



# 2018 ANNUAL REPORT

**CFP BOARD**  
**CENTER  
FOR  
FINANCIAL  
PLANNING**





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# LEADERSHIP MESSAGE

The need for competent and ethical financial planning advice is growing more urgent, not less. Our profession is not regenerating itself fast enough to meet increased demand, and it does not sufficiently reflect the changing demographics of wealth in the United States. These issues add up to a problem for Americans and for financial planning professionals who serve the public.

To achieve our vision of every American having access to competent and ethical financial planning advice, we need a larger pipeline of young, diverse, and workforce-ready talent to provide that advice. A lot of people recognize the problem. Individual firms are chipping away at it, but to solve this problem systematically, we need to work together.

Through CFP Board's Center for Financial Planning, we are doing just that. We are convening stakeholders from across the profession to pool our collective resources, talent and insights to challenge the status quo and drive innovative, systemic solutions to advance the profession.

Our work, even at this early stage, is starting to make a difference. We are pleased to share with you the Center's initiatives — and the green shoots of success — that demonstrate meaningful and positive impact. We are improving the health of our talent pipeline, fostering greater diversity within our workforce and increasing the quality of our practitioners' knowledge and insights.

We rely on the generous contributions of firms and individuals to do our work. The progress detailed in this report is due to the generosity of our sponsors and donors — thank you. More than 3,200 firms and individuals have contributed \$12 million to the Center's Capital Campaign since it launched in 2016, enabling us to surpass the \$10 million fundraising goal.

We extend a special thank you to our Lead Founding Sponsor TD Ameritrade Institutional; Founding Sponsors Northwestern Mutual, Envestnet, and the Charles Schwab Foundation, in partnership with Schwab Advisor Services; and David Diesslin, CFP®, for their significant support and continued commitment to our work.

The Center also relies on an extensive network of volunteers for their knowledge, passion and commitment. More than 2,000 individuals have graciously given their time or contributed their expertise to our initiatives — including the CFP Board Mentor Program and the "I am a CFP® Pro" awareness campaign — and we thank them for their dedication to advancing our profession.

We would particularly like to acknowledge the members of the Center’s advisory bodies – our Advisory Council, Campaign Development Committee, Women’s Initiative Council, Diversity Advisory Group and Workforce Development Advisory Group – who have played a critical role in shaping and executing the Center’s programming and fundraising efforts. We thank them for their leadership and loyalty to our mission.

While the Center will continue to strive for short-term impact, we recognize that systemic change takes sustained long-term investment. With that investment, we see an abundance of opportunity. Opportunity to attract and retain more talent, to promote a younger and more diverse pipeline, and to improve the knowledge of our professionals. We believe that by working collaboratively, we will elevate our profession’s value, talent and knowledge to serve the public for years to come.

Thank you,



A handwritten signature in black ink that reads "Kevin R. Keller". The signature is written in a cursive, flowing style.

Kevin R. Keller, CAE  
Chief Executive Officer  
CFP Board



A handwritten signature in black ink that reads "Marilyn Mohrman-Gillis". The signature is written in a cursive, flowing style.

Marilyn Mohrman-Gillis  
Executive Director  
CFP Board Center for Financial Planning

# ABOUT THE CFP BOARD CENTER FOR FINANCIAL PLANNING

The Center for Financial Planning is a distinct initiative of Certified Financial Planner Board of Standards, Inc. (CFP Board).

## OUR VISION

Every American has access to competent and ethical financial planning advice.

## OUR MISSION

To create a more diverse and sustainable financial planning profession.

## OUR PRIORITIES

### Talent Pipeline

Cultivating a quality workforce to ensure the profession can recruit and retain the talent it needs to grow.

### Diversity and Inclusion

Fostering a more diverse financial planner workforce that reflects the changing demographics in the United States.

### Knowledge for Practice

Elevating the discipline of financial planning to increase the stature and recognition of financial planning faculty and educational programs and provide practitioners with cutting-edge knowledge to thrive and provide outstanding service to clients.



**“** TD Ameritrade Institutional and the Center for Financial Planning share the goals of elevating the financial planning profession, raising awareness among a new generation, and helping foster a more inclusive industry. By mobilizing organizations from across financial services, the Center is helping financial planners more effectively pursue solutions that can create a sustainable future for our profession. **”**

**Kate Healy**

Managing Director, Generation Next, TD Ameritrade Institutional



**“** The health and vitality of our industry depends on our ability to attract and develop the next generation of diverse financial professionals. We are pleased to continue our partnership with the Center to elevate the focus on this important work. **”**

**Paul Shane**

Senior Director, Talent Acquisition & Onboarding, Northwestern Mutual

# OUR IMPACT - BY THE NUMBERS

## CREATING A MORE DIVERSE AND SUSTAINABLE PROFESSION

- Welcomed **4,019** new women CFP® professionals since 2016 – a record number representing a **53% increase** in new women CFP® professionals since 2013-2015.
- Increased the number of **black and Latino CFP® professionals to 3,039** since 2017 – more than double the rate of growth of all CFP® professionals.
- Increased the number of **CFP® professionals under 30 years of age by 66%** since 2016.

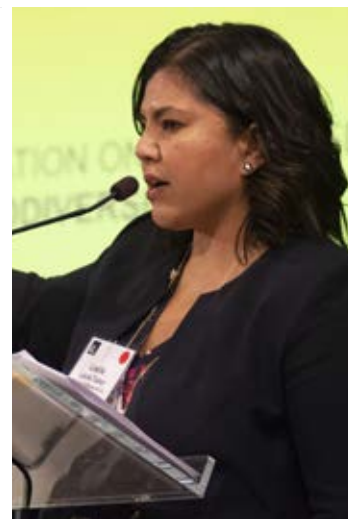


## BUILDING A TALENT PIPELINE

- Published guide to *Financial Planning Career Paths* and generated **over 15,000 downloads** in the publication's first month.
- Awarded **35 scholarships totaling over \$170,000** to aspiring CFP® professionals, with **4 scholars** becoming CFP® professionals and **7 others** in the final stages.
- Completed a pilot of first career re-entry program in financial planning, achieving a **92 percent conversion rate** to full-time positions, and published findings in white paper *Financial Planner Re-Entry Initiative: Career Path for Professional Women in Financial Planning*.
- Added **over 5,000 job postings and registered over 23,000 job seekers and 3,000 employers** on the CFP Board Career Center, with **66 new job postings** added every month.

## FOSTERING DIVERSITY AND INCLUSION

- Hosted profession's first-ever Diversity Summit that **convened more than 300 leaders** from firms, academia and non-profits, as well as current and aspiring CFP® professionals.
- Published *Racial Diversity in Financial Planning: Where We Are and Where We Must Go*, a research-based paper that **generated 905 media placements with a potential reach of 285 million**, along with the Diversity Summit.
- Achieved **over 2,400 engagements** between mentees and CFP® professional mentors.
- Expanded "I am a CFP® Pro" campaign and **garnered more than 3,000 stories** on social media using #CFPro.







## ADVANCING KNOWLEDGE FOR PRACTICE

- Launched *Financial Planning Review*, the profession's first peer-reviewed academic research journal, and **generated 17,000 downloads** in first five months, with **260% more average downloads per article** compared to other finance journals.
- **Convened over 500 leading academicians, researchers and practitioners** at three annual Academic Research Colloquia for Financial Planning and Related Disciplines.
- **Offered 4 Financial Planning Teaching Programs** with Columbia University that will have prepared close to **100 prospective teachers** by the end of 2019.
- **Offered 2 Client Psychology Programs** with the Wharton School to help financial planners develop a more client-centered practice.
- **Added 2 volumes to book series** to expand profession's body of knowledge: *Client Psychology* (2018) and *Communications Essentials for Financial Planners* (2017).

## BUILDING THE CAPACITY OF THE CENTER FOR LONG TERM IMPACT

- **Raised more than \$12 million in cumulative gifts and pledges from more than 3,200 corporate sponsors and individual donors** to support the Center's work.
- **Engaged 2,385 volunteers** in support of the Center and its initiatives.
- **Developed 17 partnerships** with organizations focused on workforce development and diversity.
- **Completed 3 original research projects.**



TALENT PIPELINE

# **ATTRACTING AND DEVELOPING THE NEXT GENERATION OF FINANCIAL PLANNERS**

In the face of an aging and shrinking workforce, the profession is not regenerating itself fast enough to meet the increased demand for ethical and competent financial planning advice. The Center seeks to increase the financial planning talent pipeline by improving the awareness and desirability of, and respect for, the profession, and to ensure the future workforce has the necessary knowledge, skills and agility.

FEATURED ACHIEVEMENT:

## NEW GUIDE HIGHLIGHTS BEST PRACTICES FOR FIRMS TO RECRUIT AND RETAIN TALENTED PROFESSIONALS

A lack of clearly defined career paths within the profession has contributed to low awareness of financial planning as a career opportunity and has been a key challenge to the health of the profession's talent pipeline. Without an understanding of their potential path forward, young people — particularly those from underrepresented populations — are less likely to consider a career in financial planning.

To help overcome this challenge, the Center commissioned The Ensemble Practice, a leading research and consulting firm in the financial services sector, to conduct research examining the experiences and best practices of financial services firms in developing career paths designed to attract and retain the next generation of financial planners. Researchers interviewed representatives of 30 firms of all sizes and business models that employ financial planners, in addition to reviewing data from other studies that captured the compensation and business practices of nearly 400 firms.

This comprehensive research resulted in *Financial Planning Career Paths: Building More Sustainable and Successful Businesses*. Released by the Center in April 2019, this detailed guide discusses the role and purpose of career paths in financial



services and examines five rungs of the financial advisor career ladder: Analyst, Associate Advisor, Service Advisor, Lead Advisor and Partner. The guide outlines the skills, experience and responsibilities necessary for success in each position and provides a framework for compensation and organizational advancement so that professionals can manage their expectations and be well rewarded for their work.

“Firms of all sizes and business models will benefit from these best practices to better engage and develop professionals, and



**“** *Developing clear career paths is crucial to the continued growth and development of the financial planning profession. This publication will be an important resource for employers and a game-changer for the advancement of the financial planner workforce.* **”**

**Mark Tibergien**

Chief Executive Officer, Advisor Solutions at BNY Mellon's Pershing

prepare the next generation of financial planners,” said CFP Board Chief Executive Officer Kevin R. Keller, CAE. “This guide is an essential step in advancing the transition of financial planning from an ‘industry’ that delivers products and services to a ‘profession’ that is an integral part of society through improving consumers’ lives.”

This resource provides firms with guidance on best practices for attracting new talent, and engaging and developing their professionals. It is designed to guide firms in fostering career paths that offer:

- a systemic plan for skill development;
- a logical progression of responsibilities;
- a sense of fairness across the organization;
- clarity for advancement decisions; and
- help with identifying top performers who have leadership potential.

Professionals can also utilize the guide as a roadmap for navigating the multifaceted career of a financial planner. The guide provides information on what to expect

through each career rung, direction for self-development efforts, and a step-by-step sequence of skill development that ensures the right skills are learned at the right time.

The guide was developed with the generous support of Signature Sponsor BNY Mellon’s Pershing. The Center’s Workforce Development Advisory Group provided key input on the guide’s development, under the leadership of Mark Tibergien, Chief Executive Officer of Advisor Solutions at BNY Mellon’s Pershing and a nationally recognized expert in workforce development in the financial planning profession and financial services industry. We are also thankful to the Center’s Lead Founding Sponsor TD Ameritrade Institutional, and Founding Sponsors Northwestern Mutual, Envestnet and Charles Schwab Foundation, in partnership with Schwab Advisor Services, for their support.

To download a copy of *Financial Advisory Career Paths*, visit [CenterforFinancialPlanning.org/CareerPaths](https://CenterforFinancialPlanning.org/CareerPaths).

#### HIGHLIGHTED ACHIEVEMENT:

## **FINANCIAL PLANNER RE-ENTRY INITIATIVE PILOT RESULTS IN HIGH INTERN CONVERSION RATE, PUBLISHES WHITE PAPER FOR FIRMS**

The Center marked the conclusion of the inaugural pilot of its Financial Planner Re-entry Initiative (FPRI) in the fall of 2018. Created in collaboration with nationally recognized career re-entry consultant iRelaunch, FPRI is designed to connect financial planning firms with a high-caliber, primarily female talent pool of mid- to senior-level professionals who are looking to return to the workforce following a career break.

Five firms participated in the initial pilot, including Edelman Financial Engines

and United Capital, both of which were sponsored by TD Ameritrade Institutional; Luma Wealth and Yeske Buie, sponsored by Schwab Advisor Services through the Schwab Foundation; and Fidelity Investments. These firms filled 12 re-entry internships during the FPRI pilot, 11 of which converted to full-time employees, resulting in a strong 92 percent conversion rate.

In December 2018, the Center published a comprehensive white paper detailing outcomes and lessons learned from the FPRI pilot, which began in February 2017.

*Financial Planner Re-Entry Initiative: Career Path for Professional Women in Financial Planning* details the model and key components of FPRI internships, challenges faced by participating firms, successes and other outcomes, and insights from interns hired through FPRI and firm program managers. It also outlines best practices for managing a re-entry program.

A second FPRI cohort launched in November 2018 and will run through November 2019. Firms participating in the second cohort include Ayco, a Goldman Sachs Company; Carson Wealth, sponsored by TD Ameritrade Institutional; The Colony Group; Moisand, Fitzgerald & Tamayo, LLC; Northwestern Mutual; Sullivan Bruyette Speros & Blayney; TD Ameritrade; and Vanguard.



**“** *[My interviewer] was really interested in all my experiences, even those that on the surface may not have seemed relevant to this particular position. I know how important personal relationships are to creating loyalty. That is what I look forward to most in this job, is creating those lasting relationships.* **”**

**Colleen Peterson**

Resumer, converted to Associate Financial Consultant, Fidelity Investments

HIGHLIGHTED ACHIEVEMENT:

## **CENTER AWARDS \$170,000 IN SCHOLARSHIPS TO SUPPORT ASPIRING CFP® PROFESSIONALS**

To date, the Center has raised more than \$1.3 million for scholarships and has granted 35 awards totaling more than \$170,000. Scholarship review panels assembled for each program, which consists of volunteer CFP® professionals, read all applications and recommend recipients. These programs are direct conduits for women and people

of color into the profession: In little more than two years, four scholars have achieved CFP® certification while seven additional scholars have completed their education and are either in the process of preparing for the CFP® Certification Exam or fulfilling their experience requirement.



**“** *I am very grateful to the donors of The Deena Jo Heide-Diesslin Scholarship and to the Center for Financial Planning for awarding me this scholarship. Financial planning will be a very rewarding career because I will be making a tangible impact on peoples’ lives by helping them achieve their life goals.* **”**

**Sandra Cervantes, CFP®**  
Owner, eParaplanner

These scholarships were awarded as part of the Milton Stern Scholars Fund and The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship. The Milton Stern Scholars Fund offers scholarships to students who reside in New York, New Jersey, or Connecticut and are seeking to complete a CFP Board Registered Program that qualifies them to take the CFP® exam. The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship supports students nationwide who belong to populations that are underrepresented in the financial planning profession — based on gender, race, ethnicity, sexual orientation and disability — and/or who have demonstrated financial need.

In 2018, the Center collaborated with several partner organizations to establish three new scholarship programs to enable qualified individuals to start or complete the requirements for attaining CFP® certification. Each of these programs is administered by the Center and will begin awarding funds in 2019:

- The Richard B. Wagner Memorial Scholarship Fund assists prospective CFP® professionals seeking to complete a CFP Board Registered Program and new CFP® professionals who want to continue their professional advancement, with a focus on underrepresented populations. This fund is a joint effort between the Center and the Financial Planning Association® (FPA).
- The Center partnered with The American College to provide scholarships to help aspiring CFP® professionals cover the cost of the CFP® exam. Funds are available to recipients of The American College’s African American Scholarship Program who have graduated from the College’s Registered Program.
- Center Founding Sponsor Envestnet is funding scholarships for students seeking to complete a certificate program that qualifies them to sit for the CFP® exam. The scholarships are available to students who belong to populations that are underrepresented in the financial planning profession and have demonstrated a financial need.



**“** *I am truly grateful that the family of Milton Stern chose to carry on his legacy in such a thoughtful way. I look forward to approaching financial planning with a new depth and perspective. I feel strongly that every family deserves to have a CERTIFIED FINANCIAL PLANNER™ on their team.* **”**

**Hannah Provost, CFP®**  
Financial Advisor, Partner, Lomanto & Co LLC

HIGHLIGHTED ACHIEVEMENT:

## ONLINE CAREER FAIRS DRAW HUNDREDS OF CANDIDATES

The CFP Board Career Center hosted two Online Career Fairs in 2018 — one in April and one in October. The virtual fairs connect financial planning firms with hundreds of CFP® professionals, financial planning students and other qualified individuals seeking employment through one-on-one text and video chats. More than 730 registered job seekers participated in the 2018 fairs, which featured 30 employer exhibitors. Since its founding in 2015 with support from Fidelity Institutional, the CFP Board Career Center has become a go-to resource for employers and job seekers, containing job and internship listings and providing career management guidance. The first of two Online Career Fairs scheduled in 2019 took place on April 4; the second fair will be held in October.



## 2019 LOOK AHEAD

**Career Path Guide for Students and Employees** - Building upon the employer-focused career path guide released in April 2019, the Center will release a complementary guide in 2020 geared specifically to students and prospective employees. Research for this guide will commence in 2019. The new guide will shed light on the range of business models across the financial services sector within which financial planning and advice is provided. The guide will provide objective information on the variety of career entry points and advancement opportunities for aspiring financial planners. It will also explain the compensation methods that are associated with different business models and advisory positions.

DIVERSITY AND INCLUSION:

# **CREATING A WORKFORCE THAT CAN MEET THE INCREASINGLY DIVERSE NEEDS AND PERSPECTIVES OF CLIENTS**

In addition to raising awareness of financial planning careers among underrepresented populations, the Center seeks to effect systemic change across recruiting, training and retention practices to foster a more diverse workforce that reflects the changing demographics of wealth in the United States.



FEATURED ACHIEVEMENT:

## CENTER CONVENES INAUGURAL DIVERSITY SUMMIT, PUBLISHES THOUGHT LEADERSHIP PAPER ON RACIAL AND ETHNIC DIVERSITY IN THE PROFESSION

The Center's vision — that all Americans have access to competent and ethical financial planning advice — can only become a reality with a more diverse financial planner workforce. However, blacks and Latinos represent less than 3.5 percent of all CFP® professionals even though they comprise more than 13 and 17 percent of the U.S. population, respectively, and are increasingly building wealth.

In May 2018, the Center released findings from a comprehensive research study identifying key barriers to racial and ethnic diversity in the financial planner workforce. Initiated in 2017, the study consisted of qualitative and quantitative research to examine the perceptions and attitudes of key groups, including representatives of the financial services industry, educators in financial planning, current and prospective CFP® professionals, and consumers. The study was designed to provide a better understanding of the depth and breadth of the underrepresentation of blacks and Latinos in the financial planning profession and inform the development of recommendations to foster a more diverse workforce. The research was conducted by Fondulas Strategic Research in consultation with the Center and The Raben Group.



The study findings provided a foundation for *Racial Diversity in Financial Planning: Where We Are and Where We Must Go*, the Center's thought leadership paper that outlines research-based actionable solutions for key stakeholders to create a more inclusive profession. Included in the paper are recommended initiatives that can be implemented by the Center, firms, colleges and universities with a financial planning program, partner organizations and CFP® professionals to address the



**“** *Merrill Lynch is delighted to be a Signature Sponsor of the Center's 2018 and 2019 Diversity Summits. At the heart of any modern wealth management firm is a diverse and inclusive culture and programs like the summit are vital to achieving that.* **”**

**Andy Sieg**

Head of Merrill Lynch Wealth Management



**“** *The financial services industry has moved beyond the talking stage and is taking action toward promoting diversity across its ranks. Fiserv is proud to play a role as a sponsor of the Center’s 2018 and 2019 Diversity Summits. We will continue to measure our progress as our ultimate aspiration is to achieve real results.* **”**

**Cheryl Nash**

President, Investment Services, Fiserv

underrepresentation of blacks and Latinos in the profession. The report was developed in consultation with the Center’s Diversity Advisory Group, comprised of experts in diversity and inclusion, representatives from financial services firms and academia, and CFP® professionals.

The seminal paper was the focal point of the Center’s first-ever Diversity Summit, held on October 23, 2018, at the Times Center in New York City. More than 300 leaders from financial services firms, academic institutions and non-profit organizations, as well as current and aspiring CFP® professionals, participated in the event. Recommendations from the Center’s thought leadership paper set the stage for robust and engaging dialogue about how stakeholders can unite to create a more inclusive financial planning profession. The summit agenda included presentations by distinguished speakers; personal reflections from black, Latino and

Asian CFP® professionals; and facilitated breakout sessions that allowed attendees to work side-by-side on solutions to the profession’s lack of diversity.

Feedback from Diversity Summit attendees was overwhelmingly positive. In a post-event survey, 100 percent of the respondents said they would participate in a future Diversity Summit hosted by the Center. Many expressed their appreciation for the Center’s leadership on the issue of workforce diversity and the opportunity to collaborate on solutions. Presentations and panel discussions from the Diversity Summit were shared through a live webcast stream that remains [available online](#) for on-demand viewing. The Summit and the release of the Center’s groundbreaking research and report have provided thought leadership opportunities for the Center to continue the important discussion on advancing diversity in financial planning.



**“** *As a frequent industry conference attendee, the Center’s Diversity Summit was one of the best events I’ve attended on the topic. I left enlightened, challenged and inspired to continue to support D&I efforts and to contribute in making a difference in this industry. Much work still needs to be done but hearing from other trailblazers assured me that the best is yet to come.* **”**

**Diego Verdugo**

Director - Retirement Solutions, Principal





*“Becoming a CERTIFIED FINANCIAL PLANNER™ professional will equip you with the knowledge that you need. Clients, the community — everybody recognizes that mark and that they can expect nothing but excellence.”*

**Matt Aaron, Jr., CFP®**

“I am a CFP® Pro” Spokesperson  
Founding Partner, Aaron Financial

HIGHLIGHTED ACHIEVEMENT:

## **CENTER EXPANDS “I AM A CFP® PRO” CAMPAIGN WITH NEW SPOKESPERSON AND RESOURCES FOR SCHOOLS**

The Center’s “I am a CFP® Pro” campaign is designed to attract young, diverse talent into the profession by highlighting the many benefits of a career in financial planning and dispelling common misperceptions. Through “day-in-the-life” videos and stories shared on social media, the digital campaign is introducing young people to diverse CFP® professionals as they share why they chose to become financial planners and what they love most about their careers. To date, the campaign has generated over 3,000 posts and stories shared through Instagram and Twitter using hashtag #CFPPro.

The Center worked to expand the campaign in 2018 and early 2019, including by adding Matt Aaron, Jr., CFP®, of Washington, D.C. as a new spokesperson. Aaron joined fellow campaign spokespeople Brittany Castro, CFP® of Los Angeles; Rianka Dorsainvil, CFP® of Washington, D.C.; and Justin Sullivan, CFP® of Atlanta. The expansion included a new video featuring Matt that was premiered during the CFP Board Registered Programs Conference in February 2019, providing schools with a CFP Board Registered Program the opportunity to learn about ways they can leverage the campaign to promote their financial planning program to students.

Since the launch of “I am a CFP® Pro,” schools around the country have taken advantage of the campaign by using the promotional content provided by the Center and organizing campus events with campaign spokespeople to attract new students into financial planning. In support of that effort, the Center developed a new toolkit with a variety of promotional materials that academic institutions can use to co-brand the campaign and raise awareness of financial planning careers among students. The toolkit includes fully customizable fliers and posters, as well as a presentation that can be delivered by a

CFP® professional to highlight the benefits of a career in financial planning and the Center’s many career resources available to students, such as scholarships, mentorships, internships and the CFP Board Career Center.

The Center encourages CFP® professionals to extend the reach of the campaign by partnering with academic institutions to deliver presentations at career events using the toolkit materials. CFP® professionals can also share their stories on social media by using the campaign’s social media toolkit. These resources are available on the campaign’s website, [CFPPro.org](http://CFPPro.org).



“I am a CFP® Pro” campaign spokesperson Justin Sullivan, CFP® speaks about financial planning careers to students at Winthrop University in Rock Hill, South Carolina.

HIGHLIGHTED ACHIEVEMENT:

## EXPANDED CFP BOARD MENTOR PROGRAM PROVIDES NEW MATCHING OPTIONS FOR MENTEES AND MENTORS

In April 2016, the Center launched the WIN-to-WIN Mentorship Program to help women become successful CFP® professionals and gain greater professional development support. Women considering CFP® certification were paired with experienced CFP® professionals — male and female — who educated mentees about the unique benefits of becoming a CFP® professional and guided them through the certification process.

The tremendous success of this program led to its expansion in October 2018 to be available to any aspiring CFP® professional.

Now called the CFP Board Mentor Program, the expanded initiative offers additional mentor-mentee matching options, including race and ethnicity. While the expanded program makes mentors available to anyone pursuing CFP® certification, it remains focused on attracting diverse candidates to the profession.

Since its inception, the program has facilitated over 2,400 engagements between over 2,400 mentees and over 1,700 mentors. New mentors and mentees continue to sign up every day.



*“The original phone call I had with my mentor was over an hour, and he answered every question I had about the industry while giving me valuable advice as I searched for a firm to work for after graduation. Learning about his work ethic and background I am privileged to have been paired with such a wonderful industry leader.”*

**Linsey Winkler**

CFP Board Mentee and Candidate for CFP® Certification



*“I wanted to share my experience of balancing family, work, and studying and inspire and motivate others to do the same. I will say that it has been so much more than a transactional relationship – it really has been an opportunity to network and build genuine relationships with others in the financial planning field.”*

**Amy Shepard, CFP®**

CFP Board Mentor, Manager, Financial Planning and Consulting,  
Northwestern Mutual



HIGHLIGHTED ACHIEVEMENT:

## WIN ADVOCATES PROMOTE FINANCIAL PLANNING CAREERS TO WOMEN AND GIRLS

WIN Advocates are CFP® professionals who are volunteering to help attract more women to the profession by raising awareness in their communities of financial planning as a rewarding career opportunity for women. WIN Advocates are delivering this message to local schools, women's and girls' groups, and professional associations.

Today there are over 500 WIN Advocates nationwide who are sharing their stories, speaking at professional conferences and networking events, and raising

awareness within their own firms about the importance of gender diversity, among other activities. WIN Advocates have also played a prominent role in the Center's partnerships with key women's advocacy organizations. In particular, WIN Advocates have volunteered to provide financial literacy and career guidance to women and girls through local organizations and the Center's partnerships with the Forté Foundation, Invest in Girls and Rock The Street, Wall Street.



**“** *Strong women CFP® professional role models are at the core of what we're all about. With the stagnant growth rate of women coming into financial planning, it's critical that we expose teenage girls to women CFP® professionals, before they go college, so they can see what this great profession offers.* **”**

**Maura Cunningham**

Founder & Executive Director, Rock The Street, Wall Street



**“** *The only way we are going to see more women enter this profession is if we do something about it and make ourselves seen! Through the WIN Advocate program, I have been able to promote the financial planning career path to women in my community. The program has also enabled me to mentor young women, including an aspiring CFP® professional who I hope to train and develop as an intern at my firm while she finishes her degree.* **”**

**Erin Voisin, CFP®**

WIN Advocate, Director of Financial Planning, EP Wealth Advisors, LLC





## 2019 LOOK AHEAD

**2019 Diversity Summit** - The Center will hold its second Diversity Summit on November 13 at the J.W. Marriott in Washington, D.C. With a focus on accountability, the event will build upon the success of the first Summit by examining what key stakeholder groups have done to advance diversity in the profession. The Summit will also showcase case studies and best practices for hiring, developing and retaining CFP® professionals of color. Additionally, the event will give students of color who are considering financial planning careers an opportunity to see successful professionals like them and learn about meaningful efforts to create a more inclusive profession.

**CFP® Pro Campus Champions Program** - Building upon the “I am a CFP® Pro” campaign, the Center will launch the new CFP® Pro Campus Champions Program that will connect CFP Board Registered Programs with diverse CFP® professionals through speaking engagements to promote financial planning careers to college students. The program will focus on outreach to Historically Black Colleges and Universities (HBCUs) and Hispanic Serving Institutions (HSIs), as well as CFP Board Registered Programs with large populations of minority students. Schools and speakers will be able to leverage the Center’s toolkit for customizable presentation and marketing materials.

KNOWLEDGE FOR PRACTICE:  
**IMPROVING THE  
QUALITY OF ACADEMIC  
PROGRAMS TO ENSURE  
PRACTITIONERS AND  
STUDENTS HAVE CUTTING-  
EDGE KNOWLEDGE  
AND INSIGHTS**

While there is greater demand for personal financial advice and need for financial planners, there are not enough financial planning faculty, academic programs, or schools that recognize financial planning as a mainstream major to ensure a sufficient pipeline of workforce-ready talent. At the same time, firms and financial planners need the latest information and contemporary skills to continue growing and advancing the profession. Through the Knowledge for Practice initiative, the Center strives to elevate the discipline of financial planning to increase the stature and recognition of financial planning faculty and educational programs and provide practitioners with cutting-edge knowledge to thrive and provide outstanding service to clients.

FEATURED ACHIEVEMENT:

## INAUGURAL ISSUES OF *FINANCIAL PLANNING REVIEW* PUBLISHED

In September 2018, the Center took a significant step forward in advancing financial planning as a recognized and respected profession by publishing the first edition of *Financial Planning Review*. Published by John Wiley & Sons on a quarterly basis, the *Review* is a double-blind, peer-reviewed academic journal that features high-quality scholarly research, including rigorous empirical and methodological analyses directly and indirectly related to financial planning practice. The cutting-edge research featured in the *Review* covers a wide range of topics, including financial planning, portfolio choice, behavioral finance, household finance, psychology and human decision-making, consumer finance and regulation, human sciences, and financial therapy, literacy and wellness.

Papers presented in the first edition of the *Review* included:

- “Perspectives on Mental Accounting: An Exploration of Budgeting and Investing”
- “The Relationship Between Financial Planner Use and Holding a Retirement Saving Goal: A Propensity Matching Analysis”
- “Tightwads and Spendthrifts: An Interdisciplinary Review”
- “Household Financial Planning Strategies for Managing Longevity Risk”

The second edition of the *Review*, published in December 2018, featured a paper co-authored by Harry Markowitz, recipient of the 1990 Nobel Memorial Prize in Economic Sciences. “The Existence and Persistence of Financial Anomalies: What Have You Done for Me Lately?” documents the existence, persistence and effectiveness of publicly available variables linked to



financial anomalies during the 1979-1999 time period, with an emphasis on earnings forecasts.

“Dr. Markowitz’s contribution to *Financial Planning Review* is truly a defining moment in the academic world of financial planning,” said Charles R. Chaffin, Ed.D., executive editor of the *Review* and the Center’s Director of Academic Initiatives. “Having Dr. Markowitz contribute to the profession’s body of knowledge helps to further advance financial planning as an academic discipline.”

The *Review* is distributed electronically to all CFP® professionals and is available via the Wiley Online Library. Papers submitted to the *Review* are subject to review by scholars from its eight content areas. Dr. Vicki Bogan, Cornell University; Dr. Chris Geczy, The Wharton School at the University of Pennsylvania; and Dr. John Grable, University of Georgia, are the *Review*’s co-editors. This distinguished group of scholars and editors has

contributed to early recognition of the *Review* in academic circles, as well as strong reader interest. In the first five months of its publication, the *Review* generated over 17,000 downloads, which is far in excess of the average for academic journals carried by Wiley of 8,000 downloads per year. In addition, the *Review* had 512 downloads per article in 2018, compared to an average of 226 for other finance journals.

“For many years, we’ve had a vision to create a respected, interdisciplinary academic journal that would make an

indelible impact on the financial planning profession — not only on scholars and financial planning students, but on current and future CERTIFIED FINANCIAL PLANNER™ professionals who will benefit from this research,” said Center Executive Director Marilyn Mohrman-Gillis. “Publication of the *Financial Planning Review* will help address the current shortage of qualified faculty to teach financial planning by providing them with an opportunity to publish research that builds the financial planning body of knowledge.”

HIGHLIGHTED ACHIEVEMENT:

## THE CENTER’S THIRD ANNUAL ACADEMIC RESEARCH COLLOQUIUM BUILDS A BRIDGE BETWEEN RESEARCH AND PRACTICE

Over the course of 2018, the Center undertook planning for its third annual Academic Research Colloquium for Financial Planning and Related Disciplines that took place from February 19-21, 2019, in Arlington, Virginia. The Colloquium provides a forum to gather, share and showcase relevant research within financial planning and related disciplines. In its third year, the Colloquium once again convened the best and brightest researchers, educators and practitioners from around the world, and included dozens of presentations from distinguished scholars and five keynote addresses.

More than 150 researchers, financial planning practitioners, academic product and service providers, graduate students, and program directors and faculty from financial planning programs attended the event. A total of 34 papers were presented, reflecting a highly selective 30 percent acceptance rate, and five received Best Paper Awards. Another 40 research posters were featured during the Colloquium’s

poster session. This collection of research helps the Center work toward its goal of producing high-quality, relevant academic research to advance the academic rigor of the discipline of financial planning and increase the knowledge of practitioners.

The Center congratulates the winners of the Best Paper Awards presented at the event:

- **TD Ameritrade Best Paper Award in Behavioral Finance** — Jonathan Huntley and Felix Reichling, both of The Wharton School at the University of Pennsylvania, and Valentina Michelangeli of Bank of Italy, for “Chasing Returns in Retirement Accounts: Do Learning, Literacy, and Experience Matter?”
- **Northwestern Mutual Best Paper Award in Insurance/Risk Management** — Steven Lee and Benjamin F. Cummings, both of The American College of Financial Services, and Jason Martin of Swarthmore College, for “Victim Characteristics of Investment Fraud”



- **Emerging Scholar Best Paper Award** — Ioloannis Branikas of Lundquist College of Business, University of Oregon, for “Advertising Exposure and Portfolio Choice: Estimates Based on Sports Sponsorships”
- **Best Paper Award in Investments** — Lauren Cohen and Christopher Malloy, both of Harvard Business School, Harvard University, and Quoc Nguyen of DePaul University, for “Lazy Prices”
- **Best Paper Award in Household Finance** — Vikas Agarwal, Hadiye Aslan, Lixin Huang, and Honglin Ren of J. Mack Robinson College of Business, Georgia State University, for “Policy Uncertainty and Household Stock Market Participation”

This year’s Colloquium also attracted a greater number of practicing CFP® professionals who attended our new practitioner-focused sessions that helped to translate research findings into practical application. Three new sessions led by scholar-practitioners explored the implications of research presented at the Colloquium for financial planning practitioners. The Center partnered with the Financial Planning Association® to provide continuing education credit for these sessions. We were pleased at the response to this new content and look forward to expanding engagement opportunities for CFP® practitioners at our next Colloquium.



*“As a practitioner, it was extremely valuable to attend the Colloquium and learn about the latest research in our field and the implications to practice. By bridging the gap between research and practice, the Center is advancing our profession and enabling us to provide the best advice to our clients.”*

**Susan Brandeis, CFP®**

Director of Financial Planning, Pure Financial Advisors

HIGHLIGHTED ACHIEVEMENT:

## NEW CLIENT PSYCHOLOGY COURSE HELPS FINANCIAL PLANNERS BUILD A MORE CLIENT-CENTERED PRACTICE

In October 2018, the Center announced a new Client Psychology course for financial planners in partnership with the Aresty Institute of Executive Education at The Wharton School of the University of Pennsylvania. Based on the second volume in the Center’s book series, *Client Psychology*, the program is designed to help financial planners build a more effective client-centered practice by drawing heavily upon advances in

psychology, behavioral finance, evidence-based decision making and the human sciences to better understand the biases, behaviors and perceptions that impact client decision making and financial well-being.

The course focuses on how practitioners can hone their skills in client communication through observation, exercises and even role-playing. Dr. Christopher Geczy, the academic director of the Wharton Wealth

Management Initiative and the Jacobs Levy Equity Management Center for Quantitative Financial Research, and Dr. Charles R. Chaffin, Director of Academic Initiatives for the Center, co-direct the course, which is taught by top Wharton faculty, leading scholars in related academic disciplines and CFP® professionals.

A successful first offering of the course took place April 1-3, 2019 at the University of Pennsylvania Campus in Philadelphia. A second session will take place July 29-31 in San Francisco. CFP® professionals attending this program will receive 21.5 hours of general CFP Board CE credit, offered by Wharton as CE provider.

HIGHLIGHTED ACHIEVEMENT:

## **FINANCIAL PLANNING TEACHING SEMINAR TRAINS NEW FACULTY**

Offered in collaboration with the Columbia University School of Professional Studies, the second session of the Financial Planning Teaching Program was held from June 4-8, 2018, in San Francisco. The five-day intensive program is conducted in a classroom setting and is designed for faculty who currently teach finance or accounting, CFP® professionals who are interested in becoming full-time or part-time faculty in a CFP Board Registered Program, current CFP Board Registered Program faculty and doctoral students.

The curriculum covers financial planning content as well as basic instructional design, including how to set learning

objectives, assess students and incorporate experiential learning into a classroom or virtual teaching environment. Led by master teachers, the program is helping participants strengthen their teaching abilities and provide a library of teaching resources that faculty can use to enhance instruction at their own college or university. With additional sessions on May 5-7, 2019 and August 18-20, 2019, at Columbia's Morningside Campus in New York City, the Center expects the teaching program will have prepared close to 100 teachers or prospective teachers to instruct the next generation of financial planners to enter the workforce.

## **2019 LOOK AHEAD**

**Financial Planning Knowledge Center** - Later in 2019, the Center will launch the new Financial Planning Knowledge Center, a website designed to share the latest in financial planning research, best practices and other emerging trends within financial planning practice. The website will feature content from the *Financial Planning Review*, additional papers, videos, and interactive capabilities that present cutting-edge research on financial planning and related disciplines as well as opportunities to engage with practitioners and researchers across the profession. With this website, the Center seeks to provide a go-to resource for the financial planning profession that translates research and ideas into actionable knowledge and insights that professionals can put to work in their practice.

# ENGAGING THE PROFESSION

## ADVISORY BODIES GUIDE CENTER AGENDA

The Center's work in each of our three focus areas — Talent Pipeline, Diversity and Inclusion, and Knowledge for Practice — is guided by a group of advisory bodies comprised of some of the most talented and dedicated thought leaders from within and outside the financial planning profession. Members of these advisory bodies play an important role in setting the Center's agenda and shaping its programming. Please see [pages 56-58](#) for complete rosters.



Advisory Council and Campaign Development Committee

### **Advisory Council**

The Center's Advisory Council brings together leaders from financial services firms, academia, and experts in workforce development and diversity to provide critical guidance on the development of the Center's programmatic agenda across all three focus areas. The Advisory Council works closely with Center Executive Director Marilyn Mohrman-Gillis and CFP Board CEO Kevin Keller to set the Center's programmatic priorities and provide the expertise needed to execute them successfully.

### **Campaign Development Committee**

The Campaign Development Committee is charged with providing strategic guidance and support for the Center's Capital Campaign that is raising the necessary funds for the Center to implement and sustain its programming. Working in close collaboration with the committee, the Capital Campaign has successfully secured key corporate sponsorships and individual contributions from more than 3,200 companies and individuals, totaling over \$12 million in commitments.





Workforce Development Advisory Group

### **Workforce Development Advisory Group**

The Workforce Development Advisory Group is responsible for driving the Center's efforts to improve the health of the talent pipeline by attracting and developing the next generation of financial planners. The group is composed of experts on talent acquisition and retention, leaders from financial services firms, heads of CFP Board Registered Programs, and outside experts and researchers.



WIN Council

### **WIN Council**

Comprised of experts in the areas of women's issues, diversity and recruitment, as well as leaders from financial planning and advisory firms and CFP Board Registered Programs, the WIN Council advises the Center on and assists in the development of initiatives to increase the number of women entering the financial planning profession, seeking CFP® certification and advancing within the profession. The WIN Council has played an important role in developing key Center programs, including WIN Advocates and the WIN-to-WIN Mentorship Program, as well as partnerships with organizations such as Invest in Girls, Forté Foundation and Rock the Street, Wall Street.

### **Diversity Advisory Group**

Similar to the WIN Council, the Diversity Advisory Group is made up of diversity and recruitment experts, financial advisory firms, and CFP Board Registered Program representatives, and provides guidance on the development of research and initiatives related to racial and ethnic diversity. The Diversity Advisory Group spearheaded the Center's study of diversity within the financial planning profession, led planning efforts for the 2018 Diversity Summit, and is currently developing the 2019 Diversity Summit agenda. The group has also been instrumental in building relationships with partner organizations such as the National Urban League.

## **CENTER FEATURED AT INDUSTRY EVENTS AND MEETINGS**

Center staff and volunteers participated in key industry gatherings throughout 2018, including:

- **Association of Latino Professionals for America (ALPFA) Annual Conference:** Center Diversity Advisory Group member Louis Barajas, CFP® spoke about the value of CFP® certification on a panel about financial services careers during the ALPFA Annual Conference. Luis Rosa, CFP® joined the Center at the conference's career fair to share his journey into financial planning with young Latino professionals. The conference was held from July 31-August 2 in Las Vegas, Nevada.



Luis Rosa, CFP® joined the Center at the ALPFA career fair to share his journey into financial planning with young Latino professionals.

- **Conference of African American Financial Professionals:** Through a career fair and exhibit at the Conference of African American Financial Professionals, the Center connected with attendees interested in CFP® certification at this annual event hosted by The American College. The conference took place from August 6-8 in Washington, D.C.
- **Association of African American Financial Advisors Annual Conference:** On September 11, Center Executive Director Marilyn Mohrman-Gillis took part in a Town Hall panel at the Association of African American Financial Advisors Annual Conference in Atlanta, Georgia. She provided an overview of the Center's diversity programs and invited participants to get involved.
- **FPA Annual Conference:** From October 3-5, 2018, the Center participated in the FPA Annual Conference in Chicago, Illinois. Conference attendees had an opportunity to meet with the Center's leadership at a breakfast event and an exhibit booth to learn about Center initiatives and how to get involved. The FPA conference draws more than 2,000 attendees from over 20 countries each year.
- **InvestmentNews Excellence in Diversity & Inclusion Awards:** On October 9, the Center was honored to be recognized as a Diversity Champion at the first *InvestmentNews* awards presentation devoted to diversity and inclusion. Marilyn Mohrman-Gillis, Executive Director of the Center, accepted the award and participated in a panel on advancing diversity and inclusion through research and education.



Center Executive Director Marilyn Mohrman-Gillis accepting the *InvestmentNews* Diversity Champion award on behalf of the Center.

# MESSAGE TO 2018 CONTRIBUTORS

Three years into the Center's operation, and 50 years after the birth of the financial planning profession, we are at an exciting inflection point. Our country is changing — the demand for financial advice is increasing and the demographics of wealth are shifting — but our profession is not. The gap between the current state of our profession and what is needed to serve the next generation of clients presents tremendous opportunities for firms and practitioners alike.

The Center deeply understands the power of collaboration and bringing the most passionate people in financial planning together to leverage our time, talent and treasure to advance our profession. We've built a big tent that welcomes all stakeholders and their contributions. And we are proud to share that, as a result, we exceeded our initial \$10 million goal in our first, successful Capital Campaign.

We extend a special thank you to our corporate sponsors, including Lead Founding Sponsor TD Ameritrade Institutional; Founding Sponsors Northwestern Mutual, Envestnet, and Charles Schwab Foundation, in partnership with Schwab Advisors Services. We also thank the more than 3,000 individual donors, especially David Diesslin, CFP® (see page 41), our first million dollar donor. In addition, we want to acknowledge Eleanor Blayney, CFP® who made a \$100,000 contribution to the Center and established a challenge fund that raised over \$200,000 to advance our gender diversity initiatives. On the next few pages, you will find a full list of our contributors.

The progress we have made in the past three years was only possible thanks your generous support. Your contribution funds the research that will help professionals and firms perform at the top of their game. It helps to fill the pipeline with workforce-ready talent and provide financial planners with cutting-edge knowledge and actionable insights that supports their growth. It helps elevate our profession to sit alongside law, medicine and accounting in its prestige, visibility and attractiveness. You can take pride in being part of hard and thoughtful work that is making positive changes for generations to come.

The first Capital Campaign was a successful first step that has allowed us to achieve the groundbreaking systemic impact highlighted in this report, but there is still plenty of work to be done. For the second campaign, we have set an ambitious goal of raising \$14 million, but with your help, we know we can reach it.

We recognize that you have choices about where to invest in the growth of your business and our profession. If you are not satisfied with the status quo — if you want to meet the increasing demand for financial planning advice and thrive to the fullest potential in the years to come — you belong with us.

Thank you again. We hope we can count on your continued support.



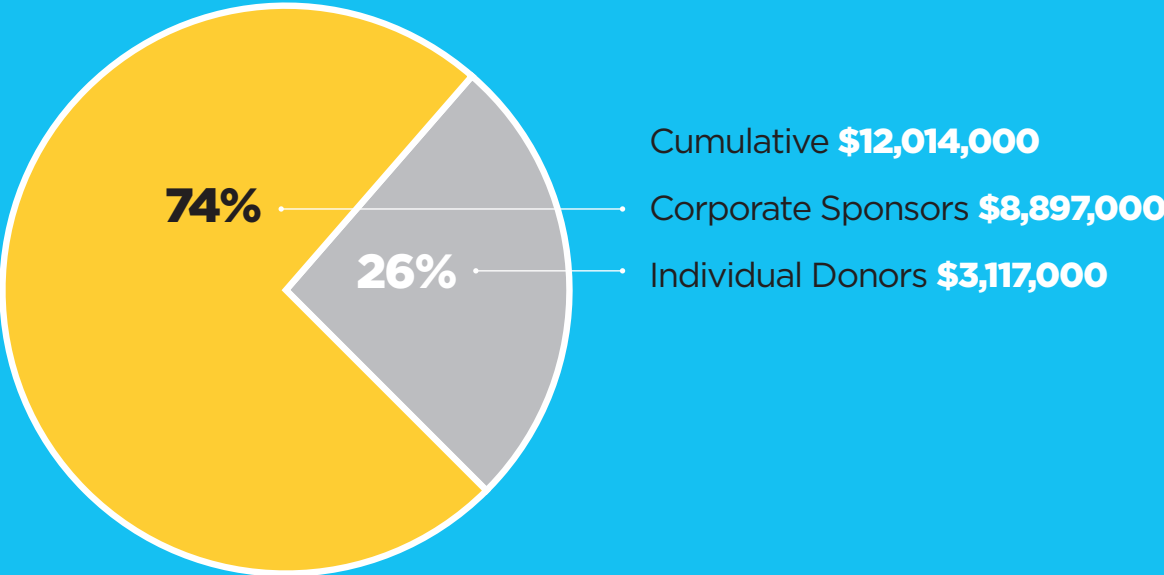
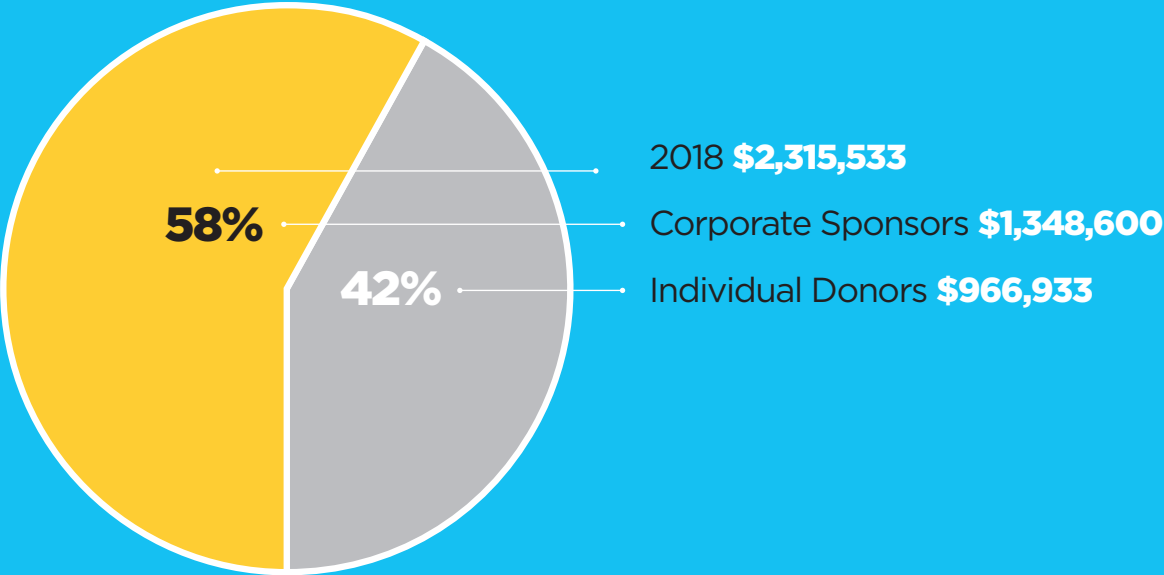
**Robert J. Glovsky, CFP®**  
Advisory Council Chair



**Karen P. Schaeffer, CFP®**  
Campaign Development Committee Chair

# REPORT ON GIVING

Cumulative giving as of the end of 2018 totaled \$12,014,000, surpassing the original \$10 million goal.



# CAPITAL CAMPAIGN CORPORATE SPONSORS

Thank you to the following corporate sponsors that have made multi-year pledges to support the Center for Financial Planning. Donor recognition level is based on the total amount of the pledge.

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*“As a leading provider of financial wellness solutions to independent financial advisors, Envestnet is pleased to help shape the future of the financial planning profession as a Founding Sponsor of the Center. Our collaboration is focused on research to add to the financial planning body of knowledge and a scholarship program to increase diversity and inclusion in the profession.”*

**Judson Bergman**

Chairman and Chief Executive Officer, Envestnet



*“The Center is doing the important work of strengthening the pipeline of advisors who are diverse, knowledgeable, and well-equipped to serve American consumers. We are proud to join the Center in efforts that will truly impact the future of our profession.”*

**Leslie Tabor**

Managing Director, Business Consulting & Education, Schwab Advisor Services



*“AssetMark is proud to support the Center’s research-based initiatives to advance workforce development and foster greater diversity in the industry. We are very excited to be a partner in the Center’s work, and encourage younger and more diverse individuals to consider a career as an independent financial advisor. Serving a new generation of investors, and engaging the next generation of advisors from all backgrounds and experiences, is a major opportunity for all of us.”*

**Charles Goldman**

President & CEO, AssetMark

# CAPITAL CAMPAIGN INDIVIDUAL DONORS

## MULTI-YEAR DONORS

Thank you to the following individuals who have made multi-year commitments to the Center.

### **Founder's Circle (\$1,000,000+)**

David H. Diesslin, CFP®, MBA

### **Chair's Circle (\$250,000 - \$499,999)**

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**“** I support the Center for Financial Planning because of their commitment to diversity within the profession. You have to see it to be it! They are committed to social change and having our profession mirror the population. If we do nothing we get nothing. **”**

**Cary Carbonaro, CFP®**

Managing Director, United Capital Financial Life Management



## CENTER RECOGNIZES DAVID DIESSLIN, CFP®, AS FIRST MILLION- DOLLAR DONOR

The Center extends a special thank you to David H. Diesslin, CFP®, former chair of the Board of Directors for CFP Board, for becoming our first million-dollar donor. A staunch advocate for the Center's work since its founding, Dave made a generous pledge to match up to \$500,000 in donations to the new Financial Planning Knowledge Center, in addition to \$500,000 for The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship.

Dave's recent contribution will help fund development of and upgrades to the Financial Planning Knowledge Center, which he recognizes as an essential resource for enhancing the delivery of client-focused services. The Knowledge Center will provide the latest in financial planning research, best practices, emerging trends and practical insights for financial planning professionals.

"The Center is transforming the Body of Knowledge website begun and donated by my friend and fellow CFP® professional, Ray Ferrara," said Dave. "I am proud to support the execution and expansion of his vision, which will have a tremendous impact on the daily work of financial planning practitioners."

Dave will serve on the Financial Planning Knowledge Center Advisory Group, offering his expertise and counsel on the website's content and practitioner engagement. Any donation made to the Financial Planning Knowledge Center through 2028 will be matched dollar for dollar up to \$50,000 annually, until the \$500,000 pledge is fully committed.



The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship has been offered by the Center since 2016. The scholarship supports students from populations that are underrepresented in the financial planning profession — based on gender, race, ethnicity, sexual orientation and disability — and/or who have demonstrated financial need.

"My late wife, Deena, was passionate about empowering individuals and communities facing barriers in life, and the scholarship is facilitating pathways into the financial planning profession to help overcome those barriers," said Dave. Each year through 2026, donations made to The Deena Jo Heide-Diesslin Foundation Challenge Match Scholarship will be matched up to \$50,000, until the \$500,000 Challenge Fund is fully committed.

Dave believes firmly in the Center's vision and mission and hopes his support will encourage others to contribute. "I ask other philanthropists and firms to join me by investing in the future of our profession through the CFP Board Center for Financial Planning."

## LEGACY DONORS

Making a gift to the Center through your estate plan is a simple way to create a lasting legacy. Thank you to the following individuals who have made legacy gifts to support the Center for Financial Planning.



Charlie Fitzgerald, III, CFP® & Lisa Fitzgerald

Karen Schaeffer, CFP®

Susan MacMichael John, CFP®

Cynthia L. Conger, CFP®

To learn more about how you can make a legacy gift, please contact Diane LaVigna, Director of Development at 202-379-2255 or [dlavigna@cfpboard.org](mailto:dlavigna@cfpboard.org).



**“** *My wife, Lisa, and I are pleased to include the Center as one of the beneficiaries in our estate plan. After 20 years of working with clients as a financial planner, I understand the power of planned giving to non-profit organizations that you are passionate about and want to help.*

*We know that financial planning transforms the lives of the clients we serve. My greatest satisfaction has been helping people use their financial resources to achieve peace of mind, improved quality of life and enduring legacies. We believe the work of the CFP Board Center for Financial Planning will transform even more lives by increasing the stature of our evolving profession, creating a ripple effect that benefits not only future financial planners but future generations of our society.*

*I have benefited significantly from the financial planning profession, and I am proud to give back to this noble calling.* **”**

**Charlie Fitzgerald, III, CFP®**

# 2018 INDIVIDUAL DONORS

Thank you to the following individuals who made gifts in the calendar year.

## **Benefactors Circle (\$25,000 - \$49,999)**

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**“** *Innovation requires foresight and courage. I support the Center for Financial Planning because they are exploring innovative opportunities which are anchored in academic research, workforce development, and diversity. By placing the focus on the needs and desires of the future financial planning consumer, financial planners will garner necessary insight to keep clients' best interests at the center of the financial planning experience.* **”**

**Lazetta Rainey Braxton, MBA, CFP®**

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The Center was founded on the belief that we can better confront the challenges facing our profession by bringing together individuals from across the financial planning spectrum. Our programs depend on the generous donations of individuals like yourself. One hundred percent of your contribution will go toward programs to advance our mission of creating a more diverse and sustainable financial planning profession so that all Americans have access to competent and ethical financial planning advice. A tax-deductible contribution can be made through the Center's website, [CenterforFinancialPlanning.org](http://CenterforFinancialPlanning.org), or by contacting us at 800-487-1497 or [mail@CenterforFinancialPlanning.org](mailto:mail@CenterforFinancialPlanning.org).

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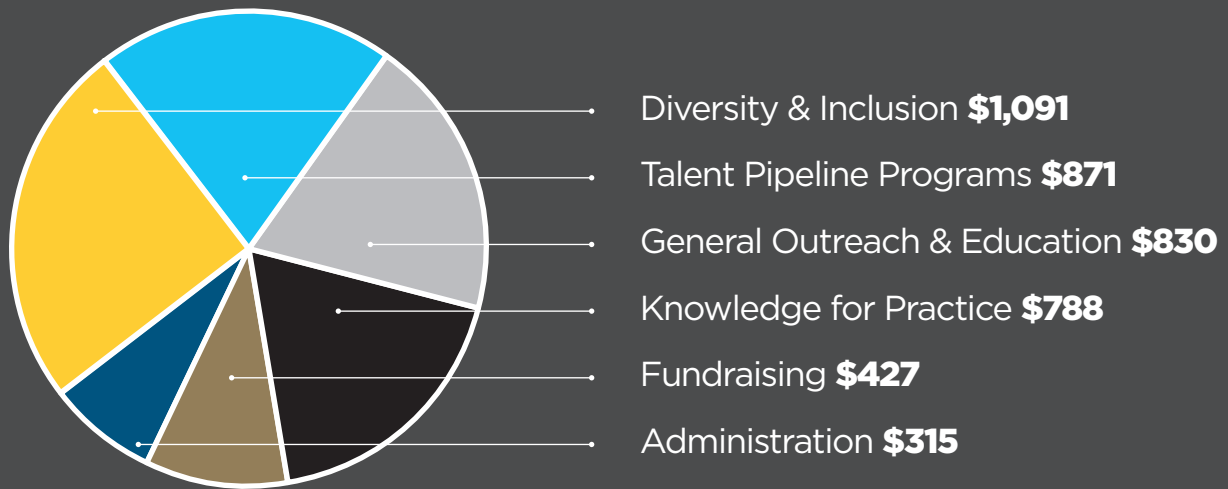
Friends Circle (\$50-\$499)

All donors who give \$50 or more are listed in the Center's annual report.

# 2018 FINANCIAL REPORT

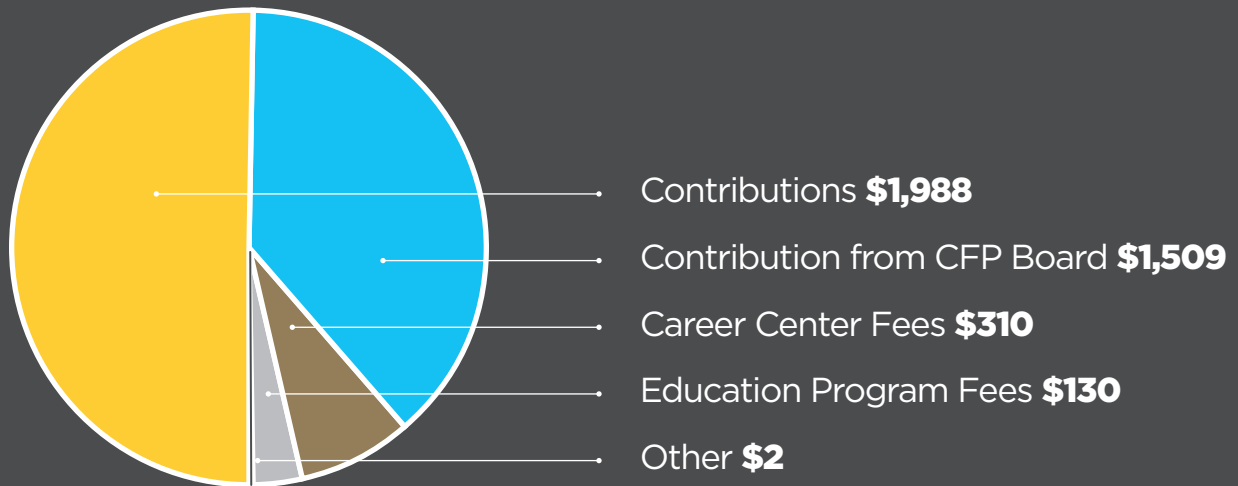
## OPERATING EXPENSES

Amounts (\$000s)



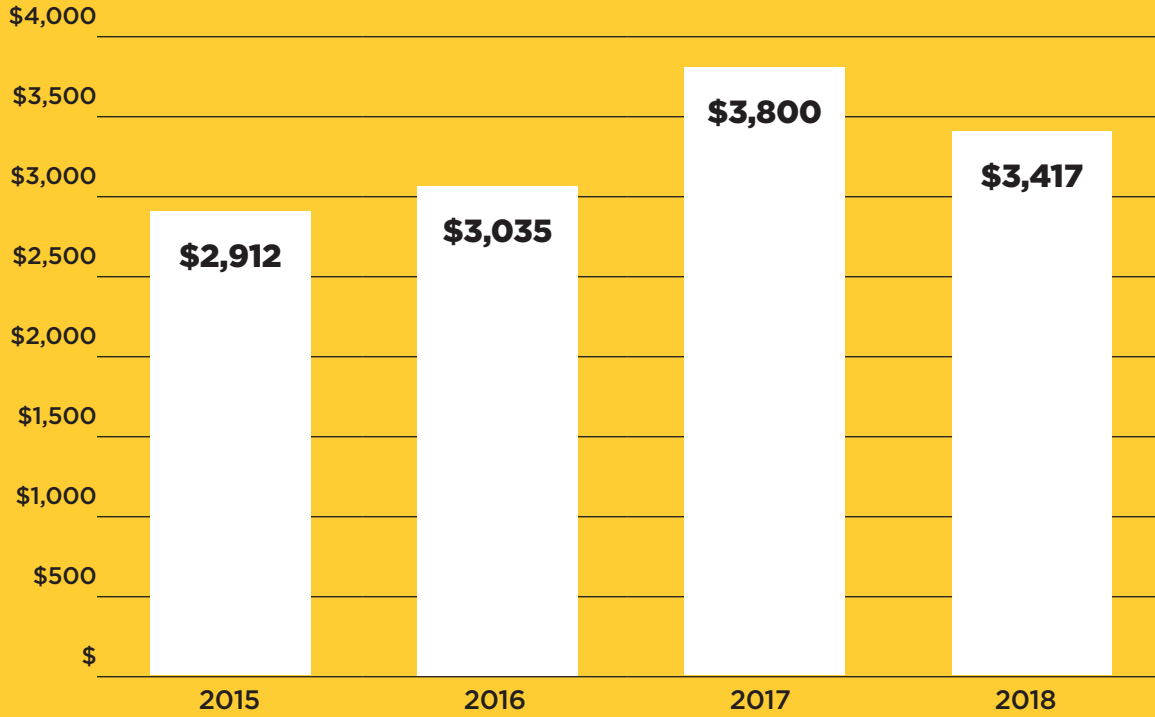
## OPERATING REVENUES

Amounts (\$000s)



# NET ASSETS\*

as of December 31, 2018. Amounts (\$'000s)



\*During 2018, the Center utilized purpose-restricted contributions received in prior years to fund 2018 activities that met those restrictions. As a result, net assets for the Center decreased as those resources were used between 2017 and 2018.

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