



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 a ChFC®?

The Chartered Financial Consultant® (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.

What makes a ChFC® different?

A ChFC® education is much like the preparation for 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, application-based concepts.



A ChFC® is guided by a standard of professional ethics and committed to providing comprehensive, practical financial advice to clients.

Why choose 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, and tax planning 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, and planning for families with special needs.

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® designation.

EVERY ChFC® MUST COMPLETE

8

Rigorous courses covering foundational financial planning concepts, along with specialized planning techniques.

What a ChFC® can do for you:

UTILIZE INCOME PLANNING STRATEGIES TO ENSURE FINANCIAL SUCCESS IN RETIREMENT

ADVISE MODERN FAMILIES AND DIVORCED COUPLES IN THE FINANCIAL PLANNING PROCESS

CONSULT ON INCOME TAX AND ESTATE PLANNING ISSUES FOR INDIVIDUALS WITH SPECIAL NEEDS AND THEIR CAREGIVERS

DELIVER SPECIALIZED FINANCIAL PLANS FOR BUSINESS OWNERS

APPLY BEHAVIORAL FINANCE TECHNIQUES TO STRENGTHEN RELATIONSHIPS WITH CLIENTS

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

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CONSULTANT®**

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