

Core Values:

At FPA, our core values represent who we are. They describe our intended state of being. They are so integral to our being that we would not abandon them even if we were penalized for holding them. We want to attract as members those who share our values.

Competence:

Our dedication to competence requires not only lifelong learning, but also that we continually assess our ability to appropriately and effectively address the needs of those we serve.

Integrity:

We strive to have ever more congruence between our words and deeds, and to deliver genuine value to those whom we serve.

Relationships:

We are committed to open, inclusive and respectful relationships, including collaboration among diverse parties on common interests.

Stewardship:

We recognize our responsibility to act with vision, ever mindful of the effects of our actions today and tomorrow on the future.

Objectives:

Our Business Objectives describe actions we will take to achieve our Primary Aim. We seek to accomplish this through strong and active leadership in partnership with FPA's community of chapters.

- Unify the voice, focus and resources of the financial planning community, bringing together those who champion the financial planning process.
- Facilitate the success of our members and grow the organization.
- Cultivate the body of knowledge of personal financial planning.
- Advance awareness of the characteristics of professional financial planners and support the standard of the CFP certification in order to serve the public.
- Define and effectively communicate a common understanding of the discipline of personal financial planning and the benefits of its use.

The Financial Planning Association® (FPA®) is the only professional organization for CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals, educators, financial service providers and students who seek advancement in a growing, dynamic profession. FPA members adhere to the highest standards of professional competence, ethical conduct and clear, complete disclosure to those they serve and take part in FPA's On-Continuing Education for professional education, business success, advocacy and community at the national and chapter levels. FPA is truly an indispensable force in the advancement of today's CFP® professional.

With a network of more than 90 chapters, thousands of CFP® professionals and members at large, FPA provides access to local opportunities including:

- Continuing education and networking opportunities with professionals in their area;
- Study groups for those who are new to the profession and mentoring opportunities for experienced professionals; and
- Extensive tools, training, leadership, practice management and educational resources.

Member Resources

- **FPA's Member Discount Program** is a comprehensive collection of products and services available at exclusive member-only rates. This program supports and enhances member's independent financial planning practices within five core areas, including Back-Office Support, Education and Training, Marketing, Insurance and Technology.
- **The FPA Practice Management Center** is a hub of tools and resources to help professionals start, grow or leave their financial planning practice.
- **The Virtual Learning Center** provides learning opportunities through live audio and Web-based presentations; allows members to ask questions or expert speakers; and earn continuing education (CE) credit.
- **FPA hosts a series of conferences** throughout the year that provide attendees opportunities to earn CE credit and network with like-minded professionals. FPA conferences include:
 - **FPA Retreat** – An opportunity to delve into the depths of financial planning and have discussions, which challenge deeper thinking and help set the direction of the profession. www.FPARetreat.org
 - **FPA BE** – The largest annual gathering of the financial planning profession. www.FPAExperience.org



FPA is a leading voice on issues related to financial planning among legislators and regulators. Its efforts focus on highlighting the importance of competent and ethical financial planners in the delivery of financial services to consumers using the highest standards of professional conduct. FPA engages with federal and state regulators and legislators to advocate for policies to benefit consumers and financial planning practitioners.

FPA's current advocacy priorities are focused on:

- **Fiduciary standard** – Support SEC rulemaking that would ensure that broker-dealers put customer's interests first when they are giving personalized investment advice to retail customers.
- **Appropriate oversight of investment advisers** – Support more robust oversight of investment advisers by directing sufficient resources to improve current oversight programs.
- **Appropriate regulation of financial planners** – Educate policymakers about the practice and the value of financial planning and the effect of policy decisions on practitioners and their clients.

In addition to its ongoing legislative and advocacy efforts, FPA participates in the Financial Planning Coalition (www.FinancialPlanningCoalition.com) with key partners to advise legislators and regulators and inform their decisions.

Since 2000, the Financial Planning Association® (FPA®) has been the principal professional organization for CERTIFIED FINANCIAL PLANNER™ (CFP®) professionals who seek advancement in a growing, dynamic profession. Through a collaborative effort to provide more than 23,000 members with One Connection to tools and resources for professional education, business success, advocacy and community, FPA has become an indispensable force in the advancement of today's CFP® professional.

To increase proficiencies, CFP® professionals must have access to the latest trends and information in financial planning, investments, risk management, estate planning, taxes, marketing, practice management and more. Access to these resources will help advance professional skill sets and knowledge while accruing valuable Continuing Education (CE) credits. FPA makes it easy for financial planners of all backgrounds and compensation models to learn and get their CE credits through highly-regarded conferences where the best minds in the profession gather to share insights and knowledge that make CFP® professionals more successful. The award-winning, peer-reviewed Journal of Financial Planning, a monthly publication distributed to every member, covers a wide-range of articles authored by a veritably “who’s who” in the profession. FPA chapters bring the opportunity to learn to the local level through a variety of educational programs, seminars and symposiums. To augment the in-person learning experience, FPA offers online webinars and programs to make gathering information and CE credits more accessible than ever before.

Creating a successful, profitable business takes time and a keen knowledge of the issues that dictate business performance. FPA offers a robust platform of business building tools and resources that directly add to members’ bottom lines. FPA provides CFP® professionals with research as well as online programs covering practical and cutting-edge guidance on financial planning and practice management. Combine all this with a healthy menu of member discounts and benefits on select services and products and access to PlannerSearch for referrals to new clients and you have a winning formula for operating a successful business.

Advocacy’s role in any professional association is designed to guarantee members are held in high regard at all levels. FPA gives CFP® professionals a powerful voice in ongoing deliberations about professional standards and potential laws that may impact those who provide financial planning services and investment advice. To that end, FPA is an active participant in the Financial Planning Coalition to ensure the combine strength of partner organizations is heard in matters within the federal government. FPA is also collaborating with state and chapter leaders to support the recognition and regulation of financial planners as trusted professionals. Our support will give members the ability to advocate within local and state government on issues that strengthen practitioner practices, and speak out on opposing issues that run counter to helping firms thrive. No other organization has the back of CFP® practitioners.



The FPA Story

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One of the most profound benefits of affiliation in professional associations is the opportunity to learn, share and grow with fellow members. FPA facilitates and encourages sharing and camaraderie between members – in person and online. FPA’s signature conferences include structured networking events to inspire discussion in and out of the classroom. The more than 90 FPA chapters around the country are in place to enable local connections through their respective programs and events. Virtual conversation is also provided through FPA Connect, an on line community 20,000+ financial professionals. This is a powerful and convenient way to pose questions to your peers about best practices.

CFP® professionals of all backgrounds, compensation models and specialties can benefit from the One Connection offered by FPA. Whether they are searching for professional education, business success, advocacy or community, they will find it at FPA.



National FPA Leadership:

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Websites / Online:

General: www.OneFPA.org

Journal of Financial Planning: www.OneFpa.org/journal

FPA Connect: connect.FPAnet.org

FPA on LinkedIn: www.linkedin.com/groups?mostPopular=&gid=114362

FPA on Facebook: <https://www.facebook.com/FinancialPlanningAssociation>

FPA on Twitter: <https://twitter.com/fpassociation>

FPA on YouTube: www.youtube.com/fpatelevision

FPA Practice Management Blog: practicemanagementblog.fpanet.org/

- Online Press Room: www.onefpa.org/about/PressRoom/Pages.default.aspx
- FPA members serve as expert sources on a variety of topics such as retirement planning, small business planning, family and marriage planning, and can also speak to client issues in a particular profession, or with different income and asset levels. Contact PR@OneFPA.org to connect with a source.
- **Publications and research:**
 - FPA's award-winning Journal of Financial Planning features prominent writers and stories that enhance the knowledge and understanding of the evolving technical aspects of financial planning.
 - Grow your business with FPA's online Practice Management Center. Find the latest on office software, gain insight on marketing techniques, search human resources best practices or even changes to compliance. It's all here and even more: information on operations, building client skills and links to content from the leading experts of the day.
 - FPA's highly regarded Research Center conducts research to empower the financial services sector with knowledge and an understanding of the financial planning process, including how it affects consumers, planners and firms. www.OneFPA.org
 - FPA Press publishes some of the profession's most well-known titles, resource guides, handbooks, research studies and advice, including:
 - *Financial Intelligence: How to Make Smart, Values-Based Decisions with Your Money and Your Life*, by Doug Lennick, CFP®
 - *Conserving Client Portfolios During Retirement*, by Bill Bengen, CFP®
 - *Lighting the Torch: The Kinder Method of Life Planning*, by George Kinder, CFP® and Susan Galvan
 - *Oversold and Undersolved*, by Marc S. Freedman, CFP®
 - *Financial Planning –The Next Step*, by Roy T. Diliberto, CFP®
- **The FPA Research and Practice Institute (RPI)** connects advisers to practice and business management insights to help them achieve business success. The RPI conducts original research on business-centric topics and issues, including operations, personnel, human resources, marketing and technology. Detailed analyses, reports, whitepapers and resources, based on the research, are made available to financial planning professionals to help them identify their business gaps and address them.
 - RPI's inaugural study – *The Future of Practice Management* – is now available. The study delves into the strengths, weaknesses and gaps in today's financial planning practice.



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Professional Profile

Michele is a CERTIFIED FINANCIAL PLANNER™ professional, CHARTERED RETIREMENT PLANNING COUNSELOR™, and a NAPFA Registered Investment Advisor. Michele has spent her 20+ year career helping individuals and families with their finances.

Michele has worked with the media and is happy to serve as a resource. Michele has appeared on or been quoted in outlets including The Wall Street Journal, Money Magazine, Market Watch, US News & World Report.com, The St. Louis Post Dispatch, Financial Planning Magazine, St. Louis Public Radio, Yahoo Finance, AARP, St. Louis Magazine, USA Today, Los Angeles Times, and others.

Education

- Purdue University
BA Psychology

Michele graduated from Purdue University with an undergraduate degree in Psychology. She obtained the Chartered Retirement Planning Counselor (CRPC™) designation from the College for Financial Planning. Michele currently serves as President.

Clark Hourly Financial Planning, LLC AKA Clark Hourly Financial Planning & Investment Management is a Registered Investment Advisory firm registered with the State of Missouri.