THE AMERICAN COLLEGE OF FINANCIAL SERVICES®

RICP®

Retirement Income Certified Professional®

Extensive and Intensive Retirement Income Education

TheAmericanCollege.edu/RICP

Why Become an RICP®

With 10,000 Baby Boomers retiring each day, advisors' fastest-growing client segment is in need of stable, lasting income.

Becoming an RICP® provides you:

- Knowledge to expand into specialized income planning
- Credibility with clients seeking retirement income advice
- Expertise on all income approaches and styles
- Recognition of your status as a specialist in this field
- Preparation for the changing advisory landscape

> *"When you're talking about retirement planning and the best place to get educated, the RICP® was an absolute no-brainer. It continues to serve me every day.*

Kristin Shea, RICP®

BUSINESS DEVELOPMENT COACH TO TOP ADVISORS

#1

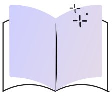
Consumers rank retirement income planning #1 in their advisor search process.[1]

[1]The American College O. Alfred Granum Center for Financial Security Consumer Survey. January 2022.

Your Differentiator: Retirement Specialization

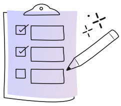
The College's RICP® program offers practical, comprehensive knowledge to meet growing demand. Study the three-course curriculum at your own pace, engage through virtual office hours, and receive support from the nation's preeminent retirement planning thought leaders and our academic advising team.

Elite faculty of nationally-recognized academics, researchers, and practitioners



Comprehensive curriculum supporting a 21st-century, best-interest approach to retirement income planning

Modern e-learning with dynamic presentations and graphics, practice exams and knowledge checks to both engage and help you retain the material



Interactive exam prep with the Webinar Intensive Review Program (WIRP), instructor-led live webinars with Q&A and peer engagement (separate enrollment at no fee)

81% of designees report notable improvement in client services compared to advisors with no designations.[2]

[2] FUSE Research Network. The American College of Financial Services Designation Outcomes Study. 2024. Based on reported three-year growth.

RICP® Program at a Glance

The RICP® is designed for financial professionals seeking to specialize in retirement income planning. It gives you the skills to build sustainable retirement plans using an approach-agnostic methodology.

Tuition	**Timing**
$2,695	Complete in 12 months or less

Format

100% online, self-study with live exam prep sessions (enroll in WIRP)

Your Learning Outcomes

- Skills required to counter the 18 major risks in retirement
- Strategies for Social Security claiming
- Approaches to contain healthcare and long-term care costs
- Tools for estate and legacy planning
- Solutions for retirement plan savings

Tuition Savings and Scholarship Opportunities

Program tuition can be paid on a per-course basis, or packaged together at a reduced rate. Tuition covers your course fees, final exam, and course materials.

Scholarship opportunities for active-duty, guard and reserve service members, veterans, and spouses, African American financial professionals, women and other qualifying groups are available.

Your Educational Journey Starts Here

There are no prerequisite courses required to begin the RICP® program, but three years of experience in financial planning or a related profession are required to use the designation.

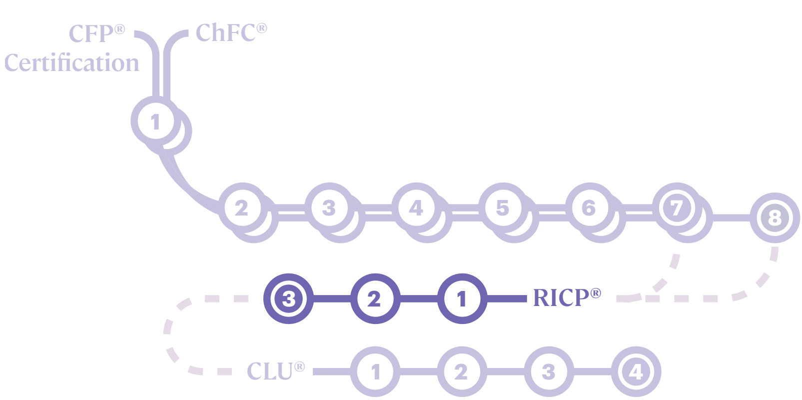
To receive the RICP® designation, you must:

- Have attained a high school diploma or the equivalent
- Successfully complete the three required courses
- Agree to comply with The American College Code of Ethics and Procedures
- Participate in the annual Professional Recertification Program (PRP) to maintain the designation

Your Roadmap to Success

Your learning journey doesn't have to begin or end with earning your RICP®. Our three-course program can fit into any life-long learning journey with The American College of Financial Services.

Here are a few potential paths:



The RICP® is an excellent complement to planning credentials such as CFP® certification or ChFC®, providing you with the specialized knowledge to serve a growing book of retiring clientele or as part of an integrated team practice. To further your knowledge to support these clients, you can successfully complete four (4) more courses to earn your CLU®.

Expand Your Opportunities

The American College of Financial Services delivers applied financial knowledge and education, promotes lifelong learning, and advocates for ethical standards for the benefit of society.

As a lifelong learning partner, you will benefit from:

- Extensive professional network of one-in-five financial advisors educated by The College
- Ready-to-use knowledge delivered by plugged-in, industry-leading experts
- Interactive community engagement featuring frequent webinars, conferences, and professional development events
- Advanced planning skills and real-world application not delivered elsewhere
- Modern education through the latest in mobile-friendly, e-learning technology
- Prestigious pedigree and client recognition from nearly 100 years of academic excellence

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