



THE
**AMERICAN
COLLEGE**
OF FINANCIAL SERVICES®



ChFC®

**CHARTERED FINANCIAL
CONSULTANT®**

**COMPREHENSIVE,
APPLIED FINANCIAL
PLANNING KNOWLEDGE**

Get to know this
important designation

ChFC®: THE MARK OF EXPERTISE IN THE FINANCIAL SERVICES PROFESSION

What is the ChFC®?

The ChFC® designation represents a comprehensive education that addresses all aspects of personal financial planning, with a focus on practical, real-world applications. ChFC® designees are committed to professional and ethical best practices and must recertify this commitment annually.

Why is the ChFC® different?

You may have heard of the CFP® designation. The ChFC® education is much like the CFP® certification education, but with additional required instruction on the principles of financial planning for a broad array of contemporary scenarios found in today's social and economic environments. The ChFC® is a mark of excellence that acknowledges that your advisor has a comprehensive education in financial planning, with an emphasis on modern, applications-based concepts.



A ChFC® is driven by professional ethics and a commitment to providing comprehensive financial advice to clients.

Why select a ChFC®?

By working with a ChFC®, you know your advisor has a comprehensive financial planning education and knows how to leverage a knowledge of investments, insurance, tax planning, and more, into a financial plan designed for you. Moreover, the ChFC® designation prepares advisors to face an array of modern challenges in financial planning, including small business planning, planning for divorced and blended families, planning for families with special needs, and more.

Benefits of working with a ChFC®:

- **Determine** your financial goals and the path to attain them
- **Plan** for and manage the risks faced in life and in retirement
- **Ensure** your unique or special needs are considered in the financial plan
- **Protect** your family's current and future financial needs
- **Make** smart legacy planning decisions
- **Explore** strategies for estate and gift planning that minimize your tax burden
- **Build** a comprehensive personal, business and/or estate plan that addresses your financial needs and goals

**AVERAGE STUDY TIME FOR
THE ChFC® PROGRAM EXCEEDS**

400 HOURS

An additional 15 hours of continuing education is required every year to maintain the ChFC®.

EVERY ChFC® MUST COMPLETE

8

Rigorous courses detailing
the ins and outs of personal
financial planning.

What a ChFC® can do for you:

HELP YOU PLAN FOR SHORT- AND LONG-
TERM FINANCIAL GOALS

GIVE EXPERT ADVICE ON INVESTMENTS,
INSURANCE, ESTATE PLANNING, BUDGETING,
AND MORE

LEVERAGE LIFE INSURANCE PRODUCTS
AS PART OF A SUCCESSFUL FINANCIAL PLAN

CONSULT ON INCOME TAX AND
ESTATE PLANNING ISSUES FOR SPECIAL
NEEDS FAMILIES

DELIVER SPECIALIZED FINANCIAL
PLANS FOR BUSINESS OWNERS

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

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CONSULTANT®**

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