



# Need a Financial Planner?

## Here's Why Certification Matters

The financial planning industry is a haven for intelligent and big-thinking entrepreneurs who enjoy helping people — and that's a good thing — but the fact that there are few regulations in place to stop someone from calling themselves a financial planner can be troubling. For that reason, your best decision is to find a planner who is ethical, skilled and equipped to handle your needs. And you won't find anymore more qualified than a **CERTIFIED FINANCIAL PLANNER™** professional. Check out these three quick reasons why your next financial planner should be a CFP® professional.



### CFP® professionals are held to the highest ethical standards

Unlike financial planners who have not received the designation, CFP® professionals have a governing body called the CFP Board that reviews their actions to confirm all behavior is consistent with a Code of Ethics and Standards of Conduct. In fact, the CFP Board as of September 2019 requires every CFP® professional to act as a fiduciary. That means that the financial advisor must do what's in the best interest of the client at all times when providing any type of financial advice — not just financial planning. ProVise has been acting as a fiduciary for over 30 years.



### CFP® professionals must receive ample experience

In order to ensure that clients feel comfortable trusting their CFP® professional, the CFP Board has mandated an experience requirement that candidates must meet before achieving the designation. These regulations dictate that a candidate must complete 6,000 hours of professional experience related to the financial planning process or 4,000 hours of apprenticeship experience that meets additional requirements. Activities performed during those hours can consist of working directly with clients as part of the financial planning process or even teaching financial-planning related courses. At ProVise, our CFP® professionals have decades of experience.





## CFP® professionals must pass an exam to prove their ability

To demonstrate mastery of financial planning and an in-depth understanding of the principles involved, candidates must also pass an exam. The CFP® exam includes 170 multiple-choice questions, taken over two three-hour sessions on a single day. Covering a wide range of topics that fall under the financial planning umbrella, the exam's format consists of both stand-alone questions and questions with case studies. The exam is not easy as the passing rate historically is about 60%.



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We're honored to say that ProVise Management Group has 11 planners on our team who have successfully met the criteria required to become a CFP® professional. Throughout the firm, our financial planners provide heartfelt and personalized advice that helps our clients holistically plan for financial milestones.

Working with more than 1,100 clients in over 30 states, our Clearwater and Tampa, Florida offices, we specialize in all aspects of financial planning, including:

- Wealth planning
- Retirement planning
- Portfolio construction
- Estate and trust planning
- Philanthropy and charitable giving
- Asset protection



## How can we help you?



**Registered Investment Advisor**

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(813) 405-4846

Clearwater, FL  
(727) 441-9022

[www.PROVISE.com](http://www.PROVISE.com)

Contact ProVise Management Group, LLC, **in writing**, if there are any changes in your personal/financial situation or investment objectives for the purpose of reviewing/evaluating/revising our previous recommendations and/or services, or if you want to impose, add, to modify any reasonable restrictions to our investment advisory services, or if you wish to direct that ProVise Management Group, LLC to effect any specific transactions for your account. A copy of our current written disclosure statement discussing our advisory services and fees continues to remain available for your review upon request. Securities offered through Kestra Investment Services, LLC (Kestra IS), member FINRA/SIPC. Investment advisory services may be offered through Kestra Advisory Services, LLC (Kestra AS), an affiliate of Kestra IS, or ProVise Management Group, LLC. Kestra IS and Kestra AS are affiliated with ProVise Management Group, LLC.