

ChFC ChFC ChFC

ABOUT THE ChFC PROGRAM

The ChFC curriculum is administered by The American College in Bryn Mawr, Pennsylvania. The required course of study includes insurance and financial strategies, income taxation, planning for retirement needs, investments, and estate planning, in addition to a selection of three electives.

Founded in 1927, The American College is the nation's leading educator of professionals in the insurance and financial services industry.

The American College is accredited by the:
Middle States Association Commission on
Higher Education
3624 Market Street, Philadelphia, PA 19104
(215) 662-5606

www.theamericancollege.edu
610-526-1450

The American College Professional Pledge

(The pledge is signed by all ChFC designees.)

In all my professional relationships, I pledge myself to the following rule of ethical conduct: I shall, in light of all conditions surrounding those I serve, which I shall make every conscientious effort to ascertain and understand, render that service which, in the same circumstances, I would apply to myself.

Tim Barton
CLU, ChFC, CASL

715-220-4866

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THE
AMERICAN
COLLEGE
THE LEADER IN FINANCIAL SERVICES EDUCATION

WHAT A ChFC CAN DO FOR YOU



ChFC®
Chartered Financial Consultant



What is a **ChFC?**

ChFC® stands for Chartered Financial Consultant. It is a professional financial services designation granted by The American College (Bryn Mawr, PA) to individuals who have proven themselves to be:

Educated

By completing an eight-course curriculum focused on the comprehensive financial planning process.

Qualified

By passing a series of written examinations.

Experienced

By meeting specified experience requirements or having three years of qualifying professional experience.

Ethical

By maintaining ethical standards and adhering to The American College's Code of Ethics.

Knowledgeable

By earning their re-certification every two years through The American College, thereby ensuring they are informed on the latest developments in financial services.



What can a **ChFC** do for YOU?

A ChFC (Chartered Financial Consultant) is an educated, experienced, and qualified professional committed to the financial well being of your family, your business, and yourself. A ChFC can provide professional advice on a broad range of financial topics and help you:

Create a Sound Financial Solution

- Achieve your financial goals
- Analyze your overall financial situation
- Identify your life and health insurance needs
- Identify your personal property and liability risks

Reduce Your Income Taxes

- Review your current income tax situation
- Develop strategies to reduce and defer your income taxes

Increase Your Nest Egg for Retirement

- Prepare a retirement plan that will meet your needs
- Select the best tax-advantaged retirement plan

Increase Your Investments

- Achieve your short- and long-term financial goals
- Identify appropriate investment opportunities
- Design a portfolio that will accommodate your personal objectives and level of risk tolerance

Enhance the Value of Your Estate

- Provide for your financial security during retirement
- Enhance your family's security through the accumulation of an estate
- Conserve your existing assets



Why select a **ChFC?**

You deserve the best possible financial planning guidance. A ChFC is a qualified professional who can provide comprehensive solutions for your financial security.

A ChFC:

- Pledges to place your interests above all else when helping to establish financial goals and implement a financial plan.
- Pledges to follow the latest industry developments and legislative challenges to help you reach your financial goals.
- Pledges to adhere to a strict code of ethics.
- Is committed to providing you with superior service.
- Has successfully completed a comprehensive curriculum of college-level courses from The American College.
- Has a minimum of three years of qualifying professional experience.
- Is one of a select group within the financial services field to earn this respected credential in financial planning.

Since its inception in 1982, more than 41,000 individuals have earned the ChFC designation.