

THE OHLSON GROUP
CERTIFIED RETIREMENT COUNSELOR® (CRC®)
PROGRAM

- **About the CRC®** - Now more than ever, it is a significant differentiator to have the real and perceived knowledge that comes with *CRC®* certification. More importantly, certificants consistently comment on how the process orientation of the *CRC®* curriculum increases their ability to address the retirement planning needs of their clients. The *CRC®* program uniquely enhances a professional's understanding of retirement planning concepts and principles, while tangibly demonstrating their expertise and a commitment to the retirement planning profession. Why the *CRC®* over other retirement designations? The *CRC®* program:
 - Is independently accredited by the National Commission for Certifying Agencies.
 - Was developed by professionals, for professionals and is continually kept up-to-date and relevant.
 - Demonstrates mastery of both retirement accumulation and distribution planning.
 - Is an indication of competency, credibility and high ethical standards.
- **Independent Accreditation** - The *CRC®* is accredited by the National Commission for Certifying Agencies (NCCA). Independent third-party program accreditation signifies that *CRC®* Certificants are an elite group of qualified retirement professionals among the array of retirement-related designations available today. As listed on the [FINRA](#) website, there are only six other designation programs that have completed the rigorous process of independent program specific accreditation.
- **Study Materials** - A set of five study guides will help you prepare for the *CRC®* exam. Study guides also come with a series of elearning modules and sample exam questions to help determine if you are ready to take the *CRC®* comprehensive exam. [Click here](#) to find previews of the most recently updated study guides introduced in May of this year.
- **How to Become a CRC® Certificant** - To earn the *CRC®* certification and the right to use the marks, candidates are required to pass a comprehensive 200 question multiple-choice exam and meet eligibility requirements. Two years of experience required with bachelor's degree or higher, or five years of experience required with high school diploma or equivalent. The *CRC®* exam is administered four times each year in January, April, July and October at computer testing centers. Ohlson Group advisors are *eligible for a discount on study material fees as indicated below*.

Study Guide Fee Before Discount = \$499
Special Discount Fee until May 26th = \$250 (50% discount)

Exam Fee = \$525

The Ohlson Group Program Fee Reimbursement – Upon passing the CRC exam, The Ohlson Group will reimburse half of your total program fees. Therefore, after reimbursement your total out-of-pocket program cost will only be \$387.50. *Note: Reimbursement of fees by The Ohlson Group is subject to a minimum premium production number. Check with The Ohlson Group for more information.*

Your first step toward preparing for the *CRC®* exam is to [click here](#) to order your study materials and pay your exam fee. You will then receive an email from InFRE with instructions and other information about preparing for the CRC exam.

- **Annual Renewal** - To maintain certification status, *CRC®* certificants must earn and submit **fifteen (15) hours** of continuing education (CE) annually. *CRC®* CE requirements may be fulfilled with firm element training and other required internal training programs. Insurance license and other license/certification CE may also apply. All *CRC®* CE is self-reporting, and does not require pre-approval. Annual renewal fee = \$140
Note: The Ohlson Group will reimburse the annual renewal fee for agents with full membership in The Safe Money Places Agent Network.
- **Questions/Registration.** If you have questions about the *CRC®* program or if you would like to register by phone, Amy Hayes of InFRE at 254-732-7403 or email ahayes@infre.org. **Be sure to identify yourself as an Ohlson Group Financial Advisor.**

For more information about the *CRC®* program go to www.infre.org

See the following page for *CRC®* program comments from some of our certificants

CRC® Certificant Survey Results

The following comments are from actual CRC® certificants who recently completed a survey asking how their certification has increased their credibility as a retirement professional and how the training has helped them address the retirement planning needs of clients and retirement plan participants.

- “The CRC® is acknowledged as a legitimate recognition of pertinent knowledge and a discipline of ongoing study.”
- “The CRC® helps improve my credibility when talking about retirement related topics.”
- “Others in my organization know they can look to me for answers to questions they have”.
- “We all know that a certification is not a guarantee of competence, but it is a helpful way of saying that I have at least mastered a body of knowledge.”
- “The breadth and depth of knowledge I gained through the CRC® program has helped me become a better advisor to my clients facing retirement plan issues.”
- “It is a privilege to be able to say that I have this certification and it gives me credibility.”
- “The knowledge I gained for the CRC® certification has greatly increased my ability to educate our members on what to expect in retirement and how our plan can best fit their needs.”
- “The CRC® certification has enhanced my ability to attract prospects and has enabled me to articulate my specialization in retirement income planning.”
- “The knowledge gained impacts most of my client appointments.”
- “I have had certain clients that are more willing to discuss their retirement plans once they know I’m a CRC® advisor.”
- “Being aware of the different communication styles of plan participants has helped me.”
- “My CRC® training helps me almost every day in my dealings with Retirement Plans, Rollovers, and lifetime income planning.”
- “I helped a soon-to-retire person look at bigger picture before looking at specific strategies and solutions.”
- “Knowledge gained during the CRC® Certification process has helped me develop into a well rounded retirement counselor.”
- “I have on many occasions referred to retirement lifecycle stages. This has helped my clients address their income needs in early retirement vs. late retirement.”
- “The CRC® curriculum addresses both quantitative and qualitative issues that affect retirement planning. It has reinforced and increased my confidence as I discuss retirement planning issues with clients and prospective clients. This knowledge has helped make conversations go more smoothly.”