

# Why you should choose a CRPC® designee:

## What are you doing now to support the retirement lifestyle you envision?

Whether retirement seems a long way away or is already a reality, today's changing times require us to think about the future now. Planning for retirement at any stage of your life means analyzing your needs and wants and evaluating them according to what your financial situation will allow. From there, you'll need up-to-date information to plan a retirement that will let you consistently maintain your lifestyle. Preparing for retirement can seem like a monumental task, especially if you're still on the job or are just now finding out that your preretirement preparations weren't adequate!

## We can help you plan a new beginning.

Learn about your options by turning to a professional in retirement planning—a CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> or CRPC® designee. CRPC® designees can provide you with an understanding of complex pre- and postretirement issues. From helping you maximize sources of retirement income to guiding you through investments, a CRPC® designee will effectively identify and analyze what you should do today to ensure a secure tomorrow.

## Get advice from an expert.

A CRPC® designee can evaluate your financial status and design the optimal retirement plan for your lifestyle. Get the knowledgeable advice you need on issues such as planning for health care, asset management, beneficiary designations, income tax considerations, estate planning, and more. A CRPC® designee can even help you determine the best time to retire or assist you in expanding on the plans that you've already made.

- **Educational Program:** The College for Financial Planning® provides CRPC® students with a thorough education focusing exclusively on retirement planning. Study materials are written and updated regularly by the College's full-time faculty, who specialize in retirement planning, and provide the most current information on retirement options.
- **Client Needs Assessment:** The CRPC® program teaches students how to assess a client's long-term planning situation and needs—and then evaluate retirement options and make appropriate recommendations. This is what distinguishes this program from others in the industry.

- **CRPC® 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.
- **American Council on Education (ACE):** The CRPC® program has been reviewed by ACE and recommended for college credit in the upper-division baccalaureate level in the categories of finance or investments.
- **Continuing Education Credit:** All CRPC® designees must sign a commitment to ongoing continuing education to ensure that they receive up-to-date information about current issues impacting the area of retirement planning.



**College for  
Financial Planning®**  
EDUCATING THE NATION'S TOP FINANCIAL ADVISORS™

The College for Financial Planning® 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 CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> or CRPC®. The Code sets forth the responsibilities of each CHARTERED RETIREMENT PLANNING COUNSELOR<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 CHARTERED RETIREMENT PLANNING COUNSELOR<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 CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> or CRPC®.

A CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> designee shall act with competence, exercise due diligence, and use prudent professional judgment in all professional activities.

A CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> designee shall not, without first obtaining the consent of the client, disclose any confidence, except as compelled by law.

A CHARTERED RETIREMENT PLANNING COUNSELOR<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.

A CHARTERED RETIREMENT PLANNING COUNSELOR<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.

A CHARTERED RETIREMENT PLANNING COUNSELOR<sup>SM</sup> designee recognizes the need for and agrees to participate annually in continuing professional education.



Are your  
valuable  
retirement  
dollars  
working hard for  
you?



Let us make  
sure they are.