

# RMA<sup>®</sup> RETIREMENT MANAGEMENT ADVISOR<sup>®</sup>

PROTECT YOUR  
FUTURE WITH A  
**RETIREMENT EXPERT.**

WORK WITH AN RMA<sup>®</sup> PROFESSIONAL



**INVESTMENTS & WEALTH INSTITUTE<sup>®</sup>**  
formerly **IMCA**

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# RETIREMENT ADVICE FROM EXCEPTIONAL ADVISORS

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## WHAT IS THE RMA PROGRAM?

The Retirement Management Advisor® (RMA®) program is an advanced certification for financial professionals that provides them with knowledge to build custom retirement income plans for their clients to better mitigate risk and ensure better outcomes.

The RMA program requires advisors to meet rigorous standards:

### EXPERIENCE

At least three years of relevant financial services experience and a clean regulatory record

### ETHICS

Comply with the Institute *Code of Professional Responsibility* or lose the certification

### EDUCATION

Complete the comprehensive online course and attend the RMA Capstone executive education course.

### EXAMINATION

All candidates must pass a rigorous, proctored exam.

### CONTINUING COMPETENCY

Stay updated on industry trends, laws, and products with 40 hours of continuing education every two years, including two hours of ethics education.

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# WHY DO I NEED AN RMA PROFESSIONAL?

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Having planned for retirement for many years, are you ready to leave the paycheck behind and live off your retirement assets? Let an RMA professional guide you as you determine the best way to distribute your retirement assets so that your money will last as long as possible, given your lifestyle and goals.

The RMA program teaches financial professionals to take a holistic approach to your retirement needs. RMA professionals look beyond managing investments or retirement products and take a multidisciplinary approach to develop a complete framework for your retirement plan.

The RMA program is designed specifically to help advisors examine each client's individual situation, in detail, no matter the income bracket or asset level, so that worries about retirement can be addressed. Issues such as inflation, longevity, forced retirement from a job loss or health issue—these can all play a role in determining retirement outcomes. Developing customized retirement income plans, and updating those plans as necessary, can help minimize worry and bring peace of mind as you enter a new phase of life. An RMA professional has the specialized knowledge and tools to help you.

61%

of investors say it is very important for their advisor to help them set clear goals for retirement.<sup>1</sup>

1. Source: Absolute Engagement, HNW Investor Insights Study, 2017.

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# WHAT DOES AN RMA PROFESSIONAL KNOW?

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As an Investments & Wealth Institute advanced certification, the RMA<sup>®</sup> program features the deep dive education and practical application that the Institute has been delivering to practitioners for more than thirty years.

By using top industry leaders and respected academic faculty to teach both the online lectures and the in-person, executive education capstone course, an RMA professional receives a unique combination of best-in-class instruction and specialized knowledge that only this advanced certification provides.

**72%** of investors agree it is very important for their advisor to help them maximize income for retirement.<sup>2</sup>

2. Source: Absolute Engagement, HNW Investor Insights Study, 2017.



## KNOWLEDGE DOMAINS

### **Client Diagnostics**

- Planning process
- Household balance sheet
- Household cash flows

### **Retirement Life-Cycle Plan**

- Behavioral finance
- Life cycles of planning events
- Accumulation vs. decumulation mindset

### **Retirement Risk Management and Allocations**

- Allocations
- Risk management
- Probability vs. safety-first strategies

### **Application**

- Retirement planning best practices
- Planning methods
- Account location and product selection

## **INSTITUTE CODE OF PROFESSIONAL RESPONSIBILITY**

The *Code* was adopted to promote and maintain a high standard of professional conduct in the investment consulting and wealth management disciplines.

Investments & Wealth Institute members, candidates in the Institute certification programs, and Institute certificants are required to adhere to the following principles:

- 1. Act in the best interest of the client.**
- 2. Disclose services to be offered and provided, related charges, and compensation.**
- 3. Disclose the existence of actual, potential, and/or perceived conflicts of interest and relevant financial relationships, direct and/or indirect. Take appropriate action to resolve or manage any such conflicts.**
- 4. Provide clients information needed to make informed decisions.**
- 5. Respond to client inquiries and instructions appropriately, promptly, completely, and truthfully.**
- 6. Maintain confidentiality of client information, however acquired, consistent with legal and regulatory requirements and firm policies.**
- 7. Provide competent service by truthful representation of competency, maintenance and/or development of professional capabilities, and, when appropriate, the recommendation of other professionals.**
- 8. Comply with legal and regulatory requirements related to one's practice of his or her profession.**
- 9. Maintain a high level of ethical conduct.**

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# HIGH ETHICAL STANDARDS THAT YOU CAN TRUST

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## WHY WORK WITH AN RMA PROFESSIONAL?

RMA professionals are bound to the Institute *Code of Professional Responsibility*, which defines their role and responsibilities to clients. As applicants, candidates must disclose any potential or real violations of the *Code* before they are permitted to hold the RMA marks.

As the standards board for the RMA Certification program, the Investments & Wealth Institute is committed to upholding the required ethical standards by instituting a disciplinary process to ensure compliance. Failure to comply can lead to loss of the certification, among other disciplinary measures.

**86%** of clients agree that their advisor needs to meet a rigorous set of requirements to be certified.<sup>3</sup>

3. Source: Absolute Engagement, HNW Investor Insights Study, 2017.

# ABOUT THE INVESTMENTS & WEALTH INSTITUTE

The Investments & Wealth Institute is a professional association, advanced education provider, and certification board for financial advisors, investment consultants, and wealth managers who embrace excellence and ethics. Through our events, continuing education courses, and acclaimed certifications—Certified Investment Management Analyst® (CIMA®), Certified Private Wealth Advisor® (CPWA®), and Retirement Management Advisor® (RMA®)—we deliver rigorous training that's also highly practical.



For more information on the RMA certification as well as the Investments & Wealth Institute, visit [www.investmentsandwealth.org/RMA](http://www.investmentsandwealth.org/RMA).

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