

### **Accredited Investment Fiduciary®**

1. The AIF® designation certifies that the recipient has specialized knowledge of fiduciary standards of care and their application to the investment management process. To receive the AIF designation there are four requirements:
  - a. Enroll in and complete the AIF® Training
  - b. Pass the AIF® Examination
  - c. One of the following combinations of education, industry experience, and/or professional development is required to meet the experience requirement for the AIF® credential. Relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry;
    - i. Minimum of two (2) years of relevant experience; a bachelor's degree (or higher); and a professional credential;
    - ii. Minimum of five (5) years of relevant experience; a bachelor's degree (or higher) or a professional credential; or
    - iii. Minimum of eight (8) years of relevant experience.
  - d. Submit the application and dues
2. Included in the application are sections to attest to both the Code of Ethics and Conduct Standards. The Code of Ethics consists of the tenets of ethical conduct expected of all credential holders, while the Conducts Standards pertain to any past criminal and civil litigation, regulatory events, and personal and professional conduct.
3. AIF® designees must accrue a minimum of six hours of Continuing Education ("CE") annually. The CE requirement is effective immediately upon attainment of the AIF® designation, and CE hours may be accrued from a variety of sources. All CE is subject to audit by, and final approval from, fi360.

### **Accredited Investment Fiduciary Analyst®**

1. The AIFA® designation certifies that the recipient has advanced knowledge of fiduciary standards of care, their application to the investment management process, and procedures for assessing conformance by third parties to fiduciary standards. There are five requirements for attaining the AIFA® credential.
  - a. Attain the AIF® designation;
  - b. Enroll in and complete the AIFA® Training;
  - c. Pass the AIFA® Assessment;
  - d. A minimum of eight (8) years of relevant experience is required to attain the AIFA® credential, relevant experience is that which has been accrued in a non-clerical role within the financial services (or a related) industry; and
  - e. Submit the application and dues.
2. Included in the application are sections to attest to both the Code of Ethics and Conduct Standards. The Code of Ethics consists of the tenets of ethical conduct expected of all credential holders, while the Conducts Standards pertain to any past criminal and civil litigation, regulatory events, and personal and professional conduct.
3. AIFA® designees are required to complete a minimum of ten hours of Continuing Education ("CE") per reporting period. The CE requirement is effective immediately upon attainment of the AIFA® designation, and CE hours may be accrued from a variety of sources. All CE is subject to audit by, and final approval from, fi360.

### **Accredited Pension Representative**

1. The APR is a designation for retirement plan personnel, financial consultants/planners, as well as Registered Investment Advisors who successfully complete the APR designation program. The APR designation program includes the advanced study of fiduciary responsibility, prohibited transactions, minimum coverage testing, and distributions.
2. The APR designation is awarded by the National Institute of Pension Administration (NIPA).
3. In order to receive and maintain the APR designation, one must:
  - a. Either successfully complete the two APR exams and hold an insurance license or a FINRA Series 6, 7, 65, 66, or 67 license or have an ERPA designation; and
  - b. Complete 10 hours of CE credits and hold a current NIPA membership at the Business Owner or Executive level (annually) to maintain the APR designation status.

### **Accredited Retirement Plan Consultant**

1. The ARPC designation is awarded to sales and marketing professionals who help employers sponsor plans that enable their employees to effectively save and plan for retirement, have met all eligibility requirements, and have completed an examination successfully. In order to attain the ARPC designation the following are required:
  - a. Completion and submission of the application form, either through the SPARK Institute or through Bryant University;
  - b. One year of full-time experience in the retirement plan industry as well as a letter of recommendation from current work supervisor;
  - c. Pass the ARPC examination;
  - d. FINRA Series 6, 7, 65, 66, or 24 license or an insurance license is required; and
  - e. Must be a member of the National Institute of Pension Administrators (NIPA).
2. Following receipt of the ARPC designation, designees are required to complete 10 credits/hours of continuing education ("CE") per year.

### **Accredited Retirement Plan Specialist**

1. The ARPS designation is awarded to recordkeeping and administrative professionals who have demonstrated the knowledge required to help employers administer plans that enable employees to effectively save and plan for retirement. To attain the ARPS designation the following are required:
  - a. Complete and submit candidate application;
  - b. Documentation of one year of full-time experience in the retirement plan industry;
  - c. A letter of recommendation from a current work supervisor; and
  - d. Pass the ARPS examination.
2. Following receipt of the ARPS designation the designee must complete a minimum of 10 hours of continuing education per year in order to maintain their status.

### **Accredited Wealth Management Advisor®**

1. In order to attain the AWMA® designation, individuals must have completed a course of study encompassing wealth strategies, equity-based compensation plans, tax reduction alternatives, and asset protection alternatives. Individuals must pass an end-of-course examination that tests their ability to synthesize complex concepts and apply theoretical concepts to real-life situations.
2. Earning criteria necessary for AWMA® designation:
  - a. Attend a series of industry specific education materials and attend virtual classes in order to successfully complete the final examination; and
  - b. All designees must agree to adhere to Standards of Professional Conduct and are subject to a disciplinary process if these standards are not upheld or are violated in any way.
3. In order to maintain AWMA® designation, designees must complete 16 hours of continuing education every two years.

### **Behavioral Financial Advice**

1. The BFA designation is a program designed to educate financial professionals on the core concepts of behavioral finance and its application with clients. This is an online program offered through a partnership between Kaplan Financial and Think2Perform. The BFA program improves emotional competencies and decision-making behavior to increase the efficacy of the financial plan for both the advisor as well as their clients.
2. Structure of the BFA course package
  - a. Course 1: *Behavioral Financial Advice and You*;
  - b. Course 2: *Behavioral Financial Advice and Your Clients*;
  - c. *Financial Intelligence* textbook;
  - d. Values cards;
  - e. Interactive study calendar and exercises;
  - f. Online quizzes and exams;
  - g. Academic advisor support and message board; and

- h. Certification exam.
- 3. In order to maintain the BFA designation, the designee must complete 20 continuing education hours every two years.

### **Certified Behavioral Financial Analyst**

- 1. With a CBFA certification, financial advisors and retirement specialists learn key behavioral principles and develop an understanding of how to effectively translate them into behavioral solutions. The goal of the development of the CBFA designation (created by the Allianz Global Investors Center for Behavioral Finance) was to identify an exclusive group of retirement-focused professionals who have undergone the training required to use the Center's PlanSuccess System and perform PlanSuccess Behavioral Audits of retirement plans.
- 2. Pre-Qualifying Criteria: a combination of education and experience in the following financial fields:
  - a. Attorney;
  - b. Accountant;
  - c. Banker;
  - d. Consultant (business-related);
  - e. Financial Planner;
  - f. Insurance Agent; or
  - g. Investment Advisor.
- 3. To attain and maintain the CBFA designation:
  - a. Complete an application for certification;
  - b. Pass a 100-question open book examination;
  - c. Agree to abide by the CBFA code of ethics; and
  - d. Meet the 24-hour continuing education requirements each year.

### **Certified Employee Benefits Specialist**

- 1. The CEBS designation provides specialists with the knowledge and application exercises necessary to tackle the challenges they will face throughout their career in benefits. This designation is issued by the International Foundation of Employee Benefit Plans as well as by the Wharton School of the University of Pennsylvania.
- 2. To attain and maintain a CEBS designation applicants must:
  - a. Complete 6 required courses from CEBS curriculum;
  - b. Complete two elective courses from CEBS curriculum;
  - c. Pass a computer-based examination for each course; and
  - d. Complete 30 hours of continuing education every two years.

### **Certified Financial Transitionist® (CeFT®)**

- 1. A CeFT® is a professional with an established presence/career in the financial services industry who recognizes the importance and power of the personal side of money as well as the unique challenges of transitions. CeFTs® understand how people subjectively experience change and are thus able to co-create their highest outcomes with them.
- 2. The CeFT® designation is currently offered and recognized by the Financial Transitionist Institute.
- 3. To earn and maintain a CeFT® designation, one must:
  - a. Have a minimum of 5 years of direct client service experience (face-to-face);
  - b. Hold a Certified Financial Planner (CFP), Certified Investment Manage Analyst (CIMA), or Certified Financial Advisor designation;
  - c. Complete 12-month core training;
  - d. Complete a multi-disciplined exam including essays, role playing, oral exam, and final exam; and
  - e. Complete 15 hours per year of continuing education requirements, including 10 hours through Financial Transitionist Institute/Sudden Money Institute.

### **Chartered Global Management Accountant®**

- 1. The CGMA designation is the most widely held management accounting designation in the world. The designation was established to recognize a unique group of management accountants who have reached the

highest benchmark of quality and competence. To earn the CGMA designation the individual needs to exhibit a mastery of technical finance and accounting skills, an understanding of advanced business concepts, as well as a demonstration of strategic leadership abilities.

2. In order to receive the CGMA designation, one must:
  - a. Be either a voting member in good standing of the AICPA or a member of the CIMA;
  - b. Have at least 3 years of experience in management accounting; and
  - c. Pass the CGMA case study exam for each level of the CGMA program.

#### **Chartered Financial Consultant®**

1. A ChFC® designation represents the completion of a comprehensive course consisting of financial education, examinations, and practical experience. These designations are granted by the American College and, upon completion of the courses, designees are knowledgeable in financial matters and to have the ability to provide sound financial advice.
2. To attain and maintain the ChFC® designation, one must:
  - a. Have 3 years of full-time business experience within the 5 years preceding the awarding of the designation;
  - b. Complete 7 core and two elective courses, that are equivalent to 27 semester credit hours;
  - c. Pass a final closed-book, proctored exam for each course; and
  - d. Complete 30 hours of continuing education every two years.

#### **Certified Health Savings Adviser®**

1. The CHSA® designation provides financial and employee benefit professionals with everything necessary to take complete advantage of the expanding number of accounts and total assets worth of Health Savings Accounts (HSAs).
2. To gain and maintain the CHSA® designation, one must:
  - a. Be currently employed or have two years of work experience in either the financial services or human resources/benefits industry;
  - b. Complete the online courses;
  - c. Pass the CHSA® examination with a minimum score of 70 percent; and
  - d. Participate in an approximate 30-minute, online, self-study continuing education training program, earn a minimum score of 70 percent on the multiple choice CE examination, sign an *Attestation Form of Good Conduct*, and remit a non-refundable fee of \$95.00 within 30 days prior to the anniversary date of their attainment of the CHSA® designation in order to maintain their status as a CHSA® designee.

#### **Chartered Investment Counselor**

1. The CIC is a designation awarded by the Investment Advisor Association to individuals with qualifications and experience consistent with those outlined in the Investment Advisors Act of 1940, which includes the fiduciary and ethical responsibility the advisor has to his or her clients as well as their experience and skills.
2. To attain and maintain the CIC designation, one must:
  - a. Be employed by a member firm of the IAA in an eligible occupational position for at least one year;
  - b. Have a minimum of 5 cumulative years of work experience in one or more eligible occupational positions;
  - c. Spend more than 50 percent of time in a position involving a combination of investment counseling and portfolio management activities;
  - d. Submit a letter of reference from the CEO, managing principal, or the candidate's senior supervisor, as well as 3 additional letters of recommendation;
  - e. Hold the Chartered Financial Analyst (CFA®) designation; and
  - f. Provide annual certification of employment by an IAA member firm and give proof of no disciplinary proceedings arising from professional conduct in order to retain their CIC designation.

### **Certified Investment Management Analyst®**

1. CIMA® professionals integrate a complex body of investment knowledge, ethically contributing to prudent investment decisions by providing objective advice and guidance to individual and institutional investors. The CIMA® designation stands out among other financial certifications for its effective emphasis on the combination of theory and practical application. This designation is awarded to qualified individuals by the Investments and Wealth Institute.
2. To gain and maintain a CIMA® designation, one must:
  - a. Have 3 years of financial services experiences;
  - b. Have a satisfactory record of ethical conduct, as determined by the Investments and Wealth Institute's admissions committee;
  - c. Complete the education component offered by one of the approved Registered Education Providers;
    - i. The Wharton School (in class)
    - ii. The University of Pennsylvania (in class)
    - iii. Yale School of Management (online)
  - d. Pass the qualification and certification examinations; and
  - e. Complete 40 hours of continuing education requirements every two years in order to maintain CIMA® designation.

### **Certified Information Systems Security Professional (CISSP®)**

1. The CISSP® designation is an independent information security certification granted by the International System Security Certification Consortium (ISC)<sup>2</sup>. This designation represents that the designee has what it takes to effectively design, implement, and manage a best-in-class cybersecurity program. When an individual attains a CISSP® designation, their expertise is validated, and they officially become an (ISC)<sup>2</sup> member. This membership unlocks a broad array of exclusive resources, educational tools, and peer-to-peer networking opportunities.
2. To attain a CISSP® designation, one must:
  - a. Have a minimum of 5 years of cumulative paid work experience in two or more of the 8 domains of the CISSP® CBK; and
  - b. Earn a four-year college degree, regional equivalent, or an additional credential from the (ISC)<sup>2</sup> approved list which will satisfy one year of the required experience.
3. The 8 domains of the CISSP® CBK include:
  - a. Domain 1: security and risk management;
  - b. Domain 2: asset security;
  - c. Domain 3: security architecture and engineering;
  - d. Domain 4: communication and network security;
  - e. Domain 5: identity and access management (IAM);
  - f. Domain 6: security assessment and testing;
  - g. Domain 7: security operations; and
  - h. Domain 8: software development security.

### **Chartered Financial Analyst® OR Chartered Financial Analyst (CFA®)**

1. A CFA® designation is a globally recognized professional designation given by the CFA Institute, that measures and certifies the competence and integrity of financial analysts.
2. In order to obtain and maintain a CFA® designation, one must:
  - a. Be in the final year of a bachelor's degree program, have 4 years of professional work experience, or have a combination of professional work and university experience that totals to at least 4 year;
  - b. Complete a self-study program (250 hours of study for each of the 3 levels);
  - c. Pass all 3 examinations;
  - d. Complete 4 years of professional work experience in the investment decision-making process (accrued before, during, or after participation in the CFA program); and
  - e. Have completed and passed 3 six-hour course exams.

### **CERTIFIED FINANCIAL PLANNER®**

1. Individuals who have obtained a CFP® designation have completed extensive training and experience requirements, are held to rigorous ethical standards, understand the complexities of the changing financial climate, and know how to make recommendations in the best interest of their clients. CFP® designees bring all the pieces of a client’s financial life together—budgeting, planning for retirement, saving for education, managing taxes, and insurance coverage- in order to make recommendations that will best suit the individual situation of each client.
2. The CFP® designation is issued by the Certified Financial Planner Board of Standards, Inc.
3. In order to attain and maintain a CFP® designation, one must:
  - a. Have a bachelor’s degree (or higher) from an accredited college or university;
  - b. Have at least 3 years of full-time personal financial planning experience or the equivalent part-time experience (2,000 hours = one year full-time);
  - c. Complete a CFP-board registered program, or hold one of the following: CPA, ChFC®, Chartered Life Underwriter® (CLU®), CFA®, Ph.D. in business or economics, Doctor of Business Administration, attorney’s license;
  - d. Pass the final certification examination; and
  - e. Complete the 30 hours of required CE every two years in order to maintain their designation.

### **Certified Fund Specialist®**

1. A CFS® designation is awarded by the Institute of Business and Finance (IBF) to individuals for their expertise in mutual funds and the mutual fund industry. The CFS® program develops a strong working knowledge of mutual funds, ETF, REITs, close-end funds (and similar investments), advanced fund analysis, selection, asset allocation, and portfolio construction.
2. In order to attain and maintain a CFS® designation, one must:
  - a. Have a bachelor’s degree or 2,000 hours of financial services work experience;
  - b. Complete a Self-Study Program (consists of 6 modules);
  - c. Pass 3 examinations and a case study; and
  - d. Complete 30 hours of required CE every two years in order to maintain CFS® designation.

### **Chartered Life Underwriter (CLU®)**

1. A CLU® is a professional designation designed for individuals who wish to specialize in life insurance and estate planning. The CLU® designation places particular emphasis on ethical standards and commitment to clients. This designation is issued by the American College.
2. To attain and maintain a CLU® designation, one must:
  - a. Have 3 years of full-time business experience within the 5 years preceding the awarding of the designation;
  - b. Complete 5 core and 3 elective courses, equivalent of 24 semester credit hours;
  - c. Pass a final closed-book, proctored exam for each course; and
  - d. Complete 30 hours of CE every two years in order to maintain CLU® designation.

### **Certified 401(k) Professional**

1. The C(k)P® designation identifies financial professionals who have demonstrated the knowledge and experience to help affect the outcome of corporate retirement plans. C(k)P® designees are expected to maintain a high degree of knowledge and ability in technical competence, optimizing plan outcomes, management, and business. This designation is awarded by the Retirement Advisor University at UCLA Anderson School of Management Executive Education (TRAU).
2. In order to obtain and maintain a C(k)P® designation, one must:
  - a. Have 3 years of experience in financial services;
  - b. Have 10 defined contribution plans under management;
  - c. Have at least \$30,000,000 in assets under management;
  - d. Have completed approximately 142 hours of coursework;
  - e. Passed the final exam for each course, the online mastery curriculum exam, and the online candidate designation exam; and

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These requirements may be waived for professionals who function in an administrative capacity only and do not provide guidance on plans.

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- f. Complete the required 24 hours of CE every two years in order to maintain designation.

### **Certified Merger & Acquisition Advisor® (CM&AA)**

1. The Alliance of Merger and Acquisition Advisors (AM&AA) provides the Certified Merger & Acquisition Advisor® (CM&AA) designation to individuals that maintain the highest recognized standards of professional excellence for middle market corporate financial advisory and transaction services.
2. In order to attain a CM&AA® designation, one must:
  - a. Hold a Ph.D., J.D., M.B.A., or a college degree from an accredited institute and hold one or more of the following designations: CPA, CFP®, CMA®, CVA, CBI, CBA, CBF, PFS™, CBC, CFE, ABV, CFM, CIA, AVA;
  - b. Have 36 hours of AM&AA courses;
  - c. Pass the final examination; and
  - d. Complete 12 credits of CE per year and attend at least one AM&AA annual conference every 3 years in order to maintain CM&AA® designation.

### **Chartered Mutual Fund Counselor<sup>SM</sup>**

1. A CMFC® is a professional designation awarded by the College for Financial Planning to mutual fund advisors who complete a study program and pass an examination covering mutual fund topics.
2. In order to obtain and maintain a CMFC® designation, one must:
  - a. Participate in a self-study course consisting of 9 modules;
  - b. Pass a final certification examination; and
  - c. Complete 16 hours of required CE every two years in order to maintain CMFC® designation status.

### **Certified Public Accountant**

1. Certified Public Accountant is a title given to qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional stated education and experience requirements for the certification. The continuing education requirements for certified public accountants and public accountants are determined by the state of domicile of the qualified accountant and vary according to the state requirements. Typically, states require a certain number of hours per a two-year reporting period.

### **Certified Pension Consultant**

1. A CPC designation is earned by a diverse group of individuals employed in the fields of plan administration, pension actuarial administration, ERISA consultation, insurance, and financial planning. The CPC designation is issued by the American Society of Pension Professionals and Actuaries (ASPPA).
2. In order to attain and maintain CPC designation, one must:
  - a. Have 3 years of retirement plan experience;
  - b. Complete the following ASPPA examinations:
    - i. Retirement Plan Fundamentals exam series;
    - ii. Defined Contribution Administrative Issue-Basic Concepts;
    - iii. Defined Contribution Administrative Issues-Compliance Issues;
    - iv. Defined Contribution Administrative Issues-Advanced Topics;
    - v. Basics of Defined Benefit Plans;
    - vi. Certified Pension Consultant Core Modules (4); and
    - vii. Certified Pension Consultant Elective Modules (2); and
  - c. Complete 40 credit hours of CE every two years in order to maintain CPC designation status.

### **Certified Plan Fiduciary Advisor**

1. The CPFA credential demonstrates advisors' knowledge, expertise, and commitment to working with retirement plans. Advisors who earn their CPFA demonstrate the expertise required to act as a plan fiduciary or help plan fiduciaries manage their roles and responsibilities.
2. The CPFA designation is issued by the National Association of Plan Advisors.

3. In order to obtain and maintain the CPFA designation, one must:
  - a. Pass the Certified Plan Fiduciary Advisor examination;
  - b. Pass the final certification examination; and
  - c. Complete 10 hours of CE each year in order to maintain CPFA designation status.

#### **Chartered Retirement Planning Counselor<sup>SM</sup>**

1. The CRPC<sup>®</sup> designation is issued by the College for Financial Planning. CRPCs<sup>®</sup> focus on retirement planning, the CRPC<sup>®</sup> program was developed with a focus on client-centered problem solving.
2. In order to attain and maintain the CRPC<sup>®</sup> designation, one must:
  - a. Complete an online instructor led study course or a self-study course;
  - b. Pass a final designation exam; and
  - c. Complete 16 hours of CE every two years in order to maintain CRPC<sup>®</sup> designation status.

#### **Certified Retirement Plans Specialist<sup>SM</sup>**

1. The CRPS<sup>®</sup> is a designation for those who create, implement, and maintain retirement plans for businesses. CRPS<sup>®</sup> designees focus on wholesale and business clients. This designation is awarded by the College for Financial Planning.
2. In order to attain and maintain the CRPS<sup>®</sup> designation, one must:
  - a. Complete the CRPS<sup>®</sup> certification courses;
  - b. Pass the CRPS<sup>®</sup> final examination; and
  - c. Complete 16 hours of CE credits every 2 years in order to maintain their designation status.

#### **Certified Retirement Services Professional**

1. The CRSP<sup>®</sup> designation is the undisputed professional credential for financial services professionals whose primary function and expertise focus on the provision of employee benefit and/or retirement plan services. This designation signifies that an individual working in this field has attained comprehensive training in the following professional knowledge areas: Plan Type & Design, Laws & Regulations, and Investments. The CRSP<sup>®</sup> designation is awarded by the ABA Institute of Certified Bankers.
2. In order to attain and maintain the CRSP<sup>®</sup> designation, one must:
  - a. Have a minimum of 3 years' experience in ERISA and IRS Code/Regulations and completion of the approved employee benefit/retirement services training program or have 5 years' experience in ERISA, plus IRS Code/Regulations;
  - b. Have one letter of recommendation from manager attesting to qualifications for certification including ERISA and IRS Code/Regulations experience;
  - c. Complete ICB-approved employee benefit/retirement services training program;
  - d. Pass the final certification examination; and
  - e. Complete 30 CE credits every 3 years in order to maintain CRSP<sup>®</sup> designation.

#### **Certified Trust and Financial Advisor**

1. The CTFA is a professional designation offered by the American Bankers Association (ABA), which provides training and knowledge in taxes, investments, financial planning, trusts, and estates. The CTFA designation is awarded to professionals with a career in banking, broking, financial planning, taxation, or trust administration.
2. In order to attain and maintain a CTFA designation, one must:
  - a. Have 3 years of wealth management experience plus ICB-approved training program, have 5 years of personal trust experience and a bachelor's degree, or have 10 years of personal trust experience;
  - b. Pass the final certification examination; and
  - c. Complete 45 CE credits every 3 years with a minimum of 6 hours in each of 4 knowledge areas in order to maintain the CTFA designation.



### **Certified Cash Manager**

1. The CCM designation is a professional designation awarded by the Association for Financial Professionals and has recently become synonymous with the Certified Treasury Professional (CTP) designation. The CCM designation is given to individuals who are experienced in cash management.
2. In order to attain and maintain the CCM/CTP designation, one must:
  - a. Have two years of full-time work experience in the area of corporate finance, treasury/cash management, or other related fields that include but are not limited to economics, accounting, financial risk management, or investor relations; one year of work experience and a graduate or master's degree in business or finance; or one year work experience and two years full time college or university teaching experience in a finance-related topic;
  - b. Pass the final computer-based examination; and
  - c. Complete 36 CE credits every 3 years related to treasury/cash management, finance, accounting, or business ethics to maintain CCM designation status.

### **Certified Wealth Strategist®**

1. The CWS® designation program leads to a unique application focused designation which provides a practice management framework designed to serve high net worth clients both comprehensively and in a highly compelling way. A CWS® designee helps their clients craft strategies to meet their financial goals by connecting the context of the client's situation and aspirations to the best solution for them.
2. The CWS® designation is awarded by the Cannon Financial Institute.
3. In order to attain and maintain the CWS® designation, one must:
  - a. Have 3 years of experience in the financial services industry that must also include direct interaction with clients and a 4-year degree from an accredited school;
  - b. Complete two instructor-led training sessions, a self-directed study on numerous wealth management issues, and the Capstone project;
  - c. Pass 10 mastery exams (one for each directed study module); and
  - d. Complete 33 hours of CE every two years to maintain CWS® designation status.

### **Financial Paraplanner Qualified Professional<sup>SM</sup>**

1. Through the FPQP® designation program individuals complete a course of study encompassing the financial planning process, the 5 disciplines of financial planning, and general financial planning concepts, terminology, and product categories.
2. The FPQP® designation is issued by the College for Financial Planning.
3. In order to attain and maintain the FPQP® designation, one must:
  - a. Complete a 10-module course of study (can be either self-study or instructor-led);
  - b. Pass a final certification examination; and
  - c. Complete 16 hours of CE every two years to maintain designation status.

### **Investment Adviser Certified Compliance Professional®**

1. The IACCP® designation acknowledges the heightened role of compliance and responds to growing industry demands for advanced compliance education and nationally recognized professional standards.
2. The IACCP® program provides foundation knowledge associated with job responsibilities and functions of investment adviser compliance professionals, such as a grounding in the rules and regulations required for investment advisers, guidance for building a strong compliance program, and highlights of the best practices that can immediately be implemented at firms.
3. In order to attain and maintain the IACCP® designation, one must:
  - a. Complete 15 required compliance courses;
  - b. Complete 5 electives;
  - c. Have two years of work experience;
  - d. Submit the ethics commitment and assessment; and
  - e. Pass the certifying examination.

### **Life Underwriter Training Council Fellow®**

1. The LUTCF® is a professional designation for insurance and financial professionals. The LUTCF® designation program provides insurance and financial professionals with the background and knowledge necessary to ensure a successful career in the insurance business. The focus of this program is on fundamental prospecting, selling, and practice management skill as well as the development of working knowledge of the 4 practice specialties, which are essential skills for new agents and advisors to acquire.
2. The LUTCF® designation is awarded by the College for Financial Planning and NAIFA.
3. In order to gain and maintain the LUTCF® designation, one must:
  - a. Be a member in good standing with NAIFA;
  - b. Complete 3 eight-week courses;
  - c. Pass the final exam for each course; and
  - d. Complete 3 hours of ethics-related CE credits every two years (for designees who earned their credential on or after 7/1/2015).

### **Project Management Professional (PMP®)**

1. A PMP® designation represents that an individual speaks and understands the global language of project management provides these individuals with connections to a community of professionals, organizations, and experts worldwide. Government, commercial, and other organizations employ PMP® certified individuals to improve the success rate of projects in all areas of knowledge. PMPs® can do this successfully due to their training in the application of a standardized and evolving set of project management principles as contained in PMI's PMBOK Guide.
2. The PMP® designation is awarded by the Project Management Institute (PMI).
3. In order to attain and maintain the PMP® designation, one must:
  - a. Have a bachelor's degree or the global equivalent and have a minimum of 3 years unique non-overlapping professional project management experience, have spent 4,500 hours leading and directing projects, and have at least 35 contact hours of formal project management education. Or have a high school diploma, associate degree, or global equivalent and have a minimum of 5 years unique non-overlapping professional project management experience, have spent 7,500 hours leading and directing projects, and have 35 contact hours of formal project management education;
  - b. Register to become a member of the Project Management Institute (PMI);
  - c. Take the required 35 hours of course study;
  - d. Submit PMP application;
  - e. Pass the PMP exam; and
  - f. Earn 60 professional development units (PDUs) every 3 years in order to maintain the PMP® designation.

### **The Professional Plan Consultant®**

1. The Professional Plan Consultant® designation is administered by the Financial Service Standards, LLC organization. This designation signifies a commitment to service excellence in the retirement industry. Candidates for the designation must have at least 3 years of professional experience in financial industry sales, service, and/or support. In addition, they must complete a training program with a curriculum focused on ERISA regulations and industry best practices, issues faced by plan sponsors, and identifying plan shortfalls. Candidates must successfully pass an examination, and then sign the Financial Service Standards Code of Ethics, pledging to maintain a high standard of conduct, competence, knowledge, professionalism, integrity, objectivity, and responsibility in the practice of their profession. Each year thereafter, designees must complete a minimum of 6 hours of continuing education.

### **Professional Risk Manager (PRM™)**

1. The PRM™ is a globally recognized designation that certifies competent risk managers. These individuals are expected to know and understand industry best practices and be committed to using them.
2. The PRM™ designation is awarded by the Professional Risk Managers' International Association.
3. Individuals with a PRM™ designation may work as enterprise risk managers, operational risk analysts, credit risk managers, and risk advisory consultants.

4. In order to attain and maintain the PRM™ designation, one must:
  - a. Be a financial risk manager; and
  - b. Pass 4 examinations covering financial theory, financial instruments and markets, mathematical foundations of risk measurement, risk management practices, and case studies, best practices, conduct, code of ethics, and bylaws.

### **Plan Sponsor Retirement Professional**

1. The PRP designation has become an industry benchmark for measuring retirement sales and service expertise. By earning this designation, retirement professionals demonstrate their commitment to the industry as well as to the continuous education required to stay current and demonstrate an acceptable level of professional experience and business character.
2. The PRP designation is awarded by the PLANSPONSOR Institute.
3. In order to attain and maintain the PRP designation, one must:
  - a. Have 5 years of direct retirement industry sales, service, and/or support experience;
  - b. Complete online coursework and 2-day onsite seminar as well as attend a multi-day, instructor-led training session;
  - c. Complete and pass a proctored exam; and
  - d. Complete the CE credits required and listed on the PLANSPONSOR Institute website (these requirements change).

### **Qualified 401(k) Administrator**

1. The QKA designation is offered for retirement plan professionals who typically assist employers and consultants with the recordkeeping, non-discrimination testing, and administrative aspects of 401(k) and related plans. Earning the QKA designation signifies that an individual has the knowledge and experience desired in today's competitive marketplace.
2. In order to earn and maintain the QKA designation, one must:
  - a. Complete the Retirement Plan Fundamental Certificate program;
  - b. Pass the Defined Contribution Administrative Issues- Basic Concepts exam;
  - c. Pass the Defined Contribution Administrative Issues- Compliance Issues exam;
  - d. Apply for the ASPPA credentialed membership, which requires two years of experience as well as two letters of recommendation; and
  - e. Complete 40 hours of CE credits every two years and renew ASPPA membership annually in order to retain their QKA designation.

### **Qualified Pension Administrator**

1. The QPA designation recognizes professionals who are qualified to perform technical and administrative functions of qualified plan administration.
2. This designation is awarded by the American Society of Pension Professionals and Actuaries (ASPPA).
3. The QPA designation program provides in-depth courses on the practical aspects of third-party administration. QPAs assist employers, actuaries, and consultants in performing functions such as determination of eligibility benefits, computation of benefits, plan recordkeeping, trust accounting and disclosure, and compliance requirements.
4. In order to attain and maintain the QPA designation, one must:
  - a. Successfully complete the retirement plan fundamentals exam, the defined contribution administrative issues- basic concepts exam, the defined contribution administrative issues- compliance issues exam, the defined contribution administrative issues- advanced topics exam, and the administrative issues of defined benefit plans exam;
  - b. Verify a minimum of two years of experience in the retirement plan industry;
  - c. Provide two letters of recommendation;
  - d. Apply for the ASPPA credentialed membership; and
  - e. Acquire 40 hours of CE credits every two years and renew ASPPA membership annually in order to retain the QPA designation.

### **Qualified Plan Financial Consultant**

1. The QPFC designation is an alternative credential to the CPFA designation. The coursework and examinations are the same for both the QPFC and CPFA designations. The QPFC designation program is designed to provide the retirement plan financial consultant with an understanding of the concepts and terminology centered around the distinctive features of qualified plans.
2. The QPFC designation is sponsored/issued by the National Association of Plan Advisors (NAPA).
3. In order to attain and maintain the QPFC designation, one must:
  - a. Pass the Qualified Plan Financial Consultant examination;
  - b. Pass the final certification examination; and
  - c. Complete 10 hours of CE credits each year to maintain QPFC designation status.

### **Registered Paraplanner**

1. RPs are responsible for preparing and constructing plans outlined by the financial planner as well as managing firms' financial planning software and billing the clients. Paraplanning involves performing the administrative duties of a financial planner in order to allow financial planners to focus on working more closely with clients to identify their specific investing needs.
2. The RP designation is awarded by the College for Financial Planning.
3. In order to earn and maintain an RP designation, one must:
  - a. Successfully complete a foundations in financial planning education course exam;
  - b. Complete a skills-based internship;
  - c. Complete a designation application which requires adherence to the standards of professional conduct, terms and conditions, as well as a self-disclosure requirement;
  - d. Pass the final examination with a score of at least 70 percent; and
  - e. Complete 16 hours of CE every two years in order to maintain designation.

### **Retirement Income Certified Professional**

1. The RICP® designation is offered through The American College and equips advisors with the knowledge to transition clients from an asset accumulation stage to a retirement income stage. Prerequisites to obtain the designation are three years of professional experience, and candidates must agree to comply with The American College Code of Ethics and Procedures. Three required self-study courses are completed over a four-month period:
  - a. Retirement Income Process, Strategies & Solutions;
  - b. Sources of Retirement Income; and
  - c. Managing the Retirement Income Plan.
2. Candidates must pass a closed-book, proctored exam for each course. Fifteen hours of continuing education are required every two years to maintain the designation.

### **Retirement Plan Associate**

1. The RPA designation is an ideal credential for those who work with pension plans or government-sponsored plans or who are involved with the management of plan assets.
2. The RPA designation is awarded by the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania.
3. In order to acquire the RPA designation, one must:
  - a. Complete the Certified Employee Benefit Specialist (CEBS) course either as a self-study, online, or in the classroom; and
  - b. Pass a computer-based exam for each course.