

# Why should you work with a CRPC® designee?



## 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!

## 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 Expert Advice

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 graduate-level curriculum that focuses 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.

**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.

## Disciplinary Process

The College investigates all complaints filed against a designee and its Ethical Conduct Committee determines whether the allegations are justified and if the conduct warrants disciplinary action. Complaints may be filed using the Complaint Submission form found on the College's Financial Designation Resource site: [www.cffpdesignations.com](http://www.cffpdesignations.com).

If a violation of the Standards of Professional Conduct is found, disciplinary sanctions shall be based on the seriousness of the situation and may include, but are not limited to, reprimand, suspension, or revocation.

## Status Verification

An individual's authorization to use one of the College's designations can be verified online at: [cffpdesignations.com](http://cffpdesignations.com) or by phone at 800-237-9990.

## THE COLLEGE'S STANDARDS OF PROFESSIONAL CONDUCT

*The Standards of Professional Conduct establish minimum standards of acceptable professional conduct for persons authorized to use the College's designations. Violations are subject to disciplinary procedures.*

### Integrity

*Provide professional services with integrity, honor, fairness, and dignity and maintain client trust and confidence.*

### Objectivity

*Maintain objectivity and impartiality with respect to services rendered and advice given.*

### Competency

*Maintain an adequate level of knowledge and skill and effectively apply that knowledge while recognizing its limitations.*

### Confidentiality

*Keep client information confidential, disclosing only when authorized or compelled by law.*

### Professionalism

*Comply with all laws and regulations as required and applicable, refraining from actions that bring dishonor to you or your profession.*