RETIREMENT ADVICE FROM EXCEPTIONAL ADVISORS

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.

INVESTMENTS & WEALTH INSTITUTE®

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