



**A&I FINANCIAL SERVICES LLC**  
Optimizing Assets and Income

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## **NEW CFP BOARD CONSUMER SURVEY SERIES: SLOW AND STEADY “CONFIDENT SAVERS” WIN THE RACE**

*CFP Board Consumer Advocate offers tips to stay on track*

**Washington, D.C., November 22, 2016** – The Certified Financial Planner Board of Standards, Inc. (CFP Board) commissioned a consumer survey series examining four groups of Americans based on their saving patterns. One particular group stands out among the rest as they exhibit high confidence about their financial future due to their slow and steady approach to saving throughout their lifetime.

The group, identified as “Confident Savers,” consists of older Americans who have fewer children living at home. These individuals are similar to the other cohorts identified in this study; they hold a median income range of \$50K-\$100K, utilize employer-sponsored retirement plans, and believe Social Security is an important source of income for retirement. Where Confident Savers differ significantly is in their attitudes about saving. These individuals save money on a very regular basis and are twice as likely as their peers to consult a financial planner for advice.

"Confidence comes from facts and feelings both. When they are in alignment, we can proceed with confidence. When they are at odds, we need to talk to a Certified Financial Planner," states Karl Frank, CFP®.

Click [here](#) to view an infographic of the survey findings for this consumer segment.

In the latest contribution to [LetsMakeaPlan.org](#), CFP Board explains why Confident Savers are ready for retirement:

- **They prioritize savings:** The highest financial prerogative of Confident Savers is saving money. In this regard, they are well ahead of the other groups in terms of what they see as important.
- **They save regularly:** 88% of Confident Savers save each and every month.
- **They save early:** On average, this group started saving for retirement around 25 years old—long before most people even start thinking about their retirement years.
- **They value outside expertise:** Confident Savers are twice as likely as the other groups to hire a financial planner to manage their money.

These four basic qualities can help anyone reach financial security. Confident Savers are the tortoises, not the hares, in life’s financial contest. They don’t have to push and sweat as retirement comes near—they can take



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it easy in those final laps. After all, isn't that what retirement is for? Just like Confident Savers, you can speak with a CFP® professional to ensure a strong financial plan for retirement and beyond.

One thousand working Americans over 25 years old participated in the 20-minute online survey conducted May 13-16, 2016. The survey series released by CFP Board determined there are four demographics of Americans based on their saving patterns: Concerned Strivers, Stretched Worriers, Confident Savers and Tentative Savers. Given this is the third report in the series, CFP Board will release the final report on Stretched Worriers within the remainder of the year. A summary of the overall survey results can be found at [www.CFP.net](http://www.CFP.net).

**ABOUT CFP BOARD**

*The mission of Certified Financial Planner Board of Standards, Inc. is to benefit the public by granting the CFP® certification and upholding it as the recognized standard of excellence for competent and ethical personal financial planning. The Board of Directors, in furthering CFP Board's mission, acts on behalf of the public, CFP® professionals and other stakeholders. CFP Board owns the certification marks CFP®, Certified Financial Planner™, CFP® (with plaque design) and CFP® (with flame design) in the U.S., which it awards to individuals who successfully complete CFP Board's initial and ongoing certification requirements. CFP Board currently authorizes 74,000 individuals to use these marks in the U.S.*

**ABOUT KARL FRANK AND A&I FINANCIAL SERVICES**

Karl Frank, CFP®, MSF, MBA, MA, is the President of A&I Financial Services LLC, a Colorado company that helps a small number of successful families grow and protect their investments and choose how they want to be taxed. Learn more at [www.assetsandincome.com](http://www.assetsandincome.com).

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