

## CERTIFICATION DISCLOSURES

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### **AAMS® – Accredited Asset Management Specialist<sup>SM</sup>**

The AAMS® designation is awarded by the College for Financial Planning to individuals who meet specific education, examination, experience, and ethics standards. Recipients have completed a course of study encompassing investments, insurance, tax, retirement, and estate planning. The program requires 120-150 hours of self-study and must be completed within one year of enrollment.

To maintain the AAMS® designation, holders must complete 16 hours of continuing education every two years, reaffirm adherence to the Standards of Professional Conduct, and comply with self-disclosure requirements.

### **AIF® – Accredited Investment Fiduciary**

The AIF® designation, awarded by Fi360, certifies knowledge in fiduciary responsibility. Certificants are trained to implement investment processes that meet fiduciary standards. The program covers the “Prudent Practices for Investment Advisors” and other fiduciary-related laws. To maintain the credential, certificants must complete six hours of continuing education each year and affirm their adherence to the AIF® Code of Ethics.

### **CAIA® – Chartered Alternative Investment Analyst**

The CAIA designation is awarded by the CAIA Association to individuals who meet its education and experience requirements. The program consists of two levels of exams, covering risk-return attributes of institutional-quality alternative investments. Candidates must pass both Level I and Level II exams, which are offered twice annually. Eligible candidates must also have at least one year of professional experience and hold a U.S. bachelor's degree (or its equivalent) or four years of professional experience.

CAIA Charter Holders must complete 40 hours of continuing education every three years to maintain their certification.

### **CEPA® – Certified Exit Planning Advisor**

The CEPA® designation is issued by the Exit Planning Institute. It requires candidates to complete a comprehensive program and pass a 3.5-hour exam. Certificants must have at least five years of relevant experience and are required to complete 40 hours of professional development every three years to maintain the credential.

### **CFA® – Chartered Financial Analyst<sup>SM</sup>**

The CFA® charter is a credential awarded by the CFA Institute to individuals who complete the CFA program, which requires passing three six-hour exams on topics including ethics, financial reporting, and portfolio management. Candidates must have four years of relevant work experience, become a CFA Institute member, and adhere to the Code of Ethics and Standards of Professional Conduct.

To maintain the charter, CFA® holders must continue adhering to ethical standards and complete annual membership renewal requirements.

### **CFP® – CERTIFIED FINANCIAL PLANNER®**

The CFP® certification is awarded by the Certified Financial Planner Board of Standards to individuals who meet education, examination, experience, and ethical requirements. Candidates must complete a CFP Board-Registered Education Program, pass the CFP® Certification Examination, and have three years of relevant work experience.

To maintain the CFP® designation, certificants must complete 30 hours of continuing education every two years and uphold the CFP Board's Code of Ethics and Standards of Conduct.

### **ChFC® – Chartered Financial Consultant®**

The ChFC® designation is awarded by The American College of Financial Services to individuals who complete a rigorous education program consisting of seven core courses and two electives in financial planning, estate planning, and related fields. ChFC® holders must also satisfy the requirements of the Professional Achievement in Continuing Education (PACE) program, completing 30 hours of continuing education every two years.

### **CIMA® – Certified Investment Management Analyst®**

The CIMA® designation is awarded by the Investments & Wealth Institute in conjunction with Chicago Booth Executive Education. The certification requires 150 hours of study covering five knowledge domains, including portfolio theory and risk management. Candidates must pass a five-hour exam and complete continuing education every two years to maintain the credential.

### **CRPC® – Chartered Retirement Planning Counselor<sup>SM</sup>**

The CRPC® designation is awarded by the College for Financial Planning to individuals who complete the CRPC® Designation Program and pass an exam focused on retirement planning. Certificants must complete 16 hours of continuing education every two years.

### **CPWA® – Certified Private Wealth Advisor®**

The CPWA® designation is awarded by the Investments & Wealth Institute and focuses on advising high-net-worth individuals. Candidates undergo a six-month pre-study program followed by a five-day in-person session at Chicago Booth School of Business. The certification covers strategies related to tax minimization, asset protection, and wealth transfer. To maintain the certification, CPWA® holders must complete continuing education requirements.

### **CRPC® – Chartered Retirement Planning Counselor<sup>SM</sup>**

The CRPC® designation is awarded by the College for Financial Planning to individuals who complete a self-paced educational program focused on pre- and post-retirement planning. Candidates must pass a multiple-choice examination covering various aspects of retirement planning, including estate and asset management.

To maintain the designation, CRPC® holders must complete 16 hours of continuing education every two years and reaffirm adherence to the Code of Ethics.

### **CWS® – Certified Wealth Strategist®**

The CWS® designation is administered by the Cannon Financial Institute. The program covers wealth management issues facing affluent clients, using a blend of online exams, study guides, and practical application. The program culminates in a Capstone Project, demonstrating the application of new skills in wealth management.

CWS® holders must meet ongoing certification requirements, including completing continuing education and maintaining good standing with the CWS® Board of Standards.

### **FPQP® – Financial Paraplanner Qualified Professional<sup>TM</sup>**

The FPQP® designation is awarded by the College for Financial Planning. It certifies proficiency in various areas of financial planning, including retirement, estate, insurance, and tax planning. Certificants are required to maintain their designation through continuing education.