

Here's the Plan.



FPSC FINANCIAL
PLANNING
STANDARDS
COUNCIL®

How are you doing financially ?

Check each statement that applies to you:

- I'm in control of my finances.
- I'm prepared for a financial emergency.
- I have enough income to enjoy my life.
- I anticipate changing my career in the next one to five years.
- I anticipate downsizing my home in the next one to five years.
- I anticipate getting married or divorced in the next year.
- I anticipate starting my family in the next year.
- My loved ones will be looked after when I'm gone.
- I'll be able to retire in the lifestyle I want.
- I only pay taxes that are absolutely necessary.
- There'll be enough money for my children's post secondary education.
- I will be mortgage free by retirement.
- My life goals and aspirations are achievable.
- Financially, I have peace of mind.

Read further to learn how a CFP[®] professional can help you achieve all your lifestyle goals and objectives.

When life is
in transition,
money is
in motion.

- *Mitch Anthony*

When aspects of your life are in transition, you'll particularly appreciate having a sound financial plan. Career changes, relocations, family expansions—or the many other events that you plan for, dream about, or don't expect at all—can be financially unsettling. A sound financial plan will help you make informed choices when faced with life's inevitable changes.



If you want a sound sleep, get a sound financial plan.

When you have the right financial plan for your circumstances, you can balance what you need and want today with the personal goals you have for the future. You won't wonder whether you can afford the vacation or the house or the college tuition—you'll know. With a sound plan you can take control of your future and achieve your personal objectives. And you'll have a financial cushion when unexpected expenses crop up. Most reassuring is that a good plan will help you live the life you want with the resources you already have.





65%

of Canadians with a comprehensive financial plan feel they're prepared to deal with tough economic times, compared to 36% with no plan¹.



50%

of Canadians with a comprehensive financial plan feel they're on track to retire when they want, compared to 22% of Canadians with no plan².



81%

of Canadians with a comprehensive financial plan feel on track with their financial affairs, compared to 44% with no plan³.



65%

of Canadians with a comprehensive financial plan said they would have enough money for splurges, compared to 31% with no plan⁴.

A professional financial plan requires a professional financial planner.

Today in Canada, outside of Quebec, anyone can call themselves a financial planner. There is no regulation that restricts the use of this title. So how do you know that the person you've engaged to be your planner has the appropriate knowledge, skills and abilities to earn your trust? Insist on finding someone who holds the CFP® designation.

Not only does a CERTIFIED FINANCIAL PLANNER® professional meet internationally recognized standards of knowledge, skills and abilities, they're also obligated to follow a code of ethics that prescribes their professional duty to put their clients' interests first.



Demand the gold standard in financial planning.

To become a CFP® professional, candidates must complete a rigorous education program, pass two national exams and have three years of qualifying work experience. And to remain certified they have to complete professional education courses every year and agree to adhere to the *Standards of Professional Responsibility for CFP® Professionals*. CFP certification is recognized worldwide. In Canada, CFP professionals are the largest identifiable body of financial planners in the country—the gold standard for the industry. Don't settle for less.



of Canadians who work with a CFP professional feel their financial affairs are on track⁵.



of Canadians who consult a CFP professional feel that financial planning has helped them have greater peace of mind⁶.

^{1,2,3,4,5,6} Results from The Value of Financial Planning, a three-year longitudinal study conducted by FPSC® and the Financial Planning Foundation to measure the impact of financial planning on Canadians' emotional and financial well-being, as well as the impact of financial planning services offered by CFP® professionals compared to non-certified advisors.

Financial Planning Standards Council
is your assurance of integrity.

Financial Planning Standards Council (FPSC®) is a not-for-profit organization which develops, promotes and enforces professional standards in financial planning through the granting of the CERTIFIED FINANCIAL PLANNER® certification, the gold standard for financial planning in Canada. FPSC's purpose is to instil confidence in the financial planning profession. FPSC ensures that CFP professionals and FPSC Level 1 Certificants in Financial Planning™ meet appropriately high standards of knowledge, skills, abilities and ethics through rigorous requirements of education, examination and experience. Certification granted by FPSC provides assurance to Canadians that the design of their financial future rests with an appropriately qualified professional who will put clients' interests ahead of their own.

www.fpsc.ca

For more information about financial planning, contact your local CFP professional.



Innovation
CREDIT UNION

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