faith . discipline . patience

I wanted to thump our chests for a moment in reminding you that Jorgen Vik, Partner and I are both Certified Financial Planner ™ professionals. Our industry has an embarrassing alphabet soup of credentials, and most are easy to acquire, and in my opinion not that valuable.

Earning a CFP® is rigorous, as is keeping the credential in good standing. Jorgen and I had to take 6 college classes, and pass a 2-day exam to earn the mark…and have a stout ongoing continuing education requirement to keep it. All "financial advisors/brokers" try to help clients with wealth accumulation. Typically the difference between a "broker" and a "planner" is in the knowledge, experience, and focus beyond investments. As an example, a "broker" typically would not help map out a Social Security claiming strategy, as provided by Jorgen.

Typically when seeking tax advice, most insist on working with a CPA®, rather than a "tax advisor". I'm not sure why more like you don't insist on a CFP®, rather than a "financial advisor"?

As always, thank you for choosing us. If you have friends, family….looking for financial advice, encourage them to screen for a CFP®. Or do them a real favor, and have them call me ☺!

Michael H. Kaminski, CFP®, CDFA®
President
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*The use of the CDFA® designation does not permit Wells Fargo Advisors or its Financial Advisors to provide legal advice, nor is it meant to imply that the firm or its associates are acting as experts in this field.

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