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**CARL A. LUTZ EARNS RETIREMENT INCOME CERTIFIED PROFESSIONAL® (RICP®) DESIGNATION**

ROCHESTER, NY – OCTOBER 2018 – Lutz & Associates announces that Carl A. Lutz has earned the Retirement Income Certified Professional**®** (RICP®) from The American College, Bryn Mawr, PA.

Candidates for the RICP® designation must complete a minimum of three college-level courses and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College’s continuing education program.

The RICP® educational curricula is the most complete and comprehensive program available to professional financial advisors looking to help their clients create sustainable retirement income. The rigorous three-course credential helps advisors master retirement income planning, a key focus area not fully covered in other professional designation programs. From retirement portfolio management techniques and mitigation of plan risks to the proper use of annuities, employer-sponsored benefits and determining the best Social Security claiming age, the RICP® provides a wealth of practical information for advisors.

Using the most current techniques, RICP®s identify retirement income needs and objectives and evaluate a client’s current situation relative to those goals. Individuals who earn a RICP® can provide expert advice on a broad range of retirement topics including income needs and objectives, estate issues and other risks to the retirement income planning, Social Security, health insurance and housing decisions, and income taxation.

Since 1999, Carl Lutz has served more than 400 families and business owners in the area of building, protecting and managing wealth. Today he spends much of his time helping pre-retirees transition from accumulation to distribution, in conjunction with serving business owners in the areas of estate and succession planning.

In addition to being an industry leader, Carl served as Chairman of the Board for the Livingston County Chamber of Commerce (LCCC) from 2007-2008. He also served as the 2005 Campaign Chair for the Livingston County United Way. In 2005 he received the Distinguished Leadership Award from the LCCC and in 2009 he was the recipient of the Distinguished Citizen award from the Iroquois Trail Council Boy Scouts of America.

 **The American College** 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

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