FIND YOUR FINANCIAL PROFESSIONAL

FPG WELLNESS

eMoney

FPG OFFICE HOURS

FPG Office Hours gives eMoney employees free access to our in-house financial pros for help with education for everything from retirement to major life decisions.

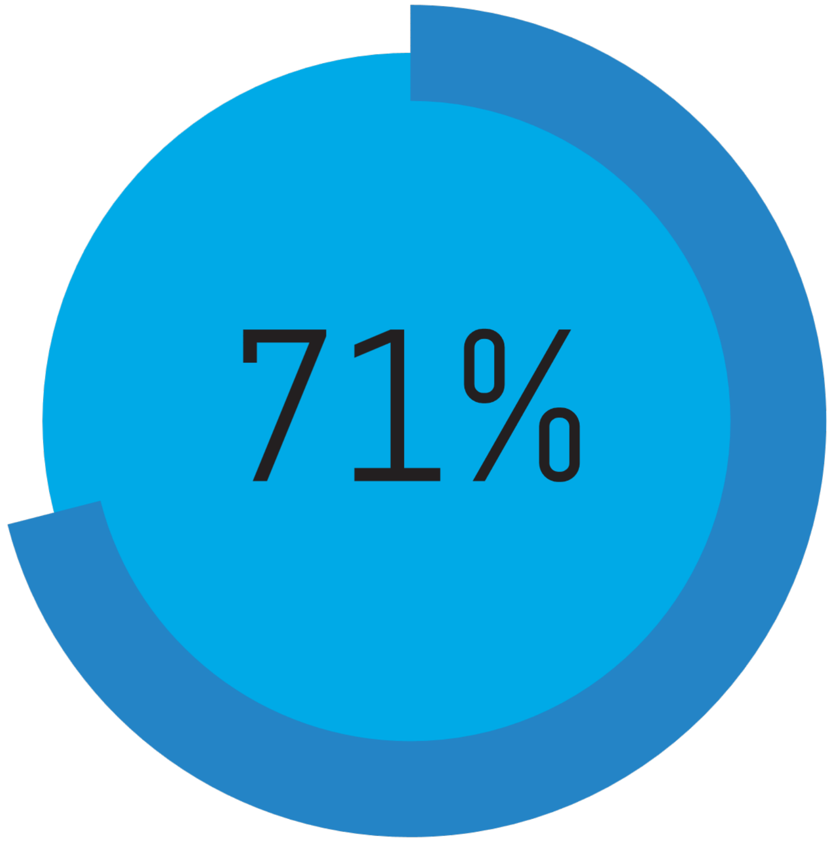
We're here to support your money journey, just like we support our clients.

https://life.emoneyadvisor.com/business-unit/financial-planning/fpg-office-hours/

Agenda

- Why find a financial professional?
- Clarifying your values & goals
- Understanding jargon
- Financial professional designations
- Key questions to ask
- Documents to bring

Why look for A financial Profesional?



Americans say financial planning increases their confidence
(CFP Board, 2024)

BENEFITS:

Expertise

Objectivity

Accountability

Tailored strategies

WHEN TO SEEKHELP:

Major Life Changes

Retirement Planning

Complex Finances

Values & Goals

Values have a great deal of influence over how you live your life & how you spend your money.

Setting goals help us stay motivated and accomplish complex financial achievements.

https://www.think2perform.com/values/


Financial Advisor Terminology
Commission
Net
Investment
Management
SEP
Flow
Funds
Tax
CFP
Capital
Budgeting
Estate
Fiduciary
Rebalancing
Roth
Asset
Portfolio
Mutual
Bonds
Goals
IRA
Allocation
Trust
ETFs
Plan
Wealth
Certified
Annuities
Diversification
Advisory
Stocks
Financial
Advisor
Registered
Risk
RIA
Retirement
Tolerance
Planning
Worth
Fee
Cash
Gains
Planner
Efficiency
Inflation

Understanding jargon

- **Fiduciary** : Legally required to act in your best interest .
- **Fee-only vs. commission** : Fee-only = paid by you, commission = paid by product sales.
- **Assets Under Management (AUM)**: How much money they manage for you.

Tip: Ask for plain -language explanations.

Holistic Planning

HOW TO TELL IF THEY ARE HOLISTIC

1) Meet with your planner once a year
2) They get personal
3) Offer 10+ in-house advisory services

https ://emoneyadvisor .com/blog/

Interview & Compare

Identify Candidates

Request a meeting

Analyze

Financial Professional Designations

CFP®– Certified Financial Planner™ professionals have attained the standard of excellence in financial planning by meeting education, experience, and ethical standards, and as part of their certification. CFP® professionals help individuals in a variety of areas in managing their finances, such as retirement, investing, education, insurance, and taxes

AFC®– An Accredited Financial Counselor can address your immediate money challenges, create a plan to achieve your unique goals and dreams, and build a sustainable foundation for long-term financial well-being.

CFT™ – The Certified Financial Therapist™ designation is a certification for both financial & mental health professionals, developed and administered by the Financial Therapy Association.

ChFC®– A Chartered Financial Consultant® is a professional designation representing the completion of a comprehensive course consisting of financial education, examinations, and practical experience.

CLU®– A Chartered Life Underwriter® is a financial professional with extensive knowledge of life insurance.

RIPC: Retirement Income Certified Professional specializes in Social Security, Medicare, healthcare, and retirement investments to help clients create lasting income plans for retirement.

How do Financial Professionals Get Paid?

FLAT FEE

By the task, by the hour, or a percent of assets managed

COMMISSION

Income based on what you purchase from the professional

COMBINATION

Fee + Commission

Key questions to ASk

Background & Qualifications

- ☐ What are your credentials and licenses?
- ☐ Are you a fiduciary at all times?
- ☐ How long have you been practicing financial planning?
- ☐ Do you specialize in any particular area (e.g., retirement, tax, estate planning)?

Compensation

- ☐ How are you compensated? (Fee-only, commission-based, fee-based)
- ☐ Are there any potential conflicts of interest I should be aware of?
- ☐ Will I receive a written agreement outlining your fees and services?

Services Offered

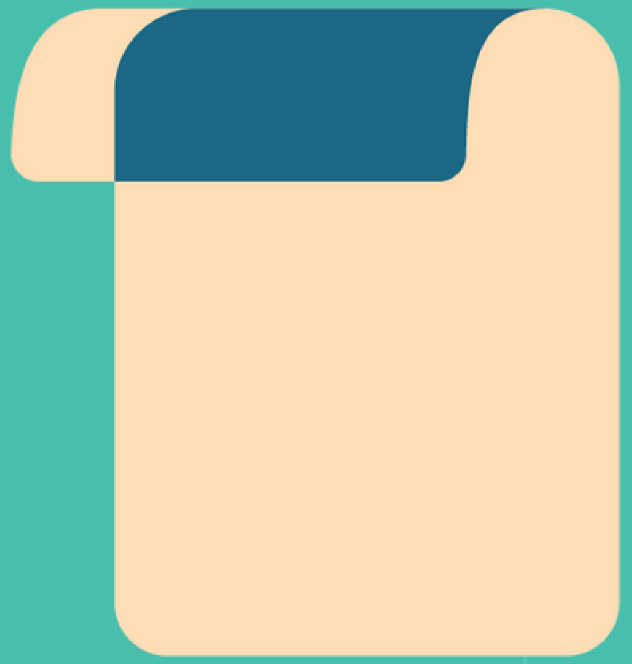
- ☐ What services do you provide? (Investment management, budgeting, insurance, etc.)
- ☐ Do you create comprehensive financial plans or focus on specific areas?
- ☐ How often will we meet or communicate?

Client Experience & Tools

- ☐ Who is your typical client?
- ☐ Can you provide references or testimonials?
- ☐ What happens if I decide to end our relationship?
- ☐ Do you use any financial planning software or dashboards I can access?
- ☐ Will I have a dedicated point of contact?
- ☐ How do you stay current with financial regulations and market trends?

DOcuments to Bring

- Recent pay stubs, tax returns
- Bank & investment statements
- List of assets & debts
- Insurance policies
- Estate documents (if any)
- **Why:** Enables tailored, accurate advice



Resources

Organizations offering Pro Bono Financial Planning :

- **Foundation for Financial Planning (FFP):** Connects volunteer financial planners with underserved populations .
- **Financial Planning Association (FPA):** Offers a pro bono program for individuals and communities in need .
- **ProBonoPlannerMatch .Org:** Matches CFP(r) professionals with pro bono opportunities
- **Savvy Ladies :** Provides free financial educations and helpline for women
- **National Endowment for Financial Education (NEFE):** Offers resources on money basics and financial tips

How To Find Pro Bono Financial Planning :

- Contact FFP for local nonprofit connections
- Explore local FPA chapters
- Check with community centers and libraries
- look for programs serving specific populations
- user online tools like findhelp .org and Benefits .gov

What to Expect :

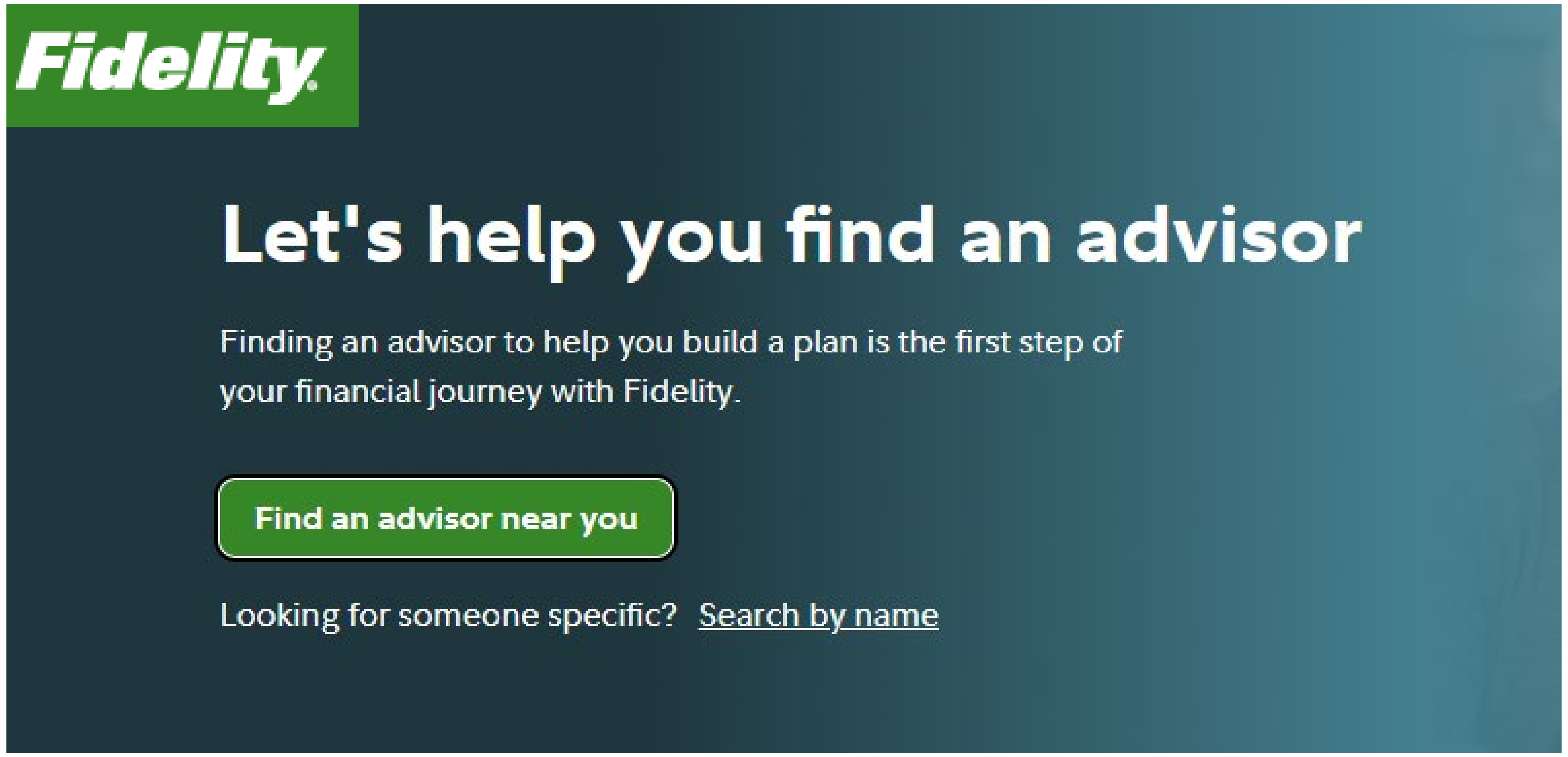
- Similar steps as paid planning needs assessment, goal setting, financial plan
- Service level and time

Resources

Find Your Advisor

CFP® LET'S MAKE A PLAN

By CFP Board of Standards, Inc.



Next Steps

- Research advisors (CFP Board, NAPFA, FPA)
- Interview at least 2 -3 professionals
- Choose based on fit, transparency, and comfort
- Prepare your questions and documents

Thank you