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Introduction

InFRE’s Certified Retirement Counselor® (CRC®) was created to advance recognition among retirement planning professionals of the need for a retirement specific certification program that demonstrates a mastery of subject matter, a commitment to the retirement planning profession, and adherence to a code of ethics and continuing education requirements.

This Handbook contains essential information regarding your certified status. Please keep it readily available as a reference. Candidates are responsible for knowing the contents of this Handbook.

Correspondence and requests for information regarding the Certified Retirement Counselor® (CRC®) program should be directed to:

Phone: 847-756-7350, ext. 134  Fax: 847-756-7350
Mail: InFRE, P.O. Box 524, Barrington, IL 60011-0524

Renewal Requirements

The purpose of the CRC® renewal program is to enhance continued competence and ensure an ongoing understanding and compliance with ethical requirements.

The CRC® certification carries an obligation of continuing education to help Certificants maintain current understanding and knowledge of relevant retirement planning topics. Like many other professional certifications and licenses, an annual continuing education requirement assures a Certificant’s commitment to life-long learning. The one year continuing education requirement is important for professionals working in a dynamic industry with a constantly changing legislative, tax and resources environment.

In order to maintain active status, a Certificant must submit the following on an annual basis:

- A form confirming at least 15 hours of continuing education;
- A signed Certificate Holder’s Statement (Exhibit A) attesting to their understanding of and compliance with ethics requirements; and
- A renewal fee of $140.
Continuing Education (C.E.) Requirements for Renewal

CRC® certification carries an obligation of continuing education to help Certificants maintain a current understanding and knowledge of relevant retirement planning topics. This commitment to ongoing education is important for retirement professionals working in a constantly changing legislative, product and resource environment.

CRC® Certificants must earn and submit **fifteen (15) hours** of continuing education annually. Candidates who pass the CRC® Examination but have not yet completed all other requirements for obtaining the CRC® certification must also submit their C.E. annually. All continuing education submitted must conform to the CRC® Approved Topic List, found on the next page.
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**Ethics Continuing Education**

At least two (2) hours every two (2) years must be in the subject of Ethics. A Certificant’s first two-year ethics requirement must be met with an InFRE-produced ethics course that specifically addresses the CRC\textsuperscript{®} Code of Ethics (Exhibit B). InFRE self-study courses or InFRE-sponsored workshops may satisfy this initial requirement.

**Approved Sources of Continuing Education**

This section outlines approved sources of continuing education. Credit will only be granted for topics on the approved list. Unless otherwise noted, any of these sources may be used to satisfy the entire 15-hour annual requirement. For attendance at live programs (e.g., conferences and workshops), submissions must contain a minimum of 50 minutes of instruction/presentation time. A 50-minute session counts as one credit hour. Partial credit hours rounded to the nearest quarter hour will be granted (e.g., a 70-minute session would count as 1.25 hours; a 65 minute session would count as 1.0 hour). Any course less than one credit hour will not be accepted.

Certificants repeating coursework may not submit the same course for CE credit over two consecutive CE reporting periods. This includes coursework that contains the same content offered in different formats (i.e., print book and webinar).

Certificants who have purchased CRC exam preparation study materials may not apply these materials toward CE credit for their first CE reporting period after becoming certified.

**Live Conferences, Workshops and Seminars:** Continuing education programs sponsored by InFRE or other organizations related to the accepted topic list. Delivery may be face-to-face, audioconference (with or without webcasting), or online synchronous.

Examples include those offered by continuing education providers and other certification-granting entities such as but not limited to state and local Bar associations, CEBS societies, CPA societies and FPA chapters.

**Employer-sponsored live education programs and in-house training:** Live continuing education programs sponsored by the Certificant’s employer related to the accepted topic list. Delivery may be face-to-face, audioconference (with or without webcasting), or online synchronous.

**Participation as speaker, workshop leader, discussion leader, course instructor, author or editor.**

Examples include writing an article for a professional journal, speaking to other professionals at an association conference, and reviewing or editing professional publications.

Inclusions/Exclusions:
• Credit will not be granted for:
  o Activities that constitute part of the Certificant’s job description (such as preretirement workshops to plan participants), or
  o Activities directed to audiences other than industry professionals (such as the general public, grade school students, etc.)

• A maximum of ten (10) hours per reporting period may be reported.
• For those teaching other professionals, two (2) hours will be granted for every one (1) hour of delivery, up to the maximum of ten hours per reporting period.
• Credit will only be granted for the first presentation, but not for repeat presentations.

**Self-study groups:** Pre-planned learning sessions of three or more CRC® professionals that include an in-depth study of a topic on the approved list (see pp. 3-7).

Inclusions/Exclusions:

• Groups must have a topic outline and a designated leader.
• A maximum of five (5) hours per reporting period may be reported.

**Self-study programs:** Educational materials used for individual, self-paced study, including internet-based courses CDs, DVDs, or MP3s, or printed materials/articles.

Inclusions/Exclusions:

• CE credit will be based on the average completion time of the program. A minimum of 50 minutes of completion time is required for 1 hour of CE credit. Additional half-hour increments will be accepted after the first hour has been completed.
• Program must include an exam/quiz graded by the sponsor and the Certificant must attain a passing grade of 70% or better.
• The exam/quiz must contain at least 10 questions per class hour and 5 questions for additional half-hour increments.
• No credit will be granted for an exam/quiz with less than 10 questions.

**Professional licenses, designations/certifications.** Certificants may get credit for successfully earning a license or completing a designation/certification program.

Inclusions/Exclusions:

• Only licenses or credentials based on the list of approved topics will receive credit (see pp. 3-7).
• License or designation/certification program must include an examination graded by the sponsoring organization.
• Certificants should contact InFRE to inquire if a license or designation/certification program qualifies for CE credit and about the number of approved CE hours.

• Separate CE credit may not be earned for both an exam preparation course and passing the exam of the license or designation/certification program in the same reporting period.

**Academic Coursework**: Course taken for credit at a U.S. regionally accredited college or university, regardless of the delivery (e.g., face-to-face, independent study/correspondence, online).

**Inclusions/Exclusions**:

• Continuing education credit will be granted on the following basis:
  
  o One semester credit qualifies for 15 C. E. hours; a 3-credit semester college course is equivalent to 45 C. E. hours
  
  o One quarter credit qualifies for 10 C. E. hours; a 2-credit quarter college course is equivalent to 20 C. E. hours.

**Participation on InFRE committee or other InFRE project**. Acceptable activities include authoring of educational or review course materials, writing and updating examination questions, and conducting and/or authoring industry research projects.

**Inclusions/Exclusions**:

• A maximum of ten (10) hours per reporting period may be reported.

• Hours granted will be determined in consultation with the Recertification Committee.

**Carry-over Hours**

A Certificant who earns more than the required continuing education hours in a reporting cycle may apply the extra hours to the next reporting year. This provision allows the extra hours in any year to be carried forward into the following one year only.

For example, a student who earned 37 continuing education hours in the current year has 22 extra hours. He may report up to 15 of those extra hours in the year immediately following the current year. The remaining 7 extra hours cannot be reported beyond the year immediately following the current year and must be forfeited since the carry forward provision can only apply once to the extra hours in a given year.

**Reporting**

Certificants must submit evidence of continuing education annually no later than their certification renewal deadline. A reminder notice is sent approximately six weeks prior to the Certificant’s renewal deadline. An individual is assigned a renewal deadline based on the quarter in which the certification was earned; a deadline can be March 31st, June 30th, September 30th, or December 31st.
The Continuing Education Reporting Form (Exhibit C) should be used to list continuing education for a renewal period that meets the following:

- Continuing education that has been pre-approved by InFRE. This may be a conference, webcast, workshop or in-house program that InFRE has reviewed prior to the event and determined the number of acceptable credits. Organizations sponsoring such events may contact InFRE to have events reviewed.
- Continuing education not pre-approved by InFRE, but for which supporting documentation is available.

**Documentation**

All continuing education hours for one year should be submitted to InFRE in one self-reporting renewal package.

CE supporting documentation should not be sent to InFRE with their renewal package. However, Certificant should save all such continuing education materials for a period of two years. If further clarification is needed to determine the number of hours, such materials may be requested. Certificant may also be chosen for a random audit to confirm a fair determination of the number of hours to be granted. The BOS may request supporting documentation at any time up to two years from the end of a reporting period.

Documentation to be retained by the Certificant may be a grade report or transcript for activities involving an examination. For other programs, a written confirmation of attendance (i.e., Certificate of Attendance, Certificate of Completion, etc.) from the sponsoring organization is acceptable and should include: CRC® Certificant name, and signature of sponsor representative. In addition, an agenda showing the topics addressed and the time allotted for each topic should be retained. A conference agenda indicating the sessions attended would also provide ample documentation.

**Determination of Credits**

InFRE will review a Certificant’s continuing education submission and will send an official notice to the Certificant acknowledging the number of hours that have been accepted. InFRE reserves the right to decline continuing education that does not meet its guidelines. InFRE may also seek further clarification from Certificant for incomplete submissions. Until official notice is received from InFRE, Certificant should not assume that all continuing education hours submitted will be accepted.

**Relinquishment of CRC® Certification**

Any Certificant that has not met the total requirements for certification renewal (payment of annual fee, completed of continuing education, submission of a signed current Certificate Holder’s Statement) will be notified in writing of their deficiency(ies). If, after 60 days (from the Certificant’s renewal date) they have not fulfilled all their requirements, they will be placed on Inactive Status and may not use their CRC® certification. They will be allowed to remain on Inactive Status for a period of time not to exceed 36 months, during which time they must complete all the requirements and pay all current and past fees in order to be...
returned to a Certificant in good standing. If they do not complete the necessary requirements after 36 months from the date of inactivation, the certification will be withdrawn and the individual must recertify.

**Reinstatement of CRC® Certification**

Individuals who wish to reactivate their CRC® Certification are subject to the following reinstatement provisions:

**61 days – 36 months from inactivation date** - If applying for reinstatement within 36 months after the certification inactivation date, individuals must:

- Report all outstanding required continuing education hours
- Submit signed Certificate Holder’s Statement.
- Pay all outstanding renewal fees
- Pay the $25 late fee
- Pay a $50 reactivation fee

**After 36 months from inactivation date** - If applying for reinstatement more than 36 months after the certification inactivation date, the individual must recertify.
### Guidelines for Use of the Mark

**InFRE CRC® Trademarks**

InFRE owns CRC® trademarks on both the full name and short name (initials) as shown below:

<table>
<thead>
<tr>
<th>Full Name</th>
<th>Short Name (Initials)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certified Retirement Counselor®</td>
<td>CRC®</td>
</tr>
</tbody>
</table>

#### Using the Correct Symbols

A *trademark* which uses symbol “®” is a word, phrase, symbol or design, or a combination of words, phrases, symbols or designs, that identifies and distinguishes the source of the goods of one party from those of others. The federal registration symbol “®” may only be used after the U.S. Patent and Trademark Office actually registers a mark.

**Style Guidelines** (Presentation, usage, fonts, colors)

InFRE’s trademarks are very easy to use correctly. InFRE prefers that you present any trademark in italics; however, you may use a non-italicized format if you wish. There are no prescribed fonts or colors that you must use for a trademarked phrase or certification; you are free to use your best judgment and own sense of style when it comes to font selection and color choice.

Whether using the full name or initials, the CRC® certification trademark is a proper adjective that describes one of our educational programs. Do not use your marks as generic nouns or verbs. The appropriate trademark symbol must be used every time the trademark appears. Always use the full, proper trademarked brand names in all communications.

**Proper Use**

**Capitalization.** Always capitalize the first letters in Certified Retirement Counselor®. Always capitalize all letters in CRC®.

**Abbreviations and Hyphenations.** Do not abbreviate any of the trademarked full names. For instance, do not use “Cert. Ret. Counselor” for Certified Retirement Counselor®. Do not hyphenate any trademark. For example, do not use Certified-Retirement-Counselor®.

**Trademarks as Adjectives.** Always use the trademarks as adjectives modifying the Certificant’s name. For example, John Smith, Certified Retirement Counselor® or John Smith, CRC®.

**Trademarks for People, not Firms.** Always use the trademarks as adjectives for individual people, not groups or firms. For example, John Smith, Certified Retirement Counselor® is acceptable; Retirement Planning Ltd., CRC® is not acceptable.
Acceptable Usage Examples

A. Print (business cards, stationery, letterhead, ads, signs, brochures, fliers):

Business card

![Business card example]

Letterhead

![Letterhead example]

B. Online (e-mail, web sites, domain names, e-mail addresses):

The same guidelines apply as for print usage. Trademarks should not be included as part of an e-mail address nor a web site address or domain name. jsrcrc@business.com and www.retirementplannerscrc.com would NOT be acceptable use.

C. Presentation (PowerPoint):

InFRE trademarks should always be attributed with the proper symbol on all presentations that are displayed to the public (sales, educational, seminars, trade shows, etc.).
FAQ

1. *Does Certified Retirement Counselor® have to be in italics?*

   No, though InFRE prefers that you do use italics when possible. Non-italicized type is acceptable though.

2. *I'm in the process of earning my certification; may I go ahead and use the appropriate mark now?*

   No; to protect the integrity of the educational programs and the marks, you cannot use any of InFRE's trademarks until you have earned the appropriate certification and been granted permission to do so specifically in writing.

3. *How do I make the ® in my Word document or Outlook e-mail?*

   ® = Ctrl+Alt+r (to superscript, highlight the symbol and press Ctrl+Shift+“+”)
Certificant Complaints and Discipline

Disciplinary Procedures

Certification may be denied, revoked or suspended or other disciplinary action taken for failure to meet initial or renewal requirements, having been found guilty of committing a felony, violation of examination procedures or security, for misrepresenting or falsifying application or other information related to professional practice, for improper use of the credentials, or other violation of the BOS policies, procedures, or requirements. The CRC® Disciplinary Committee is the only entity authorized to make decisions with respect to disciplinary actions, subject to appeals brought to the CRC® Appeals Committee in accordance with established BOS policies and procedures as follows:

Charge by a Complainant. Upon receipt of a written complaint, the Disciplinary Committee will conduct an initial investigation into the allegations made by the complainant. The CRC® Disciplinary Committee will determine if an investigation is necessary and so inform the complainant and the Certificant in writing. A sample Certificant Complaint Reporting Form and instructions is provided in Exhibit D.

Exploration. If the CRC® Disciplinary Committee determines that further investigation into the complaint is warranted, the Certificant will be so notified in writing, including the allegations of the complainant. The Certificant then has up to 30 calendar days to file a written response. If no response is received within 30 calendar days, the CRC® Disciplinary Committee will assume the Certificant has agreed with the allegations in the complaint and initiate an appropriate form of discipline of its choosing.

Confidence and Objectivity. All investigations and deliberations of the CRC® Appeals Committee are conducted in confidence, with all written communications, sealed and marked “Personal and Confidential” and they are conducted objectively, without any indication of prejudgment.

Hearing. Upon receipt of a written response to a complaint by a Certificant, the CRC® Disciplinary Committee will consider all materials provided by the complainant and the Certificant. The Certificant may appear in person or via phone to present relevant information about the complaint. The CRC® Disciplinary Committee will determine by a majority vote if a violation of the CRC® Code of Ethics (Exhibit B) has occurred. If not, the complaint will be dismissed and all parties informed in writing. If a violation has occurred, the CRC® Disciplinary Committee may apply an appropriate form of discipline.

Forms of discipline may include, but are not limited to:

- Private written warning
- Public written reprimand
- Suspension of the right to use the certification marks for a specified period of time
- Permanent revocation of the right to use the certification marks
The complainant and the Certificant will be informed in writing of the appropriate form of discipline chosen by the CRC® Disciplinary Committee.

**Appeals Process.** The Certificant may appeal the CRC® Disciplinary Committee’s decision to the CRC® Appeals Committee. The CRC® Appeals Committee will consider all disciplinary appeals and respond to the Candidate in accordance with the appeals policy stated below and in Section 7.1 of the CRC® Program Policies Manual. The decision of the CRC® Appeals Committee will be final.

**Immediate Grounds for Discipline**

Any of the following acts or omissions committed by a CRC® or Certificant shall form grounds for discipline. The list is not exclusive, as other actions or omissions may also lead to disciplinary action.

- Any act or omission that violate the CRC® Code of Ethics
- Any act or omission that violates state or federal criminal law
- Failure to respond to InFRE’s Disciplinary Board without good reason
- False or misleading statements made to InFRE
- Intentional obstruction of the Disciplinary Board in the complaint process

**Certificant Response to a Complaint from Consumers**

If you receive a letter of investigation from the InFRE Disciplinary Board indicating a complaint has been made against you regarding a potential violation of the Code of Ethics, please be aware of the following:

- Review the CRC® Code of Ethics and Disciplinary Procedures.
- Answer thoroughly each question and include any material documentation that explains your decisions and actions. If you are unsure how to respond to a question, please contact InFRE directly by phone.
- Respond within the time period requested in your letter of investigation. Failure to respond on a timely basis may constitute a violation of the CRC® Code of Ethics or be deemed as an admission of the allegations made by the complainant.
- The purpose of the letter of investigation is to gather relevant information about the facts and circumstances surrounding the complaint made against you. Please cooperate as fully as possible. If the complaint lacks sufficient evidence and substance, the investigation will be dismissed.
Resources and Additional Information of Interest

**List of Certified Retirement Counselors®**

A current list of certified individuals is published on the InFRE website at [http://www.infre.org/find-a-crc/](http://www.infre.org/find-a-crc/)

**Changes of Address**

If you change your mailing address please email your new address to info@infre.org. You may also mail your change of address information to:

International Foundation for Retirement Education  
P.O. Box 524  
Barrington, IL 60011-0524

**Appeals**

Candidates and Certificants are entitled to appeal determinations made by the BOS regarding 1) the BOS’ interpretation of standards, including but not limited to Candidate eligibility determination, Certificant renewal determination, or Certificant revocation or other disciplinary action; 2) alleged inappropriate exam administration procedures; and 3) alleged testing conditions severe enough to cause a major disruption of the examination process. Within 30 days of receipt of an adverse decision Candidates or Certificants must submit their formal written appeal with all supporting documentation. The written appeal must include the stated appeal, the reason for the appeal (including relevant supporting materials), and appellant's daytime telephone number.

The **CRC® Appeals Committee** will meet by teleconference within 30 days of receipt of the appeal. All determinations regarding appeals must be made by majority vote of the **CRC® Appeals Committee**. Notice of the **CRC® Appeals Committee** determination will be provided to the appellant within 10 business days of the decision. The appeal shall not include a hearing or any similar trial-type proceeding. The **CRC® Appeals Committee**'s determination will be final.
CERTIFICATE HOLDER’S STATEMENT

The statements below must be initialed by the Certificate Holder. In answering these questions, the Certificate Holder may exclude (and therefore initial “no”) to any juvenile proceedings, or traffic or similar nuisance offenses.

Previous to signing this InFRE Statement (or since the last Certificate Holder’s Statement):

☐ I have been a defendant in a criminal proceeding that did not result in a conviction.

☐ I have been convicted of a crime.

☐ I have been a defendant in a regulatory or licensing proceeding brought by a state or federal agency, or civil/professional organization (FINRA, bar association, or similar professional organization) and the decision rendered was adverse to my interests.

☐ I have been the subject of an inquiry or investigation with respect to my professional conduct by a state or federal agency, or civil/professional organization (FINRA, bar association, or similar professional organization.)

For any “YES” answer, please explain the facts that determined the outcome of the referenced action at the bottom of this form. Attach an additional sheet of paper, if necessary.

I understand that continued compliance with The CRC® Code of Ethics is mandatory. I further understand that I must meet all other requirements of a Certificate Holder including, but not limited to, all continuing education requirements and fees. I understand that if I fail to comply with any of the foregoing conditions, the designation and all associated rights will be removed.

I have read the Certificate Holder’s Statement and understand the items set forth in it, as well as the items in preceding sections of this form. I further declare that my statements (including any required attachments) are true and complete to the best of my knowledge and freely given.

Name (Print or Type) __________________________ Signature __________________________ Date __________________________

Address ____________________________________________________________

If you have answered “YES” to any of the above questions, please explain in the space provided below and include any appropriate back-up documentation (use reverse side, if necessary.)

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________
EXHIBIT B – CRC® CODE OF ETHICS
Certified Retirement Counselor® (CRC®)

Code of Ethics

This CODE OF ETHICS has been adopted by the InFRE Board of Standards and Policy Development of the International Foundation for Retirement Education (InFRE). It outlines principles of conduct for all persons who are granted the Certified Retirement Counselor® (CRC®) certification from InFRE. By accepting the CODE, a Certificant also agrees to follow within his or her professional activities both traditional ethical principles and the letter and spirit of the state and federal laws that regulate retirement advice, records, and transactions.

This CODE is both an indication and affirmation of the increasing importance of retirement planning, education, administration, and advice. It recognizes the responsibility of members of the profession to act honestly and with integrity in their conduct of business affairs; both towards particular plan participants, and the public at large. The true value of this CODE OF ETHICS is not in the specific and necessarily evolving principles, but in the overall purpose and spirit with which it is adopted and maintained.

Adherence to the CODE is mandatory for all CRC® Certificants who are registered with InFRE and who are actively involved in the practice of retirement planning. The tenants of the CODE are applicable while performing any professional activity in which the knowledge and integrity of the certification marks are (or are implied to be) used in the performance of professional retirement responsibilities. Abiding by this CODE will serve to assure public confidence in the integrity and service offered by those professionals who have earned the Certified Retirement Counselor® certification.
## Principles of Conduct

| Principle # 1 | Comply with the letter and spirit of all federal and state laws that regulate advice, services, records, and transactions applicable to retirement planning or retirement administration. |
| Principle # 2 | Act always in the best interest of the client or individual retirement plan participant for whom services are performed; and, when performing services for a retirement plan as a whole, act in the best interest of the plan and all persons who have rights under the plan. |
| Principle # 3 | Never disclose confidential information about the finances or status of a client or particular plan participant unless authorized by the participant or by law. |
| Principle # 4 | Be truthful and forthright in all communications relating to retirement services and transactions. |
| Principle # 5 | Perform all retirement services competently, diligently, and according to the highest professional standard; the Certificant will maintain the necessary specific knowledge and expertise to do so, and decline any activity that cannot be competently performed. |
| Principle # 6 | Conduct activities relating to the retirement profession under the highest standards of personal and professional integrity, and in ways that reflect creditably on the profession. |
| Principle # 7 | Disclose to all persons for whom services are provided, Certificant’s source of compensation, the identity of any person or entities paying the compensation, and any material fact about the compensation that is necessary to understand potential adverse interest. |
| Principle # 8 | Supply material information relating to the transaction or service to the person for whom services are performed (including information that is not requested), if such information is generally recognized as necessary to any informed decision. |
# Commentary to the Eight CRC® Principles of Ethics

| One | The field of retirement services is affected by a broad range of law, and includes such disciplines as tax, securities and labor relations. The Certificate Holder acknowledges that adherence to such laws is an important part of all professional obligations. |
| Two | This principle requires the Certificate Holder to act in the best interests of a client or plan participant whose interest is affected by the performance of services. Thus, if Individual X seeks explanation of two alternative benefit formulas from Counselor Y, the counselor is obligated to present information on both, even if one such formula is more expensive for the counselor’s employer, or more troublesome for the Certificate Holder to process or explain. This principle also recognizes that many persons in the field of retirement counseling and administration perform services that do not relate to a specific participant transaction, and yet advance mutual interests. This is permissible under the Principle 1. Principle 1 covers adherence to specific statutes relating to conflict of interest, fiduciary responsibility, or investment disclosure; disclosure of possible adverse Principle 7 covers interest from receipt of compensation for service. |
| Three | This principle prohibits use or transfer of particular information for personal gain. Examples include: discussion about an employee’s designated beneficiary, or sale of information about an individual’s precise account balance to a newspaper or third party provider. Disclosures compelled through subpoena, other provisions of law, or through processing of routine plan transactions, are allowed. A Certificate Holder employed by a plan sponsor may, of course, disclose plan information when directed to do so by the individual. |
| Four | This fundamental principle needs no further explanation. |
| Five | The duty of competence and diligence is a routine standard for trustees and professional advisors, and the Code makes it mandatory for Certificate Holders. This section also emphasizes the obligation of the Certificate Holder to know when a given action is outside the scope of competence. This might include, for example, calculation by an investment professional of a defined benefit or cash out payment under a complex formula set forth in a plan. Finally, the Certificate Holder is expected to take steps to keep his or her skills and/or competence up to date as necessary regardless of whether the number of required continuing education hours have been met. |
| Six | This principle promotes a standard of conduct that looks to something more than minimal requirements. Promotions of services or particular transactions through unrealistic fear or greed are both prohibited. The principle also requires professionals to work cooperatively with other entities or persons involved with a plan or its participants, so that particular transactions may proceed accurately, efficiently, and according to the parties’ intentions. |
| Seven | This principle works in conjunction with Principles 1 and 4 and imposes an affirmative duty to disclose the relevant business relationships of the Certificate Holder. In many (if not most) cases, the relationship and source of compensation will be obvious: an employer for the manager of the benefits department or a stockbroker earning commissions on a particular recommended transaction, the disclosure of which is governed by the securities laws. Persons hired by a plan or employer to provide particular retirement advice, or to encourage a particular retirement transaction such as enrollment in a 401(k) plan, are required under this principle to disclose the identity of their employer, and whether their compensation comes from multiple sources, such as the employer and/or one of the investment providers under the plan. Persons providing retirement planning service outside the direct scope of the employment context (such as advising on a plan distribution or roll-over to another financial entity) are required under this principle to disclose any contingent compensation, such as commissions or fees from investment providers that will receive the distributed funds. The Board of Governors believes that the precise form of any such disclosure is best left to future development within the professions, consistent with existing regulatory and fiduciary requirements, the requirement that Certificate Holders be affirmatively honest and candid, and their obligation to put the best interests of the plan participant first (Principle 2). |
| Eight | An example of this obligation would be a benefits administrator providing an existing distribution options brochure, or current investment prospectus, to a participant, whether or not it had been asked for specifically. |
Please record the Continuing Education (CE) you have earned during the past 12 months on the following CE reporting form. **Fifteen (15) hours of CE are due each reporting period including 2 hours of ethics every other reporting period.** Refer to last year’s renewal confirmation email for any carry over hours you may apply to this reporting period and your next ethics requirement due date. You may carry over a maximum of 15 hours to the next reporting period.

**Documentation confirming attendance should NOT be sent to the InFRE Board of Standards and Policy Development unless specifically requested.** The InFRE Board of Standards and Policy Development may request these documents at any time up to two years from the end of a reporting period.

**Instructions:**

- **At the top of the form print your name, sign and date. Make extra copies of the form if more space will be needed.**
- **Column 1.** Date coursework completed.
- **Column 2.** Exact name of program/course. If newsletter, include the issue date.
- **Column 3.** Program/course sponsor - not the name of the speaker.
- **Column 4.** Indicate the course type for which CE was earned.
- **Columns 5.** Indicate the number of CE hours earned for each respective course. For attendance during instructor-led programs (e.g., conferences and workshops), submissions must contain a minimum of 50 minutes of instruction/presentation time. A 50-minute session counts as one credit hour. Partial credit hours rounded to the nearest quarter hour will be granted (e.g., a 65 minute session will count as 1.0 hour; a 70-minute session will count as 1.25 hours). For self-study programs, CE credit will be based on the average completion time of the program. **A minimum of 50 minutes of completion time is required for 1 hour of CE credit.** Additional half-hour increments will be accepted after the first hour has been completed. **Any course less than one credit hour will not be accepted.**
- **Total the number of hours earned at the bottom of Column 5.**
- **Send completed form to the InFRE Board of Standards and Policy Development to address above with your renewal fee and signed Certificate Holder’s Statement.**

**Please print clearly when entering your CE on the form!**

*Certified Retirement Counselor® (CRC®)*

These certification marks are owned by the International Foundation for Retirement Education and are awarded to individuals who successfully complete the InFRE Board of Standards and Policy Development’s initial and ongoing certification requirements.
(CRC®) Continuing Education (CE) Reporting Form - If you need more than one form, make a copy before you begin entering CE.

Print Name: ____________________________________________________________

I attest that my statements regarding continuing education (on this form and including any attachments) are true, accurate and complete to the best of my knowledge and freely given.

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Signature ______________________ Date __________________

Carry over CE hours from previous reporting period ______

TOTAL CE
EXHIBIT D – CERTIFICANT COMPLAINT REPORTING FORM

How to File a Complaint

1. File by e-mail

You may file your complaint via e-mail to certificantcomplaint@infre.org. Please be sure to include the “required information” as explained below and attach it to your e-mail.

2. File online

You may file your complaint online by completing the form from InFRE's website at www.infre.org. You will find a link to the complaint form on the Certified Retirement Counselor® page.

3. File by mail or fax

A letter of complaint can be mailed to:

Attn.: Disciplinary Committee
InFRE
P.O. Box 524
Barrington, IL 60011-0524

Or you can fax your complaint to InFRE, to the attention of the Disciplinary Committee, at 847-756-7350
Information Required for Any Complaint

Complainant Information
Date __________________________
First Name __________________________
Last Name __________________________
Company (if applicable) __________________________
Street Address __________________________
City, State, Zip __________________________ State ______ Zip ______
Phone Number __________________________
E-mail Address __________________________

Name of the CRC® Who Is the Subject of the Complaint
First Name __________________________
Last Name __________________________
Company (if applicable) __________________________
Street Address __________________________
City, State, Zip __________________________ State ______ Zip ______
Phone Number __________________________
E-mail Address __________________________
Complaint Details

Date(s) the Issue Arose:

Description and Nature of Your Complaint. Please explain why you believe a violation of CRC’s Code of Ethics exists:

Current Status of the Problem:

Supporting Documentation (please mail copies—not originals—of key correspondence, contracts, agreement letters, disclosure documents, etc. All written materials submitted regarding your complaint will become the property of InFRE for its records.)

Have you notified any regulatory authorities about your complaint? Yes ___ No ___ If yes, please indicate which authorities you have contacted. The findings and actions of relevant regulatory authorities will be taken into consideration by InFRE’s Disciplinary Committee.

Have you begun legal action against this person? Yes ___ No ___

InFRE will conduct an initial review of your complaint and investigate further, according to its Disciplinary Procedures, if necessary. Your complaint will be handled in a confidential manner; the results may or may not be made public at the discretion of the InFRE Disciplinary Committee. The InFRE Disciplinary Committee may request additional information as needed as well as a personal interview with you.

If you have any questions or comments on this process, please e-mail Certificantcomplaint@infre.org.