[First Name Last Name]

[City, State] | [email@example.com] | [Phone Number] | [LinkedIn URL]

PROFESSIONAL SUMMARY

[Experienced **Financial Planner** with [X]+ years of advising individuals and families on comprehensive wealth management, retirement planning, and risk mitigation strategies.] [Proven track record of building long-term client relationships, improving portfolio performance, and aligning financial plans with clients’ life goals.] [Skilled in **holistic financial planning**, cash flow analysis, tax-efficient strategies, and insurance planning using industry-standard tools and methodologies.] [Known for clear communication, fiduciary mindset, and the ability to translate complex financial concepts into actionable, client-friendly recommendations.]

PROFESSIONAL EXPERIENCE

[Senior Financial Planner] | [ABC Wealth Management]

[Month Year] – Present | [City, State]

- Develop and implement comprehensive financial plans for [high-net-worth and mass affluent clients], including retirement, investment, tax, risk management, and estate planning, resulting in an average [X%] increase in assets under management (AUM) per client over [Y] years.
- Conduct detailed cash flow analysis, portfolio reviews, and scenario modeling using tools such as [eMoney Advisor], [MoneyGuidePro], and [Excel] to optimize asset allocation and improve long-term probability of goal achievement by [X%] on average.
- Lead ongoing client review meetings, coordinate with CPAs and estate attorneys, and ensure compliance with [FINRA/SEC] and firm policies, contributing to a [Y%] client retention rate and consistent [X]-star client satisfaction scores in internal surveys.

[Financial Advisor] | [XYZ Financial Services]

[Month Year] – [Month Year] | [City, State]

- Managed a book of [~X] client households, providing personalized recommendations on investment products, insurance solutions, and retirement strategies aligned with clients’ risk tolerance, time horizon, and liquidity needs.
- Performed risk profiling, retirement income projections, and education funding analyses using [planning software name] and [CRM system], helping clients close projected retirement income gaps by an average of [X%].
- Prospected and onboarded new clients through seminars, referrals, and community events, increasing personal production by [X%] year-over-year while maintaining strict adherence to compliance and documentation standards.

EDUCATION

[Bachelor of Science in Finance] | [University Name]

[Month Year] – [Month Year] | [City, State]

- [Relevant coursework: Personal Financial Planning, Investments, Taxation, Risk Management & Insurance, Financial Markets.]

[Certified Financial Planner (CFP®)] | [Certification Body]

[Month Year] – [Month Year] | [City, State]

- [Completed CFP® Board–registered program covering retirement, estate, tax, and insurance planning, ethics, and professional conduct.]

SKILLS

Technical & Financial

- [Comprehensive Financial Planning & Analysis]
- [Retirement Income Planning & Social Security Optimization]
- [Investment Strategy, Asset Allocation & Portfolio Rebalancing]
- [Tax-Efficient Investing & Basic Tax Planning Concepts]
- [Insurance & Risk Management (Life, Disability, LTC)]

Tools & Platforms

- [eMoney Advisor / MoneyGuidePro / RightCapital]
- [CRM Systems (e.g., Salesforce, Redtail)]
- [Microsoft Excel (Financial Modeling, Scenario Analysis)]
- [Custodian Platforms (e.g., Schwab, Fidelity, TD Ameritrade)]

Interpersonal & Business

- [Client Relationship Management & Discovery]
- [Goal-Based Planning & Needs Analysis]
- [Clear Communication of Complex Financial Concepts]
- [Ethical Judgment & Fiduciary Mindset]
- [Time Management & Prioritization]

SELECTED PROJECTS & INITIATIVES

[Retirement Readiness Optimization Initiative] | [ABC Wealth Management]

[Month Year] – [Month Year]

- Designed and implemented a structured retirement readiness review process for [X] pre-retiree clients, incorporating Monte Carlo simulations, Social Security claiming strategies, and withdrawal sequencing, leading to more tax-efficient income plans and increased client confidence.

[Client Segmentation & Service Model Project] | [XYZ Financial Services]

[Month Year] – [Month Year]

- Collaborated with advisors and operations to segment the client base by AUM, complexity, and life stage, defining tiered service models and review cadences that improved advisor capacity and enhanced client experience across key segments.