



Why Financial Professionals Need RF™ Certification

The RF™ certification is distinguished from other certifications from both an Internal and External perspective.

Internal - Compliance

The benefits of the RF™ certification to the financial professional are in dealing with regulations, compliance, liability insurance, etc.

RF™ training offers the guidance necessary to comply with today's dizzying array of regulatory changes. The content is updated regularly to reflect the most recent changes.

The RF™ training is particularly helpful in responding to the fiduciary provisions of ERISA. These provisions are expected to cause advisers to change from a standard of client suitability to a fiduciary level, in which the adviser must act in the client's best interest, thus requiring RF™ training.

RF™ validation provides the independent third-party documentation to clients, regulators, internal compliance departments and others that the adviser is trained to perform at the RF™ level.

Internal - Practice Management

Effective running of the advisory business and deployment of assets is the difference between average and excellence for an adviser's practice. A well trained, highly credentialed adviser, with a poorly run practice, is potentially more damaging to clients than a less trained, non-credentialed adviser, with a well-run practice.

External - Marketing

The effectiveness of the RF™ certification is achieved in the marketplace to identify only those advisers that have been pre-screened and are qualified to act as fiduciaries.

Holders of RF™ use the powerful message of "seeking the best solution and not merely an adequate one" to give clients and prospects a clear choice.

In addition to the fact that public awareness of the role of fiduciaries is rapidly increasing, DALBAR actively promotes the value of the RF™. This increased awareness leads clients to demand evidence of fiduciary qualifications.

The RF™ certification will differentiate holders by virtue of the validation that includes the commitment to a fiduciary level of care.