



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®

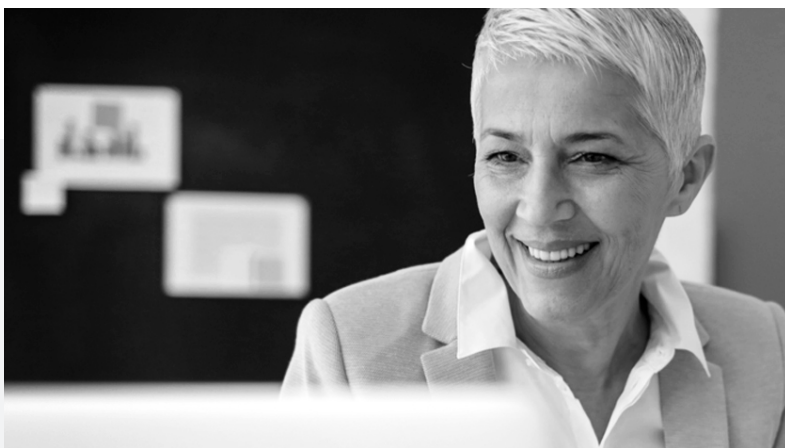



RICP®

RETIREMENT INCOME CERTIFIED PROFESSIONAL®

CLIENTS FOR LIFE

Acquire the expertise to turn assets into income in today's dynamic financial environment. The American College of Financial Services created the Retirement Income Certified Professional® designation, taking the lead on educating the next generation of retirement income planning experts. Retirement income planning places the focus on transitioning from asset accumulation to creating a sustainable livelihood for clients in retirement. Advisors without this knowledge — or those who have a single-product solution or limited approach — will rapidly fall behind.





“I have to say that what I learned from the staff and students at The American College was immeasurable. It has helped me progress my professional career and made me a better advisor.”

RICHARD LAMANNO

Ongoing Commitment: Carry The Shield

The American College of Financial Services is 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 raise the level of their profession, and to ensure that society has an industry built on trust. Graduates and designees of The American College of Financial Services have studied, have passed rigorous exams, 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 people they serve. We look to our graduates, designees, students, and future leaders, to earn the trust of your clients, to represent the legacy of this institution, to proudly, “Carry the Shield.”

ENHANCE YOUR RETIREMENT INCOME PLANNING KNOWLEDGE

There is an urgent demand for practical ways to structure effective retirement income plans. Today's regulatory environment underlines this need. Study with the nation's leading retirement income planning experts to learn best practices in Social Security claiming, risk management, decumulation planning, distribution strategies, and more.

The RICP® program offers relevant solutions to modern retirement income planning scenarios ranging from the common to the complex.

The College's expert faculty continually update the RICP® curriculum to reflect the changing landscape of the financial services environment.

**LEARN
TO MITIGATE**

18

major risks that clients
face in retirement



Who should consider the RICP® designation?

RICP® is a designation appropriate for individuals seeking to specialize in the retirement income planning field. The RICP® program was originally created for advanced financial services professionals who have a general financial planning credential (ChFC®, CLU®, CFP®) or who specifically focus their practice on retirement income planning. Since the program's inception, it has evolved and grown to benefit a broader group of professionals and consumers whose interests extend into retirement income planning. There are no prerequisite courses required, but holding the designation requires at least three years of experience in the financial planning or related profession.

To receive the RICP® designation, you must successfully complete three required courses, meet experience requirements, and agree to comply with The American College Code of Ethics and Procedures.

COURSE DETAILS

HS 353 | Retirement Income Process, Strategies & Solutions | Upon completion of this course, you will be able to:

- Understand the steps in creating an effective retirement income plan
- Identify retirement income needs, objectives, and goals by evaluating the client's current situation
- Evaluate income tax, estate issues, retirement risks, and other threats to an effective retirement income plan
- Integrate risk management tools, products, and strategies to create an effective retirement income plan

HS 354 | Sources of Retirement Income | The second of the program's three courses explores sources of retirement income in depth.

- Recommend the optimal age to claim Social Security benefits as appropriate for each client's situation
- Understand the role of annuities in a retirement income plan
- Have a better understanding of how executive benefits and retirement benefits for federal and military employees fit into the plan
- Understand the different ways that life insurance can be used in planning and how to address the retirement needs of the small business owner

HS 355 | Managing the Retirement Income Plan | The third course in the RICP® series focuses on initial and ongoing retirement income plan management.

- Choose the appropriate tax-efficient distribution options from a retirement plan
- Help a client create a health expense budget and navigate the many decisions regarding Medicare and other health care options
- Help a client prepare for their long-term care needs
- Navigate retirement housing decisions and address home equity strategies
- Identify the key ethical issues in retirement income planning
- Create and manage retirement income portfolios appropriate for each client's situation

CONSTRUCTED BY

45+

of the top retirement planning experts in the country

Financial education for today

With a unique and unwavering commitment to Practical Academics — “Pracademics” — and real-world results, The American College of Financial Services offers driven financial services professionals one of the most valuable, and highly regarded, educations you can receive. The College is distinguished by resources of the highest quality, innovation in program delivery and design, and results that create sustainable career advantages. As a nonprofit, accredited education institution, our courses are researched and written by a faculty of the nation’s top thought leaders in financial services. Our goal is to ensure that our students are viewed by clients and peers as the best and brightest in their fields.

RICP[®]

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THEAMERICANCOLLEGE.EDU/RICP

OR CALL 888-795-6306

**THE AMERICAN COLLEGE OF FINANCIAL SERVICES
630 ALLENDALE ROAD, KING OF PRUSSIA, PA 19406**

Students are encouraged to take HS 353 first, then HS 354 followed by HS 355.

The mark of RICP[®] is the property of The American College of Financial Services and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. The College can disallow use of the RICP[®] if advisors do not adhere to the program’s ethical standards, continuing education, and other requirements.

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