



DOES YOUR ADVISOR
**CARRY
THE SHIELD?**



What a
**Retirement
Income Certified
Professional[®]**
can do for you.



THE
AMERICAN
COLLEGE
OF FINANCIAL SERVICES[®]

RICP[®]: The mark of expertise in Retirement Income Planning—offered only by The American College.

Americans are likely to enjoy a long retirement, and planning for that period is more complicated than ever before. Many don't have pensions to rely on the way their parents did and the strategy of living on fixed income investment earnings just doesn't work today. Complex and irrevocable decisions about when to retire, how to claim Social Security, and how to plan for the later years of retirement are required and interrelated. Mistakes in planning can mean running out of resources later in life when it's too late to do anything about it.

RICP[®]s work with clients like you to:

- Build a comprehensive retirement income plan that addresses income needs and other financial goals
- Choose your optimal retirement age
- Plan for the risks faced in retirement like the uncertainties of life expectancy, inflation, health status, and investment climate
- Make claiming decisions that maximize Social Security benefits
- Obtain health insurance coverage to supplement Medicare or provide coverage prior to Medicare eligibility
- Plan for the consequences of frailty later in life including long-term care needs, and other needs due to physical and mental decline
- Consider ways to improve a plan through taking advantage of tax savings plans and other tax considerations

Why Select an RICP[®]?



Retirees, and soon-to-be retirees like you, need to pick a well trained, educated, and qualified financial professional to help develop their retirement income plan. When you find an RICP[®], you know that he or she has specific education and knowledge that can help you think through all the complexities of making your resources last throughout retirement.

The Commitment of an RICP[®]

In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.



Find an RICP[®] who Carries the Shield

Visit: [DesignationCheck.com](https://www.designationcheck.com)

To obtain the designation, an advisor has to take three rigorous college-level courses that each require up to 80 hours of study. Advisors learn from the country's top experts on retirement income planning and about the process and components needed to create a retirement income plan. Advisors also must have worked in financial services for three years and take an ethics pledge.



About The American College

Founded by industry pioneer Solomon S. Huebner in 1927, The American College is a non-profit institution with a rich history in financial services education—standing strong as the standard bearer for quality professional education.

The American College created the RICP® designation to educate financial advisors on how to help their clients ensure their nest eggs last as long as retirement does, creating peace of mind during a retirement that could be decades long. The RICP® program addresses how retirees can use their savings in smart, strategic ways to realize their dreams during retirement. An RICP® will also make a financial action plan for how they'll be cared for if they can no longer care for themselves. It also trains advisors to plan for potential issues that can have a serious negative impact on a person's retirement plans such as an inflation spike, an increase in taxes, or the early death of a spouse.



What it Means to “Carry the Shield”

Throughout the decades, The American College has served as the premier educational institution dedicated to the development of financial services professionals. The College has worked tirelessly to educate our nation's advisors, to help them be better at their profession, and to ensure that society will again, and always, have an industry in which they can trust their futures.

Graduates and designees of The American College have studied, been tested, and have proven that they not only have the technical knowledge to serve their clients, but have sworn to practice ethically and in the best interest of the good people they serve.



Retirement Income Certified Professional®

TO LEARN MORE, VISIT

TheAmericanCollege.edu

CALL 888-263-7265

Top Advisors Credentialed by:



**THE LEADING PROVIDER
OF FINANCIAL EDUCATION.**

TheAmericanCollege.edu



The mark of RICP® is the property of The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation.

MKT00092