

Why you should choose an APMASM designee:



Accredited Portfolio Management Advisor

SM

Hands-on training for all facets of portfolio management

An Accredited Portfolio Management AdvisorSM or APMASM designee is an expert in portfolio construction and management that you can trust to handle your portfolio of investments from A to Z.

Designees receive hands-on training as an investment professional, making them more effective in serving your needs as a client.

Turn to an APMASM for all of your portfolio management needs

Turn to a professional portfolio manager for your investment management needs—an Accredited Portfolio Management AdvisorSM or APMASM designee. APMASM designees have a broad knowledge of portfolio creation and management. They can effectively identify, analyze, and recommend strategies that are appropriate for all of your diverse needs.

APMASM designees distinguish themselves by identifying opportunities not only in investment planning, but also by making comprehensive recommendations to meet a broad range of your financial goals—from analyzing investment policy statements, building portfolios, and making asset allocation decisions, to include determining sell, hold, and buy decisions within your portfolio.

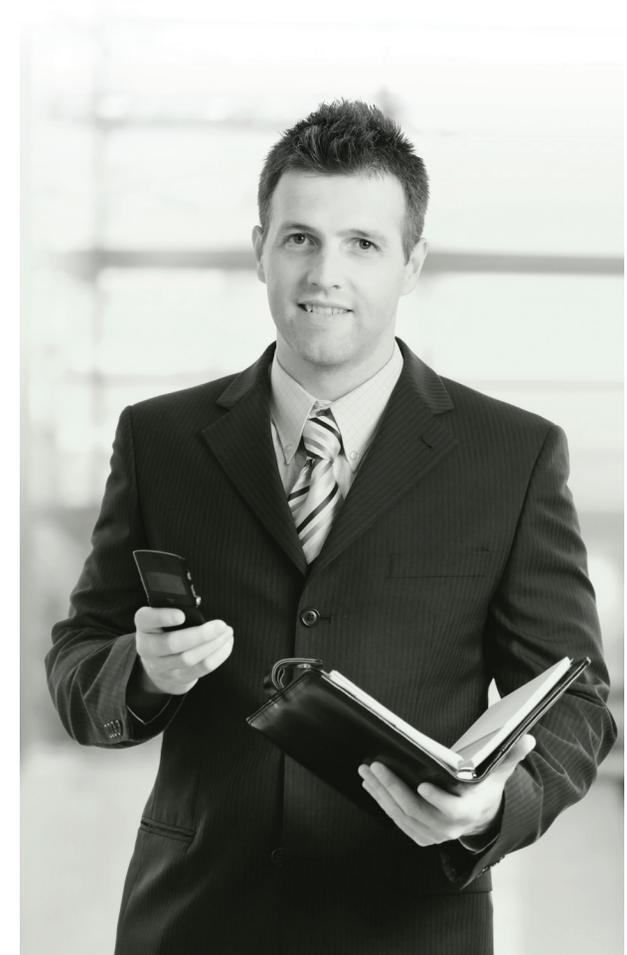
Get advice from an expert.

- **Educational Program:** The College for Financial Planning® provides APMASM students with a thorough education focusing on wealth management. Study materials are written and updated regularly by the College's full-time faculty who specialize in investments, insurance, taxation, retirement planning, and estate planning, and work closely with investment professionals to provide the most current information available
- **Client Needs Assessment:** The APMASM program emphasizes how to assess a client's total financial situation and needs—and then thoroughly evaluate assets under management and make appropriate recommendations. The hands-on training reinforces this education distinguishing this program from others in the industry.
- **Build Lasting Relationships:** A goal of the APMASM designee is to build lasting relationships with clients. They learn to recognize hidden opportunities by identifying their clients' needs within the broader context of portfolio management.
- **APMASM Mark:** To be entitled to use this mark, candidates must successfully complete the specialized program and:
 - pass a rigorous examination and sample case study,
 - sign a code of professional ethics
 - complete a disclosure form attesting to their professional conduct.
- **Continuing Education Credit:** All APMASM designees must sign a commitment to ongoing continuing education credit to ensure that they stay current in the field.

When you start looking for knowledgeable advice and thorough analysis on portfolio management, look for an Accredited Portfolio Management AdvisorSM designee—a financial advisor with portfolio management skills.

Mastery via a multi-faceted program

APMASM designees have mastered the conceptual underpinnings of portfolio management as well as portfolio design and construction. Designees must pass an objective 100-question examination focusing on investment and portfolio theory prior to their studies on portfolio creation and management. This ensures all APMASM designation holders have training in both theory and practice.





**College for
Financial Planning**
EDUCATING THE NATION'S TOP FINANCIAL ADVISORSSM

The College for Financial Planning[®] is the country's oldest and most widely respected provider of financial planning education. Since 1972, the College has delivered the highest quality educational programs, courses, and materials to financial services professionals. Today, more than 100,000 graduates continue to excel in their professions and are consistently cited as some of the best advisors in the country.

Professional Code of Ethics

The Code of Ethics requires compliance with the following three components:

- 1) adherence to the Standards of Professional Conduct;**
- 2) self-disclosure of prior allegations or violations; and**
- 3) adherence to the Terms and Conditions.**

Standards of Professional Conduct

Individuals credentialed by the College for Financial Planning are required to adhere to the following five tenets of professional conduct. These tenets embody the ethical and professional ideals that are fundamental to the College's professional designations.

1. Integrity

Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.

2. Objectivity

Maintain objectivity and impartiality with respect to services rendered and advice given.

3. Competency

Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.

4. Confidentiality

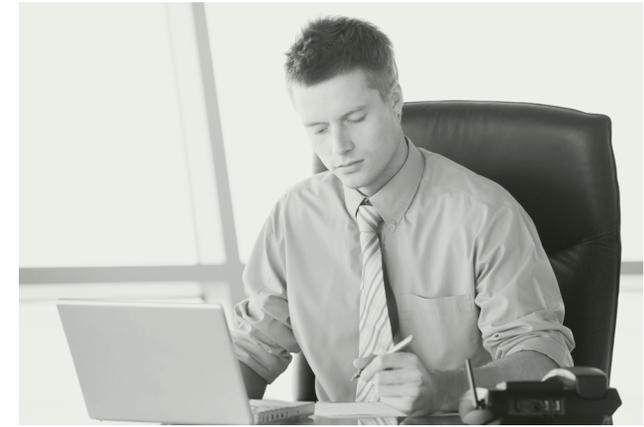
Keep client information confidential, disclosing only when authorized or compelled by law.

5. Professionalism

Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.

APMA

Accredited Portfolio Management AdvisorSM



Is your financial planner a
portfolio management expert?
Let us make sure they are.



Why you should choose an AWMA® designee:

Decisions, decisions.

Making crucial wealth management decisions can seem like an insurmountable task. These decisions involve not only investments but also insurance, tax, retirement, and estate planning, along with many other financial considerations. Managing a person's total financial situation encompasses a myriad of wealth management choices and strategies to serve a variety of needs and accomplish a variety of goals. You've worked too hard saving for your family's future to trust just anyone with your wealth management needs.

We know how to manage wealth.

Turn to a professional on wealth management for your advice—an ACCREDITED WEALTH MANAGEMENT ADVISORSM or AWMA® designee. AWMA® designees have a broad knowledge of wealth management. They can effectively identify, analyze, and recommend strategies that are appropriate for your diverse needs.

AWMA® designees distinguish themselves by identifying opportunities not only in investment planning, but also by making comprehensive recommendations to meet a broad range of your financial goals—from saving for your children's college education to reducing taxes to building a nest egg for your retirement. With all of the complex financial planning information available today, an AWMA® designee can give you knowledgeable advice on the best assets and strategies for your total financial needs.

Get advice from an expert.

- **Educational Program:** The College for Financial Planning® provides AWMA® students with a thorough education focusing on wealth management. Study materials are written and updated regularly by the College's full-time faculty who specialize in investments, insurance, taxation, retirement planning, and estate planning, and work closely with investment professionals to provide the most current information available.
- **Client Needs Assessment:** The AWMA® program emphasizes how to assess a client's total financial situation and needs—and then thoroughly evaluate assets under management and make appropriate recommendations. This is what distinguishes this program from others in the industry.
- **Build Lasting Relationships:** A goal of the AWMA® designee is to build lasting relationships with clients. They learn to recognize hidden opportunities by identifying their clients' needs within the broader context of wealth management, including investments, taxation, retirement, estate planning, insurance, and more.

- **AWMA® Mark:** To be entitled to use this mark, candidates must successfully complete the specialized program and:
 - pass a rigorous examination,
 - sign a code of professional ethics, and
 - complete a disclosure form attesting to their professional conduct.
- **Continuing Education Credit:** All AWMA® designees must sign a commitment to ongoing continuing education credit to ensure that they stay current in the field.

When you start looking for knowledgeable advice and thorough analysis on asset management, look for an ACCREDITED WEALTH MANAGEMENT ADVISORSM designee—a financial advisor with asset management skills.



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Professional Code of Ethics

The College for Financial Planning has established a Professional Code of Ethics that sets forth minimum standards of acceptable professional conduct for individuals who are authorized to use the marks ACCREDITED WEALTH MANAGEMENT ADVISORSM or AWMA[®]. The Code sets forth the responsibilities of each ACCREDITED WEALTH MANAGEMENT ADVISORSM designee to the public, to his or her colleagues, and to clients. Adherence to this Code of Ethics by persons authorized to use the ACCREDITED WEALTH MANAGEMENT ADVISORSM designation is mandatory. Failure to adhere to the Code of Ethics could result in revocation of the right to use the marks ACCREDITED WEALTH MANAGEMENT ADVISORSM or AWMA[®].

An ACCREDITED WEALTH MANAGEMENT ADVISORSM designee shall act with competence, exercise due diligence, and use prudent professional judgment in all professional activities.

An ACCREDITED WEALTH MANAGEMENT ADVISORSM designee shall not, without first obtaining the consent of the client, disclose any confidence, except as compelled by law.

An ACCREDITED WEALTH MANAGEMENT ADVISORSM designee shall disclose any potential conflicts of interest to his or her client and shall not solicit clients through false or misleading statements or advertisements.

An ACCREDITED WEALTH MANAGEMENT ADVISORSM designee shall keep informed of and abide by the laws and regulations of the securities industry, including, but not limited to, the NASD Conduct Rules.

An ACCREDITED WEALTH MANAGEMENT ADVISORSM designee recognizes the need for and agrees to participate annually in continuing professional education.



An
ACCREDITED
WEALTH
MANAGEMENT
ADVISORSM
designee

A professional
you can look to
for your wealth
management
advice