

**Each financial professional shall:**

- Serve the financial interests of clients. Each professional shall always place the financial interests of the client first. All recommendations to clients and decisions on behalf of clients shall be solely in the best interest of the client.
- Disclose fully to clients services provided and compensation received. All financial relationships, direct or indirect, between consultants and investment managers, plan officials, beneficiaries, sponsors or any other potential conflicts of interest shall be fully disclosed on a timely basis.
- Provide to clients all material information related to the investment decision-making process as well as other information they may need to make informed decisions based on realistic expectations. All client inquiries shall be answered promptly, completely, and truthfully.
- Maintain the confidentiality of all information entrusted by the client, to the fullest extent permitted by regulatory and legal entities in conjunction with the professional's firm/company policy.
- Comply fully with all statutory and regulatory requirements affecting the delivery of investment consulting services to clients.
- Maintain competency in investment management consulting and financial services through education and training to better serve clients and enhance investment management consulting.
- Maintain a high level of professional ethical conduct.

**All CPWA professionals must adhere to the IMCA Code of Professional Responsibility.**

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**YOUR  
financial  
future is  
important**

Does your advisor have the advanced knowledge and strategies to help you manage your wealth?

**CPWA<sup>®</sup>**

**CERTIFIED PRIVATE WEALTH ADVISOR<sup>®</sup>**



**Selecting the right wealth manager can be a challenge.**

In today's complex financial world, you deserve to work with a wealth professional who holds the Certified Private Wealth Advisor certification.

The CPWA professional is armed with the knowledge and skills necessary to guide sophisticated clients through the life cycle of wealth: accumulation, preservation, and distribution.

The CPWA certification program teaches advisors how to identify and analyze the challenges you face and develop specific strategies to minimize taxes, monetize and protect assets, maximize growth, and transfer wealth, according to your goals and objectives.

**CPWA professionals are experienced, ethical, educated, objective, and trustworthy.**

Sophisticated investors recognize that the financial world's increasing complexities call for objectivity, experience, and expert evaluation. Investment Management Consultants Association (IMCA) grants the CPWA credential to advanced wealth managers and advisors who successfully complete the experience, education, examination, and ethics requirements of the certification program.

When you work with an advisor who has earned the CPWA certification, you've chosen someone who can help you manage your sophisticated estate, tax, and investment issues. When you choose a CPWA professional, you're working with someone who has invested in their own education and who adheres to an ethics code that requires that they serve your financial goals.

**The CPWA designation reflects completion and adherence to the "four E's."**

Experience,  
Education,  
Examination,  
Ethics

Advisors who have earned the CPWA credential have extensive experience in the financial services industry, have passed a background check, and have completed a demanding educational program. Successful completion of a comprehensive examination is the final step to become certified. To maintain their certification, CPWA professionals must continually adhere to a strict ethical code of professional responsibility and complete 40 hours of continuing education every two years.

**What does this rigorous certification mean for you?**

It means you're working with someone who has committed themselves to attaining advanced wealth management knowledge and can guide you through the most complex issues. The CPWA curriculum is delivered by practitioners and faculty from one of the nation's top business schools.

Professionals who have obtained the CPWA credential are at the forefront of advanced wealth management trends and strategies. Advisors who have earned the CPWA credential are knowledgeable about complex financial topics and must acquire specialized knowledge. Candidates who earn this designation learn to identify and analyze challenges facing high-net-worth clients and learn to develop specific strategies to help you meet your goals and objectives.

**What should you look for when selecting an advisor?**

Credentials,  
Background,  
Compensation,  
Chemistry

**Appropriate Credentialing**—Does your advisor hold rigorous, relevant credentials that require the "four E's"? All CPWA professionals have passed a background check, met an experience requirement, fulfilled an extensive initial education program, passed a comprehensive examination, agreed to adhere to a professional code of ethics, and maintain 40 hours of continuing education every two years.

**Background**—Experience matters. CPWA professionals must demonstrate five years of client-centered experience and spend a material amount of their business hours working directly with high-net-worth clients. This helps ensure that you are working with someone with relevant experience to address your unique needs.

**Compensation**—Individuals should know what they are paying for and how they are paying. That's why each CPWA professional will disclose fully all services provided and compensation received, as required by agreeing to adhere to the IMCA *Code of Professional Responsibility*.

**Chemistry**—Selecting an advisor is a choice, like selecting a physician. Each client should feel at ease and comfortable with their advisor. Finding an advisor who has attained the CPWA certification is the first step in the selection process, and the decision also should consider interpersonal connection and comfort.

**Invest in your future by working with a professional who has earned the prestigious CPWA certification.**

