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WHY YOU SHOULD WORK WITH A ChFEBC<sup>SM</sup>

*All federal employees should consider looking for this acronym as they plan for their financial futures.*

*Provided by Federal Seminars & ChFEBC<sup>SM</sup> , Inc*

ChFEBC<sup>SM</sup> ...what does that mean? It means Chartered Federal Employee Benefits Consultant<sup>SM</sup>. If you're a federal employee searching for a financial consultant, it means you have found a financial services professional with a full, thorough understanding of the CSRS and FERS benefit programs available only to Federal Employees.

Today, the financial world is full of credentials and designations. Some are respected, some are not. When it comes to retirement planning for federal employees, the ChFEBC<sup>SM</sup> designation is the only certified program. You really have to earn it (there are some financial credentials simply conveyed to people after the completion of a sales course. The ChFEBC<sup>SM</sup> designation is not one of them).

**It stands for education.** To become a ChFEBC<sup>SM</sup> , you have to undergo an intensive training course covering the CSRS/CSRS Offset and the FERS/FERS Transferees, including all Special Provisions (Air Traffic Controllers, Military Reserve Technicians, Fire Fighters, Law Enforcement Officers and Customs and Border Protection Officers).

**It reflects ethical and experiential standards.** Before you can even study for the ChFEBC<sup>SM</sup> designation, you need to have at least three years of experience in the Financial Services industry along with other varied minimum requirements. They also have to pass a background check to see that they maintain good ethical standing and valid SEC and FINRA licenses. As a ChFEBC<sup>SM</sup> , you must put the **interests of the federal employee first**, and consult that employee with objectivity and integrity while providing services based on their needs.

Mandatory renewal exams ensure that our designees stay up to date with all new changes/updates to Federal Benefits. Upon successful completion of annual renewal, they are recertified at the start of each calendar year.

**Choose a ChFEBC<sup>SM</sup> .** Talk to a ChFEBC<sup>SM</sup> today, and enjoy the confidence that comes from meeting with a truly educated and qualified financial consultant who understands the unique choices offered to federal employees.