

CERTIFIED FINANCIAL PLANNER™

The CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at www.cfp.net. CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- Education – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- Examination – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- Experience – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- Ethics – Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- Ethics – Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- Continuing Education – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Accredited Investment Fiduciary (AIF®):

Accredited Investment Fiduciary are held by the Center for Fiduciary Studies, LLC, a Fiduciary360 (fi360) company. AIF certification requirements:

- Completion of Accredited Investment Fiduciary training.
- Successful completion of the AIF comprehensive Exam.
- Formal recognition of the Designee Code of Ethics

Certified Investment Management Analyst (CIMA®):

Accredited by American National Standards Institute (ANSI). CIMA certification requirements:

Qualification and Educational Requirements: Three years of financial services experience; and satisfactory record of ethical conduct, as determined by Investments & Wealth Institute Admissions Committee.

Educational component offered by one of the approved Registered Education Providers, in-class program at The Wharton School, University of Pennsylvania, or online through Yale School of Management.

Qualification examination and certification examination (online, proctored). Continuing education requirements: 40 hours every two years

Minimum Qualifications for the Chartered Retirement Planning Counselor (CRPC®):

The CRPC program is administered by the College for Financial Planning. Individuals who hold the CRPC® designation have completed a course of study encompassing pre-and post-retirement needs, asset management, estate planning and the entire retirement planning process using models and techniques from real client situations. Additionally, individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations. All designees have agreed to adhere to Standards of Professional Conduct and are subject to a disciplinary process. Designees renew their designation every two-years by completing 16 hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.

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- Completion of Accredited Investment Fiduciary training.
- Successful completion of the AIF comprehensive Exam.
- Formal recognition of the Designee Code of Ethics

Accredited Wealth Management Advisor (“AWMA”)

The AWMA designation is issued by the College for Financial Planning (“CFFP”).

The designation requirements are:

- Completion of course requirements set by the CFFP Board (www.cffp.edu). The course of study encompasses wealth strategies, equity-based compensation plans, tax reduction alternatives and asset protection alternatives.
- Pass the AWMA exam.
- Adherence to the CFFP Standards of Professional Conduct and subject to a disciplinary process.
- Designation subject to renewal every two years by completing sixteen hours of continuing education, reaffirming adherence to the Standards of Professional Conduct and complying with self-disclosure requirements.