

## DESIGNATIONS AND POSTGRADUATE DEGREES HELD BY OUR TEAM

- > Certified Financial Planner (CFP®)
- > Certified Public Accountant (CPA)
- > Chartered Financial Analyst® (CFA®)
- > Certified Valuation Analyst (CVA®)
- > Certified Trust and Financial Advisor (CTFA)
- > Investment Adviser Certified Compliance Professional (IACCP®)
- > Accredited Investment Fiduciary® (AIF®)
- > Certified Retirement Services Professional (CRSP®)
- > Certified Financial Education Instructor
- > FINRA Series 65 (Uniform Investment Advisor Law Exam)
- > FINRA Series 9 and 10 (General Securities Sales Supervisor)
- > FINRA Series 66 (Uniform Combined State Law Examination)
- > Master of Science in Accounting (MAcc)
- > Master of Science in Business Analytics (MSBA)
- > Master of Science in Business Administration (MBA)



### CERTIFIED FINANCIAL PLANNER (CFP®) [www.cfp.net](http://www.cfp.net)

CFP® professionals must meet rigorous education, examination, experience, and ethical requirements, also known as the “Four E’s”.

- > Education – Two main parts include: completion of CFP Board-approved coursework, and a bachelor’s degree in any discipline from an accredited college or university.
- > Examination - The CFP® comprehensive certification exam is a 170-question, multiple-choice test consisting of two 3-hour sessions over one day. The exam includes stand-alone and scenario-based questions, as well as questions associated with case studies.
- > Experience - Complete at least three years of full-time financial planning experience or equivalent measured at 2,000 hours per year.
- > Ethics - Agree to adhere to high ethical and professional standards for the practice of financial planning, and to act as a fiduciary when providing financial advice to clients, always putting their best interests first.

CFP® professionals are required to complete 30 hours of continuing education (CE) each reporting period: 2 hours of CFP Board approved Ethics CE, and 28 hours of CE covering one or more of CFP Board’s Principal Topics. The CE requirement is effective immediately upon initial certification.

CFP Board is committed to setting and enforcing ethical standards that benefit the public. As part of CFP® certification, all CFP® professionals commit to uphold the high standards outlined in the Code of Ethics and Standards of Conduct. And the steps CFP Board has taken to enforce the Code and Standards — including releasing public disciplinary information — distinguishes CFP® certification from other credentials in the financial services profession. CFP Board’s Code of Ethics and Standards of Conduct requires CFP® professionals to uphold the principles of integrity, objectivity, competence, fairness, and confidentiality. They make a commitment to put their clients’ interests first at all times when providing financial advice. This designation requires 30 hours of continuing education every two years and renewing an agreement to be bound by the standards of professional conduct.

**CERTIFIED PUBLIC ACCOUNTANT (CPA)** [www.aicpa.org](http://www.aicpa.org)

A certified public accountant (CPA) in today's environment must not only have a high level of technical competence and a sense of commitment to service, but must also have good communications and analytical skills, and the ability to work well with people. Employers are looking for individuals who have the ability to analyze and evaluate complex business problems and the interpersonal skills and maturity to make decisions in a client- and customer-service environment.

To obtain the required body of knowledge and to develop the skills and abilities needed to be successful CPAs, students should complete 150 semester hours of education. Many states/jurisdictions now require or will require 150 semester hours of education for obtaining the CPA license. Colleges and universities in these states/jurisdictions determine the curriculum for pre-licensure education of CPAs; it typically features a good balance of accounting, business, and general education.

**CHARTERED FINANCIAL ANALYST® (CFA®)** [www.cfainstitute.org](http://www.cfainstitute.org)

The CFA® consists of three levels of exams including an extensive amount of studying over a course of several years. Each exam typically requires candidates to study in excess of 300 hours. To receive a CFA® designation, each candidate must pass all three exams and have three years of qualified work experience in investment decision-making. Each six-hour exam covers topics including ethics and professional standards, quantitative methods, economics, financial reporting and analysis, corporate finance, equity investments, derivatives, alternative investments, portfolio management, and wealth planning. The CFA Institute reports historical pass rates for Level I and Level II of the exams are typically between 40% and 50% with Level III having a slightly higher pass rate.

**CERTIFIED VALUATION ANALYST® (CVA®)** [www.nacva.com](http://www.nacva.com)

Business valuation is the "Gold Rush" of the century. 10 million small businesses will change hands over the next 10 years. CVA®'s can confidently advise their clients if they come faced with these issues. An opportunity arises to sell or merge the business

- > They are faced with transitioning the business to family members or other partners
- > They are looking to expand the business and need to secure capital
- > They are taking on new partners and need to determine buy-in price
- > They are reaching retirement and considering an exit strategy
- > Business partners or shareholders are exiting, requiring the business to be divided or dissolved
- > They are embroiled in financial litigation
- > They want to focus energies to grow company value

NACVA's globally recognized Certified Valuation Analyst (CVA) designation is the most widely recognized business valuation credential and the only business valuation credential accredited by the National Commission for Certifying Agencies® (NCCA®) and the American National Standards Institute® (ANSI®). Qualifications for CVA Certification for CPAs: Hold an active, valid, and unrevoked CPA license issued by a legally constituted state authority

**CERTIFIED TRUST AND FINANCIAL ADVISOR (CTFA)** [www.aba.com](http://www.aba.com)

The Certified Trust and Financial Advisor (CTFA) certification is obtained by successfully completing an exam administered by the American Bankers Association (ABA) Institute of Certified Bankers (ICB). As a prerequisite to sit for the exam, individuals must meet one of the following requirements: three years of wealth management experience and complete an ICB-approved training program; or have five years of wealth management experience and a bachelor's degree; or ten years of wealth management experience. Wealth Management Experience is defined as direct client contact in the various facets of delivering financial planning and fiduciary services relating to trusts, estates, IRAs, and individual asset management accounts. This designation requires 45 continuing education credits every three years with a minimum of six hours in each of the four knowledge areas. The Cannon Trust School program is designed to facilitate the planning, implementation and administration of complex trusts including gift and estate taxes, advanced generation skipping, fiduciary income tax, and split interest and charitable trusts.

**INVESTMENT ADVISER CERTIFIED COMPLIANCE PROFESSIONAL® (IACCP®)** [www.nrs-inc.com](http://www.nrs-inc.com)

The NRS Investment Adviser Certified Compliance Professional® (IACCP®) program, co-sponsored by the Investment Adviser Association (IAA), is a professional education program granting the designation, Investment Adviser Certified Compliance Professional (IACCP®), to individuals who complete a program of study, pass a certifying examination, and meet its work experience, ethics and continuing education requirements.

The program, developed by NRS in 2005 and has been co-sponsored since 2007 by the Investment Adviser Association (IAA), acknowledges the heightened role of compliance and responds to growing industry demands for advanced compliance education and nationally recognized professional standard. The IACCP® is a comprehensive program that formalizes and standardizes the knowledge, skills, and ethical commitment of investment advisory compliance professionals.

**ACCREDITED INVESTMENT FIDUCIARY® (AIF®)** [www.fi360.com](http://www.fi360.com)

The Accredited Investment Fiduciary® (AIF®) designation is a professional certification that demonstrates an advisor or other person serving as an investment fiduciary has met certain requirements to earn and maintain the credential.

The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility.

Fi360 is accredited by the American National Standards Institute (ANSI) for the AIF® Designation, making the designation part of an elite group of accredited designations recognized by FINRA.

**CERTIFIED RETIREMENT SERVICES PROFESSIONAL (CRSP®) (Ret.)** [www.finra.org](http://www.finra.org)

A Certified Retirement Services Professional (CRSP®) designation is issued through the ABA Institute of Certified Bankers. Candidates must have a minimum of three years of experience in ERISA and IRS Code/Regulations and completion of the approved employee benefit/retirement services training program OR five years of experience in ERISA, plus IRS Code/Regulations and one letter of recommendation from a manager attesting to qualifications for certification including ERISA and IRS Code/Regulations experience.

**CERTIFIED FINANCIAL EDUCATION INSTRUCTOR (CFEI)** [www.finra.org](http://www.finra.org)

A Certified Financial Education Instructor (CFEI) encourages retirement participants to take positive action toward their financial well-being. The CFEI is issued by the National Financial Educators Council (NFEC) and requires completion of NFEC-administered coursework, including 40 professional development hours; completion of workbook, assigned activities and best practices manual.

**FINRA SERIES 65 (UNIFORM INVESTMENT ADVISOR LAW EXAM)** [www.finra.org](http://www.finra.org)

The Series 65 exam — the NASAA Investment Advisers Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by FINRA. The exam consists of 130 scored questions. Candidates have 180 minutes to complete the exam. In order for a candidate to pass the Series 65 exam, he/she must correctly answer at least 94 of the 130 scored questions. The Series 65 exam is designed to qualify candidates as investment adviser representatives. The exam covers topics that have been determined to be necessary to understand in order to provide investment advice to clients.

**FINRA SERIES 9 AND 10 (GENERAL SECURITIES SALES SUPERVISOR)** [www.finra.org](http://www.finra.org)

The Series 9 and 10 exams — General Securities Sales Supervisor Qualification Exams (SU) — assess the competency of an entry-level principal to perform their job as a general securities sales supervisor. The exams measure the degree to which each candidate possesses the knowledge needed to perform the critical functions of a general securities sales supervisor, including the approval of customer accounts, training of sales and sales supervisory personnel and the maintenance of records. In addition to the Series 9 and 10 exams, candidates must pass the Securities Industry Essentials (SIE) Exam and the General Securities Representative Exam (Series 7) to hold the General Securities Sales Supervisor registration.

**FINRA SERIES 66 (UNIFORM COMBINED STATE LAW EXAMINATION)** [www.finra.org](http://www.finra.org)

The Series 66 exam — the NASAA Uniform Combined State Law Examination — is a North American Securities Administrators Association (NASAA) exam administered by FINRA. The exam consists of 100 scored questions. Candidates have 150 minutes to complete the exam. In order for a candidate to pass the Series 66 Exam, he/she must correctly answer at least 73 of the 100 scored questions. There is no prerequisite for the Series 66 examination. However, the Series 7 examination is a co-requisite to the Series 66 Examination.

**POSTGRADUATE DEGREES**

Master of Science in Accounting (MAcc)  
Master of Science in Business Analytics (MSBA)  
Master of Science in Business Administration (MBA)