Accredited Financial Advisors

Certified Financial Planner (CFP)
Qualified to advise clients regarding their investments, taxes, estate, insurance, and retirement planning. Globally recognized and respected.
Chartered Investment Manager (CIM)
Help clients manage wealth from an investment and economic perspective.
Personal Financial Planner (PFP)
Qualified to assist clients to manage their wealth. Typically work in the banking sector.
Chartered Financial Consultant (ChFC)
A designation primarily for planners in the insurance industry.
Chartered Financial Analyst (CFA)
Expert in portfolio management and economic analysis. Globally recognized and respected.
Chartered Life Underwriter (CLU)
A designation pursued by top agents who sell life insurance products and do estate planning.
Chartered Professional Accountant (CPA)
Performing accountancy, audit, and tax advising. Globally recognized and respected.
Robo-advisors
Invest primarily in ETFs (exchange traded funds), determining the portfolio mix after the client answers a few questions. Less costly, with little advice.

Worksheet 15.3