



## OVERVIEW of CREDENTIALS at PITON WEALTH

- CFP® (Michelle Clary, Nick Mercer, Aaron Ells, Aaron McGaughey): The CERTIFIED FINANCIAL PLANNER® designation identifies those individuals who have met the rigorous experience and ethical requirements of the CFP Board, have successfully completed financial planning coursework and have passed the CFP® Certification Examination covering the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning. CFP® professionals also agree to meet ongoing continuing education requirements and to uphold CFP Board's Code of Ethics and Professional Responsibility, Rules of Conduct and Financial Planning Practice Standards. Thus the designation is the premier designation for advisors in the financial planning industry and translates into superior, qualified advisers for Piton clients. **Piton Wealth requires the CERTIFIED FINANCIAL PLANNER® designation for anyone to hold the title of Wealth Advisor.**
- ChFc® (Michelle Clary): The Chartered Financial Consultant® designation represents the completion of a comprehensive course consisting of financial education, examinations, and practical experience. Chartered Financial Consultant designations are granted by the American College upon completion of seven required courses and two elective courses.
- CLU® (Michelle Clary): The Chartered Life Underwriter® designation identifies a financial professional with extensive knowledge of life insurance, typically beyond pre-licensing education and underwriting certification requirements.
- RICP® (Michelle Clary): The Retirement Income Certified Professional® designation recognizes competence across a series of best practices ranging from topics such as Social Security, risks in retirement financial planning, Medicare and other health insurance options, long-term care needs, as well as tax and estate planning. Financial professionals with this designation already have a broad-based financial planning credential and minimum three years of business experience. Professionals with this designation are equipped to help their clients maintain their customary standard of living throughout retirement, address income gaps, create an estate plan, and limit risk.
- AEP® (Michelle Clary): The Accredited Estate Planner® designation is a graduate level, multi-disciplinary specialization in estate planning, obtained in addition to already recognized professional credentials within the various disciplines of estate planning. It is awarded by the National Association of Estate Planners & Councils to recognize estate planning professionals who meet stringent requirements of experience, knowledge, education, professional reputation, and character. An AEP® designee must embrace the team concept of estate planning and adhere to the NAEPC Code of Ethics, as well as participate in an annual renewal and recertification process.
- CDFA® (Aaron Ells): The Certified Divorce Financial Analyst® designation indicates completion of work and an exam on critical knowledge for an expert on the financial aspects of divorce.
- CFA® (Nicholas Mercer is a CFA® I): The Chartered Financial Analyst® designation is a globally recognized professional charter. Candidates are required to pass three levels of exams covering areas such as accounting, economics, ethics, money management, and security analysis. CFA® I indicates a candidate who has pass the first exam.
- FPQP® (Brianna Esvelt, Wilfred Major) The Financial Paraplanner Qualified Professional designation marks someone as credentialed for supporting the full range of financial planning areas of clients.