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# WHY CHOOSE A CFP<sup>CM</sup> PROFESSIONAL?



**WHEN YOU ARE DEALING  
WITH THE BIGGEST ASSETS  
IN YOUR LIFE, IT JUST MAKES  
SENSE TO SEEK  
ASSISTANCE...**

Study after study shows that many New Zealanders look no further than their friends or family when they need financial advice.

While your family is probably fantastic for a lot of things, unless you live with a bunch of financial advisers, tips for managing your money may not be one of them.

When you're dealing with the biggest assets in your life – your retirement nest egg, your income, your business, the legacy you leave your children – it just makes sense to seek assistance from someone whose job it is to put you on the right path.

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# ADVICE OF THE HIGHEST STANDARD

There are thousands of financial advisers in New Zealand who can offer specialist advice on their particular specialist strand, such as investment advice, mortgages or insurance.

But when you need something more comprehensive, or a relationship to see you through every life stage, a CFP<sup>CM</sup> professional offers the full package.

A CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional will consider how every cog of your financial machine works with the ones around it.

When you opt for a CFP<sup>CM</sup> professional, you're choosing someone who is at the pinnacle of their profession and has chosen to attain the CFP<sup>CM</sup> mark to prove that. It's a global standard of financial planning excellence, with a structured framework behind it to ensure that you're getting reliable, trustworthy, comprehensive advice to help guide your financial life.

These are not advisers who are willing to settle for just achieving the minimum required to work in their industry – they want to stand out.

## A 360-DEGREE APPROACH TO YOUR FINANCES

To carry the CFP<sup>CM</sup> mark, they must have achieved a post-graduate diploma or undergraduate degree with a major in personal financial planning that is equivalent to an NZQA level seven or higher, have a satisfactory ethics record and training and be licensed appropriately for the regulatory environment.

They must be able to show three years' sector experience as a financial adviser across all six competencies of financial advice, have 12 months' supervised experience under a CFP<sup>CM</sup> practitioner member or submit a portfolio of experience from the previous three years and hold and maintain association practitioner member status, with 60 hours of continuing professional development over two years, including two hours of ethics training every year.

This is in addition to the regulatory requirements imposed on other financial advisers in this country.

CFP<sup>CM</sup> professionals are part of a worldwide network of people who work to uphold the integrity and reputation of the CFP<sup>CM</sup> mark.

A CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional can guide you through anything from a change in marital status to managing a financial windfall, entering or exiting a business or long-term planning for major financial goals.