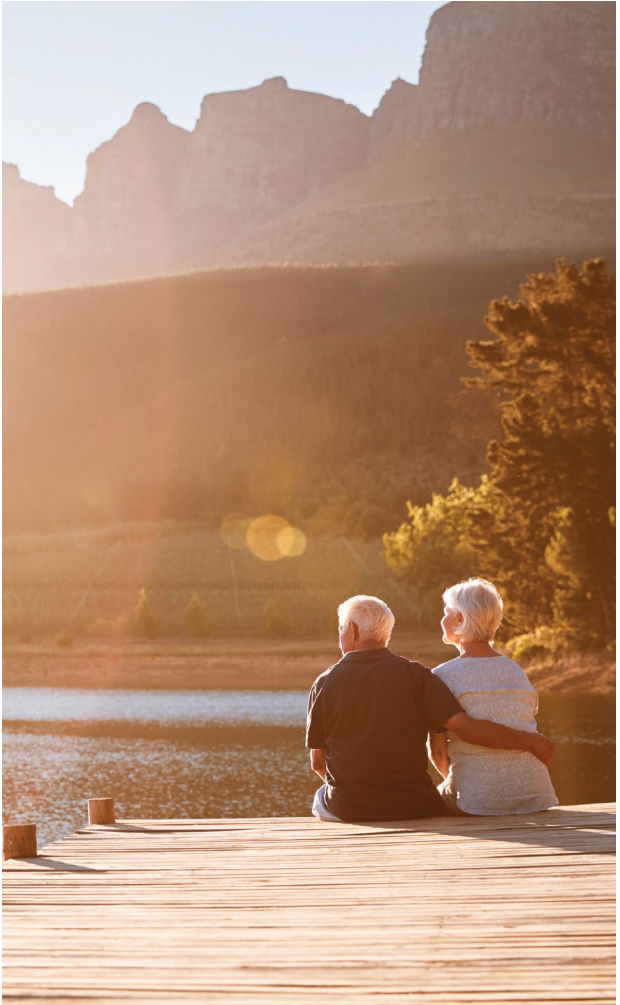


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# Plan toward reaching your financial goals



Investment and Insurance Products:

• NOT FDIC Insured • NO Bank Guarantee • MAY Lose Value

# Work with a CERTIFIED FINANCIAL PLANNER™ professional

As an investor, you have short- and long-term goals you would like to achieve — and it's likely you'll face some challenges along the way. This is where a CFP® professional can step in to help you make sense of it all with a well-designed strategy that takes into consideration your specific situation.

A financial advisor with this CFP® certification has gone through extensive education in analyzing and developing personal, long-term financial strategies for clients.





## Working with a CFP® professional

A CFP® professional can develop a strategy tailored to your needs using a variety of products and services.

### Taking inventory of your total assets

Because you may have several financial milestones you're interested in meeting, a CFP® professional can help you look at your complete financial picture. With access to a broad array of resources, a CFP® professional can develop a detailed inventory of your financial assets to find out where you stand.

### Developing a flexible investment plan

A CFP® professional can help you identify your financial priorities in light of current conditions and then make adjustments as your life and the markets change.

### Assisting in estate planning

Using a team approach to coordinate estate planning strategies with you and your attorney, a CFP® professional at Wells Fargo Advisors can help you evaluate whether certain techniques are appropriate for your individual circumstances.

# Qualifications of a CFP® professional

To earn the CFP® certification from the Certified Financial Planner Board of Standards, Inc., a financial advisor has met rigorous education, examination, experience, and ethics requirements.

## Education

Taking a comprehensive approach to meeting clients' financial needs, a financial advisor with the CFP® certification has completed training on nearly 100 integrated financial topics, including:

- General principles of financial strategies
- Insurance planning and risk management
- Employee benefits planning
- Retirement and estate planning


In addition to finishing the coursework on financial topics, the candidate is required to have earned a bachelor's degree (or higher) or its equivalent, in any discipline, from an accredited college or university.

## Examination

Passing the CFP® Certification Examination is another requirement for CFP® certification. This comprehensive exam is scheduled to take 10 hours to complete and tests each candidate's knowledge, comprehension, application, analysis, and synthesis of financial topics specified by the CFP Board.

# What is the CFP Board?

The Certified Financial Planner Board of Standards, Inc. (CFP Board) establishes and enforces the education, examination, experience, and ethics requirements for CFP® certificants. Founded in 1985 as the International Board of Standards and Practices for Certified Financial Planners, Inc., the CFP Board is a professional regulatory organization that acts in the public interest by fostering professional standards in personal financial planning.

Certified Financial Planner Board of Standards, Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and  in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements.

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