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.