

CERTIFIED FINANCIAL PLANNER™ Professionals

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.” Only those who have fulfilled CFP Board’s rigorous requirements can call themselves a CFP® professional.

CFP® professionals are held to strict ethical standards. What’s more, a CFP® professional 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.

Financial planning is a dynamic process. Your financial goals may evolve over the years due to shifts in your lifestyle or circumstances such as an inheritance, career change, marriage, house purchase or a growing family. As you begin to consider how best to manage your financial future, you should feel confident knowing that with a CFP® professional, you’re working with someone committed to providing the highest standard of financial planning.

How to Start Planning with a CFP® Professional

Financial planning can seem intimidating, but it doesn’t have to be. Here are some tips to help you make the most of your introductory meeting with a CFP® professional.

Set Aside Some Time

No two meetings with a CFP® professional are the same, but the first one will take some time. Be prepared for a lengthy discussion about your finances to help your planner get started.

Think About Your Goals

There’s no avoiding this question - your planner will ask about your financial goals in detail and likely ask you to prioritize them, too. Take time before your meeting to consider your top short- and long-term goals.

Prepare to Be Open

Your CFP® professional needs to have a comprehensive understanding of your financial life, as well as your attitude toward risk and experience with money management. Depending on what services you’ve asked for, your planner may analyze your assets, liabilities and cash flow, current insurance coverage, investments and/or tax strategies.

Work Through the Details

Once your CFP® professional understands your financial situation, they will outline a process for developing their recommendations. Before you proceed, make sure to discuss fees, potential conflicts of interest and details of your working relationship. And don’t be afraid to ask your planner the tough questions.

10 Questions to Ask Your Financial Advisor

1. What experience do you have?
2. What are your qualifications?
3. What financial planning services do you offer?
4. What is your approach to financial planning?
5. What types of clients do you typically work with?
6. How will I pay for your financial planning services?
7. How much do you typically charge?
8. Do others stand to gain from the advice you give me?
9. Have you ever been publicly disciplined for any unlawful or unethical actions in your career?
10. How long have you been practicing comprehensive planning, as defined by the CFP board?



Allegiant Wealth Strategies
927 West Columbia Avenue, Ste. A, Battle Creek, MI 49015
1624 West Centre Avenue, Portage, MI 49024

(269) 218-2100 | allegiantws.com

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