

## Certified Financial Planner®

The CFP® certification is obtained by completing an advanced college-level course of study addressing the financial planning subject areas that the CFP® Board's studies have determined as necessary for the competent and professional delivery of financial planning services, a comprehensive certification exam and agreeing to be bound by the CFP® board's Standard of Professional Conduct. As a prerequisite, the individual must have a Bachelor's degree from a regionally accredited United States college or university (or foreign university equivalent) and have at least 3 years of full time financial planning experience (or equivalent measured at 2,000 hours per year). This designation requires 30 hours of continuing education every 2 years and renewing an agreement to be bound by the Standards of Professional Conduct.

## Chartered Financial Analyst®

The CFA® charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA® Institute — the largest global association of investment professionals. To earn the CFA® charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA® Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA® Institute Code of Ethics and Standards of Professional Conduct. The CFA® Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA® charter, visit [www.CFAinstitute.org](http://www.CFAinstitute.org).

## Certified Professional Accountant

CPAs are licensed and regulated by their state boards of accountancy. Experience and testing requirements for licensure as a CPA generally include minimum college education, minimum experience levels, and successful passage of the Uniform CPA Examination. In order to maintain a CPA license, states generally require the completion of continuing professional education. Additionally, CPAs are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services.

## Certified Divorce Financial Analyst®

The CDFA® designation is granted by the Institute for Divorce Financial Analysts™ (IDFA™) and is specifically designed to equip financial professionals with the knowledge and tools necessary to assist clients with the financial complexities of divorce. To obtain the CDFA® designation, candidates must: 1) have at least three years of experience in a financial or legal field; 2) complete a comprehensive self-study program covering topics such as tax issues in divorce, dividing pension and retirement plans, analyzing the marital home and other real estate, and financial planning after divorce; 3) pass four examination modules with a minimum score of 70%; and 4) agree to abide by the IDFA™ Code of Ethics. This designation requires 15 hours of continuing education every two years to maintain, ensuring CDFA® professionals remain current

with evolving tax laws, asset valuation methods, and divorce-related financial strategies. To learn more about the CDFA® designation, visit [www.InstituteDFA.com](http://www.InstituteDFA.com).

## **RICP®**

The RICP® designation is conferred by The American College of Financial Services and was developed to provide financial professionals with specialized knowledge in creating comprehensive retirement income strategies for their clients. Candidates pursuing the RICP® designation must fulfill the following requirements: complete three college-level courses addressing key retirement income planning topics, including sources of retirement income, Social Security and Medicare claiming strategies, managing retirement-related risks, long-term care planning, and estate planning considerations; successfully pass a proctored examination for each course; and demonstrate a minimum of three years of professional experience within the financial services industry. Candidates are also expected to hold an existing recognized financial services credential or have completed equivalent college-level coursework in financial planning prior to enrollment. Once earned, the RICP® designation requires 15 hours of continuing education every two years and ongoing adherence to The American College's Code of Ethics and Procedures, reflecting a commitment to staying current with the ever-changing retirement planning environment and serving clients with the highest standard of professional conduct.