

# Yeah - Everyday Is Graduation Day!

What Could You Do in 6 Months? Earn All These Credentials!



☺ Credentials Requiring No Relevant Work Experience

Credential	Official Title	Educational Commitment*
BCM	Board Certified in Mutual Funds	Nothin'
CTFA	Certified Trust and Financial Advisor	Zilch
☺ CAC	Certified Annuity Consultant	1 day seminar
☺ APP	Asset Protection Planner	12 hours online or in person
☺ LTCIS	Long-Term Care Insurance Strategist	2 day seminar**
☺ AIF	Accredited Investment Fiduciary	2½ day program
☺ CCPS	Certified College Planning Specialist	18-25 hours
☺ CWPP	Certified Wealth Preservation Planner	24 hours online or in person
☺ CFG	Certified Financial Gerontologist	24 hours
☺ CSC	Certified Senior Consultant	25 hours
☺ CSA	Certified Senior Advisor	3½ day "live" class
☺ AIFA	Accredited Investment Fiduciary Auditor	3½ day program
CDP	Certified Divorce Planner	15 - 40 hours
CDFA	Certified Divorce Financial Analyst	15 - 40 hours**
☺ CAA	Certified Annuity Advisor	12-18 hours pre-study + a 2 day class
☺ CDS	Certified Divorce Specialist	4 day workshop
☺ CRFA	Certified Retirement Financial Advisor	4 day classroom course
☺ WMS	Wealth Management Specialist	Equivalent to 37½ study hours
BCAA	Board Certified in Asset Allocation	45 hours
BCE	Board Certified in Estate Planning	45 hours
BCS	Board Certified in Securities	45 hours
☺ CEPP	Chartered Estate Planning Practitioner	6 days
BCA	Board Certified in Annuities	60 hours
☺ CAS	Certified Annuity Specialist	60 hours
☺ CFS	Certified Fund Specialist	60 hours
☺ CEA	Certified Estate Advisor	1 - 2 weeks**
RFP	Registered Financial Planner	70 hours
☺ CMFC	Chartered Mutual Fund Counselor	72 - 90 hours
☺ CRPC	Chartered Retirement Planning Counselor	88 - 110 hours
☺ CRPS	Chartered Retirement Plans Specialist	88 - 110 hours
☺ AAMS	Accredited Asset Management Specialist	96 - 120 hours
☺ RFA	Registered Financial Associate	Awarded free with proof of financial planning degree



\* Unless otherwise noted, information was obtained from the "Investor education" section of the NASD's website in October of 2005.

\*\* "Educational Commitment" is expressed in terms of the actual time an advisor might be expected to study to earn the credential. One hour of study is not equivalent to one college credit hour.

\*\*\* Information was obtained directly from the sponsoring organization's website in October of 2005.