

Are you wondering...

- Have I saved enough?
- Am I investing wisely?
- Will I be able to live the way I want in retirement?
- When can I retire?
- When should I retire?
- When is it best for me to begin collecting Social Security?
- How will I pay for health care?
- Will my money last as long as I do?



You don't have to wonder who has the answers you need.

A **CERTIFIED RETIREMENT COUNSELOR**® can provide experienced guidance you can trust.

SUPPORTERS OF THE CRC® PROGRAM INCLUDE:

The Texas Tech University Personal Financial Planning Program
The National Association of Government Defined Contribution Administrators
The National Pension Education Association

Certification affirms an individual has the knowledge and experience base of a specialized skill set. Accreditation of a certification program means the underlying program is based on best practices, recognized processes and procedures.

The CRC® is accredited by the National Commission for Certifying Agencies (NCCA).



For more information about the CRC® program go to www.infre.org.

Investing involves risks, including the potential for principal loss. There can be no guarantee that using a Certified Retirement Counselor® will yield positive investment results.



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International Foundation for Retirement Education

The leader in retirement education for professionals.

WHY SHOULD I PLAN
MY RETIREMENT WITH A

CRC®?

CERTIFIED RETIREMENT COUNSELOR® (CRC®)

WHY WORK WITH A CERTIFIED RETIREMENT COUNSELOR®?

78 million Boomers like you are retiring over the next 18 years –meaning that **10,000** Americans a day are on a quest to make the most of their retirement dollars. Who is there to help you plan your retirement future?

An experienced retirement professional can be invaluable as you make some of the most important financial decisions you'll ever need to make. How can you find the advisor who understands your unique situation and will put your interests first?

WHAT CAN A CRC® DO FOR ME?

Anyone looking for a retirement professional wants someone who inspires real confidence. An InFRE® Certified Retirement Counselor®:

- Comprehends what today's complex retirement plans and laws mean to you.
- Identifies appropriate retirement saving and/or income strategies for your particular situation.
- Understands the dynamics of life changing issues.
- Commits to high ethical standards and continuing professional education.

HOW IS A CRC® QUALIFIED TO HELP ME?

Experience and Examination

The right to use the CRC® after one's name means that an advisor has successfully met the following education, work experience and exam requirements:

- Completed a bachelors degree or higher, in any discipline, from an accredited college or university; and a minimum of two years of relevant retirement-related professional experience (within the prior five years),
- OR -
Completed high school, with five years relevant retirement-related professional experience (within the prior seven years), and
- Demonstrated a mastery of current retirement knowledge by successfully completing the proctored CRC® examination.

Ethics

With a Certified Retirement Counselor® you receive specialized advice from an experienced professional who must adhere to the CRC® Code of Ethics. A CRC® must:

- Pass a complete background check, including criminal records and disciplinary actions related to other licenses and certifications.
- Sign a Certificate Holder's Statement indicating adherence to the CRC® Code of Ethics and annual continuing education requirements.
- Agree to provide confidential treatment of your private and personal information.

Continuing Education

The requirement for ongoing professional education is another key reason you should choose a Certified Retirement Counselor® as your retirement advisor.

- 15 hours of required annual continuing education demonstrate a Certificants' commitment to life-long learning.
- The CRC® certification carries this obligation of continuing education to assist Certificants with maintaining current understanding and knowledge of relevant retirement planning topics.
- The annual continuing education requirement is important for professionals working in a dynamic industry with constantly changing regulation, tax laws and retirement products and services.

A CRC® CAN HELP YOU WITH PLANNING FOR:

- Retirement Accumulation
- Retirement Readiness
- Retirement Income
- Quality of Life Issues
- Managing Your 401(k), 457, 403(b)
- Roth and Traditional IRAs
- Rollover of Retirement Savings

WE RECOMMEND YOU MEET WITH A CERTIFIED RETIREMENT COUNSELOR®...

...early in your career, or at least 10 years before you plan to retire, though it's never too late! You want someone who can help you decide when and how to retire. You want someone who can help you develop a retirement plan you can rely on for healthier, happier and more productive years of retirement. You need to look for a Certified Retirement Counselor®, one of the few retirement professionals today with an accredited retirement-specific certification, who has the knowledge to help American workers and retirees make informed retirement decisions.