



# Welcome to The Heart of Financial Planning™

*A profession with promise.*

*A community with purpose.*

*An organization with heart.*

As the premier membership organization for the financial planning community, the Financial Planning Association® (FPA®) embodies all these things. In today's world, financial planning is defined by the heart as well as by reason. People like you join the financial planning profession not simply to recommend the right tax move or mutual fund but to do right — to help clients make wise financial decisions so they can achieve their life goals and dreams.

## Serving Our Members: the Lifeblood of FPA

As the Heart of Financial Planning, FPA brings vital, life-enhancing qualities to the profession of financial planning and to our members: Knowledge. Strength. Energy. Caring. Ethical values. A desire to support and encourage others and contribute to their happiness and success.

Our pivotal position as The Heart of Financial Planning also enables FPA to bring together — and serve — three essential elements: those who deliver financial planning, those who support it and those who benefit from it.

Because of this broad reach and appeal, FPA's membership is as diverse as it is dynamic. Our 28,000-plus members include individual CERTIFIED FINANCIAL PLANNER™ professionals, large financial services firms and their employees, and a wide array of those who support and believe in financial planning: attorneys, stockbrokers, insurance agents, estate planners, charitable giving specialists and many others.

For all of these members, FPA's primary aim is the same: to be the community that fosters the value of financial planning and advances the financial planning profession. We pursue this goal by facilitating the success of our members through leading-edge educational programs and tools and resources to help you become a valued resource for your clients. By fostering the value of professional financial planning through competent, ethical financial planners and building the CFP marks as the hallmark of the profession. By pursuing an advocacy strategy and impacting public policy. And, of course, by providing an unparalleled array of programs, resources and services to our members.



## Come Home to FPA

With FPA, you are never alone. In fact, many of our members view FPA as an extended family offering a sense of community, fellowship and friendship. As Martin Siesta, CFP®, ChFC, M.S.F.S. of the Wealth Planning Group describes it, “When I joined FPA, I felt like I had come home.”

We welcome and wish to serve all those who share our vision and our values. Whether you're a CFP® professional, an individual who understands the value of belonging and contributing to a community or a member of a financial services firm who wishes to expand your knowledge and your network, we offer the same message: **FPA is for you.**

We invite you to read on and find out more about how we make FPA membership meaningful and FPA members successful.

*“As a small, independent financial planner, the thing I enjoy most about FPA is the chance to rub shoulders with highly qualified, highly committed financial planners who took the same risks I did starting our own practices.”*

Michael J. Kickham, CFP®  
Registered Principal  
Securities America, Inc.  
Chesterfield, MO  
FPA member since 1990



How do you connect with more clients? Fulfill more dreams?  
Achieve more satisfaction for a job well done? You've got to have a  
desire to do good, a strong support system and a great big heart.

## FPA: The Heart of Financial Planning

### We Support Your Success at Every Stage

So you want to grow your business? We want to help. Enhancing the success of our members is one of FPA's primary purposes . . . and one of our passions.

FPA not only can help you get bigger; we can help you get better all along the way. As an FPA member, you'll have access to a wide array of practice and career development information and resources designed to assist and support you throughout every phase of your financial planning career:

- **Are you a new practitioner?** FPA has everything you need to establish your practice, whether you are trying to start your own business and set the world on fire, meet vital regulatory requirements or capture the hearts and minds of your first clients.
- **Mid-career professionals** can turn to FPA for cutting-edge business ideas, techniques, products, services and partnerships that will maximize your job satisfaction and your success.
- **For late-career financial planners**, FPA provides essential transition- and succession-planning tools to help you rearrange how you do business, create more leisure time and develop a smooth and seamless exit strategy.

### Business Development Resources

How do you grow and sustain a successful business? By staying up-to-date, informed and competitive on the issues that matter most to you and your clients. FPA is your single source for all the products, services, resources and tools you need to do just that. Many of these are free to FPA members, while others are offered at substantial members-only discounts.

#### Career Development

FPA provides must-have information and programs for prospective financial planners, financial planning students and new financial planners, including:

- **Career Center:** Current job/resume listings and sample interview questions.
- **Internships:** Employer guidelines and internship/resume listings.
- **CFP Certification Courses:** Reduced pricing on CFP Board-registered education programs, free certification exam assessment tests and discounts on certification review materials.
- **New Planners:** Links to FPA programs specifically designed for new planners and to our online New Planners' Community.
- **Career Resources:** Articles and books on financial planning as a career and information on career opportunities.

*"In alliance with FPA, we provide membership scholarships to all our students, and as a result, many students have found employment through their association with FPA. It gives them an opportunity to come together with like-minded people who can mentor and employ them, in addition to providing them with other resources to succeed in the field."*

Somnath Basu, Ph.D.  
Associate Professor/Program Director  
California Lutheran University  
Thousand Oaks, CA  
FPA member since 2001

## Practice Services

FPA also offers an abundance of practice management resources designed to elevate the success of practicing financial planners, whether you are an independent professional or a member of a large financial services firm. Here is a sampling of what you'll receive as an FPA member:

- **Practice Profiles:** Real-world profiles and secrets of successful financial planners.
- **Marketing Materials:** Sample client letters and ready-to-use brochures, newsletters and financial planning articles to help you find, educate and retain clients.
- **Practice Management CDs:** Free quarterly CD-ROMs featuring incisive presentations from industry leaders such as David Goad, Deena Katz, Mark Tibergien and many others.
- **Regulatory and Licensing Information:** Includes up-to-date samples of essential regulatory documents.
- **Member Discounts:** Savings on products and services for your business and a broad assortment of insurance benefits.

You'll find these and numerous other tools and resources — many available only to FPA members — online at [www.fpanet.org](http://www.fpanet.org), so the keys to your success are literally just a click away.

## Research and Surveys

FPA conducts surveys that gauge planners' and consumers' perceptions on a wide variety of financial planning topics. Much of the information captured helps you, the planner, benchmark your practice and compare it to your competitors.

## PlannerSearch: The Consumer Connection to CFP Professionals

FOR CERTIFIED FINANCIAL PLANNER professionals, FPA membership includes a powerful business-building benefit called PlannerSearch. Created exclusively for CFP practitioners who are FPA members, PlannerSearch is a unique online tool that helps consumers find CFP professionals in their area quickly and easily through a wide range of search options, including state, city, ZIP code or area of special interest. PlannerSearch receives an average of more than 50,000 hits per month and is easy to access through Google, Yahoo and other Internet search engines.

As a Financial Planner Member, you may opt in to receive a listing on PlannerSearch. It's an economical and effective way to put your name — and your CFP mark — in front of prospective clients.

Along with helping you get bigger and better, FPA also helps you get smarter. Turn the page for a look at the many ways you can build your knowledge and your network as an FPA member.



*“I have received at least five or six leads and several new clients in the last 30 days as a result of FPA’s PlannerSearch tool. Please spend my dues — and even increase my dues — to market this service, because this single function pays many times more than the annual membership fee.”*

Ira H. Fateman, CFP®, M.Ed.  
Principal  
SAS Financial Advisors  
San Francisco, CA  
FPA member since 2003

Learn with your head. Listen with your heart. When you combine knowledge with caring, your clients, your practice and your soul will thrive.

## FPA: The Heart of Financial Planning

### We Help You Build Your Body of Knowledge

Helping consumers make wise financial decisions requires wisdom on the part of those advising them. FPA empowers its members by providing easy access to the ever-changing and expanding body of financial planning knowledge through a broad spectrum of learning opportunities.

#### Meetings

As an FPA member, you'll enjoy many occasions to gather alongside the best and brightest in the financial planning profession. Each year is packed with a multitude of meetings large and small, national and local — with FPA members eligible for substantial discounts.

- **FPA Annual Conference & Exposition:** This gathering of the global financial planning profession is the ultimate education and networking event, attracting the industry's most recognized planners, along with attendees and ideas from around the world.
- **Bridge the Gap:** A special program held in conjunction with FPA's annual conference, chock-full of stimulating sessions directed at students and new planners with less than two years of financial planning experience.
- **Journal of Financial Planning Symposium:** A pre-conference workshop in which attendees are immersed in a day of cutting-edge thinking from the *Journal's* Call for Papers competition.
- **Retreat:** Take your practice to the next level with this unique and highly interactive educational experience. One of the most eagerly anticipated of FPA's annual meetings.
- **FPA Residency Program:** An intensive, week-long program that provides new planners with a case study-based training experience emphasizing the importance and dynamic nature of the client/planner relationship.
- **FPA Leadership Conference:** For chapter leaders and members who are involved and participate in national volunteer workgroups, committees and task forces, this is the place to discover and learn how FPA members lead and guide the association and profession.
- **FPA Solutions Conference:** *New in 2006*, this annual meeting offers specialized, innovative content on a variety of niche, high-interest areas such as advanced business management and technology tools.

*"Whether I'm attending a local or national conference or working on a committee, participating in FPA gives me the opportunity to step back from the daily grind and get an understanding of what's working and what's not for other practitioners and practices. These opportunities to talk and learn from each other allow all of us to be more successful financial planners and better demonstrate the value of competent, ethical financial planning to the public."*

Michael E. Kitces, M.S.F.S., CFP®,  
CLU, ChFC, RHU, REBC, CASL  
Director of Financial Planning  
Pinnacle Advisory Group  
Columbia, MD  
FPA member since 2002



## Lifelong Learning

At FPA, the term “continuing education” expresses our commitment to lifelong learning, sharing and improving. Whether you’re seeking expertise on a specific issue or a broadening of your general financial knowledge, FPA can help you become smarter, savvier and more successful.

- **Continuing Education Credits:** As an FPA member, you can earn CE credits quickly and easily in the manner that best suits your learning style. Take the online continuing education exam offered each month in our *Journal of Financial Planning* or earn CE credits through audiotapes, CDs and self-study courses from our online store or live, online or archived sessions at our Virtual Learning Center. FPA offers enough CE opportunities to fulfill the CFP Board biannual requirement.
- **Virtual Learning Center:** FPA delivers outstanding educational opportunities right to our members’ homes or offices through our Virtual Learning Center (VLC). The VLC hosts all FPA online educational sessions (including “live” events featuring simultaneous audio and Web-based presentations and online discussions), along with learning modules with the latest ideas.

## Publications

FPA takes a proactive role in expanding the body of knowledge in the financial planning profession through its highly acclaimed publications, many of which are available only to FPA members.

- **Journal of Financial Planning:** This award-winning, must-read monthly magazine — the only peer-reviewed publication in the profession — offers the best current thinking from prominent writers and financial planning experts on topics ranging from portfolio management and advising the small business to financial planning software and compliance issues.
- **Solutions:** FPA’s bi-monthly practice management magazine is recognized as *the* publication for real-life issues on running a financial planning practice and in-depth perspective on FPA’s direction and members.
- **Electronic Publications:** Members receive *JFP Between the Issues*, our publication featuring Web-only articles, essays and surveys, and *FPA This Week*, our weekly e-newsletter on FPA happenings and current events.
- **FPA Press:** FPA’s publishing house is on its way to becoming the heart of financial planning research and thought, with pertinent publications and research projects written by leading experts in the field.

## FPA Web Site

With one visit to [www.fpanet.org](http://www.fpanet.org), you’ll see why our comprehensive Web site is a vital tool for FPA members, professionals and consumers. You’ll have instant access to a vast array of online information, educational resources, services and networking opportunities, including the ability to engage in virtual conversations with other FPA members in our FPA Café.

What else do you need to be a successful financial planning professional? How about local connections, national exposure and support for your industry at the highest levels of government? Keep reading to learn more about how FPA membership provides all of this and more.

Financial planning goes beyond the realm of money. It goes to the heart of what makes us human — a longing for happiness, security and a desire to help others achieve the same.

## FPA: The Heart of Financial Planning

### We Create Visibility for You and Your Profession

One of FPA's most gratifying goals is to ensure that our members — and our profession — receive recognition and the chance to shine. That's why we provide so many opportunities to make yourself known and valued inside FPA, within your own community and even among your peers throughout the country. It's also why we devote so much time and effort to promoting and advocating for the financial planning profession and the CFP marks.

### Local FPA Chapters

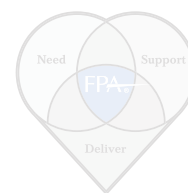
How can you get the most out of your FPA membership? By being active in your local FPA chapter! Our nationwide network of more than 100 local chapters is simply the best way to make those up-close connections that can boost your practice into high gear. Chapter membership brings you a wide range of benefits, including:

- **Continuing Education:** Enjoy the convenience of learning from experts as well as visiting FPA members and financial planning professionals in your local area.
- **Networking:** Meet mentors and advisers who support your goals, and share fellowship, techniques and ideas with local movers and shakers at chapter meetings and other local networking events.
- **Community Outreach:** Take part in events where you can help educate the public on the value of financial planning and the benefits of using a CFP professional. Participate in pro bono financial planning activities at your chapter level.
- **Relevant News:** Stay abreast of local and national regulatory and legislative issues that affect you directly.



*“My FPA chapter has had guest speakers from every area of the profession — public relations, marketing, technology, investing and planning techniques — and I’ve made important decisions for my practice based on the programs I attended at my FPA chapter meetings.”*

John P. Donovan, CFP®  
St. Petersburg, FL  
FPA member since 1999



## Public Relations

FPA works diligently — sometimes behind the scenes, sometimes quite publicly — to raise the profile of financial planning and planners with the public, media, legislators and regulators. Here are just a few ways we're working on your behalf:

- **Promotion of CFP Marks:** As part of our mission to ensure that financial planning is delivered through competent, ethical financial planners, FPA strives to advance brand awareness for the CFP certification as the hallmark of the financial planning profession.
- **Media Coverage:** FPA persistently reaches out to journalists across the country in an effort to introduce FPA, its members and its mission to millions of consumers. Our efforts have been rewarded with exposure in countless local, regional and national media outlets, including *The Wall Street Journal*, *BusinessWeek*, *Fortune*, *MONEY*, *USA TODAY*, NBC Nightly News, the “Today” show and many others.
- **Consumer Education:** FPA's efforts to help the public understand the value of financial planning are many and varied. We sponsor Financial Planning Week, a national and local event held during the first full week in October each year; maintain a Speakers Bureau for public events; and provide an array of consumer-oriented tools and articles on the FPA Web site, including PlannerSearch, an online service that connects consumers with CFP professionals in their area.
- **Pro Bono Projects:** In conjunction with the American Red Cross and other organizations, FPA creates opportunities for our members to participate in pro bono financial planning efforts that provide assistance to military families and victims of disaster. FPA's National Financial Planning Support Center is instrumental in mobilizing members to donate financial planning services after hurricanes, wildfires and military deployments and in September 11 recovery groups, low-income housing developments and domestic violence shelters.

*“I credit FPA with establishing the CFP certification as the professional gold standard; and as a result, I have prospects calling me because I am identified as a CFP certificant.”*

Paul Fain, III, CFP®  
President  
Asset Planning Corporation  
Knoxville, TN  
FPA member since 1989



## Government Relations

As a financial planning professional, regulatory decisions made by state and federal lawmakers can have an enormous impact on your practice. At FPA, our government relations office — comprising FPA staff, contract lobbyists and a network of FPA members — strives to ensure that those decisions are fair, reasonable and in the best interests of the financial planning community and the consumers we serve.

One essential element of FPA's multi-pronged advocacy strategy is our Washington, D.C.-based Political Action Committee. FPA-PAC represents financial planners and the issues affecting their practices, along with supporting congressional candidates who have demonstrated previous support of issues critical to the financial planning profession . . . and to your clients.

FPA dramatically increased its visibility in the financial services industry and Washington, D.C. when we challenged the Securities and Exchange Commission (SEC) in a lawsuit pertaining to inconsistent disclosure and professional standards for brokers practicing financial planning. By stepping forward to clearly articulate our position on disclosure standards, consumer protection and the distinctive value of financial planning no matter where it is delivered, FPA gave notice that it is a force to be reckoned with in our nation's capitol.

As an FPA member, you will reap the benefits of our advocacy efforts in many areas, including:

- **Compliance Updates & Tools:** Timely information on the increasingly complex compliance requirements for financial planners as well as tax and pension-rule changes that affect your clients. Members also have access to vital compliance tools on FPA's Web site including lists of varying state rules and licensing requirements.
- **Policy Development Participation:** As an FPA member, you'll have opportunities to directly influence public policy by serving on one of our chapter or national regulatory committees.

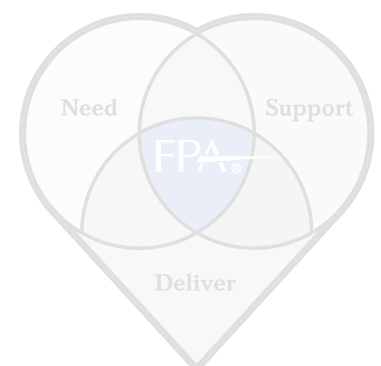
By working in so many ways to build the reputation of our profession and the success of our members, FPA is playing a major role in building the future of financial planning. Won't you join us?

*"My participation on the FPA Government Relations Committee gives me a real appreciation for the issues and the hard work, terrific experience and high-level talent that FPA has attracted in its advocacy team. It's a great privilege to participate and help shape FPA's response to the important issues confronting our profession."*

Suzanne C. Low, J.D., CFP®  
Director, Florida Operations  
Lassus Wherley  
Naples, FL  
FPA member since 1998

*"I am very impressed at how actively FPA advocates for our profession. I am also grateful for the efforts that the Government Relations Committee and other members of FPA have exerted to promote accountability within our profession and on behalf of the public."*

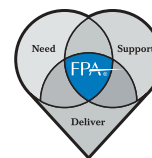
Michael J. Shockley, J.D., M.B.A., CFP®  
RGT Capital Management, Ltd.  
Irvine, CA  
FPA member since 2001





# The Heart of Financial Planning in Action

FPA members are filled with passion, generosity and, above all, heart. Here are some stories that vividly demonstrate what FPA and its members are all about.



## Client: Self-employed empty-nester

**Challenge:** Wanted to fulfill her long-time dream of moving from Denver to the mountains, but didn't think she could afford the type of home she desired.

**Solution:** Developed multi-step process to achieve her goal, including determining how much house she could afford, negotiating with builders and lenders, selling her current property and efficiently using the equity.

**Client Reaction:** "Dennis studied my financial situation and immediately saw strategies I would never have thought of. Two years later, I'm happily enjoying my dream in a picture-perfect community in the mountains."

**Member Quote:** "The beauty of financial planning is to develop a strong enough personal relationship that the planning process becomes the client's. It's never my plan. I'm merely the catalyst to help clients' lives become more complete and satisfying."

Dennis E. Means, CFP®  
LPL Financial Services Network  
Denver, CO  
FPA member since 1991

*"FPA has been the place where virtually all of my most important financial planning and business relationships developed. Through my local chapter, I met my future business partner, and through my involvement nationally, I developed business friendships that have guided the strategy and direction of our 25-person financial planning company. Even after more than 20 years in business, any involvement I have in FPA leads me to new places and great opportunities."*

## Client: Long-time school superintendent

**Challenge:** Faced with education budget cuts and an increasingly unsatisfying job, client said he would "like to retire early if I could."

**Solution:** Within 18 months, client had retired, purchased some property with his daughter and son-in-law, and started growing wine grapes.

**Client Reaction:** "I'm sitting on my tractor in my grape fields, and I just want you to know how much I appreciate you helping me make this happen. I got my life back; I'm at peace."

**Member Quote:** "Part of my work with him was putting the numbers together, but the other, more important part was exploring what he'd been kicking around in his mind as a dream of the future — growing grapes and, one day, becoming a winemaker. These are the moments that make you feel great and make you know that you made a difference in one person's life."

Kenton R. Gillaspie, CFP®  
President  
Gillaspie, Wilkinson, Russell  
Portland, OR  
FPA member since 1983

Ross Levin, CFP®  
President  
Accredited Investors  
Minneapolis, MN  
FPA member since 1982



## **Client: Middle-age husband and wife with two children**

**Challenge:** Needed to diversify husband's concentrated position in his company stock and address important issues such as estate planning, retirement planning, education funding, life and disability insurance and building an emergency fund.

**Solution:** Established well-diversified portfolio, meaningful emergency fund and adequate insurance coverage when husband suddenly developed a rare flesh-eating disease requiring two intensive surgeries and extensive time off from work to recover.

**Client Reaction:** "Knowing that everything was in place for my family from a financial perspective, I was able to focus on getting healthy rather than wasting energy on worrying about things I should have done."

**Member Quote:** "When we hear stories like this, most of us think, 'It will never happen to me.' My client didn't think anything like this would happen to him, but it did . . . and he was prepared in every way. Although nothing would have replaced the father and husband, my client knew that he had done everything in his power to ensure that if he had not made it, his family would have been well taken care of."

Marnie B. Aznar, MBA, CFP®

Principal

Aznar Financial Advisors

Morris Plains, NJ

FPA member since 1999

Sharing challenges, solutions and successes: It's what we do at FPA, and it's what you can look forward to as an FPA member.

## Come Home to Where Your Heart Is

If the Financial Planning Association sounds like the kind of organization that can lend substance, meaning and support to your practice and to your life, then you can feel certain you've found a home.

Visit us online. Give us a call. Learn more about why FPA is The Heart of Financial Planning and why everyone who needs, delivers and supports the financial planning process has a special place in our heart.

Once you become an FPA member, you'll soon discover what more than 28,000 of your peers already know: It's good to be part of the heart.

To join FPA, register for an event, place an order or ask a question, please contact:

### **FPA Member Services**

**800.322.4237**

**303.759.4900 (International)**

**E-mail: [membership@fpanet.org](mailto:membership@fpanet.org)**

**[www.fpanet.org](http://www.fpanet.org)**

*"As part of American Express, my broker-dealer affiliation provides me with excellent support and knowledge. But it is only one source. With FPA, I am exposed to a breadth of knowledge — both comprehensive and objective — that I wouldn't find anywhere else."*

Charles Alkire, CFP®

American Express Financial Advisors

Sarasota, FL

FPA member since 1989

*"Becoming a member of FPA is a foundational element in becoming a true professional in the financial planning field. I would not consider not being a member of FPA."*

Eric Hutchinson, CFP®

Chief Executive Officer

Hutchinson/Ifrac Financial Services, Inc.

Little Rock, AR

FPA member since 1989

## FPA's Core Values

### Competence

Our dedication to competence requires not only lifelong learning, but also that we continually assess our ability to appropriately and effectively address the needs of those we serve.

### Integrity

We strive to have ever more congruence between our words and deeds and to deliver genuine value to those whom we serve.

### Relationships

We are committed to open, inclusive and respectful relationships, including collaboration among diverse parties on common interests.

### Stewardship

We recognize our responsibility to act with vision, ever mindful of the effects of our actions today and tomorrow on the future.



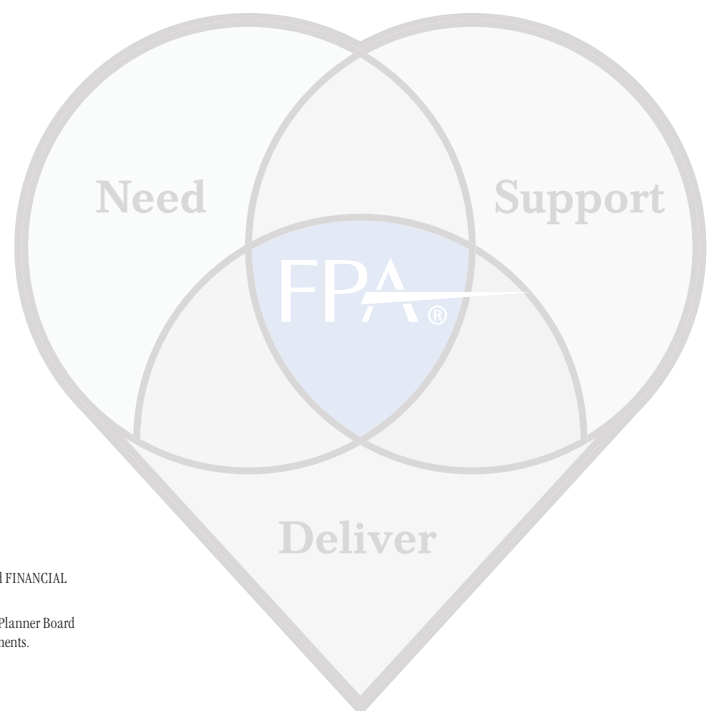
## About the Financial Planning Association:

FPA promotes the growth and value of the financial planning profession through membership and advocacy programs that help ensure best practices by individual and institutional providers, effective regulatory policy, and informed decisions by involved, empowered consumers worldwide.

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**FPA**  
THE FINANCIAL PLANNING ASSOCIATION



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