



SPECIAL REPRINT

3 QUESTIONS FOR DAVE LITTELL

What is RICP, and why should retirees care?

Dave Littell is Retirement Income Program Director at The American College, the nation's largest non-profit educational institution devoted to financial services.

Q. Why should retirees care about the Retirement Income Certified Professional (RICP) designation?

A. People just aren't sure how to draw down their savings and live a fulfilling lifestyle in retirement at the same time. And the strategies people need to use in retirement are very different from the ones they used to build up their nest eggs. The American College created the RICP to prepare financial advisers to help customers make sure their nest eggs last and have greater peace of mind during a retirement that could be decades long. It focuses on topics like how to convert your savings into steady retirement income, choosing when to claim Social Security and company retirement benefits, addressing health and long-term care and more.

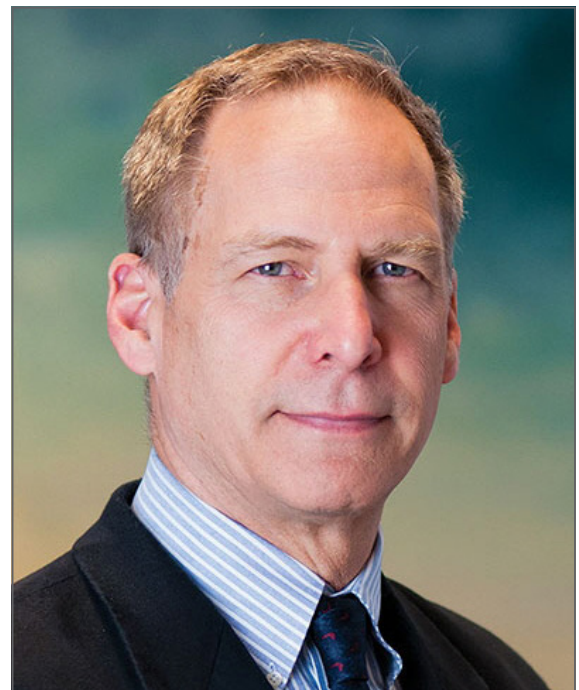
Q. How is that different from the CFP designation?

A. Unlike a general financial planning program like the CFP or ChFC, the RICP delves much more deeply into the

specific area of retirement income planning. It addresses everything from how retirees can use their savings in smart, strategic ways to realize their dreams during retirement, to making a financial action plan for how they'll be cared for if they can no longer care for themselves. It also trains advisers to plan for potential issues that can have a serious negative impact on a person's retirement plans.

Q. What does it mean when I find a planner with that designation? How common is it? And how fast is it growing?

A. Retirees and soon-to-be retirees need to pick well trained, educated and qualified financial planners to help develop their retirement income plan. When an individual finds an adviser with the RICP designation, they'll know their adviser has specific education and knowledge that can help them think through all the complexities



Dave Littell

of making their savings last throughout retirement. People can find an adviser with the RICP designation at designation-check.com.