



June 29, 2023

FPA Board of Directors
Financial Planning Association
1290 Broadway, Suite 1625
Denver, Colo. 80203

Re: Post-Meeting Report of the OneFPA Advisory Council's June 15, 2023, Meeting

Dear Colleagues,

The OneFPA Advisory Council Executive Committee ("ACEC") is pleased to provide this post-meeting report from the OneFPA Advisory Council's ("Council") meeting on June 15, 2023. We want to thank the Board for taking the time to join us for the meeting. The time exploring title protection and your specific questions on this important issue was productive. The Board's participation in the meeting also sent an important message to the Council about the high level of regard you hold the Council as a critical voice for the Association's chapters, communities, and members.

As mentioned, the meeting focused on **the Association's goal of securing the legal recognition of financial planners through title protection**. This was the third meeting the Council held since FPA's announcement in July 2022 focused on this issue. The meeting was the capstone of a nearly six-month "listening tour" the Board has conducted with internal stakeholders.

Following brief introductory remarks by Council Chair Ginnie Baker, CFP®, and FPA President-elect Claudia Kane, CFP®, an update on where this initiative stands was provided by FPA President James Lee, CFP®, and FPA CEO Patrick Mahoney. The balance of the meeting then centered on five questions provided by the Board, which were sent to all Council representatives four weeks before the meeting. It was requested that the representatives engage in dialogue with their respective boards and members and come prepared to share their input. The questions were:

1. On a scale from 1 to 10 (with 10 being highly aware), how aware are the members in your chapter/community about the title protection initiative? How can FPA increase the awareness among your members?
2. What do you think are the biggest benefits of title protection? What do you see as the potential drawbacks?
3. Should anyone who represents themselves as a financial planner be a fiduciary at all times when working with a client?
4. Should a college degree be required to hold out as a financial planner, or should there be alternate pathways? If a degree should be required, should the degree be in personal financial planning?
5. Should the threshold standards to hold the title financial planner be solely based on the standards to be a CFP® professional?

What follows is a summation of the responses to these questions as collected during the meeting and through a post-meeting survey of the representatives. Some comments were not included in this report due to repetition.

Question 1: On a scale from 1 to 10 (with 10 being highly aware), how aware are the members of your chapter/community about the title protection initiative? How can FPA increase the awareness among your members?

Between the feedback collected during the Advisory Council meeting and the post-meeting survey distributed to the representatives, an average rating of 6 (on a scale of 1-10) was provided. What follows are the open-ended responses collected during the call and survey that provide input on how to increase awareness.

- We sent a survey to our members with these questions, and out of the responses, overall awareness was about a 6 to 7 (on a scale of 10). There was a suggestion for an email update or presentation like at our local chapter events. People need to hear it 100 times and 100 different ways before it starts to sink in.
- Awareness is a 4. It needs to be talked about more at the chapter level.
- Awareness is a 2. Think about changing the campaign to better describe what you're trying to accomplish. Is "title protection" the right phrase to use? It caused confusion within our chapter board with property title fraud, etc. Have face-to-face time at chapter conferences to facilitate a discussion in the local meetings.
- We have brought it up during our chapter meetings. I don't think there's anything additional we can do or nationally can do to make everyone more aware. Just keep doing more of the same.
- Develop something we can use to present to our members. A brief presentation and script can help communicate what this effort is and what it's all about.
- From a Council representative: *"I did not know about it (title protection). I assume FPA used all the primary communications - emails, the magazine, having each chapter discuss, personal mailings?"*
- Develop a series of very short emails with facts about the issue. Nobody wants to read long emails.
- Continue to communicate via all channels. Sometimes we only pay attention to something if we are smacked in the face with it.
- During our monthly chapter and board meetings, I can discuss the importance of this topic with our group.
- Advertising on social media. Continue to send out communications via newsletters and social media. Have a short segment on the topic at local chapter symposiums. Hold more town halls and send videos out to members. Send emails and post videos/updates on LinkedIn that are shareable.
- Provide chapter leaders with written and video "Announcements" to share with members during the meetings.
- Continue to communicate consistently on the topic at national and local levels.
- Continue (or not) promoting that FPA is trying to be the independent driving force behind title protection. In contrast, it's probably more important to CFP Board. Why not let them worry about it?
- Generate more media attention through well-respected media outlets, direct communication, and public marketing (social media).
- Consider sending letters in the mail/mailers.

- Make a case that is understood by the American public. Push the similarity of working with other professionals (i.e., checkups with your physician, a visit with your tax professional, a visit to your financial planner).
- Send out a plain language letter—paper and email—to explain what, why, and how FPA is working to protect the title.
- In all FPA communications, share the steps members can take to help.
- Spend 40 years working on it (not a joke).
- Efforts are the right ones. We need to keep doing more of the same.
- Provide FAQs that we can distribute to members in blasts, at local meetings, etc.
- Efforts made so far have been very effective. Patrick's talk during the recent FPA NorCal conference was particularly useful.

Question 2: What do you think are the biggest benefits of title protection? What do you see as the potential drawbacks?

For the sake of simplicity, this question has been broken out into a section for "Benefits" and a section for "Drawbacks" to make reviewing the input easier. Due to a significant amount of overlap in the comments, some were not included when they were already stated by someone else.

Benefits:

- Clarity for the consumer and the profession (what is and is not a financial planner).
- It would breathe a lot of new life into the membership—especially among CFP® professionals and financial planners—many advantages of having a clear definition of the title.
- The consumer benefits only if it truly highlights people who are doing comprehensive planning.
- It sets industry standards.
- More respect for the financial planning profession and better define the profession. A known standard for a financial planner can lead to better career paths and education programs to become a financial planner.
- There's always a barrier to entry when achieving titles/certifications, and they are there for a reason. With that in mind, title protection ensures that a person is minimally qualified to perform the duties of their position. If there is a set of standards/education/experience, like that of the CFP®, then the public can trust an individual who holds themselves to be a financial planner. The best-interest policy will also be beneficial. Those pursuing the new standard can also market themselves given the financial planner title and that they've achieved this title not only by name but also by qualification.
- This would benefit consumers by ensuring they are working with the proper professional. This would benefit advisers by helping their services stand out. Community/client awareness and protection.
- It allows for advisers who are truly doing financial planning to be able to use the title and know that anybody else who calls themselves a financial planner is doing financial planning.
- More clarity and respect for the title of Financial Planner to be recognized as one of the top professions.

- The biggest benefit of title protection would be able to provide prospects and clients with household name recognition and not have those who are not credentialed hold themselves out as Financial Planners.
- The competency aspect of a "career path" and it being a profession.
- Greater differentiation for advisers with the experience and commitment to holistic/fiduciary planning.
- Clarity around the use of "Financial Planner." I'll use the same analogy as a CPA issuing Certified Financial Statements. It has meaning. They've looked at records, and verified information, and therefore, they can be relied upon. If not, there are consequences.
- It is working in the right direction in terms of clarity to the consumer in the differences between a planner and non-fiduciary advisers.
- Client protection. Heightened adviser profile.
- Then the Title of Financial Planner will mean something more meaningful.
- Giving the consumer a clear understanding of who and what a financial planner is and what service they provide. Getting industry associations united.
- Recognizing a true profession.
- Giving financial advisers better rapport with clients. Better standards for the profession.
- Lots of benefits, we are generally in favor of the initiative.
- Having a recognized profession and a title that is protected. Not everyone will be able to call themselves a financial planner. Puts us more in line with other professions, such as CPAs, engineers, architects, and attorneys. Reducing confusion for consumers.
- Draws the distinction between planning and sales. Prevent "salespeople" (insurance, annuities, etc.) from pretending to be financial planners. This will create a cleaner choice for the public.
- It's ok to work with a transactional professional to obtain investment and protection products. If you're truly looking for a written plan on how to financially arrange your life, a financial planner with advanced credentials demonstrating their commitment to the craft of financial planning is the right professional to consult. It will help define who financial planners are and not let just anyone use the title.
- The biggest benefit is the fiduciary responsibility that comes with it. It is important that our industry reflects well. When clients look for an adviser, they should feel confident in their selection, knowing that their adviser is going to always do what is best for them.
- Making the industry hold itself to a standard that consumers understand.
- It adds credibility to the title and creates a differentiation amongst people that hold themselves out as financial planners that really aren't.
- Positioning ourselves as protectors of the public against incompetent/false providers.

Drawbacks:

- A disadvantage is that some dissenters may opt to leave FPA.
- What many in this field call a financial plan is not actually a financial plan. Many of them are sales tools or do not address anything other than investments or insurance. Many of them use straight-line projections and use incorrect assumptions.
- More regulatory oversight, red tape, confusion to the consumer if title protection does not create a clear distinction of what a financial planner is.
- If a person is minimally qualified as of today's standards, they undertake more effort to meet the new standards. A busy professional with an existing book of business, or a new graduate who thinks that they only must pay their Series/LTC/L&H exams, are required to complete additional steps in a career that they already must market themselves, get clients, and grow their business. These professionals are entrepreneurs who need to provide for themselves and their families, and this would be an additional step for them to complete.
- Increased regulations, potential requirements for advisers, etc.
- Advisers who are not doing planning can easily call themselves an adjacent term (financial adviser, wealth manager, etc.), and the majority of the public will not know the difference.
- I think the intention is good, but many will just put other non-protected titles on their cards.
- Risk of lack of clarity and misusing the title.
- The potential barriers to entry into the profession for underrepresented demographics which is something those groups are currently experiencing.
- Confusion with CFP® marks are the biggest issue I see from a consumer standpoint.
- Money, time, and energy fighting for something (legislation) that may not materialize. Why not take the high road and increase marketing around the CFP® mark and what they mean?
- The concern from some of our members is that it is only a (very) small step and won't solve the problem. Non-fiduciaries can still call themselves advisers, wealth managers, wealth planners, etc., which continues the confusion in the industry. A concern would be it is a lot of time and financial resources that may not result in the impact we hope for.
- Young advisers are being hurt who haven't met the criteria yet.
- Possibly waste a bunch of FPA's time and money.
- I think "imposters" will just use a different title.
- It is going to be hard to create standards that everyone is happy with.
- Enforcement, setting standards, public confusion with CFP® vs. financial planner, interplay with CFP Board/AICPA and other designations/membership organizations.
- There is no regulatory body to control such a designation. If the SEC wanted to protect it, they could act. We don't need a private organization attempting to control such a designation.

- I think it is a waste of our time and money. Lobbying for financial education at the HS/Collegiate level would provide a much broader benefit.
- It must be promoted correctly, planners have to be as good as advertised, and the public's experience and perceptions have to ring true. In other words, monopolizing the title does nothing if it isn't synonymous with the highest merits. The problem hasn't been the title being used too broadly; it's that the large pool of people using it includes many who, in short, aren't very high quality.
- Title protection could exclude some people that have been practicing for a long while but don't meet the new criteria.
- More regulation, variations in qualifications per state. This needs to be controlled by a federal regulatory organization, not a private organization—and certainly not FPA or CFP Board.
- More fees and regulations on the industry/professionals. An extra governing body to answer to. Potential for alternatives if someone's favorite credentials aren't included in the "financial planner" qualification.
- There will always be loopholes, and no qualification is perfect, so it should be a guideline versus an absolute certification.
- Pushback from product sales professionals and coordination with similar professional organizations for continuing education could be a burden on the professional's time.
- Governmental regulation adds expense and hassle and very little to no consumer protection.
- The only drawback is if there was a substantial increase in administrative paperwork to use the financial planner title. If it's something clear-cut and existing (like CFP® professional), that would be great.
- Gaining exclusivity won't ensure success. Botching any of the things listed will lead to a smaller pool of what's perceived as mediocre professionals calling themselves financial planners. The other groups will simply market as financial advisers.
- Potential confusion among clients and advisers on the changes.
- Many people will be opposed to it in the industry (not outside of the industry), but there will be a lot of people without the right certifications upset they cannot use the title.
- Some members won't be happy; some will drop their membership. We still believe it's worth pursuing.
- It's tough to create the criteria that allow the use of the financial planner title. Where are lines drawn? Additionally, how would it be enforced, and where would the time/funds come from to listen to complaints and act?
- Uniting sales companies against us/the effort.

Question 3: Should anyone who represents themselves as a financial planner be a fiduciary at all times when working with a client?

In the post-meeting survey, 23 of the 34 representatives simply stated "yes" without any additional comments. What follows are those additional comments collected in the survey and feedback heard during the meeting.

- For FPA of Dallas/Fort Worth, our internal survey showed 93% of the respondents said yes, 4% said unsure, and 4% said no. So an overwhelming majority said yes.
- There is a lack of a uniform definition of a fiduciary duty. If we agree that a fiduciary duty is the standard that we want financial planners to be held to, then we really do need to agree on what exactly is the uniform definition of fiduciary duty that we can all agree to.
- I think the importance here is the definition, whatever it ends up being the definition of what is a financial planner, and ultimately, I think it comes down to the functions because I could just be somebody that does strictly investments. I just like Anthony, maybe just strictly insurance; somebody else may do comprehensive financial planning. You know, there's so many, as we all know, there are so many different nuanced areas of financial planning. It's tough to craft a universal definition of who is and who is not. So that I, James, you, and I have talked about this before I think it comes more down to finding the functions and, you know when defining a line of when you're acting as a financial planner when you're not. And once we have that, then we can go to the regulatory agencies and just say, protecting this.
- I think it's important that we keep in mind whether we are attempting to regulate the financial planning process and the delivery of the financial planning process, whether we are attempting to deliver the delivery of financial plans, which are not necessarily the same thing, or both. I think we do need to define very clearly what we are attempting to protect by instilling these standards. And whether that is the protection of the process of planning, whether that is the protection of the process of anything that results in a financial plan, or some combination.
- The answer should be yes if we really want to do the right thing for consumers. Only 12% (according to the FINRA 2023 report) of all advisers operate under the 1940 Act all the time. Conflicts of interest make working as a fiduciary impossible. Not having the appropriate education (at minimum, a university degree in finance/accounting so you know how to read financial statements and a CFP®) makes it impossible to know what strategy, products, and solutions are in the client's best interest.
- Unless the fiduciary standards conflict with how the line of business is regulated. For example, CMS disallows financial planners who are also licensed to sell Medicare Advantage plans to ask detailed health or financial questions when selling MA plans. The client would need to request a separate appointment for financial planning.
- NO. I hat switch. As a fiduciary, I write financial plans for a fee. The client can take the recommendations from a plan and shop for the product or service on their own. Written financial plans for a fee is a service that my firm offers. I believe I should be able to use the title of Financial Planner since financial planning is what I do for a living. I also manage wealth for a fee, and I sell financial products that pay a commission. I disclose the existing conflict of interest.
- It's a prerequisite for CFP® certification. You either are, or you are not.
- This is currently one of the most important distinctions between being a CFP® vs. just a financial planner.
- Yes, with the keywords being AT ALL TIMES, meaning they can't take off their fiduciary hat and sell products.
- The idea that people can be a fiduciary at some points in the relationship but not others is ridiculous. Clients cannot tell the difference, and no amount of disclosure fixes this problem. If you're a financial planner, you're always a fiduciary.
- Yes, in most situations.

- Yes - unless that means NO commissions. I almost never sell any commission products, but if It makes sense for an annuity (rarely), or insurance products, that should be an option. Not just RIA's perspective.

Question 4: Should a college degree be required to hold out as a financial planner, or should there be alternate pathways? If a degree should be required, should the degree be in personal financial planning?

As with the previous questions, there were many repetitive comments shared.

- There's a general consensus (in my chapter) that, yes, a degree should be required. But no, it does not need to be in financial planning.
- FPA of Dallas/Fort Worth's internal survey shows 65% said yes—a degree should be required, and 21% said unsure. And then, should the degree be in financial planning? 72% said no. 11% said yes.
- In medicine, you don't necessarily have to have a medical bachelor's degree, but you have to go to medical school. In law, you don't have to have an undergrad degree in law, but you do have to go to law school.
- Yes, to a college degree, and it should be in finance, accounting, or—at a minimum—business.
- Yes and no. Experience should be considered with a 2 or 4-year degree. There is limited availability for this degree presently, and it could keep qualified people from the profession.
- Yes, to a degree, but no to a degree in personal financial planning because there are so few universities offering it as a degree or concentration. In addition, the experience requirement is what would be really important.
- We should be able to ensure a minimum competency by requiring a degree (not necessarily in financial planning), industry experience, or confirmation of the completion of a rigorous training program (like the CFP® curriculum) and industry experience.
- A degree in finance, personal financial planning, or taxation would be acceptable, along with an experience requirement.
- There should be alternate pathways. There's no reason someone should have to have a random four-year degree before becoming an adviser. However, there should be some education requirements.
- Yes, to a college degree, but I think it doesn't need to be in personal financial planning (although going through the accredited coursework in personal financial planning should be required).
- Yes. Business, finance, and personal financial planning preferred or a minor.
- Yes. A degree should be required. It does not have to be in financial planning. But the ability to show commitment to finishing the degree is important, along with the skills learned in higher education.
- Yes. A college degree should be required to hold out as a financial planner. Eventually, yes, the degree should be in personal financial planning; however, until more colleges and universities have programs, then it would be acceptable for people to have a degree in another area as long as they are able to obtain the necessary credentials to be a financial planner.
- Yes, to a college degree. But we should consider career changers or folks in support roles who work for companies that we engage with.

- We had mixed responses to this, but most responded YES to having any degree and very much a NO to it being specifically in financial planning.
- It is to be a CFP® Professional. Should the degree be in personal financial planning?
- No, not necessarily.
- Yes. Because a college degree, especially if not an advanced degree, is a fairly minimal professional credential these days anyway.
- Just having a degree does not mean much. It is the work experience that should be emphasized.
- What about those who have already been in the business for many years without a degree? Can you imagine law or medicine contemplating the relaxation of the requirement of formal education in their field? Which doctor or lawyer would you hire if they did that? Demonstrates competence, willingness to learn, ability to discern, and creates a barrier to entry that raises the bar and solidifies this as a profession, not just a job.
- Degree programs often emphasize critical thinking, analytical reasoning, and problem-solving skills. These abilities are highly valued in the professional world, as they enable individuals to analyze complex situations and make informed decisions.
- There are no alternative pathways to becoming a doctor or lawyer.
- There could be a selective approved alternative curriculum, but it would need to be thorough and have hours of work experience signed off by a certified training adviser.
- Maybe 10 years of financial planning hands-on practice can potentially substitute for a 4-year degree.
- An accredited curriculum dedicated to the financial planning field with appropriate testing combined with professional experience of some time frame should be considered.
- Maybe but there needs to be standardization in the education required of financial planners.
- I'm with something like 20 years of comparable experience, but still reluctant to allow a non-degreed person to be giving financial advice.
- Our chapter survey shows 11% "yes," 72% "no," and 15% "unsure" on if a degree should be in personal financial planning.
- Any four-year degree, but with a specified number of hours/classes covering all financial planning topics, much like the CFP Board requires today.
- Definitely NOT!! There are many degrees from which a person could become an excellent financial planner, including Marketing, Finance, Economics, Management, Communication, Sociology, Psychology, etc.
- Alternate pathways. We risk making our industry outdated with too many bureaucratic rules. Fewer people are attending college, but there are plenty of ways to get a specialty. I don't have a degree in personal financial planning and don't think that's necessary. The CFP® courses and education can do all of that if taught effectively.
- While I think a degree helps, I believe work experience is more important than a degree. I think a degree in finance plus 3 years of work experience doing financial planning work, or no degree but 6 years of experience doing financial planning work.

- No to requirement. Absolutely YES to alternate pathways. Full disclosure: I don't have a college degree but do have 45+ years serving clients and hold the CFP® designation.

Question 5: Should the threshold standards to hold the title financial planner be solely based on the standards to be a CFP® professional?

- The FPA of Dallas/Fort Worth survey response was 55% (yes), 25% (I don't know).
- If we're focused on what it means to be a financial planner and those standards that are separate from title protection for the title of a financial planner, I would not link the two. Do we need standards for what it is to be a competent financial planner? Absolutely. Does it have to happen in a title protection universe or context? No, but we could do a significant public awareness campaign if we truly knew and well-defined what it is to be a competent financial planner.
- When you take a test, you're testing your knowledge to maintain that license. The standards are then the next step.
- I know we want there to be a baseline standard to make sure everybody's getting a very high quality of care and planning. I think there's something to be said of there being alternative ways to access becoming a financial planner, as long as the baseline standards are good quality.
- Other licenses, designations, credentials, etc. (besides the CFP® certification) may qualify someone to use the title "Financial Planner."
- No. Not SOLELY.
- There should be a separation of the threshold standards between financial planner and a CERTIFIED FINANCIAL PLANNER™, considering that not all professionals who are financial planners are CFP® professionals as well.
- The standards should be based on the standards of the CFP® professional and designations similar to the CFP®, like the ChFC.
- Yes. To do otherwise is splitting hairs and confusing.
- Yes, why recreate the wheel? It should be the starting point.
- I think that would be workable, and that's why it should be left up to CFP Board.
- It would be easier for the consumer to judge if the CFP® was the mark of one who had completed the requirements. As an industry, we need to determine what that mark should be.
- Yes, it should be based around the CFP® standards, but that is going to cause issues for planners who have other designations.
- No, but they do serve as a good framework.
- No, but they should align.
- Our survey shows 52% "yes," 29% "no," and 17% "unsure."

- I think so since the designation is literally a Certified Financial Planner, and, in that case, then I think yes, the CFP(r) standards are preferred.
- Absolutely not. CFP Board should not be involved in controlling any such designation beyond CFP®.
- I'm clear that you can be an accountant without being a CPA.
- I believe the CFP® standards are a great place to start. It might be possible to modify and add standards and practices to be more inclusive of long-term professionals with great records.
- Financial Planner and CFP® don't have to be synonymous, but both Financial Planner and CFP® need to elevate their games and be distinguishably better than the current non-degreed horde calling themselves financial planners.
- My biggest fear in all of this is that the standard for title protection becomes an "insurance license" or a "series 65/66" and dilutes the decades of work the profession has made to become publicly recognized.
- CPA/PFS and ChFC could be acceptable, provided they maintain their rigor.
- The CFP® requires a degree or certificate in financial planning, which equips professionals with the necessary knowledge and skills to understand theoretical concepts, practical applications, and industry-specific techniques.
- We can't assume the CFP® marks are the only ones that are needed. CPWA is a good example of an alternate path.
- The CFP® certification pushes for a holistic planning approach where other advisers tend to be less comprehensive.
- No. The threshold standards should start with those. There are possibly others that should be considered. Other certifying bodies may have good/differently worded standards.
- Sort of. But not require them to be a CFP® professional. ChFC, CLU, and PFA are all more than qualified if they adhere to the same standards (which they basically do).
- No, because then we are tied to any changes the CFP board makes. We are looking to be regulated by a higher power than CFP Board.

Other Comments

The following comments were shared during the meeting and through the survey that the ACEC wanted to be sure the Board considered.

- What are we trying to do with an initiative like this? Are we elevating the profession or expanding access? Those are very lofty goals that are viable and not necessarily mutually exclusive. The conversations we've had keep coming back to the difference between self-interest and enlightened self-interest as a profession. The Association has mentioned several times that they're there to protect the members to work on what the members want. But if we are elevating the profession, and if we're raising the consuming public's trust and confidence in this profession, then that I don't think can be left out of the conversation. Can we put the interests of the consuming public first? Or are we as an organization willing to do things that protect financial planners, even if they might confuse or hurt the public? That's the conversation; I would really like to see much more dialogue within our Association.

- When we were like surveying the members, we found many were undecided about where to stand. They feel that this needs to be defined but they just don't know what it looks like. So, I do think that when the Board comes up with its position, I think the conversation will become a lot easier for some and a lot harder for others.
- I am terrified FPA is going to do this and not have the resources to back it up/do it well, and other players will hijack this to their own benefit. I'm worried the lift is too much, especially with limited resources and lack of clear communication. I can see an expensive political fight as many "financial planners" are not held to a fiduciary standard.
- It will be nice if you can get it. I worry about it becoming a patchwork of state laws that I will have to comply with. Also, while the aim is pure, what if it gets hijacked in the legislative process and they end up "protecting" anyone with a Series 7? Not what you intended, but it could certainly happen, and then we will be worse off.
- I commend this effort, but I think it's a tall lift. And the difference between the CPA and the accounting world is that there is state and federal regulation covering that designation and who can and cannot call themselves a CPA, enrolled agent, etc. CFP Board has gone a long way towards defining what a Certified Financial Planner™ is, but we have so many that are not covered under that designation. I think that it will go a long way if we can show data around the tangible benefits of those that meet the potential criteria.

The ACEC and Council recognize that title protection is FPA's long-term advocacy priority, and significant work must be done in the months and years ahead. The Council stands ready to engage further on this important initiative and work collaboratively with the Board to ensure the eventual direction, strategy, and threshold standards are socialized with FPA's chapters, communities, and members—and that the Board considers the Council's input.

Thank you again for taking the time to meet with the Council. Your participation set an important tone and showed unequivocally that the Board values the thoughts and opinions of those within the FPA community. We look forward to having the Board participate in future meetings.

Respectfully submitted by the OneFPA Advisory Council Executive Committee on behalf of the OneFPA Advisory Council,

Ginnie Baker, CFP® (FPA of Dallas/Fort Worth) — Chair
 James Loftin, CFP® (FPA of Georgia)
 Lance Eaton, CFP® (FPA of Illinois)
 Alan Robbins, CFP® (FPA of Greater St. Louis)
 Mychal Eagleson, CFP® (FPA of Greater Indiana)
 Donna Sowa Allard, CFP® (FPA of Rhode Island)
 Daniel Yerger, CFP® (FPA NexGen)
 Chris Woods, CFP® (FPA Diversity and Inclusion Committee)

Cc: FPA Staff Leadership