

Morgan Stanley

WHY CHOOSE A CFP® PROFESSIONAL

Most people think all financial planners are “certified,” but this isn’t true. Just about anyone can use the title “financial planner.” CFP Board benefits you as a client by independently certifying financial planners like Adam Paffenroth, Financial Advisor, CFP®, ChFC®. Although the CFP Board does not guarantee any advisor’s work, **CFP® professionals have met rigorous qualifications for financial planning.** Only those who have fulfilled the CFP Board’s rigorous requirements can call themselves a CFP® professional.

As part of their certification, Certified Financial Planners™ commit to high ethical standards. What’s more, a Certified Financial Planners™ must acquire several years of experience related to delivering financial planning services to clients and pass the comprehensive CFP® Certification Exam before they can call themselves a CFP® professional.

WHAT SETS A CFP® PROFESSIONAL APART

When you hire a CFP® professional, you work with an advisor who has met rigorous qualifications for financial planning. Most important, a CFP® professional has made a commitment to CFP Board to act in the best interests of their client.

FINANCIAL PLANNER WITHOUT CFP® CERTIFICATION	CFP® PROFESSIONAL
It’s easy for someone to call themselves a financial planner.	Meets requirements established by CFP Board.
May not be required to put your best interests first.	Makes a commitment to CFP Board, as part of their certification, to place your best interests first. Can receive sanctions from CFP Board, and even risk losing

	their certification, for violations of ethical standards set by CFP Board.
Level of financial planning knowledge varies.	Has demonstrated the knowledge required to deliver holistic financial planning.
Years of experience varies.	Must have a minimum of 2 years of financial planning experience.

Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™, and CFP® (with plaque design) in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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.

Information contained herein has been obtained from sources considered to be reliable, but we do not guarantee their accuracy or completeness.