



A Wealth of Credentials

Certified Financial Planner (CFP®)

Most people think that all financial planners are “certified.” Anyone can call himself or herself a financial planner. Only those who have fulfilled the certification and renewal requirements of CFP Board can display the CFP® certification marks.

Individuals certified by CFP Board have taken the extra step to demonstrate professionalism by voluntarily submitting to the rigorous certification process that includes education, examination, experience, and ethical requirements. These standards are called "the four Es," and they are four important reasons why the financial planning practitioner you select should display the CFP® certification marks.

When selecting a financial planner, you need to feel confident that the person you choose to help you plan for your future is competent and ethical. The CFP® certification helps provide a sense of security by allowing only those who meet the following requirements the right to use the certification marks.

CFP practitioners abide by a strict code of professional conduct, agreeing to act fairly and diligently when providing you with financial planning advice and services, putting your interests first. We have sworn to provide you, in writing, with transparent information about our sources of compensation and any conflicts of interest.

Accredited Asset Management Specialist (AAMS®)

The designation is provided by the College for Professional Planning. AAMS Advisors are better able to help you maintain and grow their assets via risk, return and investment performance.

Certified Investment Management Analyst (CIMA®)

The Certified Investment Management Analyst® (CIMA®) Certification, issued by the Investments and Wealth Institute, is a certification designed specifically for financial professionals seeking to distinguish themselves as advanced investment consultants, combining both theory and practical application. Eighty-four percent of CIMA professionals have ten or more years of experience as financial advisors.

Certified Private Wealth Advisor (CPWA®)

Certified Private Wealth Advisor® (CPWA®), issued by the Investments and Wealth Institute, is an advanced professional certification for financial advisors that serve high-net-worth clients. The training and testing keep us current and informed, providing advanced knowledge to address your sophisticated needs. We identify and analyze the challenges and opportunities of high-net-worth individuals, understanding how to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth.

Certified Financial Transitionist (CeFT®)

The Certified Financial Transitionist (CeFT®) designation is issued by the Financial Transitionist® Institute, a division of The Sudden Money Institute, which began 18 years ago as a community of practice seeking to better serve financial planning clients by developing process and tools for the personal side of money and for going through transitions. The designation was introduced in 2014 and requires two years of training focused on cutting-edge research from neuroscience, physiology, sociology and psychology to help guide clients through life's transitions.

CeFT® practitioners have a deep and abiding understanding of how people individually experience change, especially transitions that impact wealth, such as business ownership changes, retirement, divorce, death, or marriage. The certification requires adherence to the Code of Ethics for Financial Transitionist® and being in good standing with our primary designation.

CeFT® training allows us to work more skillfully during chaotic times filled with uncertainty. Our approach combines both technical competency and human awareness with an ability to sit with and through the complexities of change.

Accredited Estate Planner® (AEP®)

Administered by the National Association of Estate Planners & Councils, the Accredited Estate Planner® designation is awarded only to estate planning professionals who meet special requirements of education, experience, knowledge, professional reputation, and character.

It emphasizes a multi-disciplinary approach combining accounting; insurance and financial planning; law; philanthropy; and trust services.

Estate planning laws are changing constantly and the resources available to AEP participants help us to stay current and prepared.

Accredited Investment Fiduciary® (AIF®)

Accredited Investment Fiduciary® Designation training empowers investment professionals with the fiduciary knowledge and tools needed to serve their clients' best interests.

AIF fiduciary specialists are trained to meet all legal and ethical obligations required of responsible advisors in their work with wealth, retirement, foundation, and endowment clients. Adopting a consistent repeatable process is a fiduciary best practice that helps increase portfolio efficiency, effectiveness, and earning potential.