



## What is a **ChFC®?**

ChFC® stands for Chartered Financial Consultant®. It is a professional financial services designation granted by The American College (Bryn Mawr, Pennsylvania) to individuals who have proven themselves to be:

### **Educated**

By completing an eight-course curriculum focused on the comprehensive financial planning process.

### **Qualified**

By passing a series of written examinations.

### **Experienced**

By meeting specified experience requirements or having three years of qualifying professional experience.

### **Ethical**

By maintaining ethical standards and adhering to The American College's Code of Ethics.

### **Knowledgeable**

By earning their re-certification every two years through The American College, thereby ensuring they are informed on the latest developments in financial services.



## What can a **ChFC®** do for YOU?

A ChFC® (Chartered Financial Consultant®) is an educated, experienced, and qualified professional committed to the financial well-being of your family, your business, and yourself. A ChFC® can provide professional guidance on a broad range of financial topics and help you:

#### **Create a Sound Financial Solution**

- Achieve your financial goals.
- Analyze your overall financial situation.
- Identify your life and health insurance needs.
- Identify your personal property and liability risks.

#### **Reduce Your Income Taxes**

- Review your current income tax situation.
- Develop strategies to reduce and defer your income taxes.

#### **Increase Your Nest Egg for Retirement**

- Prepare a retirement plan that will meet your needs.
- Select the best tax-advantaged retirement plan.

#### **Increase Your Investments**

- Achieve your short- and long-term financial goals.
- Identify appropriate investment opportunities.
- Design a portfolio that will accommodate your personal objectives and level of risk tolerance.

#### **Enhance the Value of Your Estate**

- Provide for your financial security during your retirement.
- Enhance your family's security through the accumulation of an estate.
- Conserve your existing assets.



## Why select a **ChFC®?**

You deserve the best possible financial guidance. A ChFC® is a qualified professional who can provide comprehensive solutions for your financial security.

#### **A ChFC®:**

- Pledges to place your interests above all else when helping to establish financial goals and implement a financial solution.
- Pledges to follow the latest industry developments and legislative challenges to help you reach your financial goals.
- Pledges to adhere to a strict code of ethics.
- Is committed to providing you with superior service.
- Has successfully completed a comprehensive curriculum of college-level courses from The American College.
- Has a minimum of three years of qualifying professional experience.
- Is one of a select group within the financial services field to earn this respected credential in financial planning.

**Since its inception in 1982, more than 45,000 individuals have earned the ChFC® designation.**