



FPA VOLUNTEER SPEAKER GUIDELINES

Thank you for volunteering to present information about financial planning to consumer audiences on behalf of the Financial Planning Association® (FPA®). We have developed the following requirements for volunteer speakers. They may prove useful to you in public speaking situations.

- Since the presentation you will make is informational only, you must refrain from referencing your own company or other affiliations, as well as specific products and services. Answers you provide should be simple and should take the form of general information. Don't assume that a consumer understands the financial planning process, and take care to avoid jargon.
- Please do not distribute your business cards or solicit clients when speaking to a consumer audience. Be sensitive to the audience's desire for useful information presented without pressure. However, if an audience member specifically requests a card, you may provide one. You are not prohibited from developing client relationships if the consumer initiates it.
- The following are some official FPA messages to help you address questions you may encounter when speaking to a consumer group:

What is financial planning?

FPA believes that financial planning is a long-term process of wisely managing your finances so that you can achieve your goals and dreams, while at the same time helping to negotiate the financial barriers that inevitably arise in every stage of life.

What is the Financial Planning Association?

The Financial Planning Association® (FPA®) is the largest membership organization for personal financial planning experts in the U.S. and includes professionals from all backgrounds and business models. We help connect thousands of individuals to competent and ethical planners who uphold the FPA Standard of Care. FPA members are those who commit to the highest standards of professional competence, ethical conduct and clear, complete disclosure to those they serve. We deliver advice using an objective, client-centered, ethical process. Based in Denver, Colo., FPA has 95 chapters throughout the country representing more than 25,000 members involved in all facets of financial planning services.

Working in alliance with academic leaders, legislative and regulatory bodies, financial services firms and consumer interest organizations, FPA is the community that fosters the value of financial planning. To assist you with your financial planning needs, you can:

- Identify FPA members in your area to help you create a sound financial plan through FPA PlannerSearch®.
- Get answers to basic financial planning questions via FPA's "Ask a Planner" e-mail hotline.
- Keep abreast of financial planning news by signing up to receive FPA's free eNewsletter.
- Learn the basics and benefits of financial planning by accessing a variety of tools and resources via FPA's web site at www.FPAnet.org. Resources include timely personal finance articles, personal finance blog, how-to guides and videos, and much more.

What should consumers look for in a financial planner?

Specifically, consumers should look for a financial planner whose manner, style, area of expertise and technical knowledge is right for them. They should choose a planner who puts the client's interests first and also offers a thorough explanation – or "full disclosure" – of how he or she will be compensated.

Is there one method of compensation that is better than others?

Financial planners are compensated in a variety of ways, including fee-only, commission, a fee/commission blend and salaried. Each method of compensation has its merits, depending on a consumer's age, lifestyle and financial situation. What's important is that the consumer clearly understands how a planner is compensated and any real or potential conflicts of interests that may exist. Armed with that information, FPA feels that consumers can focus on the planner's competence as the primary consideration in their selection process.

How are financial planners regulated?

Many financial professionals are licensed on the state and federal levels in specific areas such as insurance or securities. However, they are not specifically regulated for their financial planning activities – with the exception of the CERTIFIED FINANCIAL PLANNER professional, who is certified by CFP Board. CFP professionals are held accountable to the CFP Board's Code of Ethics and must also meet its practice standards and requirements. CFP Board has the power to suspend or revoke the CFP certificate from an individual who violates the Board's standards.

The Securities and Exchange Commission (SEC) and/or state agencies also have requirements for "investment advisers" – a role that most financial planners fulfill. If a planner is a registered investment adviser, or a representative of an advisory firm, FPA advises consumers to carefully review the Form ADV, which discloses a planner's experience, education, credentials, licenses, manner of compensation and potential conflicts of interest.

How can consumers find a financial planner in their area?

Consumers may obtain the names and phone numbers of FPA-member financial planners in their area by calling FPA at 800.647.6340 or visiting www.PlannerSearch.org.