



*Separate Yourself From The Crowd*



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*Will Your Degree Be Enough?*



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

## The Party's Almost Over!



Graduation is right around the corner and before you know it you will be out there competing for a position, and then for clients and business. Most of your competitors have the advantage of years of experience, and they can use their professional affiliations and designations to gain a strategic advantage over you. It will be extremely important for you to find ways to "level the playing field" with your competitors so that you can start your career on a solid path to success.

Credentials are a means of separating yourself from the crowd. They show your commitment to excellence and a continuing desire to provide your clients with the highest level of expertise. The International Association of Registered Financial Consultants (IARFC) offers you an affordable way to get credentials. The Registered Financial Associate (RFA) designation is an industry recognized credential that will provide you with immediate recognition benefits



## What Is An RFA?

The Registered Financial Associate (RFA) is a designation granted only to recent graduates of an approved academic curriculum in financial services.

## How Do I Qualify As An RFA?

1. You must have earned a baccalaureate or graduate degree in financial planning with strong emphasis on subjects relating to economics, accounting, business, statistics, finance and similar studies. This institution must offer an IARFC approved or CFP equivalent college curriculum and be an accredited college or university.
2. When the RFA completes the four years of experience and provides evidence of having met license requirements for securities and life and health insurance or submits RIA affiliation information, the RFA designation will then be automatically converted to RFC. If the RFA attends an IARFC national conference, a year is removed from the experience requirement for each year attended (maximum two).
3. The applicant must have a sound record of business integrity with no suspensions or revocation of any professional licenses.
4. The applicant must subscribe to the IARFC Code of Ethics.
5. All members must agree to devote a minimum of 40 hours per year to continuing professional education in the field of personal finance and professional practice management, commencing the first full year after graduation.
6. The RFA designation continues up to four years, while the designee completes continuing education requirements. Thereafter, it converts to the Registered Financial Consultant (RFC) designation.

## What Distinguishes The RFA From The RFC?

**Experience and Licensing.** During undergraduate school, a student is not normally employed on a full-time basis, and therefore cannot have the experience to fully serve the public, despite having all the technical knowledge. However this professional education, which may include internship, is deserving of recognition.

## What Are Renewal Fees?

Current fees are \$100 annually. **The initial fee is only \$25!** With each renewal notice you will attest to completion of professional CE fulfillment and continued ethical business conduct.

If you don't renew your membership you will forfeit the right to use the designation in any fashion, such as on stationery and advertisements, and you must remove any framed RFA certificate from public display.

## What Rights Do I Have?

You may frame and display your handsome 8" x 11" parchment designation certificate. You may affix your designation on your stationery and on business cards (i.e. Sarah Peterson, RFA). You should add the RFA designation to your resume. When you have completed the experience and CE requirements, you should apply for the RFC designation.

## Website Resume Service

The Association website: [www.iarfc.org](http://www.iarfc.org) has a resume service where you may post your qualifications and attach a full resume. Employers will also post job opportunities. There is no fee for RFA and RFC members. You may also specify that you are seeking internship on a part or full-time basis.

**Perhaps of most importance to you, you can post your resume online and reach thousands of prospective clients and employers!**

## When Is RFA Granted?

Your designation is granted **immediately** provided your application contains institution verification (bottom of page 2).

## Member Benefits

**Financial Planning Magazine** The oldest and most respected publication in the industry. The magazine includes timely articles about investments, practice techniques and valuable industry surveys.

**Financial Planning Interactive** A powerful website of Securities Data Publishing to compliment the Financial Planning Magazine. FPI has many features - current financial events and powerful links to valuable resources.

**Financial Planning E-News** A periodic e-mail with current events and information. We will register you for receipt, provided we have your e-mail address.

**Financial Insider** A very well written financial newsletter for financial advisors and consumers, produced by Liberty Publishing. The articles are consumer oriented and present a wide variety of topics.

**Financial Service Advisor** A bi-monthly publication for financial advisors on marketing and sophisticated uses of investment and insurance products, estate planning and financial techniques to solve client needs.

**Financial Services Journal Online** A monthly electronic magazine with marketing, technical and practice management content.

**Professional Website** Once you are in practice, you may establish a full-featured website at a cost of only \$99 for set-up, plus \$24.95 per month.

**Annual Educational Cruise/Conference** A professional event with top quality programs in beautiful surroundings. Organized by IARFC members at very affordable prices. CE credits are provided.

