



Do I Need A Comprehensive Plan?

Maybe! The decision process is a bit like a sick person visiting a physician. Often a doctor quickly recognizes the problem and provides a prescription or treatment. Other times a complete exam and many tests are required to properly arrive at the diagnosis that leads to surgery, medication, recuperation and long-term improved health. You must have confidence in the skill, education, ethics and dedication of any professional you consult. You also want the confidence that comes from knowing your advisor is committed to on-going professional education. When a comprehensive approach is truly required, then an instant remedy might be a serious mistake.



Do you need a ^{professional} financial advisor?



—Financial Planning Building
2507 North Verity Parkway
Middletown, Ohio 45042
Phone 800 532 9060
Fax 513 424 5752
www.iarfc.org



*A worldwide network of professional financial advisors
trained to help you acquire and retain wealth.*



Who Needs A Financial Advisor?

In a society that grows more complex every day, consumers are presented with the constant pressures of family, career, community responsibilities and personal enrichment. The financial marketplace is ever-changing with new laws, regulations, economic events, market changes, product offerings and conflicting media messages. Making the right financial moves at the right time is critical to achieving security and accomplishing personal objectives.

A personal advisor guides the financial planning process: goal identification, data organization, analysis, problem identification, recommendations, and most important - plan implementation and results monitoring. Your advisor will help you save, spend, invest, insure and plan wisely for the future.

A **Registered Financial Consultant** has met the qualifications required to serve the public effectively, and moreover, is committed to essential professional continuing education. You can't delegate your job, career, civic or family responsibilities - but you can obtain qualified, professional financial advice and service.

What is the purpose of the IARFC ?

The primary purpose of the IARFC is to provide the public with a convenient access to a pool of well-qualified practitioners from which to choose a personal financial advisor. It is **the only** professional organization that requires **all of its members** to meet and document seven stringent requirements of education, experience, examination, integrity, licensing, ethics and a significant amount of continuing professional education.

RFC Examination Process

The comprehensive RFC examination covers a wide range of subject matter: Principles of Personal Finance, Debt and Cash Flow Management, Employee and Government Benefits, Annuities, Securities, Investments and Asset Allocation, Life, Health and Casualty Insurance, Education and Special Needs Funding, Estate Planning, Survivor Income Needs Analysis, and Retirement Income.

RFC continuing education requirements:

Each year the RFC must complete a minimum of 40 units (hours) of professional continuing education. This includes college courses, educational symposiums, credentialing courses, distance learning programs and practitioner conferences. Many RFCs are instructors at colleges and conferences.



What about other professional designations ?

We hold the RFC designation to be different and perhaps more encompassing. However, the IARFC does not assert that many other professional designations or their organizations are inferior. The public is not served by divisive criticism, but rather by dedicated and well-prepared professionals.

Our goal is to encourage professional conduct and collaboration between all qualified professional advisors, with strong emphasis on the importance of continuing education.

How does the IARFC maintain and publish the credibility of its members ?

The IARFC removes the designation from anyone who fails to maintain proficiency through substantial continuing education, or who betrays the public trust by failing to live up to its Code of Ethics or by having a professional license revoked or suspended for misconduct or any reason. Public inquirers may obtain a list of designation holders, including complete contact information at www.iarfc.org

What should planning include?

Personal financial decisions should always be made from a net planning perspective that embodies three phases: accumulation, distribution and legacy.



What is the RFC Designation?

The Registered Financial Consultant (RFC) is a professional designation awarded by the International Association of Registered Financial Consultants to those financial advisors who can meet the high standards of education, experience and integrity that are required of all its members.

The IARFC is a non-profit professional credential organization of proven financial professionals formed to foster public confidence in the financial planning profession, to help financial advisors exchange planning techniques, and to give deserved recognition to those practitioners who are truly committed to ethical standards and continuous professional education.

Because there are no consistent licensing requirements for the various persons who call themselves "financial planners" the public has a critical need for a method of distinguishing the qualified and dedicated financial advisor.

RFC Code of Ethics

- I will at all times put my client's interest above my own.
- I will maintain proficiency in my work through continuing education.
- When fee-based services are involved, I will charge a fair and reasonable fee based on the amount of time and skill required.
- I will abide by both the spirit and the letter of the laws and regulations applicable to financial planning services.
- I will give my client the same service that I would give to myself in the same circumstances.

IARFC

INTERNATIONAL ASSOCIATION OF REGISTERED FINANCIAL CONSULTANTS