



## ***So What Exactly is a CERTIFIED FINANCIAL PLANNER™?***

Just about anyone can call themselves a “financial planner” but only individuals who have successfully passed a rigorous set of criteria and met strict ethical qualifications are eligible to use the Certified Financial Planner designation, or CFP® for short. Choosing a financial planner can be overwhelming with all of the different investment choices available; however, choosing a financial planner is one of the most important decisions you will make in your lifetime. Therefore, you want to ensure you choose a financial planner you can trust and who will work with you to develop a customized plan that fits your unique objectives.

The following CFP® certification requirements are managed by the *Certified Financial Planner Board of Standards*:

**Experience.** An individual is required to have at least three – five years of financial planning-related experience to be eligible to sit for the CFP® examination.

**Examination.** The Board’s *Comprehensive Certification Exam*, which tests the individual’s knowledge of a multitude of key financial planning topics, must be successfully completed. Many financial planners spend up to three years preparing for the two-day CFP® examination – which on *average has a 56% pass rate*.

**Education.** CFP® professionals are required to obtain a minimum of 30 hours every two years of financial planning-related continuing education – which includes financial planning areas such as estate planning, retirement planning, investment management, tax planning, employee benefits, and insurance.

**Ethics.** As a CFP®, the individual must voluntarily adhere to the Board’s *Code of Ethics and Professional Responsibility*. This voluntary decision empowers the Board to take action if the individual should violate the code of ethics, including disciplinary action and the potential permanent revocation of the right to use the CFP® designation.

As a CFP® professional in your area, I have met these high standards for financial planning. I look forward to working with you and bringing your financial plan to life.

Best Regards,

A handwritten signature in black ink, appearing to read "Jim Hyre", with a stylized flourish at the end.

Jim Hyre, CFP®  
Registered Principal

2074 Arlington Avenue, Upper Arlington, Ohio 43221  
614.225.9400 / 877.228.9515  
[HyreAndAssociates.com](http://HyreAndAssociates.com)

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