



Critical Thinking

Competency Focus

Applies intentional and reflective thinking to support sound judgment, decision-making, and problem-solving that serve the client's best interests. This competency enhances a financial planner's ability to synthesize information, examine assumptions, and deliver quality analysis and advice.

Sub-Competencies

1 Expands Perspective

2 Resourceful Data Review

3 Monitors Quality of Thinking

4 Develops Helpful Thinking Habits

5 Client-Centered Analysis

6 Provides Sound Judgment

Proficiency Overview

FOUNDATIONAL

- Keeps an open mind and gathers diverse data
- Recognizes personal biases and relates client information clearly
- Connects data to goals and uses planning tools like checklists
- Focuses on understanding the client's goals and values

INTERMEDIATE

- Applies psychology and bias awareness in planning
- Identifies critical data for conversation and comparison
- Uses stress-test processes and planning checklists
- Enters meetings with open mindset and integrated ideas

ADVANCED

- Deepens expertise with advanced, diverse learning
- Designs internal systems for client progress analysis
- Identifies and mitigates planning assumptions and blind spots
- Builds strategy for lifetime client service and feedback exchange