

# 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 ADVISOR<sup>SM</sup> 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 ADVISOR<sup>SM</sup> designee—a financial advisor with asset management skills.



**College for  
Financial Planning**  
EDUCATING THE NATION'S TOP FINANCIAL ADVISORS<sup>SM</sup>

The College for Financial Planning<sup>®</sup> 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 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 ADVISOR<sup>SM</sup> or AWMA<sup>®</sup>. The Code sets forth the responsibilities of each ACCREDITED WEALTH MANAGEMENT ADVISOR<sup>SM</sup> 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 ADVISOR<sup>SM</sup> 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 ADVISOR<sup>SM</sup> or AWMA<sup>®</sup>.

An ACCREDITED WEALTH MANAGEMENT ADVISOR<sup>SM</sup> designee shall act with competence, exercise due diligence, and use prudent professional judgment in all professional activities.

An ACCREDITED WEALTH MANAGEMENT ADVISOR<sup>SM</sup> designee shall not, without first obtaining the consent of the client, disclose any confidence, except as compelled by law.

An ACCREDITED WEALTH MANAGEMENT ADVISOR<sup>SM</sup> 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 ADVISOR<sup>SM</sup> 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 ADVISOR<sup>SM</sup> designee recognizes the need for and agrees to participate annually in continuing professional education.



An  
ACCREDITED  
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ADVISOR<sup>SM</sup>  
designee

A professional  
you can look to  
for your wealth  
management  
advice