Retirement Investments Advisors, Inc.
Professional Designations and Certifications Disclosure
as of July 15, 2026

General Disclosure:
The purpose of this website is to provide general information on the subjects discussed. It is not intended to be used as the sole basis for financial decisions, nor should it be construed as advice designed to meet the particular needs of an individual's situation.

This website is based on the views of Retirement Investment Advisors, Inc. ("RIA"). Other organizations or persons may analyze investments and the approach to investing from a different perspective than that reflected on this website. Nothing included herein is intended to infer that the approach to investing discussed on this website will ensure any particular investment results.

Professional Designations and Certifications:

Working with an advisor with any of the professional designations or certifications list below cannot guarantee investment success or that your personal financial goals will be achieved. None of the professional designations or certification programs listed below are affiliated with RIA, nor are they sponsored or endorsed by RIA.

AIF® - Accredited Investment Fiduciary

The Accredited Investment Fiduciary (AIF®) is a professional designation awarded to financial advisors and investment managers who have demonstrated a comprehensive understanding of fiduciary responsibility. It verifies that the professional is trained in legally and ethically prioritizing their clients' best interests and managing investments prudently.

Candidates must meet minimum requirements based on a combination of relevant work experience, education, and prior professional designations (ranging from 2 to 8 years), completion of a specialized training program that teaches the "Prudent Practices" for investment management and fiduciary standards of care, and passing a proctored, closed-book final certification exam. To keep the credential active, designees must complete 6 hours of fiduciary-focused continuing education annually and annually reaffirm their commitment to the AIF Code of Ethics and Conduct Standards.

CCFC - Certified College Financial Consultant

A Certified College Financial Consultant (CCFC) is a professional designation for financial advisors who specialize in helping families navigate the complexities of higher education funding, financial aid planning, and student loan advising. CCFC-certified advisors are trained to assist families before, during, and after the college planning process in Optimizing 529 plans, custodial accounts, and cash flow strategies, strategizing to maximize eligibility for need-based aid, scholarships, and grants, leveraging education tax deductions (e.g., American Opportunity Tax Credit, Lifetime Learning Credit), Structuring federal and private student loan repayment plans, forgiveness strategies, and debt management.

The credential is issued by the American Institute of Certified College Financial Consultants (AICCFC). To earn and keep the designation, advisors must hold a qualifying existing financial designation or complete required prerequisite modules. Pass specialized coursework covering college finance, tax rules, and student loans. Agree to abide by a fiduciary standard, meaning they are legally obligated to put their clients' best interests first. Complete annual continuing education credits (typically 4 hours for those with prerequisite designations) to maintain the credential.

CDFA® - Certified Divorce Financial Analyst

A CDFA® (Certified Divorce Financial Analyst®) is a financial advisor with specialized training in the economics of divorce. They help individuals and attorneys forecast the short- and long-term financial impacts of a settlement, including asset division, tax liabilities, and post-divorce cash flow.

A CDFA professional bridges the gap between legal advice and financial planning to help ensure you achieve a fair, equitable, and realistic settlement. Their core responsibilities include analyzing how to split property, retirement accounts, and investments while minimizing taxes, calculating realistic budgets, alimony, and child support needs and modeling how a proposed settlement will hold up 5, 10, or 20 years down the line.

Candidates must possess professional experience in financial planning or family law. The specific requirements depend on your educational background. With a bachelor's degree candidates must have at least three years of relevant, on-the-job professional experience and without a bachelor's degree, candidates must have at least five years of relevant professional experience. After finishing the coursework, candidates must pass a rigorous, proctored exam. The designation is not permanent and must be renewed to ensure up-to-date knowledge of changing tax codes and legislation. Designees must complete 24 hours of divorce-related continuing education plus 2 hours of ethics training every two years.

CEPS - Certified Elder Planning Specialist

The Certified Elder Planning Specialist (CEPS) is a niche financial designation issued by Plan4Life, LLC. It is designed for financial, legal, and tax professionals who want to specialize in guiding aging clients through later-in-life financial matters. The course consists of a 10-module interactive online training program focused on elder planning, long-term care, and transitional financial issues. Candidates are required to take an open-book final certification exam. There are no mandatory CE requirements to maintain the CEPS designation once earned.

CFP® - CERTIFIED FINANCIAL PLANNER® Professional

A CFP® is a professional certification granted by the Certified Financial Planner Board of Standards, Inc. ("CFP Board"). To attain the right to use the CFP® mark, an individual must attain a bachelor's degree from a US college or university and complete a college level course of study covering financial planning topics including insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning. The individual must also pass a comprehensive 10-hour exam, complete at least three years of full-time financial planning related experience and agree to be bound by the CFP® Board's Standards of Professional Conduct. In addition, to maintain the right to continue to use the mark, an individual must complete 30 hours of continuing education every two years and continue to agree to be bound by the Standards of Professional Conduct.

CPA - Certified Public Accountants

Certified Public Accountants ("CPA") are licensed and regulated by their state boards of accountancy. While state laws and regulations vary, the education, experience and testing requirements for licensure as a CPA generally include minimum college education (typically 150 credit hours with at least a baccalaureate degree and a concentration in accounting), minimum experience levels (most states require at least one year of experience providing services that involve the use of accounting, attest, compilation, management advisory, financial advisory, tax or consulting skills, all of which must be achieved under the supervision of or verification by a CPA), and successful passage of the Uniform CPA Examination.

In order to maintain a CPA license, states generally require the completion of 40 hours of continuing professional education (CPE) each year (or 80 hours over a two-year period or 120 hours over a three-year period). Additionally, all American Institute of Certified Public Accountants (AICPA) members are required to follow a rigorous Code of Professional Conduct which requires that they act with integrity, objectivity, due care, competence, fully disclose any conflicts of interest (and obtain client consent if a conflict exists), maintain client confidentiality, disclose to the client any commission or referral fees, and serve the public interest when providing financial services. The vast majority of state boards of accountancy have adopted the AICPA's Code of Professional Conduct within their state accountancy laws or have created their own.

PFS™ - Personal Financial Specialist

The Personal Financial Specialist (PFS™) is an exclusive certification awarded by the AICPA to Certified Public Accountants (CPAs) who specialize in wealth management and financial planning. It bridges the gap between deep tax expertise and comprehensive personal financial planning. To earn the PFS™ designation, professionals must be an AICPA member in good standing with a valid CPA credential, have at least two years of full-time business experience in personal financial planning, fulfill at least 75 hours of personal financial planning continuing education within the 5 years prior to applying, and successfully complete the comprehensive PFS™ examination. To keep the PFS™ designation active, a professional must complete 60 hours of Personal Financial Planning (PFP)-related continuing education every three years.

RLP® - Registered Life Planner

The Registered Life Planner (RLP®) is a specialized certification for financial professionals that bridges the gap between traditional asset management and the human, emotional side of wealth. Awarded by the Kinder Institute of Life Planning (https://www.kinderinstitute.com/rlp-designation/) it focuses on teaching advisors structured listening and inquiry skills to help clients align their financial roadmaps with their deepest personal values and life aspirations. The RLP® designation is largely pursued by financial planners and wealth coaches who already hold foundational credentials like the CFP® (CERTIFIED FINANCIAL PLANNER® professional) and wish to elevate their practice from purely transaction-based or numbers-focused advice to holistic life-centered planning.

Applicants must complete three specific core training programs in sequence including the 2-day workshop or 4-week online course exploring the psychology of money, a 5-day residential workshop or 3-month online program covering the 5-phase life planning process and a 6-month case-study-driven supervision program to practice skills on real clients. Candidates must sign and adhere to the Kinder Institute's professional conduct agreement and must complete 16 hours of approved continuing education every two years.

RSSA® - Registered Social Security Analyst®

To be eligible to take the RSSA® certification, professionals generally must hold a recognized financial or tax license, such as an active insurance license, FINRA registration, CPA, CFP®, or be registered with the IRS with a valid Preparer Tax Identification Number. Requirements include completing a five-module online coursework program and passing a proctored final exam. To maintain the RSSA® designation in good standing, certificate holders must maintain active membership with the National Association of Registered Social Security Analysts (NARSSA) and complete four hours of continuing education (CE) credits.