



Investor Education

Who we are

- **EFPA Europe** was founded 2000 currently in 12 EU countries
- **Respected professional standard setting and certification body** for financial planners and financial advisors in Europe
- Building **greater consumer trust and confidence** for our profession
- Influencing the **market behavior** of our membership



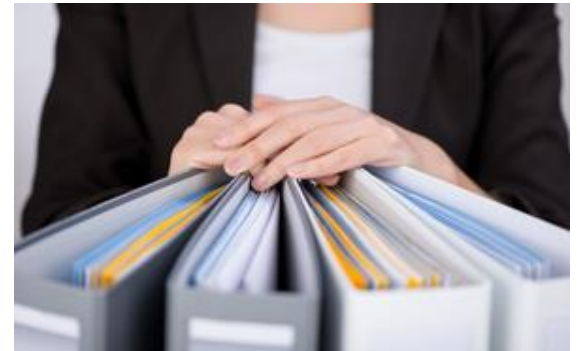
What makes a real difference in education?



**You hear and you forget.
You see and you remember.
You do and you understand.**

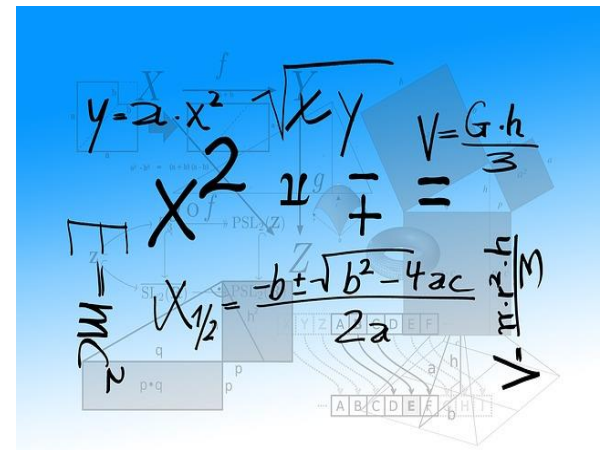
Confucius, 480 BC

Financial Life Planning



- **From Sales to Advice**
- **From one-time, more passive approach to continuing pro-active service** = financial life coaching, preparing for unexpected life situations
- **From less-educated to more-educated clients** (investor education at a client level = „engagement with my own finances“)
- **From less-educated to more-educated/qualified advisors and planners** (professional certification /higher standards/the best interest of the client)

Priority focus of investor education



- Prevention of debt
- Ability to find information and understand it
- Contributing to all ways which suits each client
- Security of used technologies (cyber-criminality)
- Planning the future/understanding of „what I want to achieve“
- Financial security for pension „keeping my lifestyle“

Addressing potential conflicts of interest

- Objectivity = transparency
 - of who I am
 - of the financial products and services I offer
- Universality
- Professionalism
- Reaching the targets = setting the right aims
- The right motivations
- Talking about the risks



THANK YOU

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