



The RICP® curriculum is administered by The American College in Bryn Mawr, Pennsylvania. The American College is a nonprofit educational institution with the highest level of academic accreditation, dedicated to leadership in innovative training and development for financial services firms and professionals.

The College is distinguished by resources of the highest quality, innovation in program design and delivery, and results that create sustainable advantages for our students, their organizations, and their clients.



Retirement Income Certified Professional®

To learn more about the RICP® program,  
please contact us at:

**888-263-7265**

**TheAmericanCollege.edu**

Top Advisors Credentialed by:



### **The Commitment of a RICP®**

In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.



**YOU CAN TRUST THE  
EXPERTISE OF A  
RETIREMENT INCOME  
CERTIFIED PROFESSIONAL®.**



Retirement Income Certified Professional®

The **Must Have** Designation for  
**Retirement Income Planning.**

**LEARN HOW TO TURN YOUR ASSETS  
INTO RETIREMENT INCOME.**

Top Advisors Credentialed by:



## What is the RICP®?

RICP® stands for Retirement Income Certified Professional®. The American College created the RICP® designation to educate financial advisors on how to help their clients ensure their nest eggs last as long as retirement does, creating peace of mind during a retirement that could be decades long.

The RICP® program addresses how retirees can use their savings in smart, strategic ways to realize their dreams during retirement. An RICP® will also make a financial action plan for how they'll be cared for if they can no longer care for themselves. It also trains advisors to plan for potential issues that can have a serious negative impact on a person's retirement plans such as an inflation spike, an increase in taxes, or the early death of a spouse.



To see a list of advisors in your area and the designation(s) they have earned, visit: [designationcheck.com](https://www.designationcheck.com).

## Why is RICP® important to you?

Americans are likely to enjoy a long retirement, and planning for that period is more complicated than ever before. Many don't have pensions to rely on the way their parents did and the strategy of living on fixed income investment earnings just doesn't work today. Complex and irrevocable decisions about when to retire, how to claim Social Security, and how to plan for the later years of retirement are required and interrelated. Mistakes in planning can mean running out of resources later in life when it's too late to do anything about it.

## Why select an RICP®?

Retirees and soon-to-be retirees need to pick a well trained, educated, and qualified financial professional to help develop their retirement income plan. When you find a professional with the RICP® designation, you know that he or she has specific education and knowledge that can help you think through all the complexities of making your resources last throughout retirement. RICP®s are trained to help their clients in a number of areas providing you with peace of mind when planning your retirement.

## What is required to complete the RICP®?

To obtain the designation, an advisor has to take three rigorous college-level courses that each require up to 80 hours of study. Advisors learn from the country's top experts on retirement income planning and about the process and components needed to create a retirement income plan. Advisors also must have worked in financial services for three years and take an ethics pledge.

## RICP®s work with clients to:

- Build a comprehensive retirement income plan that addresses income needs and other financial goals.
- Choose the optimal retirement age.
- Plan for the risks faced in retirement like the uncertainties of life expectancy, inflation, health status, and investment climate.
- Make client specific decisions about how to generate income from retirement assets.
- Make claiming decisions that maximize Social Security benefits.
- Obtain health insurance coverage to supplement Medicare or provide coverage prior to Medicare eligibility.
- Plan for the consequences of frailty later in life including long-term care needs, and other needs due to physical and mental decline.
- Consider ways to improve a plan through taking advantage of tax savings plans and other tax considerations.

DISCUSS HOW TO **NAVIGATE NEW RISKS IN RETIREMENT TODAY** WITH YOUR RICP®.