From the IARFC Chairman

Founded in 1984, the International Association of Registered Financial Consultants (IARFC) is made up of a group of consultants that can look at any type of financial issue and solve it — or find out how to solve it.

Our Registered Financial Consultants RFC® recognize the importance of having a process to follow when dealing with clients. While not every planning process may be exactly the same, they will contain the key components that are presented in this informational brochure.

Utilizing this process, the RFC® can best guide clients through identifying goals and realizing their fulfillment.

Your RFC® will help you save, spend, invest, insure and plan wisely for the future.

H. Stephen Bailey, Chairman

The Financial Planning Process addresses...

For Individual
- Income Protection
- Long Term Care
- Investments

- Retirement Goals
- Educational Needs
- Philanthropic Wishes

For Business Owner
- Business Valuation
- Succession Transfer
- Employee Retention

- Continuity Plans
- Loan Cancellation
- CEO Retirement

Trust the Process

Ethics, credibility and integrity are the key factors as your consultant leads you through any planning process to achieve your financial goals. IARFC members subscribe and are held accountable to a Code of Ethics providing stability, reliability and consistency.

Following a Structured Process in Financial Planning

International Association of Registered Financial Consultants
P.O. Box 506, Middletown, OH 45042
Phone: 800.532.9060
Email: info@iarfc.org
Find an IARFC Professional at www.iarfc.org
**Why Use a Process?**

Financial Planning is not just a report with schedules of numbers and graphs, charts and checklists.

It is a strategically developed process to take you from where you are now to where you want to be financially.

**Benefits**
- Timely and organized information
- Maximized product implementation
- Structured definition of goals
- Measured quality of interactions
- Knowledgable decision making
- Well managed expectations
- Clear accountability
- Problem avoidance

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**Financial Planning Process**

A well mapped informational flow for a successful and lasting relationship between You and Your Registered Financial Consultant.

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**From Concept to Reality**

By writing down and reviewing a process, you have something tangible, a point of reference. Most people are visual learners. To have the process diagrammed as a document that is easily understood, ultimately makes a complex series of events manageable.