



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®



ChFC®

**CHARTERED FINANCIAL
CONSULTANT®**

**COMPREHENSIVE,
APPLIED FINANCIAL
PLANNING KNOWLEDGE**

Get to know this
important designation

EVERY ChFC® MUST COMPLETE

8

Rigorous courses covering foundational financial planning concepts along with specialized planning techniques.

What a ChFC® can do for you:

UTILIZE INCOME PLANNING STRATEGIES TO ENSURE FINANCIAL SUCCESS IN RETIREMENT

ADVISE NON-TRADITIONAL FAMILIES, LGBT CLIENTS, AND DIVORCED COUPLES IN THE FINANCIAL PLANNING PROCESS

CONSULT ON INCOME TAX AND ESTATE PLANNING ISSUES FOR SPECIAL NEEDS FAMILIES

DELIVER SPECIALIZED FINANCIAL PLANS FOR BUSINESS OWNERS

APPLY BEHAVIORAL FINANCE TECHNIQUES TO STRENGTHEN RELATIONSHIPS WITH CLIENTS

ENSURE YOUR ADVISOR
**IS CREDENTIALLED
AND CURRENT:**

Visit DesignationCheck.com

ChFC®: THE MARK OF EXPERTISE IN THE FINANCIAL SERVICES PROFESSION

What is the ChFC®?

The ChFC® designation represents a comprehensive education that addresses all aspects of personal financial planning, with a focus on practical, real-world applications. ChFC® designees are committed to professional and ethical best practices and must recertify this commitment annually.

Why is the ChFC® different?

You may have heard of the CFP® designation. The ChFC® education is much like the CFP® certification education, but with additional required instruction on the principles of financial planning for a broad array of contemporary scenarios found in today's social and economic environments. The ChFC® is a mark of excellence that acknowledges that your advisor has a comprehensive education in financial planning, with an emphasis on modern, applications-based concepts.



A ChFC® is guided by a standard of professional ethics and committed to providing comprehensive practical financial advice to clients.

Why select a ChFC®?

By working with a ChFC®, you know your advisor has a comprehensive financial planning education and knows how to leverage a knowledge of investments, insurance, and tax planning into a financial plan designed for you. Moreover, the ChFC® designation prepares advisors to face an array of modern challenges in financial planning, including small business planning, planning for divorced and blended families, and planning for families with special needs.

Benefits of working with a ChFC®:

- **Determine** your financial goals and the path to attain them
- **Plan** for and manage the risks faced in life and in retirement
- **Ensure** your unique or special needs are considered in the financial plan
- **Protect** your family's current and future financial needs
- **Make** smart legacy planning decisions
- **Explore** strategies for estate and gift planning that minimize your tax burden
- **Build** a comprehensive personal, business and/or estate plan that addresses your financial needs and goals

**AVERAGE STUDY TIME FOR
THE ChFC® PROGRAM EXCEEDS**

**400
HOURS**

An additional 15 hours of continuing education is required every year to maintain the ChFC®.

ChFC®

**CHARTERED FINANCIAL
CONSULTANT®**

**TO LEARN MORE, VISIT:
THEAMERICANCOLLEGE.EDU/ChFC**



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®

630 ALLENDALE ROAD, SUITE 400
KING OF PRUSSIA, PA 19406

The mark of ChFC® 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 ChFC® if advisors do not adhere to the program's ethical standards, continuing education, and other requirements.

MKT00055