IF YOU ARE WONDERING...

- Am I saving enough?
- When can I retire?
- How will I pay for health care?
- When should I begin Social Security?
- Will my money last as long as I do?



A CERTIFIED RETIREMENT
COUNSELOR® can
provide the answers
you are looking for.

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



Certification affirms an individual has a specialized knowledge and experience skill set.

Accreditation of a certification provides impartial, third-party validation that a program meets recognized credentialing industry standards for development, implementation and maitenance.

Academic Partner: Texas Tech University



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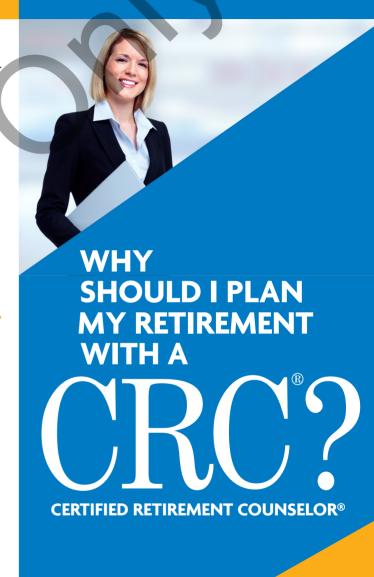
The leader in retirement education for professionals.

P.O. Box 524 Barrington, IL 60011-0524

Phone: 847-756-7350 Fax: 847-756-7350 Email: info@infre.org Web: www.infre.org

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

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WHY WORK WITH A CERTIFIED RETIREMENT COUNSELOR®?

With a CRC®, you will be working side-by-side with a qualified retirement professional who has earned a credible certification that meets highly rigorous independent accreditation standards.

Whether you're working on accumulating a retirement nest egg or need help creating a retirement income plan that lasts a lifetime, your Certified Retirement Counselor® will be there to help you every step of the way.

A 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?

Examination and Experience

To become certified, all CRC® candidates must pass a challenging comprehensive exam. The exam evaluates a candidate's knowledge and understanding of how to apply retirement planning concepts and strategies. Candidates are also tested on their ability to counsel you on how to make important retirement planning decisions.

CRC® certificants with a bachelors degree or higher must have at least two years of professional experience and those who have completed high school are required to have at least five years of experience.

Ethics

With a Certified Retirement Counselor® you receive specialized attention from an experienced professional who provides information and recommendations that are in your best interest.

A CRC® is required to treat your private and personal information as confidential and not share it without your permission. They also must adhere to the CRC® Code of Ethics and are subject to regular professional conduct reviews.

Continuing Education

The requirement for ongoing professional education is another reason why you should choose a CRC® as your retirement advisor.

To ensure they are maintaining current understanding and knowledge of retirement planning topics, your CRC® must commit to submitting a minimum of 15 hours of relevant continuing education each year.



WHEN SHOULD I MEET WITH MY CERTIFIED RETIREMENT COUNSELOR®?

A CRC® can develop a retirement plan you can rely on for a healthier, happier and more productive retirement. Regardless of when you start to plan, your CRC® will counsel you on how to make important decisions that are right for you.

Try to meet with a Certified Retirement Counselor® early in your career to establish a foundation for your retirement plan. When you are five to ten years away from retirement, meeting with a CRC® may be the best retirement planning decision you will ever make.

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