

THREE IN-DEPTH COURSES. INNOVATIVE ONLINE VIDEO DELIVERY. EXPERTS FROM ACROSS THE COUNTRY.

Retirement planning has become one of the most critical aspects of financial planning an advisor can offer their clients. A staggering 10,000 people will turn 65 every day for the next 16 years. Our retiring baby boomers will need the knowledge of an experienced and educated advisor as they plan for their future.

Who should consider the RICP® designation?

RICP® is an advanced designation appropriate for individuals specializing in the retirement income planning field. There are no prerequisite courses, however it is designed for advanced financial service professionals who have a general financial planning credential (e.g. ChFC®, CLU®, CFP®) or who specifically focus their practice on retirement income planning. **It is designed for professionals with at least three years of financial service industry experience.**

Top Advisors Credentialed by:



Other program requirements: To successfully complete the three required courses, students will need to pass a 100-question proctored exam, taken in a convenient local testing center for each course. In addition to the educational requirement, candidates for the RICP® credential must:

- Satisfy a 3-year experience requirement.
- Adhere to The American College's Code of Ethics.
- Participate in The College's PACE continuing education program, completing 15 hours of acceptable CE credits every two years and complying with recertification reporting and requirements.
- Recommended course sequence: Students are encouraged to take HS 353 first, then HS 354 followed by HS 355.

BE KNOWN FOR YOUR **EXPERTISE**
IN RETIREMENT INCOME.

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270 S. Bryn Mawr Avenue • Bryn Mawr, PA 19010-2196

The mark of RICP® is the property of The American College and may be used by individuals who have successfully completed the initial and ongoing certification requirements for this designation. The American College can disallow use of the RICP® if advisors do not adhere to the program's ethical standards, continuing education, and other requirements.

FOCUS YOUR EXPERTISE.



Retirement Income Certified Professional®

The Must Have Designation for
Retirement Income Planning.

Top Advisors Credentialed by:





Closing Knowledge Gaps

While many advisors are experts at wealth accumulation, there is an urgent demand for practical ways to structure effective retirement income plans. The risks clients face—economic and market uncertainty, inflation, outliving available income, changes in social safety nets, and rapidly escalating healthcare costs—mean financial professionals need all the latest thinking and techniques to serve their clients’ changing needs.

About the program’s directors:



David A. Littell, JD, ChFC®, CFP®

- Director of the New York Life Center for Retirement Income
- Joseph E. Boettner Chair in Research

Mr. Littell is one of the country’s foremost experts in retirement planning, pensions, qualified plans, Social Security, financial planning, and risk factors and decision points for retirement.

RICP® is Unlike Any Other Program

The Retirement Income Certified Professional® program reflects the input of the best practitioners in the field today:

- **Ideas that are practical, relevant, and current:** Because practitioner research is the foundation of this program, what you learn will be useful right away in your practice.
- **Three in-depth courses:** The material is presented at the right level of detail, covering the full retirement planning process and the best solutions to offer.
- **Innovative online video delivery:** Rather than being built around a textbook, the RICP® program focuses on the latest practices and ideas and is delivered through video interviews and lectures— all supported by a detailed outline that allows students to move through the program at their own pace.
- **An expanded team of experts:** The program’s developers are some of the top retirement planning experts in the country, and their work is supplemented by outside contributors who specialize in every important aspect of retirement income planning.



Jamie Hopkins, Esq., JD, MBA

- Associate Director of the New York Life Center for Retirement Income
- Assistant Professor of Taxation, The American College

Mr. Hopkins actively researches and writes new material on retirement income planning topics and has been published in numerous periodicals. He also helps develop free video content for advisors, academics, and consumers.

WHAT YOU WILL LEARN:

Retirement Income Process, Strategies, and Solutions (HS 353)

Upon completion of this course, you will be able to:

- Create an effective retirement income plan to maintain a client’s desired lifestyle over the course of retirement.
- Identify retirement income needs and objectives and evaluate the client’s current situation relative to those goals.
- Choose appropriate strategies to address income gaps.
- Evaluate taxation, estate issues, and other risks to the retirement plan.
- Prepare alternative solutions to mitigate plan risks.
- Choose appropriate strategies for monetizing assets over the retirement period.
- Integrate approaches, risks, products, and strategies to create an effective retirement income plan.

Sources of Retirement Income (HS 354)

The second of the program’s three courses offers a deep dive into ways to generate retirement income. After completion, you can:

- Recommend the optimal Social Security claiming age appropriate for each client’s situation.
- Choose the optimal retirement age.
- Choose appropriate uses of annuities.
- Evaluate sources of retirement income including executive benefits, life insurance, benefits provided for federal employees, and planning for business owners.
- Understand the issues in building a retirement portfolio.

Managing the Retirement Income Plan (HS 355)

The third course in the RICP® series focuses on both initial and ongoing retirement income plan management. This knowledge will help you:

- Choose a tax-compliant and tax-efficient strategy for plan withdrawals from tax-advantaged plans.
- Recommend the best health insurance options for clients.
- Select a method for funding long-term care needs.
- Help a client with retirement housing decisions.
- Consider the ethical issues in retirement income planning.
- Create and manage retirement income portfolios appropriate for each client’s situation.