

Why you should choose a CRPS® designee:

Dreaming of an easy-to-manage retirement plan for your business?

With all of the options available to today's plan sponsors, managing retirement plans for a business or small company can be a daunting prospect. Building a long-term retirement strategy that fits your employees' needs is a great goal—but how do you achieve it?

We can make it a reality.

You need a strategic partner who can provide you with the most up-to-date information on your options and who can put things into perspective. Turn to a professional in retirement planning—a CHARTERED RETIREMENT PLANS SPECIALISTSM or CRPS® designee. CRPS® designees can provide you with an understanding of how to establish an efficient retirement plan and ensure regular compliance with plan rules. A CRPS® designee can evaluate the financial status of your business and design the optimal plan for your employees.

Get advice from an expert.

Get the knowledgeable advice you need on issues such as qualified plans, the eligibility and deductibility of IRA contributions, profit sharing plans, stock bonus plans, 401(k) plans, distribution planning, and much more. A CRPS® designee can also help explain the details of establishing investment policy and objectives as well as the termination of a plan.

- **Educational Program:** The College for Financial Planning® provides CRPS® 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 available.
- **Client Needs Assessment:** The CRPS® program teaches students how to design, install, and administer retirement plans for the business community. This is what distinguishes this program from others in the industry.
- **CRPS® 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 CRPS® 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 CRPS® designees must sign a commitment to ongoing continuing education credit to ensure that they stay current in the field.



**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 81,000 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 PLANS SPECIALISTSM or CRPS®. The Code sets forth the responsibilities of each CHARTERED RETIREMENT PLANS SPECIALISTSM 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 PLANS SPECIALISTSM designation is mandatory. Failure to adhere to the Code of Ethics could result in revocation of the CHARTERED RETIREMENT PLANS SPECIALISTSM or CRPS® right to use the marks.

A CHARTERED RETIREMENT PLANS SPECIALISTSM designee shall act with competence, exercise due diligence, and use prudent professional judgment in all professional activities.

A CHARTERED RETIREMENT PLANS SPECIALISTSM designee shall not, without first obtaining the consent of the client, disclose any confidence, except as compelled by law.

A CHARTERED RETIREMENT PLANS SPECIALISTSM 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 PLANS SPECIALISTSM 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 PLANS SPECIALISTSM 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.