****

**CARL A. LUTZ EARNS PRESTIGIOUS INDUSTRY DESIGNATION**

***CHARTERED FINANCIAL CONSULTANT (ChFC®) IS ONE OF  
 FINANCIAL PLANNING’S ADVANCED DESIGNATIONS***

PITTSFORD, NY – AUGUST 2016 – Lutz & Associates announced that Carl A. Lutz has earned the Chartered Financial Consultant® (ChFC®) from The American College, Bryn Mawr, PA.

Candidates for the ChFC® designation must complete a minimum of nine courses and 18 hours of supervised examinations. They must also fulfill stringent experience and ethics requirements. Over 50,000 individuals have been awarded the ChFC® designation since its inception in 1982 and the credential represents some of the highest standards of education for financial planning professionals.

The ChFC® program prepares professionals to meet the advanced financial needs of individuals, families, and small-business owners. ChFCs can identify and establish specific goals and then formulate, implement and monitor a comprehensive plan to achieve those goals. Individuals who earn a ChFC® can provide specialized advice on a broad range of financial topics including financial planning, wealth accumulation and estate planning, income taxation, life and health insurance, business taxation and planning, investments and retirement planning.

Since 1999, Carl has served more than 400 families and business owners in the area of building and protecting wealth. Having owned a family business with his father for 16 years and employing more than 20 people, Carl has the ability to relate to the challenges that business owners face on a daily basis. Since he recognizes that the primary asset of any business is PEOPLE, his primary focus is to help his clients protect their business and families from unforeseen life events such as lawsuits, sickness or injury, dying prematurely, a partner leaving the business or losing a key employee.

“My mission is to help people resolve their conflicts and contradictions around money, allowing them to live a more peaceful and prosperous life,” said Carl A. Lutz.

A proud community supporter, Carl is a panelist for the Young Entrepreneurs Academy of Rochester, a coach with the Soul Purpose Institute’s Mission Driven Advisor Program, a certified facilitator of the Kauffman Foundation for the FastTrac Entrepreneurial Program as well as a money camp coach with Creative Wealth International.   
  
The American College of Financial Services® is the nation’s largest non-profit educational institution devoted to financial services. Holding the highest level of academic accreditation, The College has served as a valued business partner to banks, brokerage firms, insurance companies and others for over 86 years. The American College’s faculty represents some of the financial services industry’s foremost thought leaders. For more information, visit TheAmericanCollege.edu  
  
 # # #  
Registered Representative and Financial Advisor of Park Avenue Securities, LLC (PAS). OSJ: 600 Delaware Avenue, Buffalo, NY 14202.(800)-777-3411. Securities products and advisory services are offered through PAS, member FINRA, SIPC. Financial Representative of The Guardian Life Insurance Company of America (Guardian), New York, NY. PAS is an indirect, wholly owned subsidiary of Guardian. Lutz & Associates is not an affiliate or subsidiary of PAS or Guardian.   
2016-28272 Exp 09/18