Progress and Performance

F

Financial Planning Professionals

Grow the number of CFP professionals to position CFP certification as the designation of choice for the financial planning profession worldwide.

Global landscape of CFP professionals

The global community of CERTIFIED FINANCIAL PLANNER professionals continued its upward trajectory in 2025, closing the year with **236,300 CFP professionals across 29 territories**. This represents **a net increase of 5,652** CFP professionals over the previous year and a global **year-over-year growth rate of 2.5%**.

Since FPSB was founded in 2004, the number of CFP professionals has nearly tripled worldwide from **89,690 to 236,300 – a 163% increase**.

As demand for professional, trusted financial planning advice continues to rise, FPSB's priority is to **widen access to CFP certification so more people can pursue a career in financial planning** – and more individuals and families can access the advice they are seeking.

236,300
CFP professionals worldwide

+5,652
net increase in number of CFP professionals over previous year

2.5%
global growth in 2025

CFP professionals certified in **29** territories

Strongest growing markets of CFP professionals by net growth number:

U.S.
+4,436

Japan
+805

Brazil
+791

Chinese Taipei
+757

CFP professionals by territory

Territory	CFP professionals
United States	107,529
China	32,599
Japan	27,786
Canada	17,446
Brazil	11,425
South Africa	5,079
Australia	4,268
Chinese Taipei	4,005
India	3,534
Hong Kong	3,386
Republic of Korea	3,192
Indonesia	2,908
Malaysia	2,858
The Netherlands	2,818
Germany	1,607
United Kingdom	1,098
Ireland	1,061
Singapore	921
Thailand	774
France	628
Switzerland	353
Austria	312
Israel	284
New Zealand	175
Italy	129
Macau	79
Brunei	34
Colombia	10
San Marino	2

Certification is offered in Hong Kong and Macau by IFPHK, and in Malaysia and Brunei by FPAM. Previously, CFP professional figures for each pair of territories were published as combined totals. From 2025, figures are reported separately for each territory. Certification is offered in Italy, San Marino, and the Vatican City by FPSB Italia.

Milestones around the world in 2025

The five territories with the highest number of CFP professionals were:

107,529 United States

32,599 People's Republic of China

27,786 Japan

17,446 Canada

11,425 Brazil

The **United States** and **Japan** recorded the largest absolute gains in the number of CFP certification holders in 2025, with **net increases of 4,436 and 805, respectively**.

A number of territories achieved double digit growth rates in their CFP professional populations, including:

23.3% Chinese Taipei

10.6% Malaysia & Brunei

10.1% Thailand

Other notable milestones:

Chinese Taipei exceeded **4,000 CFP professionals**

Italy surpassed **100 CFP professionals** (79.2% growth rate), significant progress after launching CFP certification in that territory in 2023

San Marino, which forms part of the Italy program, became the **29th territory in which CFP certification is awarded**, strengthening the global footprint of the CFP professional community

Territories with CFP professional retention rates over 90% in 2025:

Italy & San Marino	100.0%
Austria	99.7%
Ireland	98.7%
Malaysia & Brunei	98.5%
Switzerland	98.2%
Chinese Taipei	98.1%
Japan	97.4%
U.S.	97.2%
Singapore	97.2%
South Africa	96.8%
Germany	96.6%
Brazil	96.6%
Thailand	96.2%
Canada	96.1%
U.K.	96.1%
Australia	96.0%
The Netherlands	95.1%
Hong Kong & Macau	93.5%
Israel	91.9%
France	90.2%

Access to CFP professionals: Adults per CFP professional by territory

To provide an indicative measure of access to CFP professionals across territories, these calculations show the number of adults[1] per CFP professional in each market. This ratio compares the adult population with the number of CFP professionals, offering a high level view of professional density and potential reach.

Territory	Population, age 25-79, in millions	# CFP professionals	# Adults per CFP professional
Canada	27.5	17,446	1,575
Hong Kong Macau	6.2	3,465	1,797
U.S.	227.4	107,529	2,115
Japan	84.3	27,786	3,036
Ireland	3.4	1,061	3,221
Australia	17.7	4,268	4,138
Chinese Taipei	17.3	4,005	4,320
The Netherlands	12.5	2,818	4,425
Singapore	4.2	921	4,565
South Africa	36.8	5,079	7,240
Malaysia Brunei	22.2	2,892	7,691
Brazil	137.0	11,425	11,994
Rep. of Korea	38.9	3,192	12,171

Territory	Population, age 25-79, in millions	# CFP professionals	# Adults per CFP professional
Switzerland	6.2	353	17,535
Israel	5.2	284	18,165
New Zealand	3.4	175	19,543
Austria	6.3	312	20,337
China	997.5	32,599	30,599
Germany	58.1	1,607	36,161
U.K.	45.7	1,098	41,653
Indonesia	167.8	2,908	57,689
Thailand	50.0	774	64,562
France	43.3	628	68,924
India	837.0	3,534	236,839
Italy San Marino	41.6	131	317,855

[1]United Nations, Department of Economic and Social Affairs, Population Division (2024). World Population Prospects 2024, Online Edition. Based on 2025 population, medium variant, ages 25-79.

Building a younger, more diverse global profession

As the financial planning profession grows, its demographic profile is also evolving. In 2025, CFP certification continued to attract a new generation of financial planners around the world.

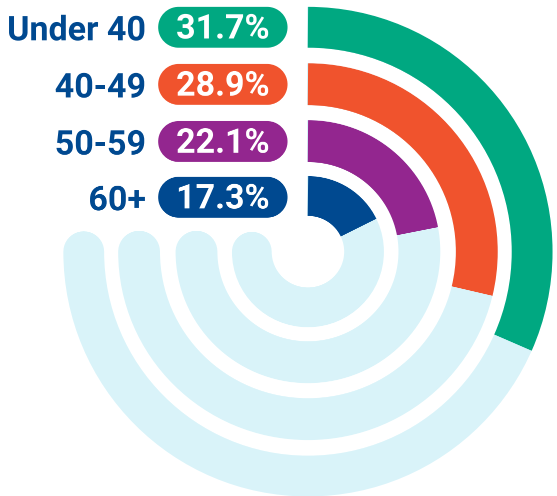
These trends highlight the increasing appeal of CFP certification among younger and more diverse talent entering the profession.

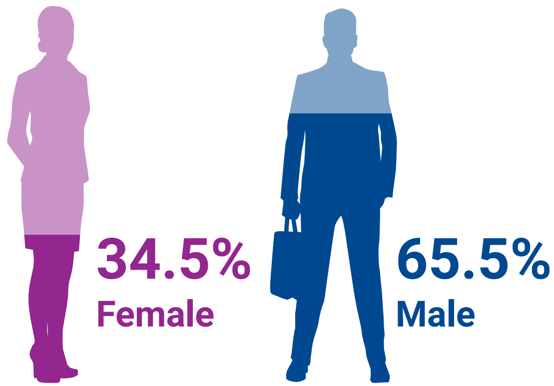
New or returning CFP professionals in 2025

62.1% of those who achieved CFP certification in 2025 were **under the age of 40**

37.9% of those who achieved CFP certification in 2025 were **female**

Worldwide CFP professionals





Supporting the next generation of CFP professionals

Global webinars: How to Build Your Career as a Young Financial Planner

To support the next generation of CFP professionals, FPSB hosted a global webinar series in September, ***How to Build Your Career as a Young Financial Planner***. Delivered across two live sessions to accommodate global time zones, the program brought together young CFP professionals from different territories to share practical guidance on early-career development. **The webinars attracted more than 1,750 registrants from 43 territories.**

The sessions focused on building skills, confidence and long-term opportunities in financial planning. By connecting peers across regions, the webinars highlighted the value of the community and shared learning in supporting CFP professionals committed to professionalism, purpose, and impact.

The complimentary webinars were moderated by FPSB CEO Dante De Gori, CFP, who guided candid conversations with CFP professional panelists. Acknowledgements to the panelists: **Tyler Gliebe, CFP** (Canada), **Ellen Harkin, CFP** (Ireland), **Rudolph Geldenhuys, CFP** (South Africa), **Nick Grogan, CFP** (United Kingdom), **Angela Lau, CFP** (Singapore) and **Calvin Scott, CFP** (New Zealand).

Strong interest in CFP certification

More than **32,500 candidates sat for CFP certification exams** around the world in 2025, reflecting strong interest in pursuing the credential that upholds professionalism in the practice of financial planning.

Across FPSB's global network representing more than 500,000 financial planning professionals, **nearly half hold the CFP certification**, underscoring the certification's standing as the global symbol of excellence in financial planning.

In 2025, FPSB acknowledged and congratulated organizations celebrating milestone years in their territory:

35th anniversary of CFP certification in Australia
Congratulations to Financial Advice Association Australia

30th anniversary of CFP certification in United Kingdom
Congratulations to Chartered Institute for Securities & Investment

25th anniversary of CFP certification in Hong Kong
Congratulations to the Institute of Financial Planners of Hong Kong Ltd

25th anniversary of CFP certification in Malaysia
Congratulations to Financial Planning Association of Malaysia

Australia


Hong Kong


UK


Malaysia

Expanding CFP certification

In 2025, FPSB launched a pilot program in Colombia to expand access to CFP certification and grow opportunities for financial planning professionals across the Pacific Alliance territories of Chile, Colombia, Mexico and Peru.

The pilot program focused on verifying local implementation of FPSB's online delivery of the CFP certification education program. Outcomes from the pilot will inform next steps, including updates to program design and delivery, and will help support longer-term expansion of CFP certification into the Pacific Alliance region.

In addition, FPSB was pleased to have guests from Vietnam Financial Consulting Association present to FPSB's Board and network at the FPSB 2025 Global Meeting in Chicago, to explore and support continued efforts to bring CFP certification into more territories around the world.

CERTIFIED FINANCIAL PLANNER | CFP

A new era for CFP certification in Korea

At the end of 2025, the CFP certification program in South Korea transitioned from FPSB Korea (now IFPK) to a new entity, FPSB International Korea, a subsidiary organization of FPSB Ltd.

In 2026, FPSB International Korea will complete the operational handover and begin certifying and renewing CFP professionals in South Korea, supporting the profession's continued growth and local impact.

As part of FPSB's global network, FPSB International Korea will continue in the tradition of advancing the profession in South Korea and serving the public by setting, upholding and promoting professional standards in financial planning.

Innovation, technology and AI shaping the profession

A key area of focus this year was exploring and understanding the impact, opportunities, and risks presented by fast-emerging technology and artificial intelligence (AI).

Impact of AI on Financial Planning Research

As AI rapidly reshapes financial services, FPSB and its global network in 2025 published findings from a major research initiative examining how the technology is transforming financial planning practice, work processes, and the skills of financial planners. The initiative also complemented work by the International Organization of Securities Commissions (IOSCO) to assess the role of AI across the broader financial services industry.

The **FPSB 2025 Impact of AI on Financial Planning Research**, conducted via an online survey of more than 6,200 financial planners in 24 territories, found strong and growing adoption of AI across the profession, with two in three financial planners reporting that their firms are using AI or planning to in the next 12 months.

Financial planners surveyed reported using AI to streamline client data collection, risk profiling, and communications, and expressed optimism about AI's potential to enhance the quality and accessibility of financial planning advice, reduce costs, and broaden access to financial planning for underserved populations.

Despite the positive outlook, financial planners recognize the risks associated with the use of AI, citing data privacy and cybersecurity as top risks.

Key findings from FPSB's Impact of AI on Financial Planning global research included:

- **Improved client services:** Over three quarters of financial planners surveyed (**78%**) believe AI will help them better serve clients; while **60%** say it will enhance the quality of financial advice.
- **Widespread AI adoption:** Of the **two-thirds** of firms that either have adopted or plan to leverage AI in the next 12 months, adoption rates are highest among small or very large firms. **50%** of financial planners have a positive outlook on AI while only **8%** view it negatively.
- **Lower cost and increased access: 59%** of financial planners see AI as a tool to help reduce the cost of financial planning services, and **60%** believe it will increase access to financial planning for underserved populations.
- **Usage of AI in financial planning:** Almost half of financial planners using AI have deployed it to support delivery of client services such as **client communications (41%)**, **client data collection (33%)**, and **client risk profiling (30%)**, as well as operational tasks such as **marketing (35%)** and client **onboarding (34%)**.
- **Concerns with AI:** Despite the benefits, financial planners expressed reservations regarding the use of AI, with **47% citing data privacy** and **cybersecurity** concerns and **42%** concerned about the **accuracy** and **reliability** of AI outputs.
- **Need for professional development:** To better adapt to AI, **49%** of financial planners **expressed a need for professional development** to improve their data analysis and interpretation skills. **Over a third (36%)** believe both the public and the financial planning profession will greatly benefit from general education and training on AI.

The research suggests AI could help make financial planning more affordable by lowering costs and expanding access to financial planning for underserved communities. In doing so, it has the potential to reshape the practice of financial planning while improving access to critical financial services.

The release of the research findings generated significant media interest, reaching an estimated global reach of more than **11.2 million** people.

Across the world

2 in 3 financial planners

report their firm **is using AI** or planning to in the next 12 months **(64%).**

Top AI risks reported by financial planners:

1. Data privacy & cybersecurity
2. Accuracy & reliability of outputs
3. Data quality issues
4. Lack of human touch

Globally, financial planners use AI to:

Serve clients

41% Client communication

33% Client data collection

30% Client risk profiling

Improve operational efficiency

35% Marketing & promotions

34% Client onboarding

33% Productivity & workflow optimization

To further adapt to AI, financial planners want:

49% further education in data analysis & interpretation skills

27% best practice guidance in AI adoption

Financial planners are optimistic about AI's potential to:

- Help them better serve clients (78%)
- Enhance quality of advice (60%)
- Reduce cost of advice (59%)
- Increase public access to advice (60%)

FPSB's Impact of Artificial Intelligence (AI) on Financial Planning global research surveyed 6,206 financial planners.

Partnerships

Partner with key stakeholders to strengthen the global financial planning profession and benefit the public.

Global collaboration to advance the profession

During 2025, FPSB brought leaders together from across the global financial planning profession, working closely with its network of organizations to advance CFP certification and support the profession's long-term sustainability.

Together, our work continued to strengthen, promote, and propel excellence in financial planning for the benefit of the public, professionals, and the global community.

Collaboration came to life with in-person and virtual committee and working group meetings, panels and forums that engaged leaders from across the global community to exchange practical insights and advance key initiatives to strengthen the profession.

April 2025 FPSB Board of Directors and Chief Executives Committee meeting

FPSB 2025 Global Meeting

FPSB 2025 Global Meeting

A highlight was our global gathering. From 8–10 October 2025, FPSB welcomed more than 80 leaders from around the world to Chicago (U.S.) for the FPSB 2025 Global Meeting.

This annual meeting brought together executives in FPSB's network to advance the global financial planning profession and to promote CFP certification as the global symbol of excellence.

With continued efforts to bring CFP certification into more territories around the world, FPSB was pleased to have guests from Colombia and Vietnam in attendance.

Discussions focused on modernizing cross-border certification to reflect the evolving environment in which financial planning services are delivered and an update on trademark protection principles to strengthen the CFP marks. Leaders also discussed plans to update FPSB's Impact of AI on Financial Planning study in 2026 and gathered feedback to align future global research priorities.

FPSB GLOBAL MEETING 2025 | CHICAGO

Leaders from within FPSB's network also shared key learnings and best practices across:

Use of data for CFP professional growth and retention:
Presented by Brett Millard, CFP of FP Canada and Jason Gudenius of CFP Board (U.S.)

Implementing a risk management program:
Presented by Lelané Bezuidenhout, CFP of FPI (South Africa), Dr. Paris Yeung of IFPHK (Hong Kong & Macau) and Nick Hakes of FANZ (New Zealand)

Increasing awareness of financial planning and CFP certification:
Presented by FPSB Council Chair Kirsty Scully, CFP (South Africa) with Ana Leoni of Planejar (Brazil), Federico Melotti, CFP of FPSB Italia, and Mark Dukers, CFP of FFP (the Netherlands)

Insights from CFP Board's Financial Planning Longitudinal Study:
Presented by Kevin Roth, Ph.D. of CFP Board (U.S.)

Value proposition for young CFP professionals:
Presented by Lelané Bezuidenhout, CFP of FPI (South Africa)

World Financial Planning Day initiatives:
Presented by Sarah Abood of FAAA (Australia), Dr. Hank Huang of FPAT (Chinese Taipei), and Patima Intravisit, CFP of TFPA (Thailand)

Insights from the diverse U.S. financial advice landscape:
Hosted by CFP Board (U.S.), featured industry leaders and practitioners from the U.S.

*The FPSB 2025 Global Meeting marked the **58th gathering** of the network representing the global CFP professional community.*

As AI continues to transform the practice of financial planning, FPSB's network also explored current and potential impacts on the profession, financial planners, and certifying bodies — including adaptations to standards, operations, and assessment methods to ensure continued relevancy, credibility, and improved efficiency. Guest speaker **John Weiner**, Principal at JW Advisers and former Chief Science Officer at PSI, a global leader in test delivery and proctoring services, spoke about the **role of AI in certification programs**. He explored current applications and the potential impacts it may have on assessments in the future.

Dane Snowden from the CFP Board (U.S.) shared experience **establishing an AI Working Group** to examine how AI is shaping financial planning and to develop guidance for CFP professionals, firms, education providers and other stakeholders. **Tashia Batstone** of FP Canada provided a first-hand perspective on how their organization is **approaching AI**, and **Alice Wong**, CFP of FPAM (Malaysia & Brunei) shared how FPAM is **using AI in exam proctoring**.

Feedback from attendees was sought on a draft outline of a **Practice Guidance Note** designed to provide practical direction for incorporating AI into professional practice.

Furthermore, attendees participated in a session on **FPSB's Credentialing Framework**, an initiative to support consistency across the global FPSB network when considering alternate paths to CFP certification and additional credentials that further support the professional development of existing CFP professionals. The discussion focused on specializations — credentials that are distinct from, but not superior to, CFP certification — that recognize advanced expertise in specific areas of practice.

View video reel of highlights from the global meeting

Collaboration on a regional and territory level

Regional collaboration also remained a top priority in 2025.

The **FPSB Asia-Pacific Forum** convened in Delhi, India in July, building on a virtual session held in February, while the **FPSB European Forum** brought leaders together in Paris in March and again in Frankfurt in September.

These forums focused on strategic priorities such as collectively strengthening the financial planning profession across the region, growing the number of CFP professionals, harnessing emerging technologies, discussing regional regulatory and economic trends, and best practices to advance the profession.

Throughout the year, members of the FPSB leadership team **engaged with executives and CFP professionals** from its network of organizations through **34 engagements**, including visits with leaders from **19 territories**.

This allowed deeper, in-person conversations to support the financial planning profession in each territory and provided opportunities for FPSB leadership to meet with CFP professionals from around the world.

FPSB Asia-Pacific Forum, Delhi

FPSB European Forum, Paris

FFP, the Netherlands

CGPC, France

FANZ Convention, New Zealand

FPSB India Summit 2.0

CFP Board, Washington D.C.

IFPHK Financial Planning Conference, Hong Kong

Consultique Fee-Only Summit, Italy

FPI Convention, South Africa

FPSB Ireland Conference

FPAT CFP Professional Night, Chinese Taipei

Best practice sharing across the global network

Throughout 2025, FPSB continued to unite expertise from across its global network and make it accessible at scale through a series of best practice sharing sessions designed to strengthen collaboration and advance the financial planning profession. These sessions brought together FPSB's network of organizations and external experts to exchange insights on:

Growing and engaging the CFP professional community

- Growth, recognition, and retention strategies to support CFP professional communities in their respective territories
- Raising awareness of financial planning and CFP certification
- Recruiting, engaging, and managing CFP professional volunteers as ambassadors

Future of the financial planning profession

- Emerging regulatory considerations shaping financial services
- Navigating change – lessons from other professions

Technology and innovation

- AI usage in businesses and certification

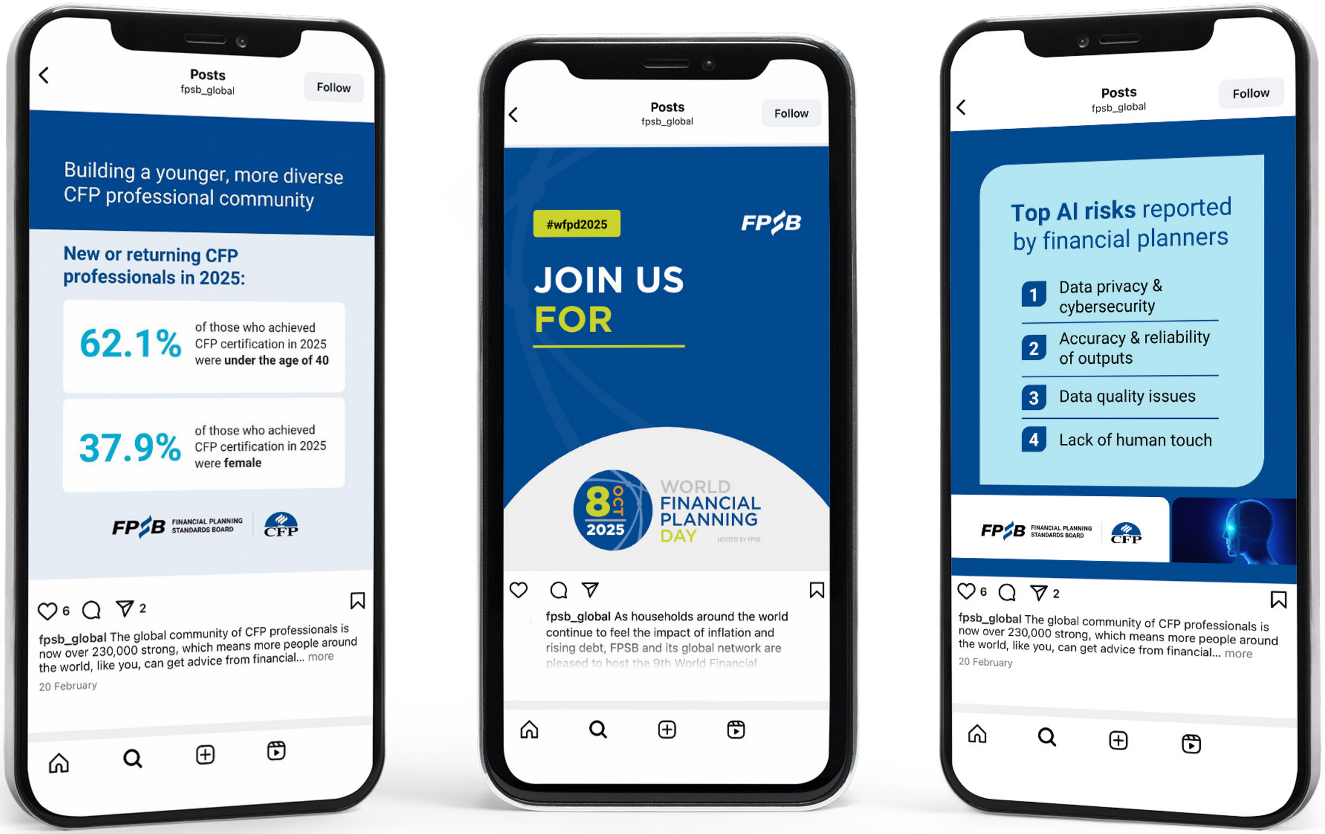
Advancing organizational leadership and sustainability

- Effective leadership development and coaching strategies
- Identifying, securing, and managing sponsorships to expand organizational impact

Elevating global impact through shared resources and insights

To unify and amplify the impact of our efforts, FPSB developed and shared a suite of locally adaptable resources and campaign toolkits with its global network. These assets enabled network organizations to deliver strategically aligned initiatives to raise public awareness and reinforce the value of CFP certification.

Campaign toolkits were developed for key initiatives, including the release of global CFP professional data, the Impact of AI research findings, and World Financial Planning Day. Toolkits included logos, key messages, press release templates, and social media assets.



Navigating change – lessons from other professions

In April 2025 FPSB's Chief Executives Committee and Board of Directors met in Denver for meetings.

A panel of experts from the accounting, legal, and veterinary professions convened to share how they are navigating the challenges and disruptors transforming their professions and offer insights to apply to the financial planning profession. Moderated by FPSB CEO Dante De Gori, CFP, guest speakers included FP Canada President & CEO and Board Member of the International Federation of Accountants **Tashia Batstone**; College of Veterinary Internal Medicine CEO **Shannon S. Carter, EdD, CAE**; and Institute for the Advancement of the American Legal System CEO **Brittany K.T. Kauffman, JD**.

Key insights shared included:

1. Professions are undergoing structural, not temporary, change

Across a broad range of professions, long-term shifts — driven by structural change in technology, workforce pressures, affordability concerns, and changing consumer expectations — are fundamentally reshaping how professions operate and deliver value.

2. AI is transforming work, skills, and career pathways

AI is accelerating efficiency and automating technical tasks, but is also disrupting traditional career progression, entry-level roles, and business models — making human judgment, ethics, and interpersonal skills more critical than ever.

3. Certification is shifting toward competency and flexibility

There is a clear move away from purely exam-based models toward competency-based, experiential, and more flexible certification pathways to improve accessibility, relevance, and workforce sustainability, while retaining rigorous standards.

4. Future sustainability depends on talent, diversity, and leadership

Attracting the next generation, improving diversity and inclusion, addressing burnout, and strengthening mentorship are essential to future-proofing professions, requiring active leadership from professional bodies and networks.

Celebrating achievements

FPSB Noel Maye Award for Outstanding Contributions to the Profession

The FPSB 2025 Noel Maye Award was presented on 10 October at the FPSB Global Meeting in Chicago, where recipients were honored for their commitment to advancing the global financial planning profession and CFP certification through leadership, advocacy, and volunteer efforts.

Lelané Bezuidenhout, CFP

A driving force in the financial services industry for nearly three decades, Lelané Bezuidenhout has served as CEO of the Financial Planning Institute of Southern Africa (FPI) since 2019. Under her leadership, the number of CFP professionals in South Africa grew to more than 5,000 – a substantial milestone. A respected leader and relationship builder, she has elevated the profile of financial planning locally while serving as a dedicated global ambassador for the profession. Her significant and tireless commitment to FPSB's network of organizations includes leadership roles as Chair of both the FPSB Chief Executives Committee and Council, and service on the FPSB Nominating Committee. Through her positive and collaborative leadership style, she has encouraged and motivated her peers around the world, helping to strengthen and propel the global financial planning profession.

Stephen O'Connor, CFP

Since attaining his CFP designation in 1996, Stephen O'Connor has dedicated his career to advancing the financial planning profession in New Zealand and globally. Over more than two decades, he has served in leadership roles with New Zealand's professional associations and held significant positions within FPSB, including Chair of both the FPSB Board of Directors and Council. Recognized as a natural and unifying leader, Stephen implemented enduring governance systems within FPSB and strengthened the global network around a shared mission. As a mentor and advocate, he continues to champion CFP certification and support the profession through his guidance, mentorship, and sustained volunteer service.

Lelané Bezuidenhout, CFP (center) with Andrea Middel, CFP (left) and Dante De Gori, CFP (right) after receiving the FPSB Noel Maye Award at the FPSB 2025 Global Meeting in Chicago.

Stephen O'Connor, CFP (left) after receiving the FPSB Noel Maye Award at the FANZ conference in Auckland, presented by Kirsty Scully, CFP (right).

Global regulatory engagement

In 2025, FPSB continued to deepen its engagement with international regulatory stakeholders to elevate understanding of the public value of financial planning and to support policy environments that expand access to competent, ethical financial planning advice.

As an affiliate member of the International Organization of Securities Commissions (IOSCO), FPSB contributed the perspective of the global financial planning profession to regulatory dialogue focused on investor protection, market integrity, and financial stability.

FPSB participated in **IOSCO's 50th Annual Meeting** in Doha, Qatar, engaging with regulators and stakeholders on investor protection and issues shaping retail investor outcomes, including emerging technologies and crypto-asset developments. FPSB also shared insights from its global research on the impact of AI on financial planning, helping to inform broader discussions on how innovation is affecting financial services, professional practice, and consumer protection.

FPSB also contributed to global consultations led by IOSCO and other international bodies on AI, crypto assets, and finfluencers and advanced work to develop a Practice Guidance Note on AI to help financial planning professionals understand their professional and ethical obligations when using AI technologies in practice.

Through **FPSB's Regulations Evaluation Group** (REG), organizations within FPSB's network exchanged insights on regulatory trends and coordinated outreach approaches across territories. REG discussions included developments such as proposed reforms in South Africa to transition from a rules-based to a risk-based regulatory framework and proposed U.S. legislation related to stablecoins and market consolidation initiatives.

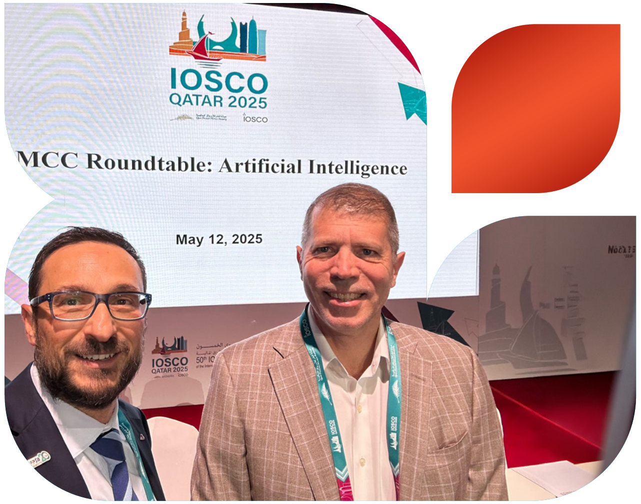
Key global regulatory initiatives in 2025:

Advocacy: Maintained active participation in IOSCO forums and meetings to strengthen the profession's voice in global policy discussions.

Evidence-based contribution: Presented global findings from FPSB's Impact of AI research to support informed discussions on technology adoption, risks, and client outcomes.

Cross-territory insights and coordination: Facilitated knowledge-sharing on evolving regulatory frameworks and priority public policy issues across markets.

Practical guidance for the profession: Progressed development of guidance on the use of AI to help CFP professionals navigate emerging challenges while upholding global standards.



FPSB CEO Dante De Gori, CFP, and IOSCO Affiliate Members Consultative Committee Chairperson Andrew Kriegler at IOSCO 50th Annual Meeting in Doha, Qatar


Panel discussion at IOSCO 50th Annual Meeting in Doha, Qatar


Standards & Certification

Set, maintain and enforce global financial planning standards and CFP certification requirements to protect and serve the public, and advance the profession.

Global standards that advance the profession and protect the public

As the standards-setting body for the global financial planning profession, FPSB establishes, upholds, and promotes worldwide professional standards in financial planning to advance the profession.

FPSB's Global Financial Planning Standards enhance the practice of financial planning, benefit and protect the public, and serve as a foundation for trust and confidence in the profession.

The framework for the global standards integrates competency, ethics, and professional practice standards for financial planning, alongside the CFP certification requirements which detail the education, assessment, and ongoing competency required of those who hold the CFP certification.

Ensuring global consistency across credentials

This year, work progressed on a **CFP Certification Credentialing Framework** initiative to provide greater clarity and consistency across the world when considering alternative paths to CFP certification and alternative credentials that support the professional development of existing CFP professionals. The framework will guide organizations and support consistency in

the development of new credentials to support consumer clarity and strengthen and protect the value of CFP certification. At the same time, it will guide organizations seeking to maintain global standards, while retaining flexibility to meet local regulatory and market-specific needs.

At the FPSB 2025 Global Meeting in Chicago, leaders held discussions on emerging trends that may affect the future of credentialing and should be considered within the framework to strengthen the long-term value and recognition of CFP certification worldwide. Further work on the credentialing framework will continue in 2026.

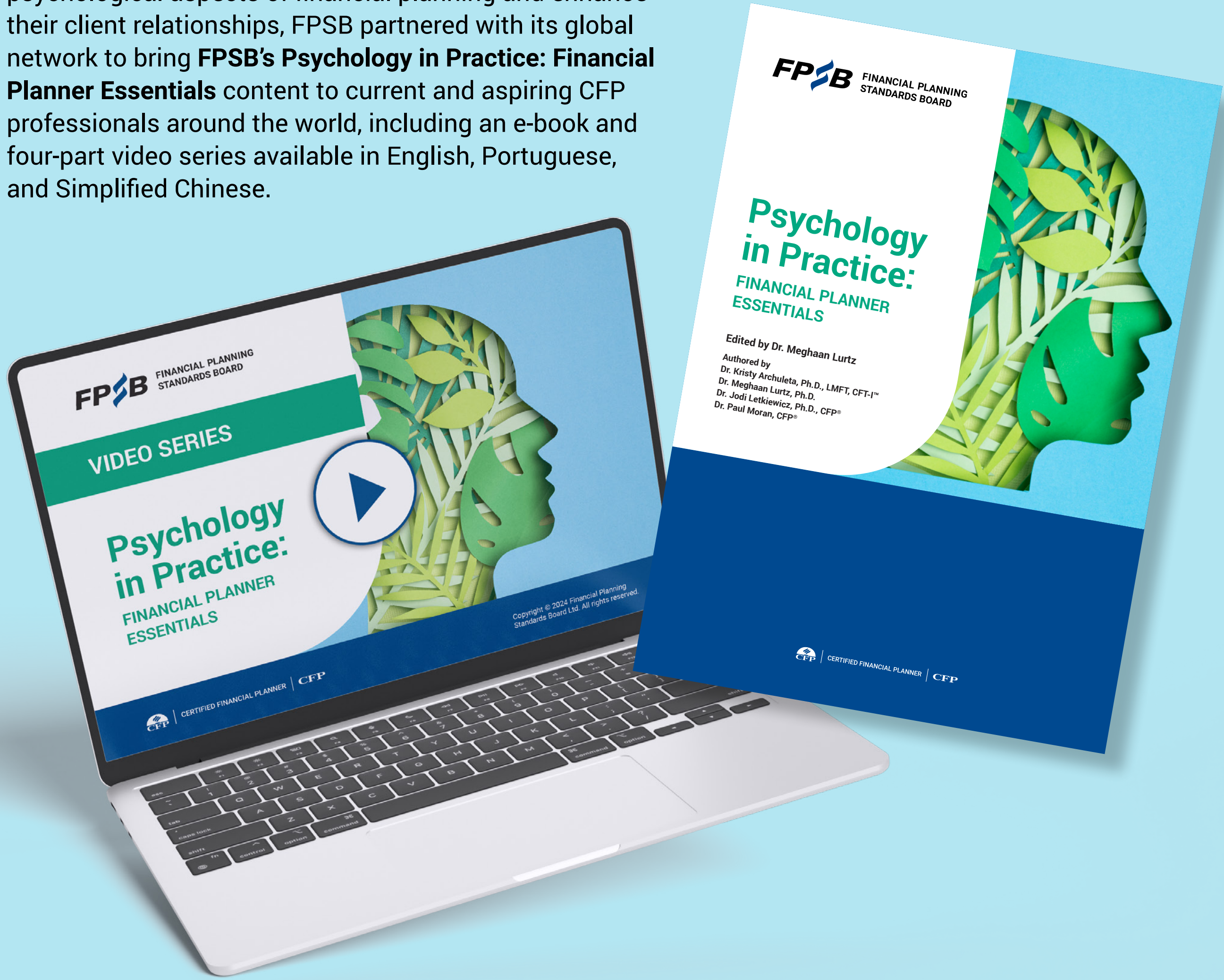
Global assessment program

To promote consistency and excellence in the global delivery of CFP certification, FPSB regularly assesses its affiliated network organizations for compliance with its global standards, certification requirements and program administration requirements.

Following the conclusion of the three-year cycle of program assessments in 2024, FPSB focused in 2025 on reviewing, updating and streamlining the FPSB Assessment Program for the future. Insights from the 2022–2024 assessment cycles, together with feedback from network organizations, will inform a more efficient, scalable and sustainable assessment approach designed to build on existing strengths and support continuous improvement in the delivery of CFP certification around the world.

Deepening client relationships and understanding through psychology insights

To help financial planning professionals understand the psychological aspects of financial planning and enhance their client relationships, FPSB partnered with its global network to bring **FPSB's Psychology in Practice: Financial Planner Essentials** content to current and aspiring CFP professionals around the world, including an e-book and four-part video series available in English, Portuguese, and Simplified Chinese.



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Brand
& Awareness

Increase awareness of financial planning with CFP certification as its symbol of excellence, and position FPSB as the global leader of the profession.

Raising public awareness and understanding of financial planning

FPSB strives to help people understand the value of financial planning and CFP professionals, who commit to delivering competent, ethical, client-centered financial planning advice. FPSB envisions a future in which the public can recognize the benefits of financial planning and identify financial professionals who have committed to rigorous standards of professionalism and to putting clients' interests first.

In 2025, FPSB and its global network of organizations, in collaboration with global regulators, advanced this goal through global consumer-focused initiatives designed to deepen public understanding of how financial planning can support important financial decisions and help people take control of their financial lives. From saving and investing, to buying a home, funding education, or retiring comfortably, financial planning is tailored to an individual's personal goals and circumstances helping them feel more confident about achieving long-term financial well-being.

World Financial Planning Day

Empowering people to live well, today and tomorrow

8 OCT 2025 WORLD FINANCIAL PLANNING DAY HOSTED BY FPSB

On 8 October 2025, FPSB marked the ninth annual World Financial Planning Day (WFPD), a global initiative designed to increase public understanding of financial planning and the value of working with a CFP professional. Held in conjunction with IOSCO's World Investor Week, this campaign emphasizes the role financial planning can play in helping people navigate today's financial complexities with greater financial confidence and security for the future.

With the support of FPSB's global network, WFPD activities were held in 22 territories around the world. These included pro bono financial planning consultations, financial education workshops, media and social media outreach, forums, panel discussions, video 'street' interviews, and more.

PARTICIPATION

Celebrated in

22 territories

NEWS COVERAGE

Estimated global reach of more than

231 million people

400+ media articles

SOCIAL MEDIA

1.1 million impressions

Coinciding with the opening day of the FPSB 2025 Global Meeting in Chicago (U.S.), FPSB marked World Financial Planning Day with special guest **Camille Beaudoin, Chair of IOSCO's Committee on Retail Investors** — the group behind World Investor Week. Mr. Beaudoin plays a central role in IOSCO's global efforts to promote investor education and protection. FPSB's World Financial Planning Day runs in collaboration with IOSCO's World Investor Week each year, and Mr. Beaudoin shared remarks in support of the occasion, offering insights into IOSCO's priorities around innovation, AI, combating investment scams and building investor resilience. Presentations highlighting territory-specific, innovative campaign activities conducted by **FAAA (Australia)**, **FPAT (Chinese Taipei)**, and **TFPA (Thailand)** followed.

WFPD panel discussion with FAAA CEO Sarah Abood, FPAT Honorary Chairman & CEO Hank Huang, and TFPA CEO Patima Intravisit, CFP

IOSCO Committee on Retail Investors Chair Camille Beaudoin

The session concluded with a bell ringing ceremony with our global network of leaders.

WFPD bell-ringing ceremony, Chicago U.S.

Extending beyond our in-person celebration at the FPSB Global Meeting, the WFPD campaign included the release of a video featuring CFP professionals from around the world, IOSCO Acting Secretary General, and FPSB CEO.

Watch the video

FPSB's network of organizations also hosted territory specific events, complemented by coordinated media and social media campaigns and a range of other initiatives.

Highlights from WFPD 2025 celebrations included:

Australia	Financial Advice Association Australia hosted Financial Planning Week 2025 to highlight how its members help Australians to live well and released findings from its 2025 Value of Advice Index.
Brazil	Planejar – Associação Brasileira de Planejamento Financeiro partnered with institutions to educate students on the value of financial planning, hosted free financial planning clinics, conducted sessions on debt recovery and fraud prevention.
Canada	FP Canada released consumer research findings, published educational materials and launched a social media campaign with the support of media ambassadors to increase awareness of the value of financial planning and of working with a financial planning professional.
China	FPSB China ran a social media campaign to raise awareness of the value of financial planning and of working with a CFP professional.
Chinese Taipei	Financial Planning Association of Taiwan hosted a World Investor Week (WIW) Forum in partnership with financial institutions to educate investors on the current and future state of the global financial economy. The forum focused on IOSCO's WIW key themes – technology and digital finance, AI, frauds and scams, crypto assets, and investor basics.

Germany FPSB Deutschland delivered a five-part webinar series on financial planning, a joint webinar with the Deutschen Institutes für Altersvorsorge (DIA) on practical strategies for retirement planning, and launched an extensive media campaign to raise awareness of the value of financial planning and of working with a CFP professional.

Hong Kong The Institute of Financial Planners of Hong Kong conducted a consumer study on the “legacy transfer attitude of the child-free” to explore attitudes towards financial planning, financial freedom, retirement planning and inheritance arrangements for those who have dual income and no children.

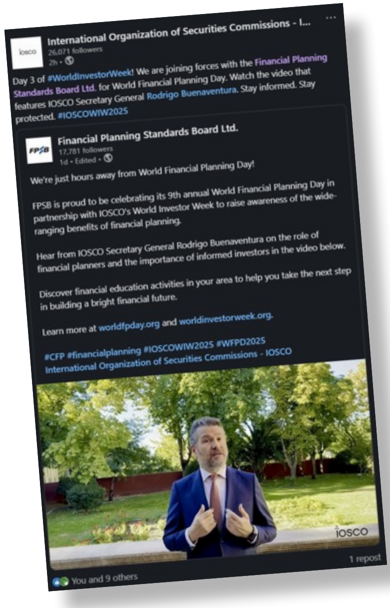
India FPSB India hosted in-person and online financial education events, joined Bombay Stock Exchange bell-ringing ceremony, engaged students through a competition at NMIMS University, and ran a multi-channel campaign featuring interactive social media series, videos, a money quiz, and secured media coverage to raise awareness of financial planning and CFP professionals.

Ireland FPSB Ireland released consumer research findings and ran an online campaign via social media, email and a dedicated webpage to raise awareness of financial planning.

Israel Financial Planners Association in Israel partnered with BDO College and Peres Academic Center to share videos, blogs and expert insights targeting adults 25 and over, with a focus on those building families and launched social media and email campaigns to raise awareness of the value of financial planning.

Italy FPSB Italia hosted a webinar on the importance of financial planning for family well-being and future generations, featuring CFP professionals as speakers, and launched media and social media campaigns to raise awareness of the value of financial planning.

Japan Japan Association for Financial Planners ran an online campaign that included social media, email and a dedicated webpage to raise awareness of financial planning.



Reflecting on the WFPD campaign,
FPSB CEO Dante De Gori, CFP, said:

"World Financial Planning Day shines a spotlight on how financial planning can transform lives. This year's initiative offered a unique opportunity to celebrate our global impact with leaders from across our network to mark our shared commitment to raise awareness of the value of financial planning and the positive difference CFP professionals make in people's lives around the world."

Republic of Korea	FPSB Korea ran a media and social media campaign to raise awareness on the value of financial planning.
Singapore	Financial Planning Association of Singapore hosted the World Financial Planning Day FPAS Convocation featuring an in-person financial education event on the relevance of current affairs in Singapore and its impact on the importance of financial planning, and ran social media and email campaigns to raise awareness on financial planning.
South Africa	Financial Planning Institute of Southern Africa celebrated World Financial Planning Day as part of its Financial Planning Week, hosting in-person and virtual financial education events, including four complimentary consumer webinars on topics such as the hidden costs of breast cancer and planning ahead, emergency funds, wills, and financial protection. FPI also ran media, social media and email campaigns, published consumer content, and hosted a staff celebration to raise awareness of the value of financial planning.
Thailand	Thai Financial Planners Association hosted a half-day hybrid event at the Stock Exchange of Thailand featuring keynote speeches, video messages, and panel discussions on financial resilience and client-centric planning. TFPA also offered a financial planning clinic with one-on-one consultations and ran a social media campaign to raise awareness of the value of financial planning.
United Kingdom	The Chartered Institute for Securities & Investment hosted its annual in-person Financial Planning Conference to learn and discuss financial planning best practices and raised awareness of the value of financial planning via social media and news articles.
United States	CFP Board celebrated World Financial Planning Day as part of National Financial Planning Month, providing CFP professionals with resources to share the value of financial planning and inspire future professionals. Activities included a Good Morning America segment featuring CFP Board's Chair and a free virtual event, "The Power of a Plan: Navigating Market Uncertainty with Confidence," offering practical tips to help consumers manage financial uncertainty.

Building stronger futures through financial education

With the growing use of AI and the financial landscape becoming more digital and complex, improving financial literacy among young people is becoming more important to help them develop the knowledge, skills, and judgment they need to make informed financial decisions that lay the foundation for financial success.

From 17- 23 March 2025, FPSB and its global network of organizations actively supported **Global Money Week**. This annual campaign hosted by the Organisation for Economic Co-operation and Development (OECD) helps young people acquire essential knowledge, skills, attitudes, and behaviors to make wise financial decisions and ultimately achieve financial well-being and resilience.

To assist FPSB's network of organizations participating in Global Money Week, FPSB shared content for social media outreach. In addition, network organizations from nine territories — **Australia, Chinese Taipei, Germany, India, Ireland, Italy, Japan, the Netherlands** and **South Africa** — hosted local initiatives including online and in-person financial education workshops, competitions, financial planning forums at universities, media and social media campaigns, and videos.

Protecting the CFP Marks Worldwide

As part of strengthening global brand awareness, FPSB continued its efforts to protect the strength and integrity of the CFP marks around the world. Ensuring consistent and proper use of the CFP marks reinforces public awareness of the marks, supports global recognition of the certification, and helps ensure the public's continued ability to confidently identify CFP professionals who have committed to competency, ethical standards, and to putting clients' interests first.

CFP | CERTIFIED FINANCIAL PLANNER | CFP

A key focus during the year was reinforcing and protecting the CFP marks globally. Through ongoing education, dialogue, and governance, FPSB and its global network of organizations worked together to ensure the integrity, strength, and long-term value of the CFP certification as the global benchmark for financial planning.