

WHAT IS A CFS®?

CFS® stands for Certified Fund Specialist®. CFS® is a professional financial services designation granted by the Institute of Business & Finance (IBF) to those who have the following traits:

Qualification

Each advisor must pass a series of exams and a written case study. All designees must complete continuing education requirements each year. Each student must meet experience and/or educational criteria.

Education

CFS® candidates must complete a comprehensive advanced program designed to educate the advisor on every aspect of modern portfolio theory (MPT), mutual funds, ETFs, REITs, UITs, EANs, CEFs, financial planning, asset construction, rebalancing and taxation.

Ethics

All graduates must sign the IBF Code of Ethics and agree to adhere to the IBF Standards of Practice, both of which place the client's interests above those of the advisor and parent company.

Exclusive

Well over a million people provide mutual fund advice; less than 1% of them have earned the CFS® designation.

WHAT A CFS® CAN DO FOR YOU

A Certified Fund Specialist® (CFS®) is an educated, experienced and qualified professional committed to the well being of you, your family and your business. The CFS® can provide basic and advanced guidance on a wide range of actively and passively managed investments. With the help and knowledge of a CFS®, you can:

Construct a Financial Plan

- Analyze your current situation
- Develop goals and objectives
- Design an investment plan
- Implement a strategy based on your risk level
- Recognize the use of modern portfolio theory (MPT)

Increase Your Portfolio

- Understand the role of equities and debt instruments
- Determine which investments are appropriate
- Utilize low-cost solutions to maximize returns
- Establish a review and rebalancing schedule
- Review tax reduction strategies

Enhance Your Retirement

- Consider investments with guarantees
- Balance for risk-adjusted return maximization
- Review tax reduction strategies

Protect Your Estate

- Proper account titling for your protection
- Assess methods of asset transfer
- Reduce or eliminate what may be subject to probate
- Ensure a speedy and simple transition
- Protect specific loved ones

WHY YOU SHOULD USE A CFS®

The CFS® designee's mission is to gain a complete understanding of your goals and objectives. The CFS® will help identify and develop the strategies, techniques and vehicles that best meet your needs.

The process used by the CFS® involves data gathering as well as advanced knowledge of over three dozen investment categories, domestic and foreign integration, performance and risk evaluation, asset allocation, modern portfolio theory and post-MPT theory, realistic expectations, tax efficiency and retirement plan. The CFS® can also help you establish and monitor a financial plan utilizing basic and advanced strategies.

The CFS® Advisor:

Pledges to put your interests above all else.

Keeps abreast of industry standards, new strategies and legislation.

Conducts all activities with the highest standards of integrity and honesty.

Performs investment services in a competent and economical manner.

Offers advice only in areas in which he or she has competence.

Uses the "CFS®" marks in compliance with FINRA and IBF.

