

Professional Designations

This Summary of Professional Designations is provided to assist you in evaluating the professional designations and minimum requirements of our investment professionals who hold these designations.

CFA: Chartered Financial Analyst

A Chartered Financial Analyst is a professional designation issued by the CFA Institute which measures the qualifications and trustworthiness of financial professionals. A CFA candidate must pass three course exams in the following areas: portfolio management, accounting, ethics, money management, and security analysis. Licensed CFAs are subject to rigorous ethics rules.

Certified Financial Planner®

The Certified Financial Planning Board of Standards (CFP Board) issues the CFP® certification to financial professionals who have met required on-the-job experience with clients, complete ongoing CFP coursework, and pass an exam that covers a broad spectrum of financial issues. Individuals who hold the CFP® certification also agree to abide by the CFP Board's Standards of Professional Conduct as a key component. The CFP Board is responsible for interpreting and enforcing the ethical duties and standards it imposes on CFP® professionals. Certified Financial Planner Board of Standards, Inc. (CFP Board) owns the CFP® certification mark, the CERTIFIED FINANCIAL PLANNER™ certification mark, and the CFP® certification mark (with plaque design) logo in the United States, which it authorizes use of by individuals who successfully complete CFP Board's initial and ongoing certification requirements.

CPA: Certified Public Accountant

A certified public accountant (CPA) is a designation given by the American Institute of Certified Public Accountants (AICPA) to individuals that pass the Uniform CPA Examination and meet the education and experience requirements. The CPA designation helps enforce professional standards in the accounting industry.

CTFA: Certified Trust and Financial Advisor

The Certified Trust and Financial Advisor (CTFA) is a professional designation offered by the American Bankers Association (ABA), which provides training and knowledge in taxes, investments, financial planning, trusts, and estates.

IACCP®: Investment Advisor Certified Compliance Professional

An Investment Advisor Certified Compliance Professional designation issued by National Regulatory Services "NRS" is sponsored by the Investment Advisor Association and NRS which measures qualification of compliance professionals. An IACCP candidate must complete 20 hours of courses and one certifying exam in the following areas: The Advisors Act, Ethics, and Disclosure.

Series 65 License

Series 65 is a securities license issued by the North American Securities Administrators Association (NASAA) that is administered by FINRA, which allows individuals to serve as investment advisors. Candidates who passed the Series 65 exam were tested on the following areas: laws, regulations, ethics, and investment products.