



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®



RICP®

**RETIREMENT INCOME
CERTIFIED PROFESSIONAL™**

**YOUR ADVISOR
IS A RETIREMENT
INCOME SPECIALIST**

Get to know this
important designation

EVERY RICP® RECEIVES AN
EDUCATION DEVELOPED BY

45+

Of the most respected retirement
income experts in the U.S.

What an RICP® can do for you:

IDENTIFY AND MITIGATE
RETIREMENT RISKS

MINIMIZE TAX BURDEN

CREATE SUSTAINABLE
RETIREMENT INCOME

HELP PLAN AND ACHIEVE
LEGACY GOALS

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

Visit [DesignationCheck.com](https://www.DesignationCheck.com)

RICP®: THE MARK OF EXPERTISE IN RETIREMENT INCOME PLANNING.

What is the RICP®?

The RICP® is a professional designation for financial advisors. Having the RICP® designation means the advisor has a specialized education in retirement income, and is committed to professional and ethical best practices.

Why is the RICP® different?

Typically, financial advisors are trained to help clients accumulate wealth. But what happens in retirement? Clients need to ensure that the wealth they've spent decades building will last through retirement, and maybe even beyond.

The RICP® is a mark of certification that acknowledges that your advisor has the knowledge to help you enjoy a secure and sustainable retirement.



An RICP® is trained to mitigate the major risks clients face in retirement.

Why select an RICP®?

If you are already retired, preparing to retire, or plan to retire in the future, you need to select a well-trained, educated, and qualified financial professional to help develop a retirement income plan that will meet your needs.

When you find an RICP®, you know that he or she has the specific education and knowledge that can help you think through all the complexities of making your resources last throughout retirement.

Benefits of working with an RICP®:

- **Build** a comprehensive retirement income plan that addresses income needs and other financial goals
- **Choose** your optimal retirement age
- **Plan** for the risks faced in retirement like the uncertainties of life expectancy, inflation, health status, and investment climate
- **Make** claiming decisions that maximize Social Security benefits
- **Obtain** health insurance coverage to supplement Medicare or provide coverage prior to Medicare eligibility
- **Prepare** for late-life needs including long-term care, 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

ONLY

7.5%

Of U.S. financial advisors
have an RICP**

RICP[®]

RETIREMENT INCOME CERTIFIED PROFESSIONAL^{*}

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



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES[®]

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

^{*}Based on 2016 data from the U.S. Department of Labor Statistics and The American College of Financial Services.