



# HANDOUT PENGENALAN CERTIFIED FINANCIAL PLANNER (CFP)



## & PROSPEK KARIR FINANCIAL PLANNER DI MASA DEPAN

BY

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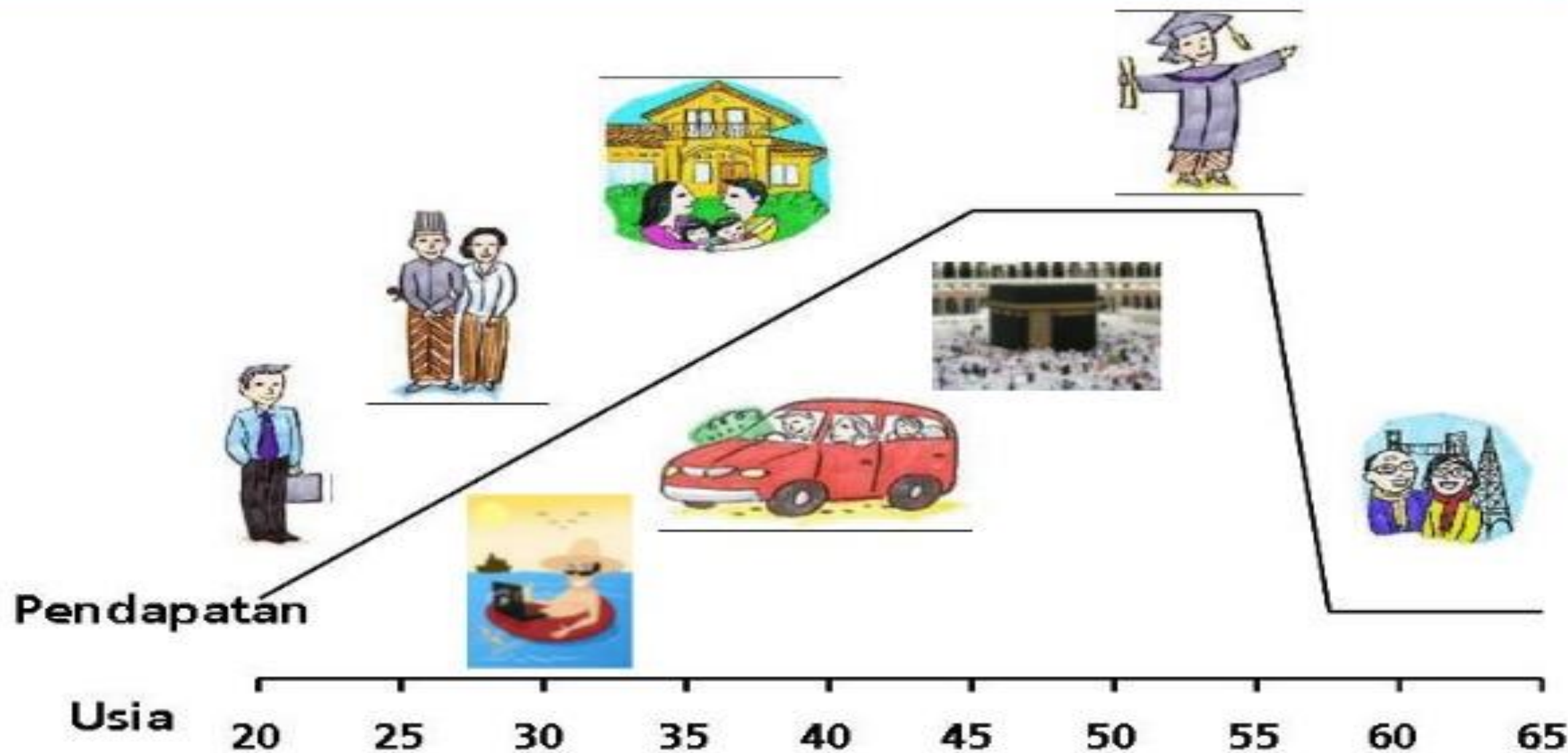
**CFP MEMBER: 1800 0531**



# DAFTAR ISI

1. THE IMPORTANCE OF FINANCIAL PLANNING
2. WHAT IS CFP<sup>®</sup> CERTIFICATION?
3. BENEFITS OF CFP<sup>®</sup> CERTIFICATION
4. FINANCIAL PLANNING AS A CAREER
5. HOW TO BECOME A CFP<sup>®</sup> PROFESSIONAL

# Apa Rencana Masa Depan Anda?





**Periksa Kesehatan  
Keuangan**

Tanggal 27 gajian. Pasti  
gaji nggak cukup lagi  
untuk membayar semua  
pengeluaran



**Catat  
Pengeluaran**

**Hitung  
Kekayaan &  
Hutang**

**Manajemen  
Keuangan**



# Perencanaan Keuangan





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# THE IMPORTANCE OF FINANCIAL PLANNING

# WHAT IS FINANCIAL PLANNING?

FINANCIAL PLANNING IS A COLLABORATIVE PROCESS THAT HELPS MAXIMIZE A CLIENT'S POTENTIAL FOR MEETING LIFE GOALS THROUGH FINANCIAL ADVICE THAT INTEGRATES RELEVANT ELEMENTS OF THE CLIENT'S PERSONAL AND FINANCIAL CIRCUMSTANCES.

Financial Planning integrates the following:





# WHY NEED FINANCIAL PLANNING SKILLS

- THE PROFESSIONAL TITLE OF “INVESTMENT/FINANCIAL ADVISOR” WILL BE REGULATED BY OTORITAS JASA KEUANGAN (OJK). THE REGULATION DRAFT STATES THAT TO HAVE THE “INVESTMENT ADVISOR” TITLE, A FINANCIAL PROFESSIONAL MUST BE PROFESSIONALLY CERTIFIED WITH A WORLDWIDE RECOGNISED CERTIFICATION SUCH AS CFP®.
- ACCORDING TO AAJI'S 2012 REPORT, BANCASSURANCE PRODUCTS GROWTH HAS OUTGROWN THE PERFORMANCE OF AGENCIES' PERFORMANCE. THIS IS FURTHER ENFORCED BY REGULATION FOR BANKS' WEALTH MANAGERS TO BE CERTIFIED UNDER KEPMENAKERTRANS REGARDING SKKNI (INDONESIA WORKING COMPETENCY STANDARD) NO: 100/II/KM/2007, FINANCIAL SECTOR, BANKING SUB SECTOR, WEALTH MANAGEMENT DIVISION, WHICH WILL FURTHER SEPARATE THE COMPETENCY, PROFESSIONALISM, AND CREDIBILITY GAP BETWEEN BANKING PROFESSIONALS AND INSURANCE PROFESSIONALS.
- IN PWC'S 2013 BANKING SURVEY REPORT, WEALTH MANAGEMENT IS RANKED AS TOP 2 PRIORITIES FOR GROWTH, BUT YET OVER 92% BANKING EXECUTIVE DESCRIBE THAT FINDING A QUALIFIED AND EXPERIENCED STAFF AS SCARCE OR VERY SCARCE.





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**WHAT IS CFP<sup>®</sup> CERTIFICATION?**

# CERTIFIED FINANCIAL PLANNER™ CERTIFICATION

## THE HIGHEST STANDARD FOR FINANCIAL PLANNING

- AWARDED BY THE CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS
- MORE THAN 40 YEARS IN EXISTENCE
- FOR PROFESSIONALS WHO MEET EDUCATION, EXAMINATION, EXPERIENCE AND ETHICAL REQUIREMENTS
- REQUIRES COMPLIANCE WITH *PROFESSIONAL STANDARDS AND CODE OF ETHICS*
- ACCREDITED BY NATIONAL COMMISSION FOR CERTIFYING AGENCIES (NCCA)
- OVER 81,000 CFP® PROFESSIONALS IN THE U.S.



# WHY CFP® CERTIFICATION

- - BE AMONG THE TOP FINANCIAL PLANNER IN INDONESIA, CERTIFIED IN SKILLS, COMPETENCY, KNOWLEDGE, AND UNDERSTANDING ABOUT PERSONAL FINANCIAL PLANNING IN PART WITH INTERNATIONAL FINANCIAL PROFESSIONALS
- - BE RECOGNISED AS CREDIBLE PROFESSIONALS IN FINANCIAL PLANNING BY WORLDWIDE PRACTITIONERS
- -FOR WORKING PROFESSIONALS, CERTIFIED WITH CFP® IS PROVEN TO BE A MARK OF COMPETENCY THAT IS COMMONLY USED AS BENCHMARK FOR AN INCREASE IN REMUNERATION AND CAREER GROWTH
- - RECOGNISED BY INDONESIAN GOVERNMENT AS A “FINANCIAL PLANNER” AND RECEIVE SPECIFIC LICENSING WAIVER PRIVILEGES, WHEN OJK’S REGULATION CAME TO AFFECT
- - BETTER UNDERSTAND THE CLIENT’S FINANCIAL STATE, CONDITIONS, AND GOALS THROUGH THE ACCEPTED FINANCIAL PLANNING PROCESS. THIS WAY CLIENT WILL RECEIVE BETTER PRODUCTS TO MEET THEIR NEEDS.

# WHAT IS CFP® CERTIFICATION EXAM PREPARATION TRAINING

CERTIFIED FINANCIAL PLANNER® (CFP®) CERTIFICATION IS THE WORLD'S MOST RECOGNIZED STANDARD EXCELLENCE FOR FINANCIAL ADVISORY SERVICES SUCH AS FINANCIAL PLANNING, RETAIL BANKING, INSURANCE, MUTUAL FUND, ESTATE PLANNING AND WEALTH MANAGEMENT. BY HAVING THE CFP® CREDENTIAL WILL ENHANCE YOUR PROFESSIONAL STATUS AMONG YOUR PEERS IN PAR WITH INTERNATIONAL PROFESSIONALS



# PROGRAM OBJECTIVE

- ABLE TO DEMONSTRATE THE UNDERSTANDING FOR THE CONCEPT OF FINANCIAL PLANNING, CASH MANAGEMENT, PERSONAL RISK MANAGEMENT, INVESTMENT PORTFOLIO MANAGEMENT, RETIREMENT PLANNING, PERSONAL TAX MANAGEMENT, AND ESTATE PLANNING
- UNDERSTAND CLIENT'S NEED THROUGH THE CFP® FINANCIAL PLANNING PROCESS AND PROPERLY DELIVER A TAILORED SOLUTION SUITABLE TO CLIENT'S NEED
- ABLE TO PROPERLY COMPREHENSIVELY PROFILE CLIENT'S INVESTMENT RISK PROFILE AND INVESTMENT PREFERENCE
- APPLY THE ADVANCE CONSULTATIVE FINANCIAL PLANNING SALES TALK AND USE FPSB'S FINANCIAL PLANNING SOFTWARE
- PREPARED STUDY PLAN FOR THE WORLD FAMOUS, 10 HOURS CFP® EXAMINATION 1 - 4

# Tahapan dalam Perencanaan Keuangan





Distribusi Kekayaan Waris

Dana Hari Tua

Tujuan-tujuan keuangan  
#IndonesianDreams

Manajemen Risiko

Dana Darurat  
dan Arus Kas

# MATERI PERENCANAAN KEUANGAN

## Catatan Arus Kas

### Penghasilan

Tetap

Tidak Tetap

### Pengeluaran

1. Bayar Hutang (max 35%)
2. Bayar Asuransi (min 10%)
3. Investasi (min 10%)
4. Biaya keluarga (life style)

**Surplus: Penghasilan - Pengeluaran**

## Catatan Kekayaan

### Aset/Harta

- Aset Likuid
- Aset Penggunaan Pribadi
- Aset Investasi

### Liabilitas/Hutang

- Jangka panjang
- Jangka Pendek

**Kekayaan Bersih: Harta - Hutang**



# MATERI

## PENGELOLAAN KEUANGAN

### Financial Health Check (8 rasio)

- Likuiditas (Dana Darurat dan Dana likuid VS Kekayaan Bersih)
- Aset Produktif (menyisihkan dari pendapatan)
- Hutang (Hutang Baik dan Hutang Buruk}
- Kebangkrutan

### Risk Profile

- Aggressive
- Moderate
- Konservatif

### Plan Construction

- Asuransi jiwa – Income protection
- Asuransi Jiwa – Expense protection
- Perencanaan Dana Pendidikan
- Perencanaan Dana Hari Tua

# MATERI ESTATE PLANNING

WHEN SOMEONE DIES  
SAAT KEPASTIAN ITU TIBA

## Catatan Kekayaan

### **Asset/Harta**

- Aset Likuid
- Aset Penggunaan Pribadi
- Aset Investasi

### **Liabilitas/Hutang**

- Jangka panjang
- Jangka Pendek

Kekayaan Bersih: Hutang - Pengeluaran

ASSET PROTECTION

## Catatan Kekayaan

### **Estate/Harta Waris**

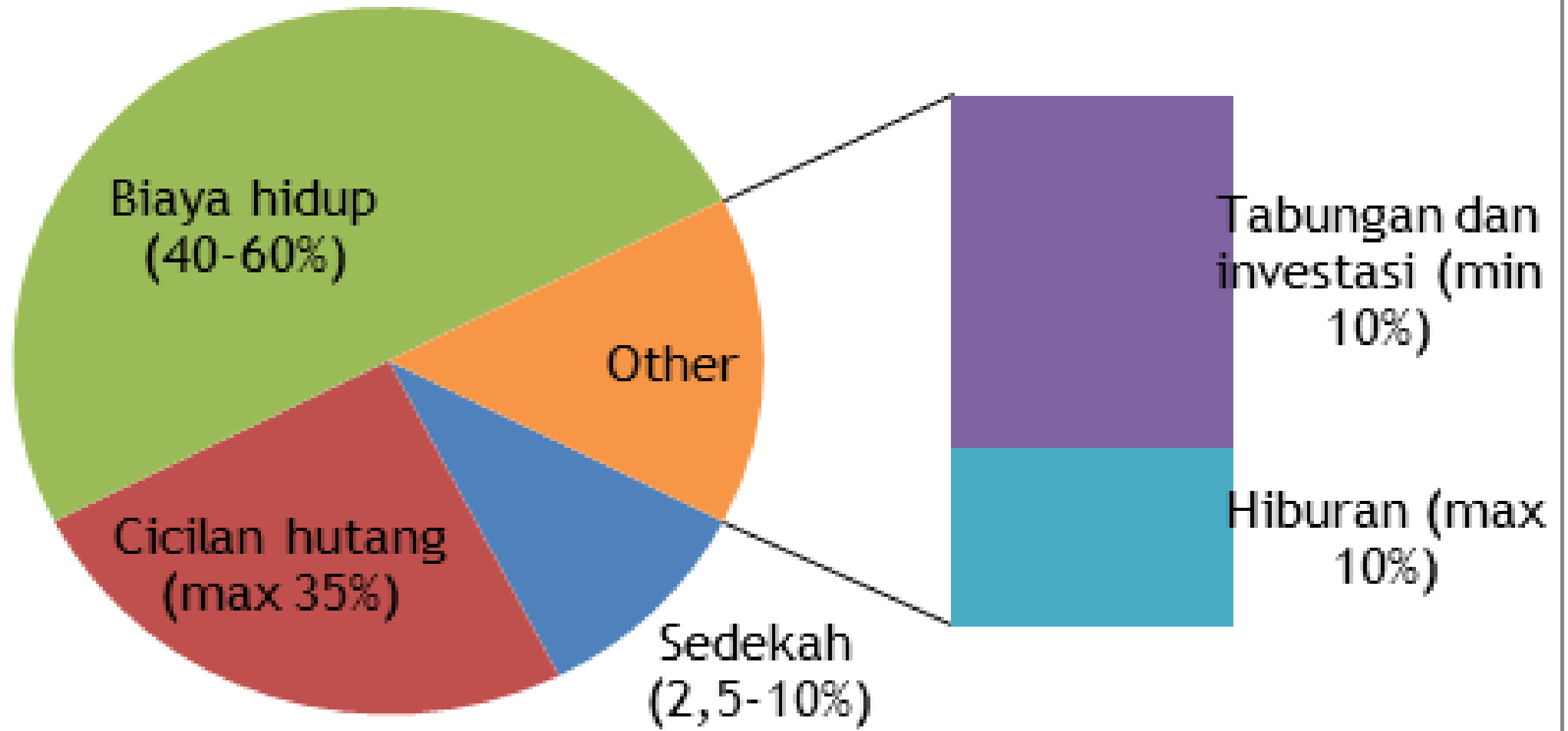
- Apakah Aset masih Likuid?
- Status Aset Investasi ??

### **Liabilitas/Hutang**

- Hutang Jatuh Tempo?

Bagaimana status kekayaan setelah meninggal?

# Perencanaan Keuangan yang Ideal



# Perencana Keuangan 5 Kriteria Terbaik

Bisa dipercaya, ada trust yang kuat. Dalam konsultasi, Anda harus terbuka kondisi keuangan.

Independen, saran yang diberikan untuk kepentingan klien. Bukan jual produk dari perusahaan tertentu.

Perencana keuangan memiliki berbagai produk. Banyak pilihan bagi klien memilih sesuai kebutuhan.

Riset yang kuat. Dalam menyusun rencana keuangan dibutuhkan dukungan pengetahuan dan informasi memadai.

Punya sertifikasi untuk memastikan kompetensinya memang sudah diakui.

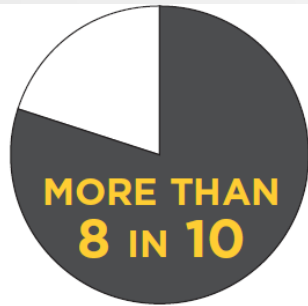




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## BENEFITS OF CFP<sup>®</sup> CERTIFICATION

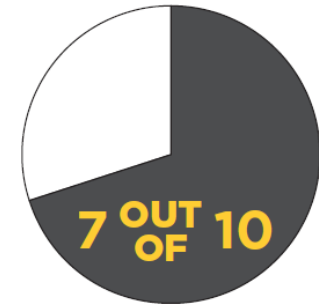
## Consumers see value of working with certified advisors



More than 8 in 10 believe that certifications are important when choosing a financial planner



Nearly 9 in 10 report they would feel more confident working with a financial planner who has a financial planning designation

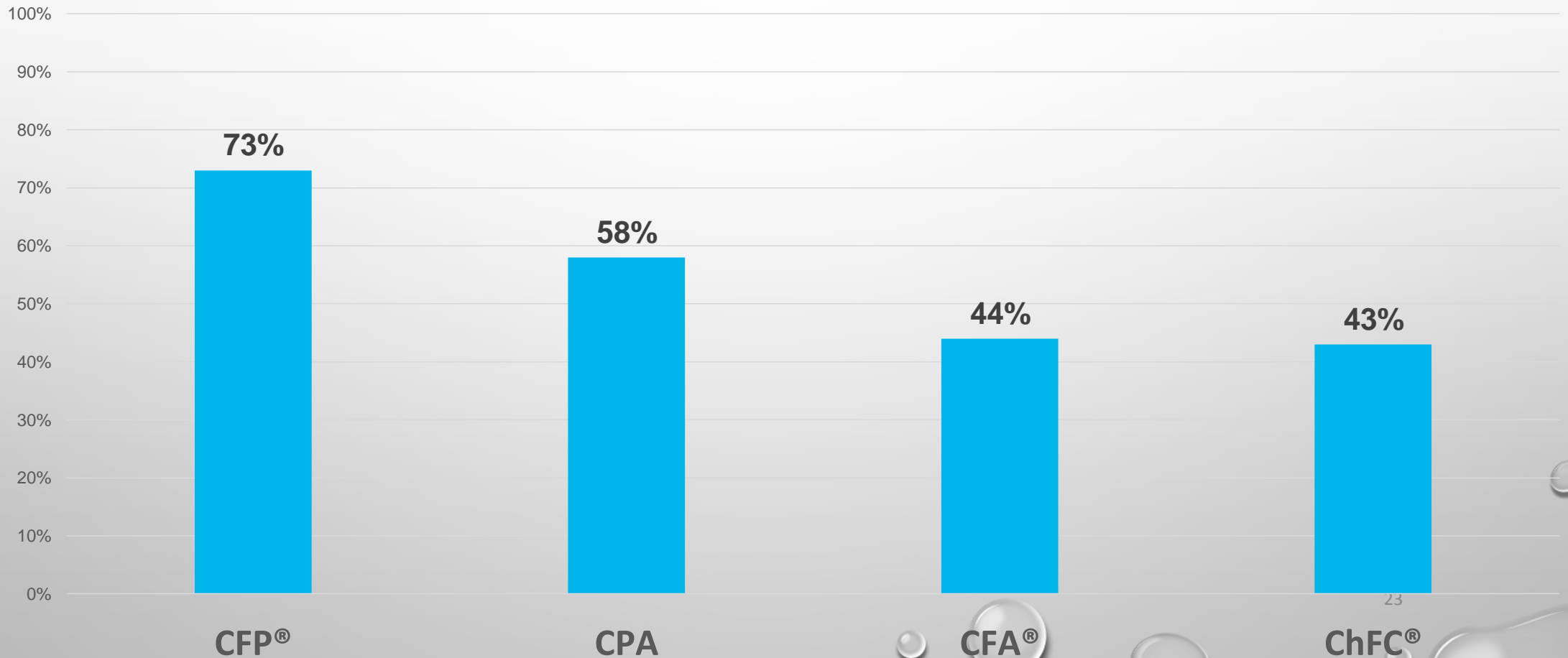


7 out of 10 prefer an advisor who has the ability to look at their whole financial situation

VALUED BY CONSUMERS

# CFP<sup>®</sup> certification is the preferred financial planning designation

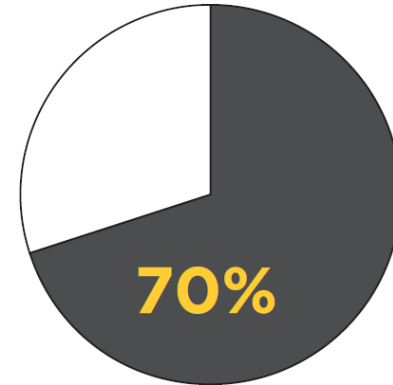
Agreement with Necessity of Various Designations Among Mass Affluent Initiators



## ENABLES PROFESSIONAL GROWTH

### COMPETENCY + CONFIDENCE + CREDIBILITY = THE TRUSTED ADVISOR

- BUILD **COMPETENCE** IN A WIDE RANGE OF FINANCIAL AREAS
- GAIN **CONFIDENCE** IN YOUR ABILITIES, THINKING AND FUTURE
- ENHANCE YOUR **CREDIBILITY** WITH POTENTIAL CLIENTS

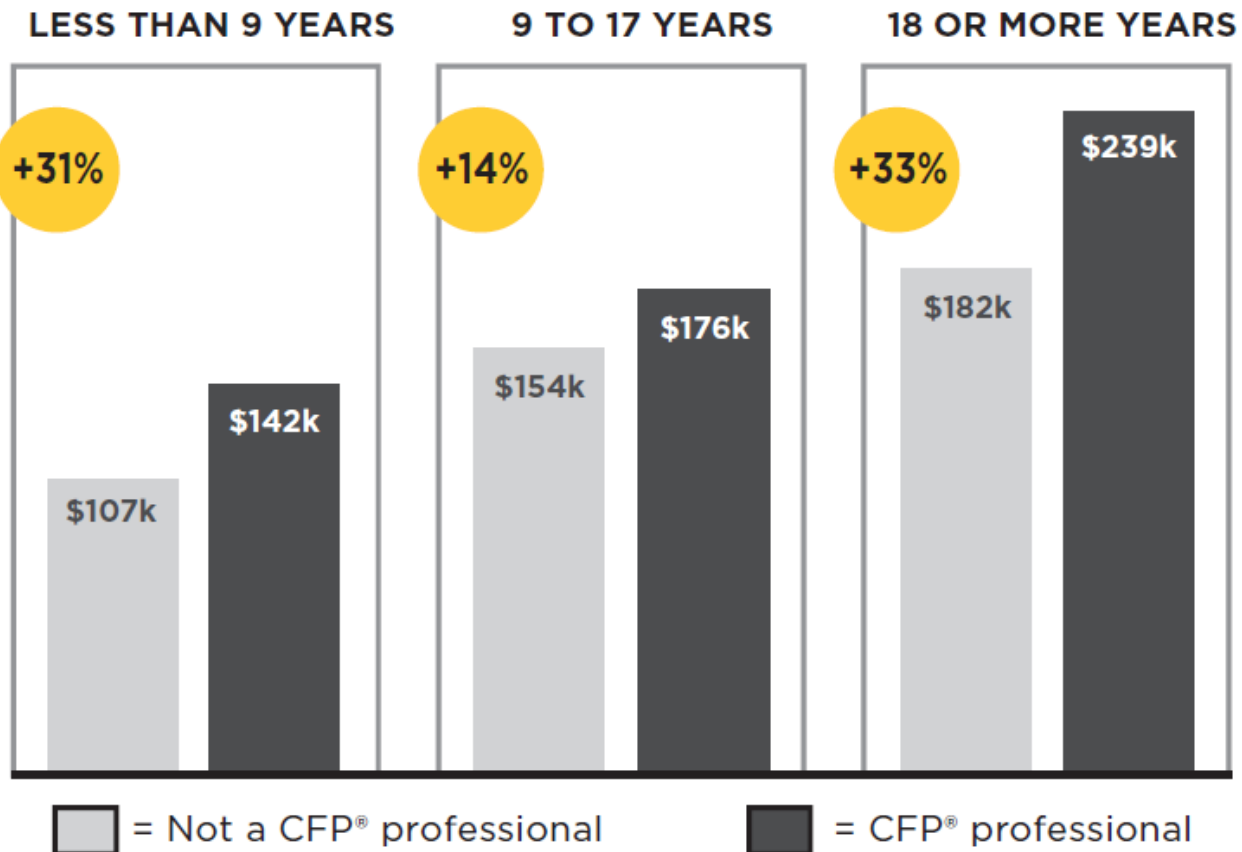


**of CFP<sup>®</sup> professionals** say CFP<sup>®</sup> certification has had a positive impact on their knowledge, their confidence with clients, and client trust



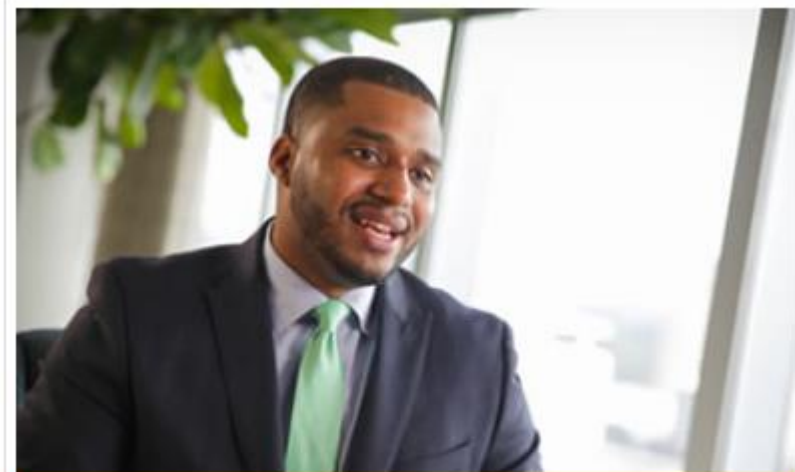
# INCREASES EARNING POTENTIAL

## AVERAGE 2014 COMPENSATION BY ADVISOR YEARS OF EXPERIENCE (US\$)



## WHAT CFP® PROS SAY

- 91% ARE VERY SATISFIED WITH THEIR DECISION TO PURSUE CFP® CERTIFICATION, WITH 76% GIVING THE HIGHEST RATING TO CERTIFICATION SATISFACTION
- 83% SAY CFP® PROFESSIONALS HAVE A "COMPETITIVE EDGE" OVER FINANCIAL PLANNERS WHO DO NOT HOLD THE CREDENTIAL
- 77% OF RESPONDENTS STRONGLY AGREE THAT THE CFP® CERTIFICATION CONTRIBUTES DIRECTLY TO THEIR OWN PROFESSIONAL SUCCESS
- 66% SAY THAT BECOMING A CFP® PROFESSIONAL HAD A POSITIVE IMPACT ON THEIR INCOME
- 91% WOULD RECOMMEND THE CFP® CERTIFICATION TO OTHER FINANCIAL PROFESSIONALS



*"One of the things I like most about being a CFP® pro is that I get to make a difference in people's lives. It's not a transaction— they're deciding to bring you into their lives and be responsible for what's most precious to them."*

*Justin Sullivan, CFP®*



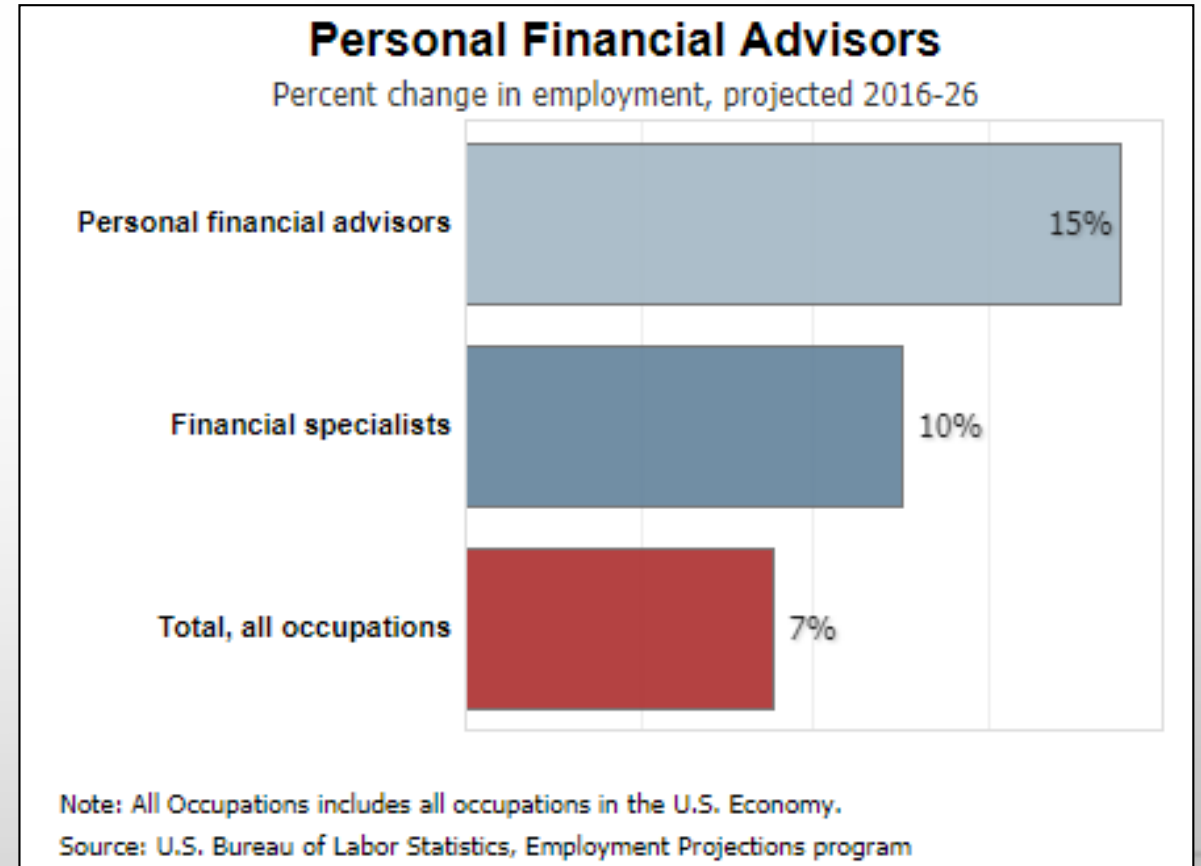
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# FINANCIAL PLANNING AS A CAREER

# GROWING JOB MARKET

## FINANCIAL PLANNERS ARE IN HIGH DEMAND

- BUREAU OF LABOR STATISTICS PROJECTS 15% GROWTH BETWEEN 2016 AND 2026 – 4% HIGHER THAN OTHER OCCUPATIONS<sup>1</sup>
- AMERICANS NEED FINANCIAL ADVICE
  - 46% OF ADULTS COULD NOT COVER AN EMERGENCY EXPENSE COSTING \$400, OR WOULD COVER IT BY SELLING SOMETHING OR BORROWING MONEY<sup>2</sup>
  - 36% OF AMERICANS AGES 18-34 RECEIVE FINANCIAL HELP FROM FAMILY MEMBERS NOT LIVING WITH THEM<sup>3</sup>
  - 31% OF NON-RETIRED RESPONDENTS HAVE NO RETIREMENT SAVINGS OR PENSION, INCLUDING 27% OF NON-RETIRED RESPONDENTS 60 OR OLDER<sup>2</sup>



# MULTIPLE PATHWAYS INTO PROFESSION

Financial planning is not a one-size-fits-all career:

- **Registered Investment Advisory (RIA) Firms**  
(e.g. Edelman, Mariner, RTD Financial Advisors)
- **Wirehouses**  
(e.g. Morgan Stanley, UBS, Wells Fargo, Merrill Lynch)
- **Banks**  
(e.g. PNC, SunTrust)
- **National and Regional Broker Dealers**  
(e.g. Ameriprise, Raymond James)
- **Insurance Broker Dealers**  
(e.g. Northwestern Mutual, AXA, MassMutual)
- **Independent Broker Dealers**  
(e.g. Commonwealth Financial Network, Advisor Group, LPL Financial)
- **Direct Channel**  
(e.g. Vanguard, Fidelity, Charles Schwab)

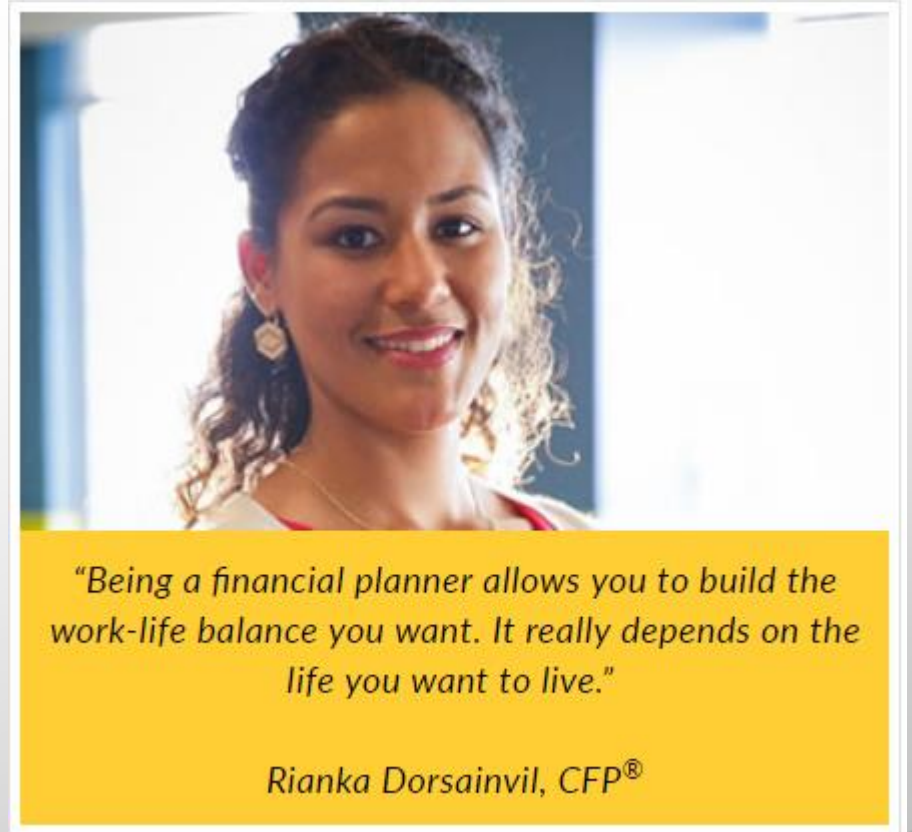




# REWARDING CAREER

## BUILD YOUR FUTURE WHILE HELPING OTHERS

- MEDIAN INCOME FOR CFP® PROFESSIONALS RANGES FROM \$68,000 TO \$334,000, DEPENDING ON THE JOB ROLE AND YEARS OF EXPERIENCE (INVESTMENTNEWS 2017 ADVISER COMPENSATION & STAFFING STUDY REPORT)
- FLEXIBILITY TO BALANCE PERSONAL AND PROFESSIONAL LIFE
- HELPING PEOPLE DEAL WITH FINANCIAL CHALLENGES AND BUILD WEALTH





# NEED FOR WOMEN FINANCIAL PLANNERS

## CONSUMERS AND THEIR FINANCIAL NEEDS ARE BECOMING MORE DIVERSE; THE FINANCIAL PLANNING PROFESSION NEEDS TO LOOK MORE LIKE THE CLIENTS IT WILL SERVE

- WOMEN CONTROL MORE THAN A THIRD OF THE WEALTH IN THE U.S.
- ONLY 23% OF THE 81,000 CFP® PROFESSIONALS ARE WOMEN
- LACK OF ROLE MODELS IS ONE OF TWO KEY FACTORS CONTRIBUTING TO PROFESSION'S CURRENT LACK OF DIVERSITY





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# HOW TO BECOME A CFP<sup>®</sup> PROFESSIONAL

# CREATE AN ACCOUNT WITH CFP BOARD

## CFP.NET/ACCOUNT

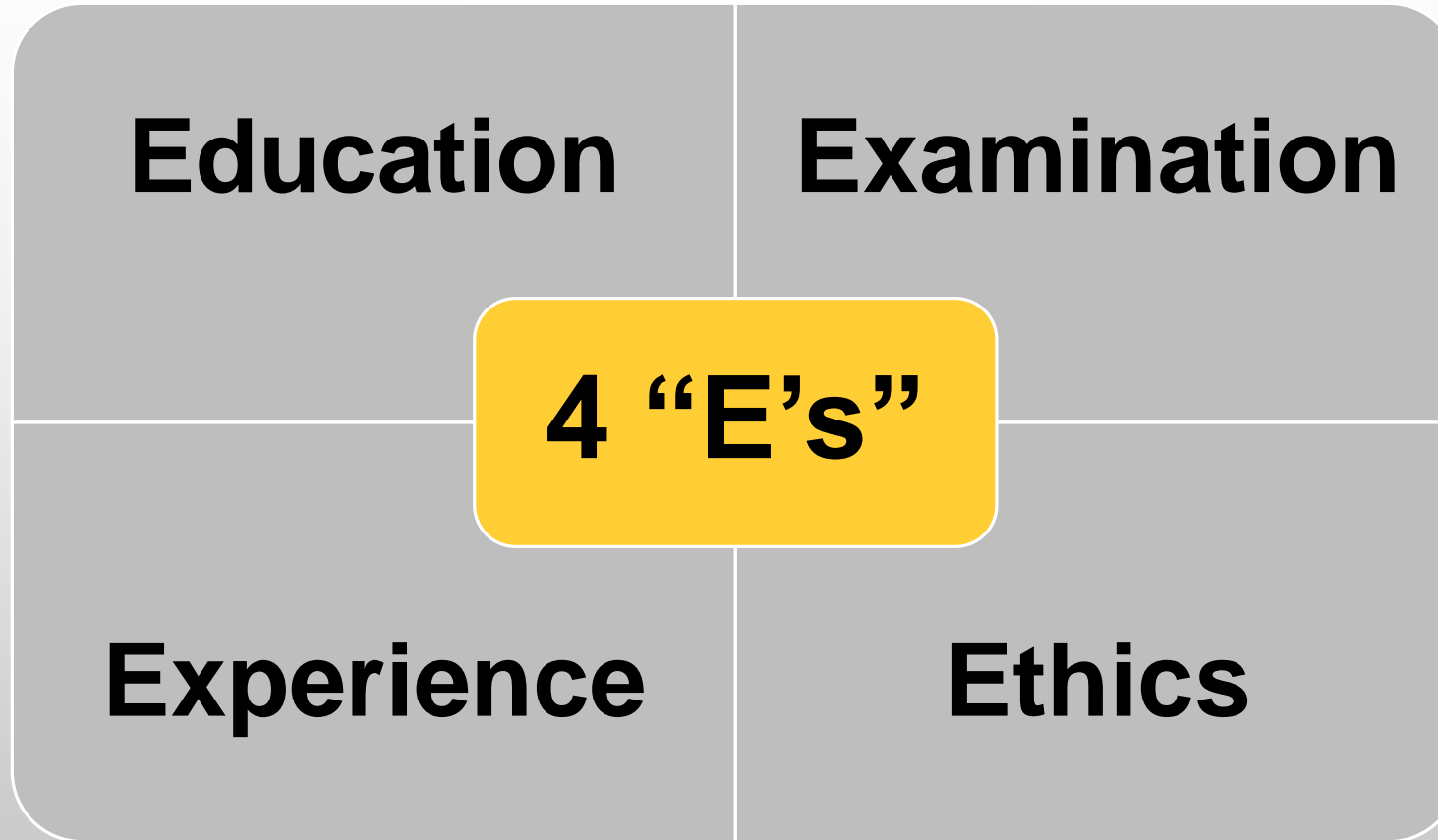
- GET THE LATEST INFORMATION ON CERTIFICATION REQUIREMENTS
- RECEIVE GUIDANCE FROM CFP BOARD
- ACCESS HELPFUL CAREER RESOURCES:
  - CAREER CENTER
  - CANDIDATE FORUM
  - MENTORSHIP



# THE FOUR E'S OF CERTIFICATION

- Bachelor's Degree
- Financial Planning Coursework
- Challenge Status

- Traditional Pathway (3 years)
- Apprenticeship Pathway (2 years)



- Computer-based
- Offered 3 Times/Year
- 170 Questions
- Financial Planning Coursework
- 63.7% Average Pass Rate in 2017

- Background Check
- Code of Ethics
- Fiduciary Standard

# TARGET AUDIENCE

This program is designed for experienced and senior professionals who are working in the Financial Industry as Wealth Manager, Investment Advisor, Financial Consultant, and Financial Planner. CFP® is also designed for those who wish to master theoretical knowledge and practical application of full cycle of Wealth Management in Financial Organisation such as in Banking, Insurance, Mutual Fund, Asset Management, and Stock Brokerage.

# REQUIREMENT

CFP® IS AVAILABLE FOR PROFESSIONALS AND PRACTITIONERS WITH BACHELOR DEGREE (S1) OF ANY QUALIFICATION AND A MINIMUM 2 (THREE) YEARS OF RELEVANT WORK EXPERIENCE OR WITH DIPLOMA (D3) OF ANY QUALIFICATION WITH A MINIMUM OF 5 (FIVE) YEARS OF RELEVANT WORK EXPERIENCE.



# REFERENCE

- [HTTP://WWW.FPSBINDONESIA.NET/](http://www.fpsbindonesia.net/)
- [HTTPS://WWW.FPSB.ORG/](https://www.fpsb.org/)