



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®



RICP®

**RETIREMENT INCOME
CERTIFIED PROFESSIONAL®**

**YOUR ADVISOR
IS A RETIREMENT
INCOME SPECIALIST**

Get to know this
important designation

RICP®: THE MARK OF EXPERTISE IN RETIREMENT INCOME PLANNING.

What is an RICP®?

The Retirement Income Certified Professional® (RICP®) designation signifies a financial advisor has advanced education and specialized knowledge in retirement income planning, and is committed to professional and ethical best practices.

What makes an RICP® different?

Typically, financial advisors are trained to help clients accumulate wealth. But what happens in retirement? Clients need to ensure that the wealth they've spent decades building will last through retirement, and maybe even beyond.

The RICP® is a mark of certification that demonstrates your advisor has the knowledge to help you plan a secure and sustainable retirement.



An RICP® is trained to
mitigate major risks
clients face in retirement.

Why choose an RICP®?

If you are already retired, preparing to retire, or plan to retire in the future, you need to select a well-trained, educated, and qualified financial professional to help develop a retirement income plan that will meet your needs.

When you find an RICP®, you know that they have the specific education and knowledge to help you navigate all the complexities of making your resources last throughout retirement.

Benefits of working with an RICP®:

- **Build** a comprehensive retirement income plan that addresses income needs and other financial goals
- **Choose** your optimal retirement age
- **Plan** for risks faced in retirement like 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
- **Prepare** for late-life needs including long-term care due to physical and mental decline
- **Consider** ways to improve a plan through taking advantage of tax savings strategies

ONLY

7.5%

Of U.S. financial advisors
have specialized RICP® knowledge*

EVERY RICP® RECEIVES AN
EDUCATION DEVELOPED BY

45+

Of the most respected retirement
income experts in the U.S.

What an RICP® can do for you:

IDENTIFY AND MITIGATE
RETIREMENT RISKS

MINIMIZE TAX BURDEN

CREATE SUSTAINABLE
RETIREMENT INCOME

HELP PLAN AND ACHIEVE
LEGACY GOALS

ENSURE YOUR ADVISOR
**IS CREDENTIALLED
AND CURRENT:**

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RICP[®]

RETIREMENT INCOME CERTIFIED PROFESSIONAL^{*}

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630 ALLENDALE ROAD, SUITE 400
KING OF PRUSSIA, PA 19406

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^{*}Based on 2016 data from the U.S. Department of Labor Statistics and The American College of Financial Services.