

Why you should choose a CMFC® designee:

Decisions, decisions.

Over the years, mutual funds have become increasingly popular investment vehicles for meeting personal financial planning goals. Now the market is booming with diverse funds to serve all types of needs. And, after investments are made, how do you track their performance? Making crucial mutual fund investment decisions can seem like a monumental task.

We know mutual funds.

Turn to a professional on mutual funds for your investment advice—a CHARTERED MUTUAL FUND COUNSELORSM or CMFC® designee. CMFC® designees have ample knowledge of mutual funds and can effectively identify, analyze, and recommend those that are appropriate for your needs.

A CMFC® designee provides practical, hands-on information on how to use this popular and powerful investment vehicle 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 the wide variety of complex mutual fund information available today, and the overwhelming number of mutual funds from which to choose, a CMFC® designee can give you knowledgeable advice on the best funds for your total financial picture.

Get advice from an expert.

- **Educational Program:** The College for Financial Planning® provides CMFC® students with a thorough education focusing exclusively on mutual funds. Study materials are written and updated regularly by the College’s full-time faculty, who specialize in mutual funds and work closely with investment professionals to provide the most current information available.
- **Client Needs Assessment:** The CMFC® program emphasizes how to thoroughly evaluate mutual funds as well as how to use that information to make appropriate recommendations. This is what distinguishes this program from others in the industry.
- **CMFC® 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 CMFC® 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 CMFC® 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 mutual funds, look for a CHARTERED MUTUAL FUND COUNSELORSM designee—a financial advisor with mutual fund knowledge.



**College for
Financial Planning**[®]
EDUCATING THE NATION'S TOP FINANCIAL ADVISORSSM

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 MUTUAL FUND COUNSELORSM or CMFC[®]. The Code sets forth the responsibilities of each CHARTERED MUTUAL FUND COUNSELORSM 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 MUTUAL FUND COUNSELORSM designation is mandatory. Failure to adhere to the Code of Ethics could result in revocation of the CHARTERED MUTUAL FUND COUNSELORSM or CMFC[®] right to use the marks.

A CHARTERED MUTUAL FUND COUNSELORSM designee shall act with competence, exercise due diligence, and use prudent professional judgment in all professional activities.

A CHARTERED MUTUAL FUND COUNSELORSM designee shall not, without first obtaining the consent of the client, disclose any confidence, except as compelled by law.

A CHARTERED MUTUAL FUND COUNSELORSM 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 MUTUAL FUND COUNSELORSM 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 MUTUAL FUND COUNSELORSM designee recognizes the need for and agrees to participate annually in continuing professional education.



**There are
more than
8,000 mutual
funds
available
today.**

**Can you choose
which funds meet
your needs?**

We can.