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ASK THE EXPERT: CAREERS IN FINANCIAL PLANNING

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Sara Maloney 11-17-2017 12:58

Hello candidates, Welcome to our Ask the Expert session, featuring a panel of three wonderful CFP@...

1. Ask the Expert: Careers in Financial Planning

0

RECOMMEND

Sara Maloney

Posted 11-17-2017 12:58

Edited by Annie Moncure 11-14-2018 08:49

REPLY ▼

Hello candidates,

Welcome to our Ask the Expert session, featuring a panel of three wonderful CFP® professionals. These ladies are available to answer your questions related to careers, paths to certification, and different types of jobs in the financial planning industry.

Please post your questions on this thread below and our panel will respond back in real-time.

I hope this is helpful for everyone!

Heather Arkwright
Community Manager
CFP Board
candidateforum@cfpboard.org

#asktheexpert

2. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Brenna Jensen-Baucum

ACTIONS ▼

Posted 11-17-2017 13:03

REPLY ▼

My biggest question is around where to go from here. Obtaining the CFP marks feels like a great start to my career (in the industry 4.5 years now, obtained my marks 2 years ago). However, it does not feel like the end of my educational path. Should it? Some of my more seasoned colleagues feel the continuing education requirements associated with the CFP® are enough to keep them competitive. I'd like to hear the panel's thoughts on whether or not that will be true moving forward. If not, where to begin in wading through the alphabet soup of possible designations out there?

Brenna Jensen-Baucum
CFP®
The H Group, Inc.
Salem OR
503.371.3333

▶ ORIGINAL MESSAGE

3. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Caitlin Morris

ACTIONS ▼

Posted 11-17-2017 13:05

REPLY ▼

One challenge I'm facing in figuring out my career path after certification is knowing whether I am being directed towards and conversely steered away from particular career paths as a result of being a woman. I have noticed in some team settings, the bulk of work or administrative tasks falls informally on the female associates. How can a female CFP professional navigate opportunities as a junior team member without being subject to additional duties that would not be asked of an equally-qualified male professional Furthermore, how does a female professional at the start of her career, recognize if she is being asked to take on additional responsibilities unfairly?

Caitlin Morris
Client Associate
Merrill Lynch
charlotte NC

➤ ORIGINAL MESSAGE

4. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Penny Di Giovanna

ACTIONS ▼

Posted 11-17-2017 13:20

REPLY ▼

I've dealt with the same issue being a woman. Communicating your concerns in a professional manner seems to be the most effective course of action. Also working hard and proving your value seems to make a lot of the issues go away. You do have to be very direct and firm in letting people know what you will and will not accept. Best to you!

Penny Di Giovanna
Financial Advisor
Halliday Financial
Sarasota, FL

➤ ORIGINAL MESSAGE

5. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:24

REPLY ▼

If you feel like female planners/staff aren't being given an equal opportunity, I'd look for a new firm. There are many organizations that value women and are actively working to recruit them. I'd seek out those organizations and consider moving there.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

www.mariakell.com

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6. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 13:27

REPLY ▼

Caitlin - often there is value in understanding the process (i.e. administrative tasks) required to meet the end goal. However, the challenge, as you have identified, is to not let that be the skill-set that defines you. Use your knowledge of how the systems work to leverage your efficiency while pushing toward the areas of client interaction you find most rewarding. If you are busy building revenue, the financial model won't support limiting your role, and if there is a tendency toward that - don't be afraid to point out the economics.

Laura Angelo
[CPA, CFP®]
Killmer & Associates, PC
Casper WY
(307)577-1200
CPACPACPACPA

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7. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:02

REPLY ▼

Totally understand the frustration and the root of this question. So, #1- there can be some value in understanding the admin side of things because if something is not working right, you'll know how to fix it and what the process is. #2 – If one knows the admin side, it could also provide an opportunity to improve upon or make upgrades to the process and make it less complicated. As an advisor in a wirehouse for many years, I did take on some of those tasks myself which was time consuming, but it put me ahead of the game when something fell apart and my male counterparts were totally lost and couldn't get a thing done because their assistant was on vacation or off sick or whatever....

Finally, put a date/time stamp on those responsibilities and make it clear to the rest of the team, that your role is to be the planner and not just a glorified assistant. The planner is adding value to their work of investment management services and if they want the relationship with clients to be holistic with the planning, it will make the relationships "stickier" and more meaningful in the long run- especially when the markets take a downturn!

René Nourse, CFP®

841 Apollo Street, Ste 320

El Segundo, CA 90245

(424) 277-2260/Fax: (424) 277-5524

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8. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 13:24

REPLY ▼

Hi Brenna,

This industry is so wide, diverse and is constantly evolving. There are so many needs that people have and/or don't know they have that gives you the opportunity to uncover and work through with them. For example, you may decide to specialize in working with Divorced and widowed individuals, or perhaps for families with members who have special needs or working with Veterans and their families. There is a robust education and certification path for pretty much any area that you want to pursue. The biggest challenge is figuring out which path you want to pursue. But that's the fun part of this profession you get to choose. Wishing you all the best on your journey!

Rene Nourse
Founder/Managing Director
Urban Wealth Management Group, LLC
El Segundo CA
424-277-2260

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9. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND

Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:39

REPLY ▼

I would focus on continued learning -- whether that takes the form of CE credits or designations or other educational experiences. As you develop a client base, you will find some client needs come up over and over again for you. Getting more knowledgeable in those areas will help you build confidence and credibility. I would also look for topics that might be areas of expertise you want to develop. For example, maybe you have a heart for families with Special Needs members. Then go learn about that in detail so you can build a client base there. If your client base is focused on seniors, then an CLTC designation might make sense. Let your clients and your interest point you in the direction of good learning opportunities.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

www.mariakell.com

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10. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:00

REPLY ▼

Brenna - I believe the experience of working with clients helps lead you to the areas of most interest personally, and because there is so much information available to further educate yourself, I would advise waiting to pursue additional designations. Resist the tendency to think the "mark" legitimizes your knowledge; your clients will trust you if you are helping them to progress toward their goals.

Laura Angelo, CPA, CFP®



302 S David St, Ste 100
Casper, WY 82601
Phone (307) 577-1200 ext 107
Fax (307) 577-5099

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11. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Melissa Hoffman

ACTIONS ▼

Posted 11-17-2017 13:08

REPLY ▼

As a career changer (later in life) how do I establish and eventually distinguish myself in comparison to my more experienced and often male counterparts? How to compensate for the lack of experience initially as I begin my practice?

 Melissa Hoffman
 none
 none
 Sugar Land TX
 (713)594-6017

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12. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Preeti Ramachandran

ACTIONS ▼

Posted 11-17-2017 13:16

REPLY ▼

I am trying to figure out how to gain an entry into the field and meet the work experience requirement for the CFP certification process. I am fairly new to this field and would like to know what kind of opportunities are available for someone with no experience looking to gain some, especially as a woman. Are there internships, women focused help sites to get me started?. How do I establish my brand? What are the niches markets that I can look at?

 Preeti Ramachandran
 N.A.
 N.A.
 Kirkland WA

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13. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 13:28

REPLY ▼

Yay! Happy to see another woman coming on board. I assume you already have your CFP certification and are needing to meet the experience requirement or are you at the beginning stages altogether?

René Nourse, CFP®

841 Apollo Street, Ste 320

El Segundo, CA 90245

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14. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:45

REPLY ▼

My experience is limited here since I have been with the same firm the whole time. I do know at Northwestern Mutual, we have intern programs that start each spring that you don't have to have experience for. We also have been begin a career here without experience. I suspect there are other firms that are similar. Some of my friends have started with companies that don't require experience but you do have to pass licensing exams in the first few months. Good luck!

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

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15. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND

Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:50

REPLY ▼

One more thought about niche markets – See what develops over time. The niche markets I wound up in were not things I necessarily foresaw early on. I had a good experience with someone who referred me to someone, etc. That's how I developed a niche with Commercial Real Estate developers. Also – once you do a good job for a family with someone with Special Needs planning needs, they will refer you to others. If you have a particular background or interest in a certain area, then I'd look into some educational opportunities to learn more about that area to see if you think it's a good fit for you.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

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16. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Ru Zhang

ACTIONS ▼

Posted 11-17-2017 13:56

REPLY ▼

I am about to get my MBA degree with an investment concentration. I am in a process of registering to be a registered investment adviser. I have a question for Rene Nourse:

Do I have to be either a fee based or a commission based adviser? Or I can be both based on the need of the client. For example, if the client only wants my advice on her financial management and does not buying any product through me, then I can charge him/her a fee. If the client is buying products from me then I won't charge him/her any fee because I can earn the commissions from the products sold. Is it a rule you can only be one or the other? Does that mean if I am a fee only adviser, then I can't sell any product which pays commission?

Ru Zhang
MBA Candidate
Northeastern University
Belmont MA

► ORIGINAL MESSAGE

17. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:15

REPLY ▼

Hi Ru- Great question! As it turns out, our practice supports both platforms- so we are fee-based, not fee only. You can offer your clients the opportunity to work with you in the manner they feel is most comfortable for them and meets their needs. At UWM, we offer fee only financial planning - either hourly, project or retainer based and we manage client's assets for a flat fee.

But, we also have our insurance licenses which allows us to recommend, present and implement insurance platforms, which of course is commission based. We also work with another insurance professional, who we rely upon to do the research and deeper dive into platforms that will fit best for our clients and we often share in the revenue Hope this helps!

René Nourse, CFP®

841 Apollo Street, Ste 320

El Segundo, CA 90245

(424) 277-2260/Fax: (424) 277-5524

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18. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Trisha Baccellieri

ACTIONS ▼

Posted 11-17-2017 14:17

REPLY ▼

What is the best advice you can give for taking the CFP exam? What do you hope someone told you so that you would succeed or that you found helpful to completing the CFP exam successfully?

Trisha Baccellieri
Intern
Heritage Wealth Management Group
Norfolk VA

► ORIGINAL MESSAGE

19. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Maria Kell

ACTIONS ▼

Posted 11-17-2017 14:22

REPLY ▼

Three tips -- flash cards, practice tests, time! The process of manually writing flash cards to drill yourself helps you retain the information better. As you get good in some areas, you can start eliminating cards and focus on only what you need. Also taking practice tests well help you determine where you need more work and where you don't. I don't know what test prep

material you are working with but if you have one that will let you just drill on a section at a time initially, that's helpful. Lastly -- allow yourself enough time to prepare. Set up a study schedule that allows you some time several days a week to study. I actually took off the week before the test just to study and review. I wasn't willing to take that test twice so I pulled out all the stops.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

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20. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:26

REPLY ▼

Oooh- good question. I'd look for a study/Prep training platform with a good pass rate record. I was lucky to find one and it made all the difference in the world. It was intense, but it was worth it.

René Nourse, CFP®

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El Segundo, CA 90245

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21. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:41

REPLY ▼

Preeti – one of the best ways to build your brand is through social media, which gives you an opportunity to really showcase your talents. Lina Duque (Marketing Strategist/Coach) has a great article discussing the importance for women to actively communicate their accomplishments. Adri Miller-Heckman is another expert on marketing that suggests both passive (emails, social media) and active (networking, calls) messaging. I would suggest following these women to develop your ideas on presenting your own brand.

Laura Angelo, CPA, CFP®



302 S David St, Ste 100
Casper, WY 82601
Phone (307) 577-1200 ext 107
Fax (307) 577-5099

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22. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:27

REPLY ▼

I was a career changer as well. A couple of thoughts – One is to partner up with someone with more experience for a while. I have found that many people appreciate having more than one contact. The teaming approach can work well. You can be the quarterback rather than play every position, so to speak.

Secondly, as women we tend to be much more relational. I have found women appreciate not be treated as a "transaction." They like that I don't rush them to make quick decisions and that I take into account the emotional components of planning.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
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23. RE: Ask the Expert: Careers in Financial Planning

1

RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 13:28

REPLY ▼

Melissa - I would suggest writing down all of the skills you acquired in your prior industry, as well as personal characteristics that have supported your progression to your current position. Reviewing these should boost your confidence that you already have a wealth of knowledge to bring to the table. Don't assume male colleagues have an advantage due to longer experience, as many advisor relationships are built on trust and compatibility. I have seen male brokers bluster through a topic they clearly were uninformed on and i believe clients would rather have an advisor (male or female) that will research the best option for them rather than pretend they know all things financial.

Laura Angelo
[CPA, CFP®]
Killmer & Associates, PC
Casper WY
(307)577-1200
CPACPACPACPA

➤ ORIGINAL MESSAGE

24. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Laurie Matthews

ACTIONS ▼

Posted 11-17-2017 13:30

REPLY ▼

I'm transitioning into a finance career later in life as well. I've been a teacher for 28 years, and just in the past year have been teaching part-time and working in the insurance/annuity industry part-time. I'd like to become a full-time CFP specializing in working with educators and have lots of teachers asking for my advice. What routes might be good for developing my knowledge base for this specialization?

Laurie Matthews
Insurance Agent
Concord CA

➤ ORIGINAL MESSAGE

25. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:41

REPLY ▼

I made the transition after 20+ years in banking to financial planning. It's totally doable! If you are serious about making the change, I'd suggest you get a job at a firm as soon as possible to start learning the industry and get training/education needed. There are a lot of companies that don't require a background in financial services as long as you can quickly pass the initial licensing requirements -- Group 1, Series 6, 63, 7, etc. There are prep classes available for all of these programs.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

www.mariakell.com

972-424-8833/Office
214-803-2846/Cell
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26. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:05

REPLY ▼

Laurie - the skills you have utilized as a teacher will translate really well into a CFP career: communication, organization, measuring/monitoring a person's understanding of concepts, just to name a few. I think the community of teachers in general would really benefit from financial planning assistance. Also, if it resulted in more of these topics being taught to the next generation - even better! Your access to a pool of potential clients that trust you understand their issues will definitely provide an advantage.

Laura Angelo, CPA, CFP®



302 S David St, Ste 100
Casper, WY 82601
Phone (307) 577-1200 ext 107
Fax (307) 577-5099

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27. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:23

REPLY ▼

Lucky Girl! You have a built-in niche market and it's a great way to roll off into the CFP space. As my colleagues have indicated, locate a firm that has a skill set in that space. It appears that you are with an insurance firm – you'll need a broader platform to launch from. Finding the right firm is key – and with your specialty, they may even pick up the costs of getting your CFP.

René Nourse, CFP®

841 Apollo Street, Ste 320

El Segundo, CA 90245

(424) 277-2260/Fax: (424) 277-5524

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28. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 13:41

REPLY ▼

First of all, try not to compare yourself with your experience counterparts. I know it's hard and hopefully you are not getting pressure to be more like them. So, got a few questions/comments for you. First off, what do you consider your core strengths? What was your previous career and can you build upon that as a specialty in some way? So for example, if you were previously in HR or in the medical field, you've got an advantage in knowing about that industry or business. Next, are you working for a primarily planning or investment advisory firm? If you want to focus on planning and you are in an investment advisory firm – you could position yourself as a "value-add" to other's practices by offering financial planning for their clients, while you build your practice. It could give you an opportunity to charge for your services in house, which they could pass onto their clients for the work you are doing or you may be able to establish a revenue share with them. If you are in a planning firm, you might consider partnering or acting as an internal expert based on your core strengths and previous experience. Bottom line, play off your strengths and push them out. You got this!

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841 Apollo Street, Ste 320

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29. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Daniel Yerger

ACTIONS ▼

Posted 11-17-2017 13:42

REPLY ▼

Rene, it seems like you've career hopped quite a bit in the last 35 years, and you've made a clear progression from insurance-based to product based to "all investments" judging by your licenses. What made you decide to stop switching between large BDRIAs and finally go fully independent? What do you see as the pros and cons of that choice now that you're on the other side of it? Maria, what makes you want to stay with NWM as a commission only advisor when the trend is largely towards fee-based or fee-only?

Daniel Yerger
Financial Advisor
Waddell & Reed
Longmont CO
(720)600-6716

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30. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND

Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:46

REPLY ▼

Northwestern actually does both fee based and commission platforms. I like having the opportunity to utilize whichever tools are right for the client rather than being forced into one platform or the other.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

www.mariakell.com

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31. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:12

REPLY ▼

Thanks Daniel, my career progression has changed largely as a result of the evolution within the financial services industry. When I began my career, it was in the insurance industry, but I quickly became interested in the investment arena and wanted to pursue that. But once I made that move, I

also realized that investing was just a slice of one's financial life and my clients really needed advice. I made the decision to become a CFP while still working in a wirehouse and found it to be exponentially a better fit for working with new and existing clients. While investing and insurance are important elements of one's life - giving good direction, guidance and helping people make better financial decisions was the primary need. In my mind, getting into a space that supported that environment was most important, and so going independent was the best way to accomplish that. It also gave clients the opportunity to choose how they would work with us – not just based on how much money they have, but if they wanted advice only, we could do that too. I feel totally validated that the industry has focused more on the importance of advice - rather than product sales. And I think we are at a tipping point in the industry – more to come.

René Nourse, CFP®

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El Segundo, CA 90245

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32. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Sandra Cervantes

ACTIONS ▼

Posted 11-17-2017 13:17

REPLY ▼

I am making a career change (also later in life -- previously a tax advisor), and I would like to know of any career pitfalls as I begin my career as a financial planner. Can you share any mistakes and lessons learned with respect to your own career so that any of us just starting out as financial planners are able to spot them, avoid them, or deal with them successfully?

Thank you,
Sandy

Sandra Cervantes
Student at Boston University CFP Board-Registered Program
Scottsdale AZ

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33. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Maria Kell

ACTIONS ▼

Posted 11-17-2017 13:35

REPLY ▼

One mistake I made early on was not believing in myself enough. My manager at the time once said, "If you saw yourself the same way everyone else sees you, your fear would totally go away." The reality is, even early in your career, when you have completed the CFP requirements, you already know more than most of the people out there and definitely way more than 90% of your clients. Don't see yourself short.

Another mistake I made was getting emotionally invested in the outcome of meetings with prospects. I'd feel very bad if someone said no or didn't want to work with me. I took it too personally. A woman in my company summed up the reality this way – "SW, SW, SW, SW, Next." That means: Some will, some won't, so what, someone's waiting. Next. Not everyone will be a good fit.

Related to that, the last thing is not all business is good business. I took on clients I didn't have a great rapport with at times because I wanted to build a client base quickly. The reality is if the client isn't a good fit – you don't share the same philosophy, they aren't coachable, you don't communicate with each other well – it will always be a battle and the exchanges with them will be an energy drain. Clients have to be a good fit for you too, not you just being a good fit for them.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
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34. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 13:39

REPLY ▼

Sandra –I know the field of tax is full of acronyms and special terminology. One of the lessons I learned in working with people on financial plans was to really eliminate the jargon. Although we might feel the urge to impress with our past knowledge, I find it creates distance and confusion at a time when we really want buy-in as the financial plan develops. "Keep it simple" seems to work best in dealing with topics that are far from simple!

Laura Angelo, CPA, CFP®



302 S David St, Ste 100

Casper, WY 82601

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35. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:11

REPLY ▼

Sandra –I know the field of tax is full of acronyms and special terminology. One of the lessons I learned in working with people on financial plans was to really eliminate the jargon. Although we might feel the urge to impress with our past knowledge, I find it creates distance and confusion at a time when we really want buy-in as the financial plan develops. "Keep it simple" seems to work best in dealing with topics that are far from simple!

Laura Angelo
[CPA, CFP®]
Killmer & Associates, PC
Casper WY
(307)577-1200
CPACPACPACPACPA

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36. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Christine LeGrand

ACTIONS ▼

Posted 11-17-2017 13:19

REPLY ▼

Hello!

Thank you for being on this panel today to help provide some direction for those of us who are pursuing a career as a CFP.

I've been a CPA for about 15 years, focused on tax compliance and planning, here in San Francisco where I live and work. I've decided to make a switch to focus more on all financial planning, not just tax planning. I plan to sit for the CFP exam in March, 2018. I want to work in the fee only space, and am just starting to look for employment opportunities with firms, as a financial planner. My question is: what type of financial planning position/level do you think I should be focused on in applying for, and I'm wondering if I should focus on large firms or smaller firms. I've done some searches through LinkedIn, and I don't see too many positions listed for San Francisco, (at least not compared to tax manager positions), so I plan on contacting firms directly, whether or not a position is posted on their website.

Any insight on where I might want to start would be appreciated.

Thank you,

Christine

Christine LeGrand
Tax Manager
Larkspur CA
415-328-8009

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37. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 13:47

REPLY ▼

Christine – The combination of experience and renewed enthusiasm (I assume) of shifting into a broader planning environment make you very valuable in many contexts – both as a CPA or with an investment firm. I believe the industry shift is just beginning, so there may not be job descriptions to fit your credentials. Don't be reluctant to contact firms you are interested in and pitch your idea of how the position could be structured to best benefit the firm (and fit your passion).

Laura Angelo, CPA, CFP®



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38. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 13:50

REPLY ▼

Awesome! Congratulations on making this career change. If you haven't already done so, I would strongly recommend joining one or more of the local FPA (Financial Planning Association) chapters. It's a great way to connect with other advisor colleagues – who are with small, medium and large firms – and you'll be able to source out some opportunities. Your skill sets would fit in quite nicely with many types of firms and because of your experience, you would not necessarily be seen as a "newbie". Also, if you have expertise in a specific type of tax planning, i.e., small businesses, family office, etc, it could give you a better opportunity to match up your skills with the right firm.

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39. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Ashley Reiter

ACTIONS ▼

Posted 11-17-2017 14:07

REPLY ▼

Was there a point in your career where you stalled out? When was it and what did you do to launch past it? What are some sacrifices you'd say you made to make it where you are? I'm really interested in how each of you transitioned from one phase to the next in your careers.

Ashley Reiter
Financial Planner
BGM Wealth Partners
Saint Paul MN
(763)496-8661

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40. RE: Ask the Expert: Careers in Financial Planning

0

RECOMMEND

Maria Kell

ACTIONS ▼

Posted 11-17-2017 14:11

REPLY ▼

I started out in the banking industry. After 20+ years there, I decided I wanted a change which is when I moved to an insurance company and began my planning career. One sacrifice I made was income. I went from a high monthly salary to straight commission. If you do something like that, make sure you have many months worth of savings while you make the transition! After several years of being a financial advisor, I decided to specialize in a niche working with banks and credit unions in the area of executive benefits. This required a sacrifice of a lot of personal time learning the specialty products/services, rules and regulations and accounting details. My spouse was supportive of this and carried more than his share of the weight to allow me the time to invest in developing my expertise. It's a great fit for me and was worth it but certainly came with a sacrifice of time -- much like getting your CFP designation does.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
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41. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:13

REPLY



Ashley -Initially, after graduating college, I was working with adolescents at a residential psychiatric facility. I soon realized that in order to advance I would have to pursue a PhD. I went back to school but decided to get my Masters in the opposite spectrum-the financial world. So I sacrificed working in the "softer" science, but feel like my experiences have lent a nuance and broadened my ability to connect with people beyond the numbers that are the basis for our analysis in financial planning.

Laura Angelo, CPA, CFP®



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42. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Marie Paturzo

ACTIONS ▼

Posted 11-17-2017 14:32

REPLY ▼

I am building my practice at Merrill Lynch and have many marketing tools and market research at my fingertips. I also do a lot of networking, speaking engagements, and do a couple events per year. I feel like having my CFP will help me to stand apart in the crowded industry, as well as I feel it is important to build my knowledge and expertise. What tips do you have for success in bringing in higher net worth clients?

Marie Paturzo
Financial Advisor
Merrill Lynch
Northbridge MA
(774)573-1763

► ORIGINAL MESSAGE

43. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:43

REPLY ▼

Marie - an area that is often difficult for clients to understand is Estate planning. Attorneys do a great job in drafting the legal documents, but it typically falls to other advisers to really help explain how current assets would flow to beneficiaries under the plan. Too often we assume

high net worth clients have a sophisticated understanding of this, but my experience indicates this isn't typically the case. You may set yourself apart and build your reputation by adding this focus.

Laura Angelo, CPA, CFP®



302 S David St, Ste 100

Casper, WY 82601

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44. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:43

REPLY ▼

Hi Marie- I totally agree that getting your CFP will help you stand out in so many ways. I was at a major wirehouse firm when I got my certification and not only did it raise my confidence level but clients and prospective clients felt confident in working with me because they knew it wasn't just about how much money they had. Financial Planning is more about giving advice, and helping people make better financial decisions to create the life they want. And while managing their assets is important, it is just a slice of their financial life. The more you know about the rest of their life- whether its financial or non- financial issues- you'll build longer term relationships and not necessarily lose a client when the markets take a downturn – because that's the only anchor you have with them if you are primarily an investment advisor. All the Best!

René Nourse, CFP®

841 Apollo Street, Ste 320

El Segundo, CA 90245

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45. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND

Crista Steinrock

ACTIONS ▼

Posted 11-17-2017 14:47

REPLY ▼

1. I am seriously considering changing careers to become a CFP. I currently work in non profit fundraising. I have looked at Bellarmine's CFP Certificate Program for next fall. I have joined CFP online and get their daily emails. What else can I be doing right now to learn more about the field and the financial knowledge I will need to have?

2. What types of jobs are available to someone who does not have a great deal of experience in the field, but wants to become certified? Is there a "typical" career path?

3. Book recommendations to someone wanting to learn more about investments, retirement, financial planning.

 Crista Steinrock
 Foundation Coordinator
 Baptist Health Foundation Greater Louisville, Inc.
 Louisville KY
 (502)751-6339

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46. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND

Laura Angelo

ACTIONS ▼

Posted 11-17-2017 14:55

REPLY ▼

Crista - as the industry adapts to a broader focus on the planning part of client interaction, I would think your relationship-building skills from fundraising would be very helpful. There will also be a lot of base knowledge to obtain. The CFP® Professional Competency Profile is a great place to review all that contributes to the financial planning career.

Laura Angelo, CPA, CFP®

302 S David St, Ste 100

Casper, WY 82601

Phone (307) 577-1200 ext 107

Fax (307) 577-5099

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▶ ORIGINAL MESSAGE

47. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND

Maria Kell

ACTIONS ▼

Posted 11-17-2017 15:00

REPLY ▼

I also recommend talking with some other women in the industry to get their input and advice. In our company, the veteran women mentor the newer women. It's been helpful in many ways. Joining the CFP association or WIFS is a great way to connect with women who may be able to advise you on a regular basis or mentor you.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

www.mariakell.com

972-424-8833/Office
214-803-2846/Cell
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➤ ORIGINAL MESSAGE

48. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Katherine Phillips

ACTIONS ▼

Posted 11-17-2017 14:39

REPLY ▼

Hi,

Thank you ladies so much for doing this. I love seeing successful women in wealth management. I love seeing women helping women even more!

I graduated from a CFP Board-Registered Program in May. I just started my first entry level job,

and I'm loving it. I will be taking my Series 7, Series 66, Life and Health, and CFP over the next 8 months. Any tips on surviving and thriving working full time?

Also, I have a couple of technical questions about fee splits with my company (not our brokerage firm). The company I'm working with is amazing. I'm salaried right now, and they are handling all of my studying expenses. I'll start to meet with clients next September. I really appreciate them investing in me. However, I'm not sure if the fee/commission splits are normal, and I can't seem to find much research on the topic. For example, I will only be making about 40% of gross dealer commission off AUM with a pretty standard 1% management fee. Also, I will only be making 50% of gross dealer commission off any insurance products.

Any thoughts would be greatly appreciated!

 Katherine Phillips
 STF Wealth
 San Diego, CA
 337-397-6163

► ORIGINAL MESSAGE

49. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Rene Nourse

ACTIONS ▼

Posted 11-17-2017 14:50

REPLY ▼

Hmmm-well, given that they are picking up your studying expenses, and probably have a fairly robust platform of software programs, et al., I think you're probably about in the range of revenue sharing. Does it increase as either your AUM or experience increases? I've seen some instances where advisors are paid a lot

more, but they have to pay for a number of services, such as office rental space, parking, software, E&O, etc. So, for now, as you are getting started, I'd say that's pretty standard, but would want to know if there is a graduated/scaled up revenue sharing schedule.

René Nourse, CFP®

841 Apollo Street, Ste 320

El Segundo, CA 90245

(424) 277-2260/Fax: (424) 277-5524

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50. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Katherine Phillips

ACTIONS ▾

Posted 11-17-2017 15:02

REPLY ▾

Thanks for the response. I'm really glad to hear that is pretty standard. I searched online but found very little.

There is not a graduated/scaled up revenue sharing schedule. However, I'm sure there is some room for negotiation down the line.

Katherine Phillips
STF Wealth
San Diego, CA
337-397-6163

➤ ORIGINAL MESSAGE

51. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Maria Kell

ACTIONS ▾

Posted 11-17-2017 14:58

REPLY ▾

Katherine – As far as surviving and thriving while working full time – that's the million dollar question for all of us! The things have been helpful to me are initially setting good expectations for myself. I've learned to cut myself some slack and be okay with things like my house not being in perfect shape all the time. I have learned to ask for and receive help as needed. When I started out, I worked fairly long hours and had a kid in high school who wasn't driving yet. I dropped him off at school and had someone pick him up. I also had a friend who was willing to do things for me like drop off/pick up my dry cleaning, pick up groceries, etc. which allowed me to spend the time I did have with my family. At work, I set up processes and systems to make things easy to repeat and scale. Running an efficient practice is a big part of the key to not letting your practice run you! Also – finding a system to keep up with all of my tasks I need to accomplish relieves a lot of stress instead of worrying about forgetting something.

Maria K Kell, CFP®
Wealth Management Advisor
1255 W 15th St, Ste 830
Plano, TX 75075
CA Lic#0G49729

www.mariakell.com

972-424-8833/Office
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52. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Sara Maloney

Posted 11-17-2017 15:07

REPLY ▼

Thank you so much to our three wonderful experts and for all the great questions we had! I think this session was fantastic and hope it was valuable to you all.

If you have additional questions, please feel free to post on this thread and our experts can answer as they are able throughout the next week.

Thanks again, all, and lookout for our next Ask the Expert session!

Heather Arkwright
Community Manager
CFP Board
candidateforum@cfpboard.org

➤ ORIGINAL MESSAGE

53. RE: Ask the Expert: Careers in Financial Planning

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RECOMMEND



Laura Angelo

ACTIONS ▼

Posted 11-17-2017 15:12

REPLY ▼

Katherine – it may seem cliché to say, but it really is important to pay attention to your physical self. Create a space for whatever brings you a moment outside of your head (hikes, yoga, meditation, cross-fit, running, other sports) and get it on the calendar. Otherwise, it gets treated as a non-essential when you are crunched for time, which creates a downward spiral of reduced energy and enthusiasm.

Laura Angelo, CPA, CFP®



302 S David St, Ste 100
Casper, WY 82601
Phone (307) 577-1200 ext 107
Fax (307) 577-5099

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