa Bell has achieved the position of Senior Financial Consultant.

Lisa has achieved a high level of specialized knowledge in financial, insurance and taxation matters which will ensure the best possible service is provided to our many clients

Investors Group Financial Services Inc. is an affiliate of Investors Group Inc.– one of the largest financial services companies in the country. For over 70 years, Investors Group has been a pioneer in offering a comprehensive array of financial products and services. Today, we manage over $40 billion in mutual fund assets for over a million Canadians.

Investors Group

PPI FINANCIAL GROUP

KEVIN WARK, CFP

James A. Burton, Chairman and Chief Executive Officer of PPI Financial Group, is pleased to announce the

GROWTH OPPORTUNITY

FINANCIAL PLANNING PRACTICE

Financial Planner/Branch Manager

This is an outstanding opportunity for a high integrity professional with future potential, to assist in the growth of our business.

We've built a solid reputation as wealth and risk management professionals. Our clients trust our integrity and experience in business, estate, and tax analysis. They value our quality financial products (wealth management, mutual funds, GICs, insurance, and others).

Your initial role in this commission-based position will be to ensure continued quality of service to existing clients (yours and ours), as well as developing new clients. Your goal is to assume the role of Branch Manager.

As an entrepreneurial, committed team player, you should have an existing client base of about $10M in assets, university degree, CFP, 3-5 years experience, and management capabilities.

Mackenzie

Sandy Cardy, CA, CFP

David Feather, President, Mackenzie Financial Services Inc., is pleased to announce the appointment of Sandy Cardy, CA, CFP, as

Hire Education. Organizations seeking CFP professionals today.

Adecco Financial Staffing Limited
AGFA
Aim/Trimark
Algonquin College
Alodium Financial Group Inc
Ashton College
Bank of Bermuda
Bank of Montreal
Bannatyne Investment
Berkshire Investment Group Inc.
Blair L. Botsford, Barrister & Solicitor
BMO Nesbitt Burns
botsfordLAW
CDSPI
CFO Financial Planning
CIBC Group Of Companies
CIBC Wood Gundy
Clarica
Coast Capital Savings Credit Union
Courte Insurance & Fianancial Services Inc.
CPA Financial Services Inc.
Credential Group
Credit Unions of Saskatchewan
Datile Securities
Dundee Private Investors Inc.
Dundee Securities Corp.
E.E.S. Financial Services
Edward Jones
Enterprise Partners
Financial Finesse Inc.
Financial Partners
Focus Wealth Strategies
Freedom55 Financial
George Brown College
Glen W Gryzko Professional Corporation
Growth Financial/Castlegar Savings CU
Harmony Capital Group
Heath Lambert Benefits Consulting Inc.
Hepcoe CU
Hill & Crawford Investment Management
HR/RH INC. Executive Search
HSBC Asset Management (Canada) Limited
ING
Investia Financial Services
Investors Group
KPMG LLP
Landmark Consulting
Laurentian Financial Services Investments
LFS – Laurentian Financial Services
Lighthouse Wealth Management Ltd
LSM Consulting
MNK Financial Services
Money Concepts
Murrick Insurance/ Assante Financial
National Bank of Canada
Office of the Public Guardian & Trustee
OTG Investments
Page and Associates
Partners in Planning
Perler Financial/ CMG-Worldsource
Peter Watson Investments
Primerica Financial Services
Prince Albert Credit Union
Ray & Berndtson
RBC Bank
RBC Dominion Securities
RBC Insurance
RBC Investments
Ryan Lamontagne Inc.
Salmon Arm Savings and Credit Union
Saskatchewan Public Service Commission
SB & C Financial Growth
ScotiaMcLeod
Seneca College
Septen Financial
SISIP Financial Planning
Spherion
St. Willibrord Community CU
Streamline Consulting
TD Canada Trust
TD Waterhouse Financial Planning
Teachers Credit Union
The Public Employees' Benefits Agency of the Department of Finance
The Roche Financial Group
TWC Financial
VanCity Credit Union
Wainwright Credit Union Ltd.
WFG Securities of Canada Inc.
Windsor Family Credit Union
World Financial Group Insurance of Canada

Take the **career shopping list** test.

- ☐ I enjoy helping people
- ☐ I like problem solving
- ☐ I can look at the "big" picture
- ☐ I enjoy paying attention to detail
- ☐ I want to be a "professional"
- ☐ I want a career that conforms to my lifestyle
- ☐ I want a career that is in demand
- ☐ I have considered a career as a financial planner

You're ready. Take the next step: read our career brochure.

CFP™

Take the next step.

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