

THE MORE COMPLEX YOUR FINANCIAL NEEDS, THE MORE YOU NEED A CTFA

When it comes to providing the highest quality professional advice, a Certified Trust and Financial Advisor (CTFA) performs at a whole different level.

A CTFA has demonstrated knowledge and expertise not only in general financial planning, but also in complex estate and tax planning areas. Your CTFA can:

- Help you grow your wealth, preserve it for your heirs and transfer it according to your wishes
- Advise you on your full range of financial needs — estate holdings, bank accounts, investments, collectibles, business interests and more
- Provide customized advice superior to off-the-shelf products and services
- Coordinate the services of your team of advisors and help provide a comprehensive perspective on your wealth.

IN ADDITION, CTFA IS THE **ONLY** CERTIFICATION THAT FOCUSES ON THE FIDUCIARY RESPONSIBILITIES OF A PERSONAL TRUST PROFESSIONAL. A CTFA OFFERS YOU COMPETENCE, ACCOUNTABILITY AND ADHERENCE TO A STRICT CODE OF ETHICS — THE PEACE OF MIND THAT ONLY EXPERT ADVICE BRINGS.

FIND OUT MORE

For additional information regarding the Certified Trust and Financial Advisor (CTFA) credential or to locate a CTFA near you, contact the Institute of Certified Bankers at 1-800-BANKERS or icb@aba.com. Visit the ICB Website at www.aba.com/icbcertifications.



Institute of Certified Bankers

MAKE SURE YOUR ADVISOR CAN HELP YOU CHOOSE THE RIGHT COURSE

DEPEND ON THE
COMPREHENSIVE KNOWLEDGE OF A

CERTIFIED TRUST AND
FINANCIAL ADVISOR (CTFA)



THE PROFESSIONALS BEHIND THE CTFA DESIGNATION

The CTFA designation is available only from the Institute of Certified Bankers (ICB), a nonprofit organization whose mission is to promote excellence and professionalism throughout the financial services industry. ICB is sponsored by the American Bankers Association, a leading provider of financial services education and professional development for more than 100 years.

The Institute has established the CTFA Advisory Board, consisting of senior trust and wealth management professionals who are responsible for determining eligibility requirements and defining the necessary knowledge and skills for certification. Its goal: to ensure that your CTFA has the expertise to provide you with a full range of personal trust services.

THE STRICT REQUIREMENTS FOR BECOMING A CTFA

EXPERIENCE AND EDUCATION. A CTFA has met specific standards for personal trust experience:

- A minimum of three years experience in personal trust and completion of an ICB-approved personal trust training program, or
- Five years experience in personal trust and a bachelor s degree or
- Ten years experience in personal trust.

Personal trust experience is defined as direct experience in the various facets of delivering fiduciary services relating to trusts, estates, guardianships, IRAs and individual asset management accounts. Experience also includes providing administrative, investment management, tax, legal and marketing services.

REFERENCE. A CTFA was recommended for certification by his or her manager, who attested to the CTFA s qualifications.

COMMITMENT TO ETHICS. Each CTFA has signed ICB s Code of Ethics, the industry standard for responsible fiduciary behavior.

THE RIGOROUS CTFA EXAM

To earn the prestigious CTFA designation, candidates must pass a comprehensive and challenging exam, covering the following areas:

- Fiduciary responsibilities and trust activities
- Personal finance, insurance and estate planning
- Tax law
- Investment management.

CONTINUING EDUCATION TO MAINTAIN THE STANDARD OF EXCELLENCE

A CTFA must acquire at least 45 credit hours of continuing education every three years. This requirement ensures that CTFAs maintain a high level of expertise and remain current with the latest developments.

**TO REACH YOUR FINANCIAL
DESTINATION, INSIST ON
AN ADVISOR WITH
THE CTFA DESIGNATION.**

