

## **Professional Designation Description**

Below is an explanation of the professional designations held by Josephti Cruz and Wendy Turk. The explanation helps you understand what the designation means and what financial advisors do to obtain it.

The ADV Part 2B Brochure Supplement also includes information about designations investment advisor representatives hold. Do not rely solely on a title or designation to determine whether a financial professional has the expertise that you need.

### **CDFA®: CERTIFIED DIVORCE FINANCIAL ANALYST**

The Certified Divorce Financial Analyst™(CDFA™) designation is offered by the Institute for Divorce Financial Analysts (IDFA). The focus of the designation is to provide expertise related to the financial issues of divorce.

Candidates must have a bachelor's degree with three years of on-the-job experience or, if no degree, five years of relevant experience. Candidates complete a self-study program or online classes and are awarded the designation upon completing the CDFA certification exam.

To retain the CDFA® designation, members must complete 30 hours of divorce-related CE credit every two years.

### **MFP®: MASTER FINANCIAL PLANNER**

The Master Financial Planner (MFP®) professional™ designation is awarded by the Global Academy of Finance & Management (GAFM). To obtain the designation, candidates must hold a qualifying accredited degree in a relevant field from an accredited program, complete a GAFM-approved accredited training program, or hold a professional credential such as a CPA, accounting license, law license, MBA, MS, PhD, DBA, or JD from an accredited institution. Candidates must also have at least three years of related professional work experience. Designees are required to complete 15 hours of continuing education annually to maintain the designation.





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