



FP Canada[®]
Advancing Professional
Financial Planning

FP Canada[™] 2022-2025 Strategic Plan: Final Report



QAFP[®]

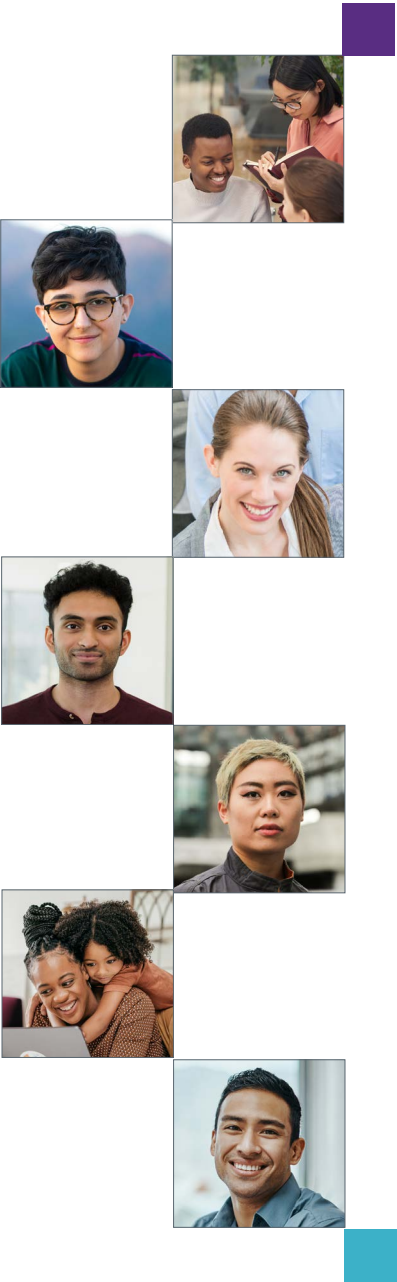


Table of Contents

Message from the President and CEO	2
Introduction	3
Strategic Goal 1: Canadians have embraced and have confidence in financial planning as an important professional service on the path to financial wellness	4
Strategic Goal 2: The profession operates in the public interest; is accessible and inclusive; is holistic and client-centric; and remains current and relevant to Canadian society	6
Strategic Goal 3: Industry embraces professional financial planning, always in the client's best interest	8
Strategic Goal 4: FP Canada leads the evolution of financial planning as a unified profession that all Canadians can confidently rely on to deliver at consistently high standards	11
Strategic Goal 5: Governments recognize financial planning as a profession and support its broad accessibility, through appropriate policy and regulatory frameworks	14



Tashia Batstone, MBA, FCPA, FCA, ICD.D
President & CEO, FP Canada

IMAGINE2030

IMAGINE 2030 is FP Canada's vision of financial wellness for all Canadians. By 2030, IMAGINE 2030 states:

- Financial planning is a unified, recognized profession, deemed essential by society
- All Canadians have the financial confidence and well-being they need
- All Canadians have access to professional financial planning that supports their diverse needs

Message from President & CEO

The financial planning profession is experiencing a period of rapid and accelerating change.

When I joined FP Canada in May 2021, CFP® professionals and QAFP® professionals were responding to pandemic challenges, adapting their businesses, and leveraging digital solutions. Now, four years later, we are facing an entirely new set of challenges across the global economy.

Through all of this, the role of technology has been steadily evolving and growing. Offering an engaging digital experience has become table stakes for professional financial planners. More recently, technology conversations have centred around artificial intelligence (AI) and the role it can play in portfolio management, client communication, and risk analysis.

Meanwhile, holistic financial planning has overtaken models driven by product sales and, in a growing number of provinces, legislation is setting minimum standards for using the titles “financial planner” and “financial advisor.” I’m also encouraged to see many financial services firms demonstrating an ongoing commitment to certification and professional development. This is an investment that directly supports broader access to quality financial planning for Canadians.

Through all this change, FP Canada remains focused on IMAGINE 2030, our bold vision of a future in which all Canadians have financial confidence and well-being, with access to professional financial planning from a unified profession that is recognized in statute and deemed essential by society.

In the past three years, we’ve made considerable progress on the five strategic goals in the [FP Canada Strategic Plan 2022–2025](#). This report outlines some of our key accomplishments, including the launch of:

- End-to-end programming incorporating technical and professional education towards certification through the FP Canada Institute™
- Reimagined QAFP certification including a new Competency Profile and Financial Planning Body of Knowledge
- New professional and consumer websites along with ongoing digital engagement work
- The Canadian Foundation for Financial Planning™ to bring professional financial planning to financially vulnerable Canadians

It is rewarding to reflect on all this organization has achieved over the past three years. And yet, we still have work to do. With no sign the pace of change across our industry is in any way abating, FP Canada will continue to encourage innovative solutions and work collaboratively with industry and government to ensure accessible professional financial planning for all.

Introduction

The FP Canada 2022-2025 Strategic Plan established five strategic goals designed to chart a path to our IMAGINE 2030 vision of financial wellness for all Canadians.

The five strategic goals include:



Strategic Goal 1:

Canadians have embraced and have confidence in financial planning as an important professional service on the path to financial wellness



Strategic Goal 2:

The profession operates in the public interest; is accessible and inclusive; is holistic and client-centric; and remains current and relevant to Canadian society



Strategic Goal 3:

Industry embraces professional financial planning, always in the client's best interest



Strategic Goal 4:

FP Canada leads the evolution of financial planning as a unified profession that all Canadians can confidently rely on to deliver at consistently high standards



Strategic Goal 5:

Governments recognize financial planning as a profession and support its broad accessibility, through appropriate policy and regulatory frameworks

This report summarizes key outcomes and achievements in each of these areas during the 2022-2025 period.

Strategic Goal 1



Canadians have embraced and have confidence in financial planning as an important professional service on the path to financial wellness

FP Canada research provides clear evidence that increased financial wellness leads to lower levels of stress and better physical and mental well-being, and we believe access to professional financial planning is critical to financial wellness. That's why we've taken targeted action to address barriers that prevent Canadians from embracing financial planning.

Achievements

Raised Awareness of Value of Working with Professional Financial Planners

- Through the FP Canada Media Ambassador program, we generated widespread consumer coverage with a focus on educating Canadians on the benefits of working with a CFP professional or QAFP professional. This program generated, on average, 1,224 media hits and 403 million impressions each year from 2022 to 2025, across both regional and national media outlets.
- We initiated consumer research such as the [Financial Stress Index](#) to explore what's stopping Canadians from taking control of their finances and track how working with a CFP professional or QAFP professional reduces levels of money-related stress.
- A [report](#) commissioned with the Financial Resilience Institute provides evidence that people working with a financial planner have improved financial resilience outcomes and improved financial wellness.
- Through sponsored content in publications such as The Globe and Mail, we educated Canadians on FP Canada research findings and key initiatives, as well as the benefits of professional financial planning.
- We relaunched FP Canada's consumer website at FinancialPlanningforCanadians.ca in late 2023 with a library of articles written by CFP professionals and QAFP professionals organized by Life Moment and a redesigned Find Your Financial Planner search tool. The result was a 31% increase in traffic to the home page and a 247% increase in active users of the Find Your Financial Planner tool between 2023 and 2024.

FP Canada™ Financial Stress Index 2025



72%

of Canadians living in the Prairies say grocery prices directly impact their financial stress.



Financial Planning:
A Pathway to Improved
Financial Resilience



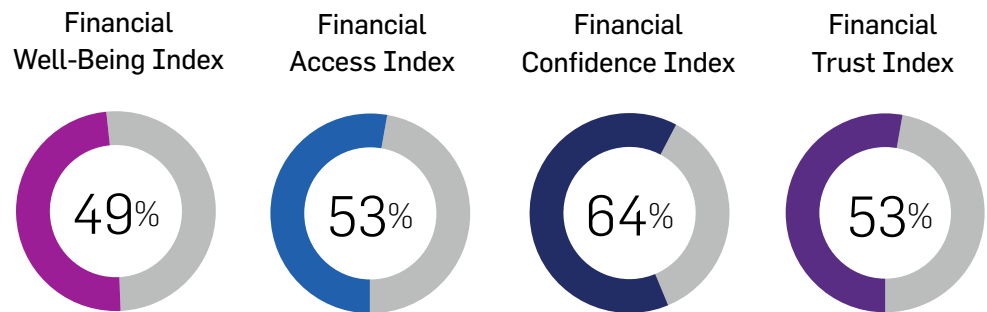
Some key facts about the IMAGINE 2030 Benchmark Indices:

- Each index is constructed from multiple attitudes about Canadians' own finances and their relationships with the financial services sector.
- Each index runs from a minimum score of 0 to a maximum score of 100.
- Each index has an overall score for all Canadians, and scores for a broad array of sociodemographic groups.

Enhanced Access to Professional Financial Planning

- Together with the Institute of Financial Planning, we launched the [Canadian Foundation for Financial Planning](#). The Foundation provides Canadians who disproportionately experience financial hardship with free seminars and webinars in cooperation with community-based organizations; pro bono financial planning services; and online tools and resources.
- As part of the IMAGINE 2030 Benchmark Report, we established four indices focused on financial well-being, financial confidence, financial access, and financial trust to track progress towards our IMAGINE 2030 goals. Each index is constructed from multiple measures, with an overall score for all Canadians and scores for a broad array of sociodemographic groups.
- We prepared to meet increased demand for professional financial planning by enhancing the accessibility of FP Canada certifications ([see Strategic Goal 2 for details](#)).

IMAGINE 2030 Benchmark Indices



Explored Technology's Potential to Support Financial Health

- In partnership with the Institute of Financial Planning, we created the [Fintellect Initiative](#) to explore the impact of technology on professional financial planning.
- We developed guidance to help financial planners better understand their professional responsibilities related to using technology when providing financial planning services. Specifically, an [FP Canada Standards Council™ Rule Interpretation Bulletin](#) summarized the interpretation and application of Rules 28 and 29 in the [FP Canada Standards Council Standards of Professional Responsibility](#).



Strategic Goal 2



The profession operates in the public interest; is accessible and inclusive; is holistic and client-centric; and remains current and relevant to Canadian society

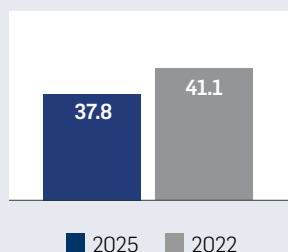
To serve the financial planning needs of all Canadians, FP Canada must continue to grow the number of professional financial planners, enhancing diversity in the profession and reducing the average age of the newly certified. At the same time, we must continue to be recognized as the gold standard for certification by maintaining high professional standards and ethical principles, supporting consumers, and always acting in a manner that reflects the public interest.

Achievements

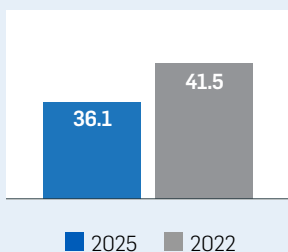
Broadened the Appeal of a Career in Professional Financial Planning

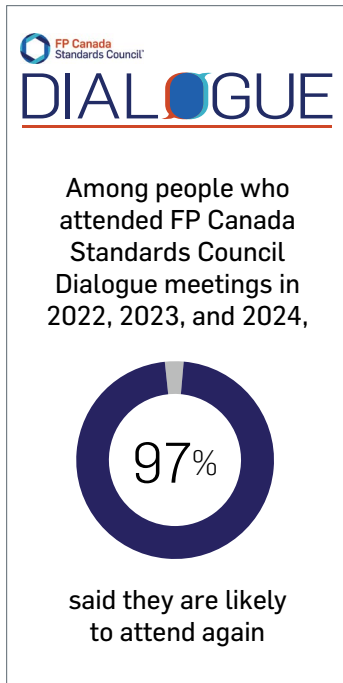
- We attracted more diverse and younger candidates to our certification programs by broadening the available pathways to a career as a financial planning professional, including:
 - Recognizing relevant international experience and easing post-secondary education requirements for CFP certification and QAFP certification;
 - Launching the reimagined QAFP certification, including a streamlined path to certification that can be completed in as little as 12 months;
 - [Providing an accelerated education program to CFP certification for PFP designation holders](#); and
 - Creating [a simplified path to CFP certification for F.Pl. designation holders](#), as part of FP Canada's partnership with the Institute of Financial Planning and the organizations' joint efforts to create national standards for professional financial planning.
- Through marketing efforts, we focused on recruiting more diverse and younger candidates. This included a partnership with Maclean's magazine to promote the profession to post-secondary students; the launch of a supporting microsite, [Become a Financial Planner](#); and exploring [a day in the life of a financial planner](#).
- We joined the 50-30 Challenge, co-created by the Government of Canada, civil society, and the private sector to attain gender parity (50%) and significant representation of other equity-deserving groups (at least 30%) on Canadian boards and/or in senior management.

Average age of new CFP professionals



Average age of new QAFP professionals





Encouraged Ethical, Holistic Financial Planning in the Client's Best Interest

- We acted in the public interest through the FP Canada Standards Council, which sets, maintains, and enforces the *Standards of Professional Responsibility* that define the ethical and professional responsibilities of CFP professionals and QAFP professionals. Key Standards Council highlights from 2022, 2023, and 2024 include the following:
 - Addressing and initiating a total of 292 complaints and holding 41 discipline hearings (learn more in the [latest annual report](#)).
 - Updating the *Standards of Professional Responsibility* in 2024, including introducing two new Rules of Conduct focused on protecting vulnerable clients and avoiding conflicts of interest, among other changes.
 - Publishing practice guidance addressing topics such as disclosure requirements and conflicts of interest.
 - Reviewing and validating the FP Canada Standards Council's Competency Profiles.
- At our annual [Financial Planning Conference](#), attended by more than 2,000 financial planners, industry leaders, regulators, and educators, we promoted best practices in professional financial planning. Over the past three years, we expanded the amount of ethics-focused content at the conference.
- At FP Canada Standards Council Dialogue meetings, we brought together compliance leaders, financial services regulators, and industry professionals. This provided an effective forum to share best practices and help professionals from across the industry to stay informed about regulatory trends.
- We strengthened [continuing education \(CE\) policies](#) in the area of professional responsibility, requiring pre-accreditation by FP Canada, to support professional financial planners in identifying and addressing ethical dilemmas and challenges.

Strategic Goal 3



FP Canada Institute Technical Education Students told us:

“ I've learned applicable skills that I can use for the remainder of my career and life. ”



“ All of the content is written in a way that is easy to read and comprehend. Overall, I've really appreciated the content and how it's been presented in all of the courses. ”

Industry embraces professional financial planning, always in the client's best interest

Working closely with industry ensures that FP Canada's certifications continue to meet the needs of the market and are aligned with workforce strategies. As industry firms increasingly expect education providers to offer flexible, customizable, end-to-end solutions, we're adapting our certification pathway to be responsive to the needs of both employers and aspiring professional financial planners.

Achievements

High Levels of Satisfaction Among CFP Professionals, QAFP Professionals and Students

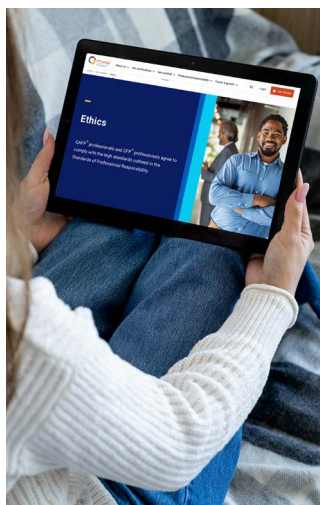
- We met the needs of those who chose to earn designations through our organization:
 - 94% of CFP professionals are satisfied with the decision to obtain their designation, 91% would highly recommend it to others, 86% say it has directly enhanced their capabilities, and 81% say it gives them a competitive edge;¹ and
 - 82% of QAFP professionals are satisfied with the decision to obtain their designation.¹
- In 2024/25, satisfaction rates among students enrolled with the FP Canada Institute were 95% for the CFP Professional Education Program, 88% for the QAFP Professional Education Program, and 89% for the Technical Education Program.



“ The CFP certification is widely recognized as a mark of professional excellence and is a key part of how we support clients through every stage of their financial journey. At TD Wealth Financial Planning, we believe a financial plan is an essential anchor for financial advice that builds and protects our clients' financial well-being over lifetimes. The CFP designation is a standard that not only strengthens the quality of our advice, but deepens the connection between our planners and the clients they serve. ”

- Franceen Bernstein, Head of Financial Planning, TD Wealth

¹ FP Canada Survey of CFP Professionals and QAFP professionals, October 2023, Innovative Research Group



Stakeholders agree professional standards are clear and relevant:



96%

of CFP professionals and QAFP professionals agree the *Standards of Professional Responsibility* are written in a way that is relevant.³

² FP Canada Survey of CFP Professionals and QAFP professionals, October 2023, Innovative Research Group

³ FP Canada Survey of CFP Professionals and QAFP professionals, May 2024

Created Tools to Support Firms, Planners, and Their Clients

- We launched a digital Terms of Engagement tool in 2022 to help planners create engagement letters. More than 1,700 CFP professionals and more than 100 QAFP professionals have accessed it, with a large majority giving the tool high marks for design and usability.
- Together with the Institute of Financial Planning, we maintained the [Projection Assumption Guidelines](#) to ensure long-term financial projections for clients are based on sound assumptions that are free from bias. When surveyed, 74% of CFP professionals and QAFP professionals expressed satisfaction with the Guidelines, 33% referenced them often, and 25% referenced them sometimes.²
- We launched our [new professional website](#) in 2024, including an online account that provides users with a personalized dashboard. Content on the new website is conveniently organized around the components of FP Canada's certification process: education, exam, experience, and ethics. The result was stronger engagement, with typical users spending more than five minutes on the website in Q4 2024, compared to less than two minutes in Q4 2023. More than three-quarters of CFP professionals surveyed said they were satisfied with the new website.

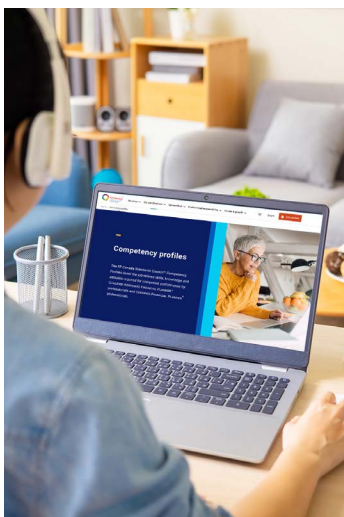
Launched Industry-Leading Education and Revitalized Certification Pathways

- In 2023, we launched our first-ever end-to-end education program, enabling candidates on the paths to CFP certification and QAFP certification to receive both the required technical and professional education on their journey to certification, directly from the FP Canada Institute, from start to finish.
- We launched the reimagined QAFP certification, more efficiently bundling technical and relationship financial planning skills in one designation, with a streamlined pathway that reduces the time required to achieve success.
- As part of the reimagined QAFP certification, we revamped the QAFP Professional Education Program to have a greater focus on discovery, plan preparation, and plan presentation, including a live interactive client discovery component within the final in-course assessment.



“ At Sun Life, we believe that all Canadians deserve access to quality financial advice. We proudly support the QAFP designation as it empowers our advisors to provide financial planning guidance to clients with diverse financial planning needs. The QAFP certification program aligns with our commitment to ensuring Canadians receive tailored, professional advice at every stage of their financial journey. ”

- Joel Oretan, CFP, TEP, FCSI, CLU, AVP, Estate & Financial Planning Services, Sun Life



- A national task force of CFP professionals, QAFP professionals and industry representatives reviewed and validated the FP Canada Standards Council's Competency Profiles, which detail the job-related skills, knowledge and attitudes required for competent performance by professional financial planners. As an outcome, we created two separate [Competency Profiles](#)—one for CFP certification and one for QAFP certification.
- We launched an updated version of the Financial Planning Body of Knowledge, which outlines the knowledge expected of QAFP professionals and CFP professionals as they enter practice.
- As part of [joint efforts by FP Canada and the Institute of Financial Planning](#) to create national standards, we introduced the [F.Pl. to CFP certification](#) path for licensed financial planners in Quebec. We also launched a bespoke PFP to CFP certification education program.



“ At IG Wealth Management, we are extremely satisfied with the readiness, skills, and knowledge of new credential holders. We have consistently encouraged our advisors to obtain the CFP designation, recognizing it as one of the premier financial planning credentials in Canada. This commitment ensures that our advisors are well equipped to address the complex financial needs of our clients and differentiate themselves in a competitive market. ”

- Valerie Lemieux, Assistant Vice-President, Learning and Development, IGM Human Resources

Engaged Industry Partners

- Through our quarterly President's Roundtable meetings with industry leaders, we maintained a pulse on changes in the industry.
- President and CEO Tashia Batstone's keynotes at industry conferences, including the RBC roadshow in fall 2024, helped to encouraged industry dialogue.
- Through our Career Fairs, we connected aspiring and established financial planners with employers. The first virtual fair in 2023 exceeded expectations and attracted 1,456 registrations and 20 exhibitors.
 - In 2024, 83% of exhibitors were satisfied or very satisfied overall, 100% were very satisfied with FP Canada support, and 100% were very likely to attend future Career Fairs.
- We established partnerships with firms such as Edward Jones and [Aviso](#), providing them with increased access to the FP Canada Institute's industry-leading education. Many other firms have demonstrated interest in similar partnerships.



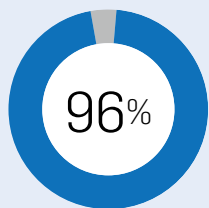
FP Canada President and CEO Tashia Batstone and Chantal Lamoureux, former President and CEO of the Institute of Financial Planning, speaking at the Institute's 2024 conference.

Strategic Goal 4



People who attended the 2024 Financial Planning Conference told us:

- “ Very well organized and very important information timely presented. Really enjoyed all live sessions. ”
- “ Great energy and practical guidance on engaging with clients. ”
- “ Very informative. Great knowledge to have as a financial planner as it could deepen empathy and understanding of clients. ”



- will probably or definitely attend the Financial Planning Conference in future.
- would recommend the Financial Planning Conference to others.

FP Canada leads the evolution of financial planning as a unified profession that all Canadians can confidently rely on to deliver at consistently high standards

For 30 years, FP Canada has led the advancement and evolution of professional financial planning in Canada for the benefit of the public. In the past three years, we've continued to build our profile while developing and enforcing professional standards in the public interest, as well as high-quality, relevant, and accessible certification pathways to careers in financial planning. We've also strengthened FP Canada from within.

Achievements

Hosted Must-Attend Events that Built FP Canada's Profile

- A growing number of registrants attended our Financial Planning Conference in 2022, 2023, and 2024, with steady support from sponsors each year.
- Our Career Fairs generated interest in the financial planning profession.
- The FP Canada Standards Council Dialogue event in 2024 achieved a 90% satisfaction rate from attendees.
- In partnership with industry firms, we showcased financial planning as a career through a series of five Industry Spotlight webinars targeted towards post-secondary students.
- At our Certification Celebrations, we recognized a total of 3,082 new CFP professionals and 780 new QAFP professionals.
- We engaged industry in the [Fintellect Task Force](#), synthesizing expertise to explore the impact of technology on financial planning.
- In partnership with the Financial Planning Association of Canada, we hosted the 2024 Canadian Advisor Tech Conference. More than 85% of attendees found it valuable.

People who attended the 2024 Career Fair told us:

- “ Great event with a great mixture of opportunities. ”
- “ The exhibitors were wonderful to talk [with] and the sessions were great! ”
- “ Was great to meet all the exhibitors and hear what career paths existed at each firm. I was introduced to key contacts in the industry as I take the next step in my career. ”



Upheld Standards Widely Accepted Across the Industry

- We ensured the [*FP Canada Standards Council Standards of Professional Responsibility*](#) align with the global standards developed by the Financial Planning Standards Board.
- We kept industry partners informed of updates to the *Standards of Professional Responsibility* and new practice guidance through channels such as email communications, newsletters, FP Canada Standards Council annual reports, and FP Standard magazine.
- CFP professionals and QAFP professionals expressed near-unanimous appreciation for the value of the *Standards of Professional Responsibility*, with 96% agreeing they are relevant and 95% agreeing they are in the public interest in a May 2024 survey.

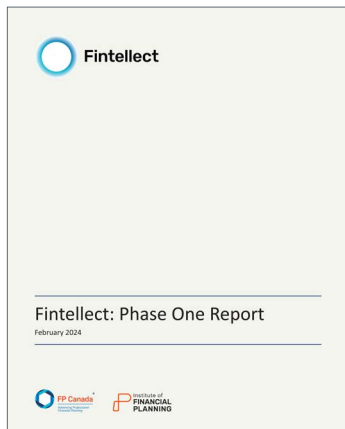
Embraced Collaboration at the International Level

- We continued to be actively involved with the Financial Planning Standards Board (FPSB), which oversees CFP certification internationally.
 - Through global meetings and conferences, we shared best practices in areas such as technology and worked closely with international affiliates on global developments in regulation. We also explored partnerships with other jurisdictions, including early discussions towards reciprocity agreements.
 - Caroline Dabu, a Canadian financial services executive and former FP Canada Board member, was appointed Chair Elect of the FPSB.
 - We supported global research efforts and campaigns to raise awareness of the benefits of financial planning.

Expanded Our Partnership with the Institute Of Financial Planning to Enhance Professional Financial Planning in Canada



- FP Canada and the Institute of Financial Planning renewed their Memorandum of Understanding and committed to collaboration on education, mutual credential recognition, and policy issues. As part of this partnership, we collaborated on the following initiatives:
 - Rolling out mutual credential recognition in 2024, with new paths that streamline the process for CFP professionals to earn the F.PL designation and F.PL professionals to earn the CFP designation.
 - Launching the Canadian Foundation for Financial Planning to equip those experiencing financial hardship with the knowledge and confidence they need to create their own paths to financial resilience.
 - Holding collaborative meetings with federal decision-makers focused on how to make financial planning more accessible to Canadians.



Examined the Impact of Technology on Financial Planning

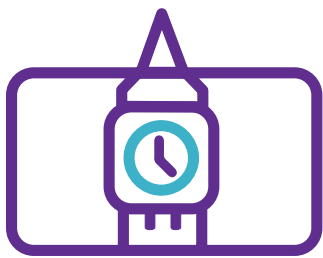
- Also in partnership with the Institute of Financial Planning, we introduced the [Fintellect Initiative](#) to explore how to leverage new and emerging technologies to enhance the practice of financial planning and increase its accessibility for Canadians.
- The [Phase One Report](#) highlighted the preliminary findings of the task force, and identified three key outcomes that will guide the focus of its future work:
 1. Technology can and must improve access to financial planning.
 2. FP Canada and the Institute have a role to play in influencing the impact of new and emerging technologies and the resulting implications for consumer protection, including access to Canadian's personal data.
 3. Financial planners must continually adapt and learn.



Reinforced FP Canada's Internal Strengths

- Our strong workplace culture led to recognition as a Great Place to Work-Certified® organization following independent analysis by Great Place to Work Institute® Canada. An anonymous survey of employees found that the vast majority take pride in their work, feel leadership has a clear idea of where the organization is heading, and believe there's a direct connection between their day-to-day duties and FP Canada's mandate and purpose.
- We established a diversity, equity, and inclusion (DEI) committee as an Employee Resource Group to ensure FP Canada promotes DEI in everything it does.
- We sought ways to improve all digital platforms to support business aspirations and provide a strong user experience.
- Through significant investments in data analytics and information security management, we enhanced our data management and governance practices, improving the organization's cyber resilience.
- We enhanced the experience for the more than 300 volunteers who dedicate their time to FP Canada every year, including formalizing volunteer policies and developing a volunteer handbook. We achieved volunteer satisfaction rates of 97% in 2023-24 and 96% in 2024-25.

Strategic Goal 5



Governments recognize financial planning as a profession and support its broad accessibility, through appropriate policy and regulatory frameworks

FP Canada is leveraging strong and productive relationships with provincial governments to achieve enhanced consumer protection, including through title legislation frameworks. Equally important is the role we are playing on the federal stage by supporting a strong public policy focus on financial resilience and sharing innovative thinking about how to improve access to financial planning for more Canadians.

Achievements

Enhanced Consumer Protection through Title Protection Advocacy

- In 2022, [FP Canada received approval](#) from the [Financial Services Regulatory Authority of Ontario](#) (FSRA) as a credentialling body to grant and oversee use of “financial planner,” with CFP certification and QAFP certification approved as credentials for this title.



FINANCIAL AND
CONSUMER SERVICES
COMMISSION OF
NEW BRUNSWICK

“ We work with the team at FP Canada, and other credentialling bodies, to enhance consumer protection through Title Protection Legislation and the accompanying implementation framework. We share mutual goals of harmonization across jurisdictions and prioritization of high standards that protect consumer engaging with a financial planner or financial advisor. ”

- Kevin Hoyt, CEO,
Financial and Consumer
Services Commission
of New Brunswick

Public policy

[See our policy submissions](#)



- We advocated for provincial title protection legislation in other provinces. Two additional provinces—Saskatchewan and New Brunswick—have passed legislation. We have held productive meetings with with leaders in these provinces to discuss the implementation of their respective frameworks.



“ It is a pleasure to work with the team at FP Canada on the implementation of Title Protection Framework and the common goal of enhancing protection for consumers engaging with financial planners and financial advisors. FP Canada and other credentialling bodies have been an invaluable resource for the development of this Framework. We greatly appreciate the research and expertise that FP Canada and the other credentialling bodies have provided in this area. ”

- Roger Sobotkiewicz, Chair and Chief Executive Officer,
Financial and Consumer Affairs Authority, Saskatchewan



“The scientific literature demonstrates how using a financial advice professional can help people to maintain or build their financial resilience over the medium to long term. Professional advice can have for example positive impacts on building blocks of individuals’ financial pictures such as their financial flows and stocks (i.e., income, savings, debt and assets), retirement preparedness and ability to withstand unexpected situations and shocks.”

- StrategyCorp,
Planning for Resilience,
January 2023

Demonstrated Research and Expertise in Public Policy Discussions

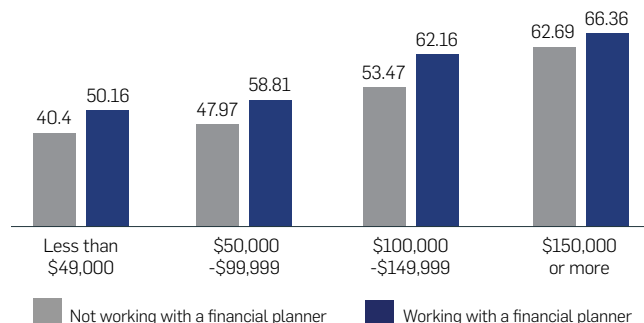
- In productive meetings with federal decision-makers, we discussed the benefits of financial planning for low- and middle-income Canadians. Senior government officials have indicated their strong support for policies to make financial planning more accessible.
- Through research, we demonstrated the important role financial planners play in supporting Canadians’ financial resilience. [A policy paper](#) developed with the StrategyCorp Institute of Public Policy and Economy looks at how the federal government can help break down barriers to accessing financial planning for low- and middle-income Canadians. Meanwhile, a report commissioned with the Financial Resilience Institute provides data-driven evidence that people working with a financial planner have improved financial resilience outcomes and improved financial wellness.
- Additional research carried out with Pollara in 2023 showed that 62% of Canadians support the federal government introducing a new refundable tax credit to help make professional financial planning services more affordable and accessible for Canadians.
- We were recognized as an “Early Adopter” of the Financial Consumer Agency of Canada’s Revised National Financial Literacy Strategy.



Regardless of household income, Canadians who work with a financial planner are more financially resilient compared to those who do not work with a financial planner

For example, those with an income of less than \$49,999 working with a financial planner have an index score of 50.16, compared to their counterparts not working with a financial planner (40.46)

Mean financial resilience score of households working with a financial planner compared to those not working with a financial planner by household income demographic as of February 2023



Source: February 2023 Seymour Financial Resilience Index®



902-375 University Ave. Toronto, ON M5G 2J5 • info@fpcanada.ca • 416-593-8587 • Toll Free: 1-800-305-9886

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