



There are a proverbial alphabet soup of professional designations in the financial services industry, and FINRA has an exhaustive summary of nearly all of them on their website. While designations are not a “proving-point” of professional service, many of our staff have demonstrated their commitment to their craft by earning designations that carry a considerable degree of difficulty to obtain and require a continued demonstration of knowledge & competency in the body of work of our industry.

Certified Financial Planner

The Certified Financial Planner (CFP) designation is a professional certification mark for financial planners conferred by the Certified Financial Planner Board of Standards. To receive authorization to use the designation, the candidate must meet education, examination, experience, & ethics requirements. The certification examination is a 10-hour exam designed to assess the student’s ability to apply his or her knowledge of the various disciplines within the profession. The candidate must demonstrate that he or she has extensive experience in the financial planning field. Certificants are required to adhere to the CFP Board Code of Ethics & are held to a fiduciary standard of care when engaged in financial planning with a client.



Certified Public Accountant

Certified Public Accountant (CPA) is the title of qualified accountants in numerous countries in the English-speaking world. In the United States they will have passed the Uniform Certified Public Accountant Examination and will have met additional state education and experience requirements for membership in their respective professional accounting bodies and certification as a CPA. The primary functions performed by CPAs relate to assurance services. In assurance services, also known as financial audit services, CPAs attest to the reasonableness of disclosures, the freedom from material misstatement, and the adherence to the applicable generally accepted accounting principles (GAAP) in financial statements. Although the CPA exam is uniform, licensing and certification requirements are imposed separately by each state’s laws and therefore vary from state to state.



Enrolled Agent

An Enrolled Agent (EA) is a federally authorized tax practitioner empowered by the Department of the Treasury to represent taxpayers before the Internal Revenue Service (IRS). Enrolled agent status is the highest credential awarded by the IRS. To become an enrolled agent, an applicant must obtain a PTIN and achieve passing scores on all three parts of the Special Enrollment Examination, which covers many aspects of the Internal Revenue Code, or must have worked at the IRS for five consecutive years in a position which regularly engaged in applying and interpreting the provisions of the Internal Revenue Code and the regulations relating to income, estate, gift, employment, or excise taxes. To qualify for renewal as an enrolled agent, an individual must complete 72 hours of continuing professional education every three years, including two hours of ethics or professional conduct in each of the three years. Enrolled Agents often specialize in individual & small business tax preparation & planning.

Chartered Financial Consultant

The Chartered Financial Consultant (ChFC) designation has been a mark of excellence for financial planners for almost thirty years & has a curriculum that covers extensive education and application training in all aspects of financial planning. Accreditation requires nine closed-book, course-specific, two-hour proctored exams. Maintenance requires 30 hours of continuing education every two years. The governing body for the mark is the American College.

Chartered Financial Analyst

The Chartered Financial Analyst (CFA) Program is a professional credential offered internationally by the American-based CFA Institute to investment and financial professionals. To become a charterholder, candidates must have four years of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute); achieve a passing score on three six-hour examinations; become a member of the CFA Institute and apply for membership to a local CFA member society; & adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct. CFA charterholders tend to specialize in day-to-day portfolio management.



Certified Wealth Strategist

The Certified Wealth Strategist utilizes a blended learning approach that includes instructor-led training, in-depth study guides on 13 Wealth Management Issues, on-line mastery exams, conversation skill builders and eLessons. The learning experience culminates with a Capstone Project: a written document demonstrating a sustainable framework which applies the new knowledge and skills to the practitioner’s business. The program provides the knowledge, the practice management formula, and the critical client interaction skills to create and build a dynamic wealth advisory experience that effectively addresses complex client issues.

