Designation Definitions

Please see below for a list of designations held by our advisors and staff. To learn more about a specific designation, simply click on its title to access detailed information, including prerequisites, ongoing requirements, and areas of expertise.

Thank you for exploring the qualifications and certifications that demonstrate our commitment to providing knowledgeable and reliable financial advice.

ABFP® - Accredited Behavioral Finance Professional
AIF® - Accredited Investment Fiduciary®
CFA® - Chartered Financial Analyst®
CDFA® - Certified Divorce Financial Analyst®
CEPA® - Certified Exit Planning Advisor®
CFP® - Certified Financial Planner™
CLU® - Chartered Life Underwriter®
CPFA® - Certified Plan Fiduciary Advisor®
CSA® - Certified Senior Advisor®
ESQ - Esquire
FPQP™ - Financial Paraplanner Qualified Professional™
MBA - Master of Business Administration
RICP® - Retirement Income Certified Professional®

ABFP® - Accredited Behavioral Finance Professional

The ABFP® designation is for financial professionals who want to understand and apply behavioral finance principles to client interactions. It focuses on how psychology and behavior impact financial decisions.

Prerequisites

- Complete coursework covering behavioral finance concepts.
- Pass an examination demonstrating competency in behavioral finance.

Ongoing Requirements

- Complete continuing education as required by the issuing body.

AIF® - Accredited Investment Fiduciary®

The AIF® designation demonstrates expertise in fiduciary responsibilities and best practices for investment management. Holders are adept at managing and overseeing investment fiduciary practices.

Prerequisites

- Meet point-based threshold based on education, industry experience, and/or professional development.
- Complete the web-based or Capstone program.
- Pass a proctored closed-book final exam.

Ongoing Requirements

- Annually attest to the Code of Ethics and Conduct Standards.
- Complete at least six hours of continuing education annually.

CFA® - Chartered Financial Analyst®

The CFA® designation is globally recognized for in-depth knowledge in investment management and analysis.

Prerequisites

- Hold a bachelor's degree or equivalent education/work experience.
- Pass all three levels of the CFA Program.
- Complete 48 months of relevant professional work experience.
- Fulfill society requirements, including sponsor statements.
- Agree to adhere to the CFA Institute's code of conduct and other documentation.

Ongoing Requirements

- Complete continuing education and other requirements as specified by the CFA Institute.

CDFA® - Certified Divorce Financial Analyst®

A CDFA® specializes in the financial complexities surrounding divorce. They help clients understand and navigate the financial implications of divorce settlements.

Prerequisites

- Complete required coursework focusing on the financial aspects of divorce.
- Pass a comprehensive examination.

Ongoing Requirements

- Complete continuing education as required by the issuing body.

CEPA® - Certified Exit Planning Advisor®

The CEPA® designation equips professionals to assist business owners with exit planning, focusing on financial and strategic preparation.

Prerequisites

- At least five years of relevant experience in a field working with business owners.
- Undergraduate degree from a qualifying institution or equivalent work experience.
- Complete a five-day educational program.

Ongoing Requirements

- Maintain membership in the Exit Planning Institute.
- Complete 40 hours of continuing education every three years.

CFP® - Certified Financial Planner™

The CFP® certification is widely recognized for demonstrating excellence in financial planning. It encompasses broad knowledge in areas like investment, insurance, retirement, and estate planning, ensuring professionals meet high ethical standards.

Prerequisites

- Earn a bachelor's degree from an accredited institution.
- Complete CFP Board-approved coursework, including a comprehensive financial plan development capstone.
- Pass the comprehensive CFP® Certification Examination.
- Complete 6,000 hours of relevant professional experience or 4,000 hours of apprenticeship.
- Adhere to CFP Board’s Code of Ethics and Standards of Conduct.

Ongoing Requirements

- Commit to CFP Board's Code and Standards, including a fiduciary obligation to clients.
- Complete 30 hours of continuing education every two years, with two hours dedicated to ethics.

CLU® - Chartered Life Underwriter®

The CLU® designation is a credential in life insurance and personal insurance planning. CLU® professionals are skilled in insurance and related fields like taxation, investments, and estate planning.

Prerequisites

- Complete coursework in insurance, investments, taxation, estate planning, and related subjects.
- Pass eight 2-hour exams, each with 100 questions.
- Have at least three years of full-time business experience.

Ongoing Requirements

- Complete continuing education as required by the issuing body.

CPFA® - Certified Plan Fiduciary Advisor®

The CPFA® designation represents expertise in retirement plan fiduciary responsibilities. CPFA® holders help plan fiduciaries manage their roles effectively.

Prerequisites

- Complete the CPFA coursework covering ERISA fiduciary roles, oversight, investment management, and plan management.
- Pass the examination.

Ongoing Requirements

- Complete 20 continuing education credits every two years, with two credits in ethics/professionalism.

CSA® - Certified Senior Advisor®

The CSA® designation is designed for professionals who work with seniors, offering a comprehensive understanding of aging and the unique challenges seniors face.

Prerequisites

- Complete coursework focused on issues affecting seniors, including health, financial planning, and social aspects of aging.
- Pass a comprehensive exam.

Ongoing Requirements

- Adhere to the CSA Code of Professional Responsibility.
- Complete continuing education as required by the issuing body.

ESQ - Esquire

The title "Esquire" (Esq.) indicates an individual is a practicing attorney licensed to practice law in a specific jurisdiction. It is not a certification but a customary title in the legal field.

Prerequisites

- Obtain a law degree (Juris Doctor or equivalent).

- Pass the bar examination in the relevant jurisdiction.
- Meet any additional licensing requirements specific to the jurisdiction.

Ongoing Requirements

- Complete continuing education as required by the jurisdiction.
- Maintain a license to practice law.

FPQP™ - Financial Paraplanner Qualified Professional™

The FPQP™ (Financial Paraplanner Qualified Professional™) designation is designed for individuals who support financial advisors in their practices. It provides foundational knowledge in financial planning topics and prepares individuals for roles such as financial planning assistants, client services representatives, and similar support positions within financial advisory firms. FPQP™ holders are equipped to assist financial advisors by performing essential tasks in the financial planning process, ensuring high-quality client service and support.

Prerequisites

- Complete coursework covering key financial planning topics such as financial planning principles, investment basics, risk management, retirement planning, tax concepts, and estate planning.
- Pass a comprehensive examination to demonstrate understanding of the coursework.

Ongoing Requirements

- Complete continuing education as required by the issuing body to maintain the designation.

MBA - Master of Business Administration

An MBA is an academic degree that demonstrates advanced knowledge in business administration and management. It provides expertise in various business areas, including finance, marketing, operations, and strategy.

Prerequisites

- Hold a bachelor's degree or equivalent.
- Complete an MBA program from an accredited institution.

Ongoing Requirements

- No specific ongoing requirements for maintaining the MBA degree. However, professional development and continued learning are often encouraged.

RICP® - Retirement Income Certified Professional®

The RICP® designation focuses on helping clients transition from asset accumulation to retirement income management. It covers strategies for secure and sustainable retirement income.

Prerequisites

- Complete three RICP® courses.
- Meet specified experience requirements.
- Agree to comply with The American College Code of Ethics and Procedures.

Ongoing Requirements

- Participate in the Professional Recertification Program to maintain the designation.

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