



Differentiate yourself



Build your Network



Solidify your value & credibility



Retirement Management Advisor® Challenge

Powered by the Retirement Management Advisor® certification



Build strong retirement management habits, strategies and techniques.



Increase earning potential



Maximize your performance



Optimize your personal brand



100-Day Advisor Challenge

Table of Contents

Welcome	3
Meet the coaches - faculty.....	4-5
Commit to the syllabus.....	6
Complete weekly tasks.....	7
Complete the challenge, take the exam!	8

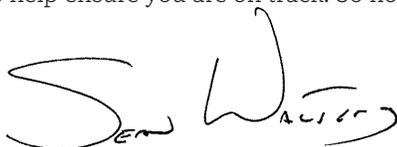
Welcome

Welcome to the Investments & Wealth Institute's Retirement Management Advisor® (RMA®) certification program. By undergoing the certification challenge, you are committing yourself to a concentrated approach with a goal of completion within a consolidated timeframe.

This certification will set you apart from your colleagues and peers and will give you the practical skills and applications you need to help your clients thrive in all stages of retirement.

As a retirement expert, you'll be able to attract new clientele, grow your business organically and establish yourself as your firm's go-to authority on all stages of the retirement life cycle.

In this guided program, you will have scheduled check points and deadlines to help ensure you are on track. So now, we invite you to get started!

A handwritten signature in black ink that reads "Sean Walters". The signature is stylized with a large "S" and "W".

Sean R. Walters, CAE®
Chief Executive Officer



Section 2:

Meet the Coaches—the Faculty

Our expert faculty includes some of the top practitioners in the industry, who will share real-life experiences and provide you with the strategies you need to put into practice.



Michael Kitces, MSFS, MTAX, CFP®, CLU®, ChFC®, RHU, REBC, CASL, CWPP™
Head of Planning Strategy at Buckingham Wealth Partners, is publisher of the e-newsletter, *The Kitces Report*, and the financial planning industry blog, *Nerd's Eye View*.

Dana Anspach, CFP®, RMA®
Founder of her fee-only registered advisory firm, her goal is to provide the type of planning needed to align her clients' finances for their transition out of the work force. She is the author of *Control Your Retirement Destiny* and *Social Security Sense*.

John A. Nersesian, CIMA®, CPWA®, CIS, CFP®
Head of advisor education for PIMCO. He provides advanced wealth management and investment consulting education to financial professionals. Previously, he was managing director of wealth management services for Nuveen Investments.

Robert Powell, CFP®
Editor of *TheStreet's Retirement Daily*, he is a longtime financial journalist, and a regular contributor to *TheStreet*, *Income Seeker* and *USA Today*. He also serves as editor of the Institute's *Retirement Management Journal*.



Mike Kurz, CIMA®, CPWA®, CFP®, CAIA

As the Director of Programs, Mike serves to grow the strength of The Institute through continuous improvement in each of the programs along with connecting to members to ensure a rewarding experience. He leads program development, contributes to business development efforts to help share the message and participates in activities that enhance candidate success. Mike has spent more than 20 years in the world of Wealth Management in counseling Investors and Financial Advisors. Mike earned his B.B.A in Finance at Midwestern State University and is an Investment Advisory Representative.



Arun Muralidhar, Ph.D.

Co-founder, M^{cube} Investment Technologies LLC, co-founder and client service manager, AlphaEngine Global Investment Solutions, he is a nationally recognized leader in pension reform, asset allocation and currency management. The author of *Innovations in Pension Fund Management* and *A SMART APPROACH to Portfolio Management*, and co-author of *Rethinking Pension Reform*.



Steve Siegel

President of The Siegel Group, a national consulting firm specializing in tax consulting, estate planning and advising family business owners and entrepreneurs.. He presently serves as an adjunct professor of law in the Graduate Tax Program of the University of Alabama and has served as an adjunct professor of law at Seton Hall and Rutgers University law schools.



Marcia Mantell, RMA®, NSSA®

President, Mantell Retirement Consulting, regularly partners with financial institutions in the U.S. and Canada to help support the customers they serve across the retirement spectrum—from a focus on saving, to the transition into retirement, and then, how to organize and manage income to last a lifetime.

Section 3: Commit to the Syllabus

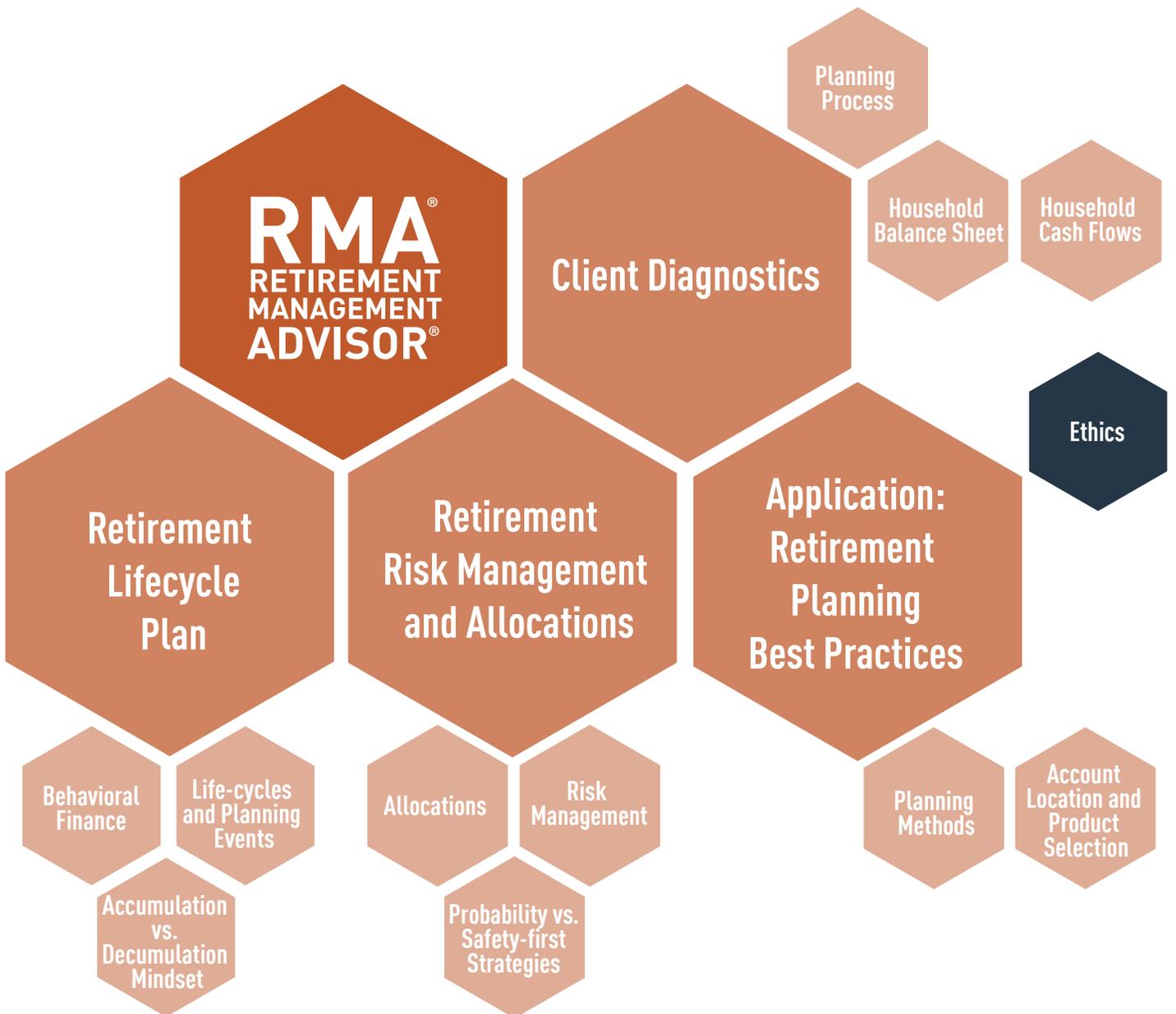
Familiarize yourself with the weekly tasks below that you will need to complete in order to stay on track, ascertain key knowledge and gain the core education and insights you need to pass the exam and successfully obtain your RMA certification. The RMA certification has three components which must be completed successfully: the online course, the RMA Capstone and the RMA exam.

SYLLABUS	
Week 1	Attend the February 15 kick-off call and preview the curriculum preface
Week 2	Module 1: Review the client planning process, including interviews with top practitioners Dana Anspach and Michael Kitces
Week 3	Module 2: Dive into the household balance sheet —the foundation of the RMA® certification process—with a reading, lecture and quiz. Join an open office session.
Week 4	Module 3: Keep following the plan, Challengers! Explore household cashflows, focusing on Social Security and Medicare.
Week 5	Module 4: Join a check-in call. Delve into the curriculum to assess retirement risks and how to manage those risks for your clients.
Week 6	Module 5: Learn techniques to allocate a portfolio in light of risk, and how to appropriately establish a systematic withdrawal plan. It's one of the more unique strategies of the RMA certification.
Week 7	Module 6: Distinguish asset allocation and product selection—a very technical component of the program.
Week 8	Module 7: Join a weekly open office session. Examine this week's lessons on presenting and monitoring the plan, as well as revisiting the Retirement Policy Statement.
Week 9	Module 8: Close out the online course with a focus on ethics and professional guidelines. Don't underestimate this module, it's critical.
Week 10	Take a break! Regroup, review anything you need a refresher on, or catch up. Use this time to schedule your exam by emailing rma@i-w.org
Week 11	Study for the exam and review what you've learned thus far.
Week 12	Attend an in-person, live/virtual, or on-demand Capstone Take the exam in-person at the Capstone or virtually.
Week 13	Receive your exam score. Upon successful completion of your exam, post your new credentials and update your status on social media.

*Schedule is subject to change

RMA[®] Core Body of Knowledge

The skills needed to compete in today's business climate are changing. The Challenge will provide the tools and resources you need to build & retain your business. The RMA certification is built off the framework derived from industry leaders. We call this the Investments & Retirement Capabilities Matrix. It is our guiding light, our North Star, and we are happy to bring it to life through the Challenge, so that you can succeed within today's retirement management landscape.



Section 5: Complete Weekly Tasks

To keep your mind sharp and focused throughout the Challenge, we encourage you to complete the weekly tasks, including:

Attend check-in calls

Participate in
open office hours
with faculty and
Institute experts

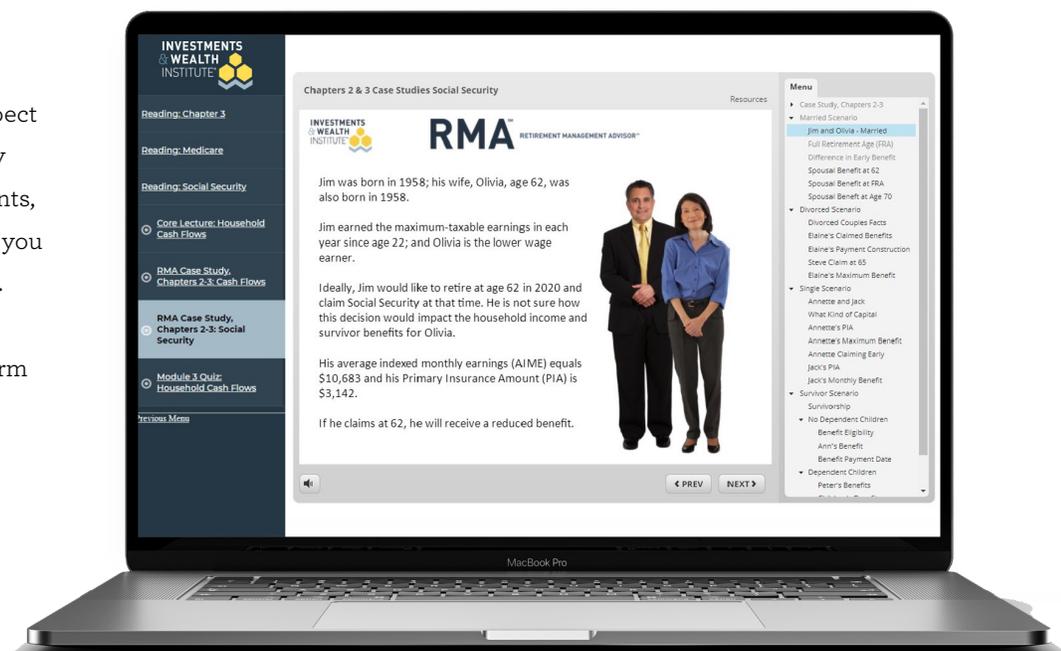
Review case
studies

Dive into the
modules

Tackle readings,
lectures and
recordings

Here is an example of what you can expect throughout your journey. Along the way we will offer quizzes, reading assignments, lectures and case study reviews to help you master the areas of retirement advising.

All you need to do is log into the platform and stand the course.



Section 6:

Complete the Challenge–Take the Exam

The final step in the RMA Challenge is to complete a rigorous exam. As a participant in the program, and official candidate for the RMA® certification, you will assess and evaluate what you learned and all you have accomplished. The exam can be completed a the in-person RMA Capstone or as a virtual, 3-hour, 100-question online-proctored exam. Don't wait, schedule your exam by emailing rma@i-w.org.

As a reward, you will earn bragging rights as a retirement expert! Upon passing the exam, you will be able to proudly showcase to your network of friends your credentials of being a Retirement Management Advisor® or RMA® certificant. So, get ready. Take a look at the final challenge exam components.

Domains	Sections	Exam Percentage
Client Diagnostic Kit	Chapter/Module 1	53%
	The Client Planning Process: 20%	
	Chapter/Module 2	
	The Household Balance Sheet: 13%	
	Chapter/Module 3	
Retirement Allocations	Chapter/Module 4	12%
	Assessing Retirement Risks: 12%	
RMA Toolbox	Chapter/Module 5	21%
	Risk Management Allocations: 14%	
	Chapter/Module 6	
Practice Management	Chapter/Module 7	13%
	Presenting and Monitoring the Plan: 6%	
	Chapter/Module 8	
	Professional Guidelines: 7%	

Retirement Management Advisor® Challenge

Build strong retirement management habits,
strategies and techniques.

Master the
advisory process

Learn to build
custom retirement
plans

Obtain strategies
for all market
conditions

Attain procedural
application guides

Acquire risk
mitigation
methodologies

Build retirement
income
blueprints