



International Association of Registered Financial Consultants

IARFC Membership



**Serving the professional financial consultant
who helps their clients wisely
spend, save, invest, insure
and plan for the future.**

800.532.9060 info@IARFC.org www.IARFC.ORG



What is the IARFC

Our Goals

The International Association of Registered Financial Consultants (IARFC) is a non-profit professional association formed to foster public confidence in the financial services profession, to help financial advisors exchange planning techniques, and to recognize practitioners who are truly committed to ethical standards and continuous professional education.

We simply want the public to have the best financial advice available.

In a world of constant economic, political and social change, consumers engage the guidance of financial advisors to achieve financial security and independence. A qualified, trained, educated, experienced and ethical consultant to guide individuals, families and small businesses is essential. Our mission is to support these professionals in helping their clients attain financial independence and minimize risk.

Because there are no consistent licensing requirements for the various persons who call themselves “financial planners”, the public has a critical need for a method of distinguishing those qualified and dedicated. We provide the consumer with convenient access to a pool of well-qualified practitioners from which to choose a financial advisor whose credentials have been scrutinized.

We are a professional organization that requires all of its members to meet and document stringent requirements: Experience, Education, Examination, Licensing, Conduct, Ethics, Application and Fees, Continuing Education, Re-Certification.

Our designations represent a level of competency of our members at following a financial planning process from start to finish and an ability to run a practice efficiently.



IARFC Code of Ethics

I will at all times put my client's interest above my own.

I will maintain proficiency in my work through continuing education.

I will abide by both the spirit and the letter of the laws and regulations applicable to financial planning services.

When fee-based services are involved, I will charge a fair and reasonable fee based on the amount of time and skill required.

I will give my clients the same service I would give myself in the same circumstances.

IARFC Membership

Our Designation Levels



Separate yourself from the crowd with an IARFC designation. Show your commitment to excellence and a continuing desire to provide your clients with the highest level of expertise.

MRFC — Master Registered Financial Consultant

Our Association is currently applying for third party accreditation with a national certifying agency. Candidates are required to complete an in-depth application requiring a strict level of education and experience — and to pass an exam. This comprehensive vetting process supports our mission of giving consumers a way to qualify their potential consultant. Once we have completed the accreditation application process and approval is awarded, this designation will set our members further apart as a highly qualified professional. In a competitive industry, it will elevate a consultant's status in the eyes of their peers and the consumer.

RFC® — Registered Financial Consultant

The Registered Financial Consultant, RFC® is a professional designation awarded by the IARFC to financial professionals who meet high standards of education, experience and integrity. While not accredited, applicants must complete the same in-depth application of education and experience as an MRFC.

RFA® — Registered Financial Associate

The Registered Financial Associate, RFA® is for those new to the financial profession such as graduates of an approved academic curriculum in financial services or those who do not have the four years of experience to be awarded the RFC®.

General Membership

A full membership without designation for those serving the industry while not practicing or servicing clients. Contact the IARFC for more information.

Continuing Education

The IARFC recognizes that the delivery of financial analysis and service to consumers also encompasses ethical and effective marketing; the use of tools and procedures; and the efficient administration of a financial practice. Regardless of which designation fits, each must complete 40 units (50 minutes each) of professional Continuing Education (CE) every year. Annual renewal requires an attestation by members that these units have been successfully completed with retained records.

Join the IARFC

What you need to become a Member



To be considered for membership with the IARFC, candidates must meet the following requirements:

Experience

A minimum of four years of experience as a full-time practitioner in the field of financial planning or financial services.

Education

Holding (ONE) of the following to satisfy the education requirement: Earned a Bachelors' or advanced degree in Business, Finance, Economics, or a related field; Hold one of the following professional designation: AAMS, CFA, CFP, ChFC, CLU, CPA, EA, JD, LUTCF; Hold a Series 65 Securities license or one of the following combinations: Series 6 & 63, Series 6 & 66, Series 7 & 63, Series 7 & 66; Hold a Life Insurance license.

Examination

Complete a proctored exam (MRFC designation only).

Licensing

Applicant must have the required licenses necessary for their mode of practice.

Conduct

Applicant must have a sound record of business integrity with no suspension or revocation of any professional designations or licenses. Must be in good standing with all licensing bodies and organizations.

Ethics

Applicant must subscribe and adhere to the IARFC Code of Ethics.

Application and Fees

Complete the application in its entirety and submit appropriate application fee.

Continuing Education

All members must agree to devote a minimum of 40 hours per year of professional Continuing Education in the field of personal finance and professional practice management. Four hours every two years must be devoted to ethics.

Re-Certification

Annually provide assurance of continued compliance and operation.



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P.O. Box 42506, Middletown, Ohio 45042, www.IARFC.org

Contacts: 800.532.9060 info@IARFC.org

Member Benefits

Founded in 1984, the International Association of Registered Financial Consultants (IARFC) provides the professional consultant the tools to grow a practice with creative sales and marketing ideas, technical and professional information, and networking opportunities. These robust benefits include professional development opportunities, discounts on supplies, and constant exposure to new sales and prospecting ideas.

Designations

A designation from the IARFC is a testament to education, experience and integrity. In a world of constant economic, political, and social change, consumers engage the guidance of financial consultants to achieve financial security and independence. Having an IARFC designation sets a member above their peers as a qualified and trained professional that has met a high level of competency.

Master Registered Financial Consultant (MRFC)
Registered Financial Consultant (RFC®)
Registered Financial Associate (RFA®)

Publications

The IARFC regularly publishes magazines, journals and white papers that allow insight into industry trends. Whether it is practice oriented substance or academic research oriented information, these publications present concepts necessary for today's successful financial professional.

Journal of Personal Financial — techniques, strategies and research for consumers, educators, and financial consultants.

Register — practitioner oriented financial advice on technical subjects, economic events, regulatory actions and practice management.

White Papers — geared toward helping consultants establish a professional and ethical relationship from the prospect to client.

Visibility

Today's financial professional needs visibility and recognition. The website provides a database of information for consumers to connect to a financial professional. Through the Association's social media platforms and publications, members find multiple opportunities to present themselves as a financial partner to the public and to their own peer network.

- Blogs
- IARFC Logo
- Media Releases
- Register Cover Opportunities, Articles, New Member listing, Member in the News
- Facebook, LinkedIn

Professional Branding

The IARFC helps consultants find and maintain their "Brand". Classic stylized products along with education and advice provide the professional touches that enhance a consultant as they present themselves to clients and prospects.

- Binders
- Brochures
- Certificates
- Code of Ethics Plaques
- Insignia Jewelry

Insurance Coverage

IARFC Group Benefits for Members Only. Highly affordable, coverage for members and their staff. New Member Value: Guaranteed Issue / No Medical or Financial Underwriting...for first 30 days of membership. The open enrollment period offers Top-tier carrier and LTD contract designed for Consultants. IARFC Staff Members are available for Life coverage at affordable premiums.

- Group Life
- Accidental Death and Dismemberment
- Group Long Term Disability
- Members Rates

Impact Your Image

Partner Programs

Partnering with others strengthens the IARFC community of consultants. The Association continually seeks and forms alliances with other organizations and businesses to provide members with discounts for services and products necessary to their practice. For a complete list visit: iarfc.org/partnerprograms.

- IARFC Group Insurance Benefit
- Advisor Launchpad (digital marketing)
- Copytalk
- Social Security Timing
- Sprint

Practice Management Tools

Today's consultant may not have the time nor the technical knowledge to develop practice management tools. Today's clients and prospects operate better with a visual story of how the financial planning process evolves. Through PowerPoints and organizational tools, the IARFC supports both groups as they initiate and monitor the planning process.

- PowerPoints
- Checklists
- Plan Building Supplies
- Data Forms
- Document Filing Systems

Intangibles

The independent consultant may lack the "network" of experienced professionals for backup and support. The IARFC provides a way to find that support through its vast membership of experienced, educated mentors. These types of relationships are especially important for the individual just beginning to practice.

- Mentoring
- Networking

Conferences and Learning

The Association provides venues for continuing education and professional development programs. Whether a small program or a multiple day conference, topics pertinent to everyone in the financial services industry are presented. These conferences are an excellent way to network with peers. Check out the IARFC events calendar.

Online Resources

- YourMembership Career Center

Awards

Recognition for achievement benefits everyone. The IARFC seeks out those leaders whose dedication and commitment have made their Association great. Members are publicly appreciated for their long time membership and their importance to the financial community.

- Loren Dunton Memorial Award
- Founders Award
- Referrer-of-the-Year

Connect to your Benefits

Online

iarfc.org/partnerprograms
store.iarfc.org
iarfc.org/register
journalofpersonalfinance.com

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