



Your **CSFP** - Chartered Senior
Financial Planner Representative:

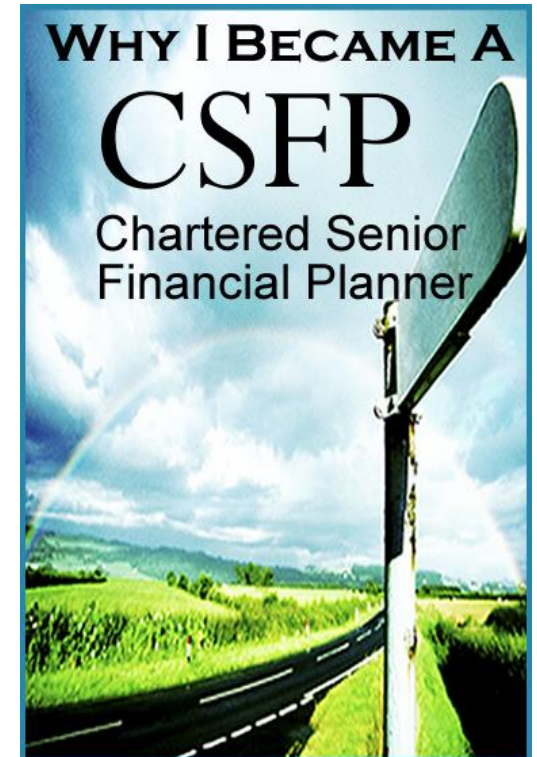
Important Things to Consider:

- ◆ In many states anyone can call themselves a "Financial Planner" without having any professional training. This is why it is important to make sure that your insurance agent or security representative has completed a professional training course.
- ◆ All ACSFP Members must pre-study our manual, attend our 3-day review course, and pass our final exam. All of our 3-day review courses are submitted and have been pre-approved by your ACSFP Member's home State Department of Insurance for "CE" Continuing Education Credits.
- ◆ Sometimes "Financial Planners" or "Insurance Agents" will continue to use a designation or say they're an active member without being one. Always verify that the insurance agent or security representative is active with us and that they're in good standing. You can verify any ACSFP member by going to our website at: www.acsfp.com or by calling us at 1-866-94-ACSFP



8200 S. Quebec Street #164
Centennial, Colorado 80122

1-866-94-ACSFP
www.acsfp.com



As a Professional In My Field

Continuing my education and staying up to date with current information is important to me. The education, news bulletins, and online information that the ACSFP-Association of Chartered Senior Financial Planners provides, keeps me up to date with relevant information and topics that have been crucial to my success in the fields of Pre and Post Advanced Retirement Planning and Asset Protection.

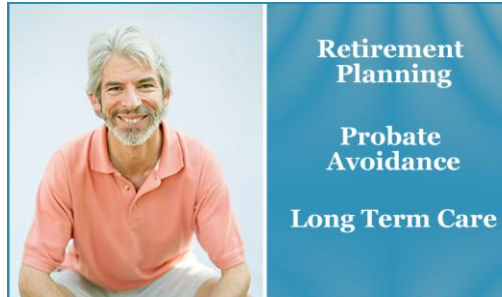
The ACSFP Is Not A Senior Citizen Organization

The word "Senior" in ACSFP-Association of Chartered Senior Financial Planners means that I have been educated on more Pre and Post Advanced Retirement Planning and Asset Protection strategies. The education and information I receive from the ACSFP allows me to assist people of *all* ages. Thus, "Senior" refers to the level of education I have received, not the age of a target client base. This "Elite" designation is not available to the general public; it is only available to licensed insurance agents and security representatives, many of whom are also CPAs, Lawyers, and Bankers.

The ACSFP's Primary Focus

The ACSFP was founded to assist our members' clients in their Pre and Post Advanced Retirement Planning and Asset Protection strategies. Our primary focus is to ensure that all of our members uphold the highest degree of Professional Ethics and that they are educated on the many topics that concern people of all ages. All ACSFP Members are instructed to take into consideration your age, health, needs, tolerance for risk, which includes stock market circuit breaker limits, retirement goals, and life styles before making any recommendations or referring you to tax or legal professionals.

Ask your **CSFP** - Chartered Senior Financial Planner how they can assist you with:



- ◆ Advanced Retirement Planning
- ◆ Asset Protection Strategies
- ◆ Ethics in Today's Marketplace
- ◆ Estate Planning, Gifting, and Joint Ownership
- ◆ Investing and Wealth Accumulation
- ◆ Medicare and Medicaid
- ◆ Tolerance for Risk – Especially for Seniors
- ◆ Long Term Care (LTC) Insurance and Expenses
- ◆ Trusts – Revocable and Irrevocable, what's the difference?
- ◆ Indexed Annuities
- ◆ Retirement Income and Sources
- ◆ Stock Market and Circuit Breaker Limits
- ◆ Beneficiaries and Joint Owners

***Disclaimer:** The ACSFP-Association of Chartered Senior Financial Planners provides educational classes that have been approved for "CE" Continuing Education credits by many individual State Departments of Insurance. It is understood that the ACSFP does not endorse or recommend any one product, company, agent, security representative, or financial planner. Having the CSFP - Chartered Senior Financial Planner Designation does not mean the ACSFP in any way promotes any plan that you or the representative may have implemented. ACSFP does not provide legal or financial advice. All people pictured in this brochure are professional models and have no business affiliation with the ACSFP.