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FINANCIAL  
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**CERTIFIED  
FINANCIAL  
PLANNER<sup>CM</sup>**

## IT'S ALL YOU NEED TO KNOW

A CERTIFIED FINANCIAL PLANNER<sup>CM</sup> professional is internationally recognised for the highest education and ethical standards. So if you want advice, just look for a CFP<sup>CM</sup> professional. You can find one today in your local area at [ifa.org.nz](http://ifa.org.nz)



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