

# PERSONAL FINANCIAL PLANNER



Canadian Securities Institute

A Moody's Analytics Company

---

# PUT YOUR FINANCIAL SECURITY FIRST

---

If there's one thing that's become apparent in recent years it's that none of us can predict our economic future. In turbulent financial times, confusion and uncertainty can cause even the most experienced investor to veer off course.

Having the right financial strategy and plan is only half the equation. Sticking to that strategy is what will get you to where you want and need to be. The right financial planner can help you stay focused and on track to achieving your goals.



## **BIG PICTURE THINKING FOR YOUR FINANCES**

There's more to financial planning than just investing. Depending on your situation, you may want to buy a house, save for a child's education, or build a business — all in addition to retiring comfortably.

A good financial planner takes into account all aspects of your situation when building your strategy. In addition to retirement planning, it may include debt management, estate planning, insurance, business income, tax implications and much more. A financial planner identifies and analyzes the relationships between these factors and creates a realistic roadmap to achieving your goals.

## **MAINTAIN CONFIDENCE NO MATTER THE MARKET CONDITIONS**

There are very few aspects of life that aren't affected by finances. This may be the reason why many of us are so emotional about this area of our life. When financial markets are up, we like to seize the opportunity, but when markets go down, it's tough to maintain perspective. That's where a financial planner holding the PFP® designation can provide both advice and context around market conditions to help you make more informed decisions. An objective and impartial point of view can help you stay focused on your goals and provide real solutions to weather any storm.



---

# A PLAN FOR ALL STAGES OF LIFE

---

Not only do markets change but life changes too. Throughout the course of your relationship with your financial planner, your life is likely to undergo some significant changes. You might get married, buy a home or have a baby. You may change careers or even win the lottery. As your life changes, your goals may change along with it.

Your financial planner is there through all the stages of your life. Together you can review and re-evaluate your financial strategy at regular intervals and determine if your goals are the same and if you're still on track to achieving them. If adjustments to your plan are necessary, then you can make them together.

## WHY HIRE A PFP® DESIGNATED FINANCIAL PLANNER?

Not all financial planners are created equal. That's why when it comes to hiring a financial planner, make sure you choose a professional with the right kind of credentials — a PFP® designation.

The PFP® designation is a leading industry standard awarded by the Canadian Securities Institute — Canada's most experienced and trusted financial services educator. The path to earning a PFP® designation is intensive and rigorous and takes several years to complete. Once candidates pass the Applied Financial Planning certification examination, they must also have three years of relevant work experience to earn the designation.

In order to maintain their designation, PFP® designated financial planners are required to adhere to a strict Code of Ethics, follow guidelines in the Certification Mark License Agreement, and must complete 20 hours of Continuing Education per year.

The PFP® designation is your assurance that you are working with a qualified professional who adheres to strict codes of conduct and ethical principles in managing your financial situation. When you hire a PFP® designated financial planner, you're making a smart and well informed business decision that will help you optimize your financial goals and objectives.



---


## WHAT CAN A PFP® DESIGNATED FINANCIAL PLANNER DO FOR YOU?


---

- Work with you to determine your short-term and long-term financial goals
- Develop a customized plan with real steps for achieving your goals
- Support you through life changes and market fluctuations
- Provide professional, ethical and objective advice on a broad range of topics such as investments, debt management, cash flow, tax implications and much more
- Review your financial plan periodically to ensure it still meets your lifestyle, needs and goals

## Canadian Securities Institute

200 Wellington Street West, 15th Floor  
Toronto, ON M5V 3C7  
customer\_support@csi.ca

 1-866-866-2601  
(8:00 a.m. - 8:00 p.m. EST)

 1-866-866-2660

