



FORM ADV Part 2B
January 5, 2026

This brochure supplement provides information about:

*Laurie M. Peer, CPA, CFP®
Brandon K. Adams, CFA®, CAIA®
Samuel A. Ben Ali, CSS™, CES™
Harold Beshaw, CFP®, ChFC®, CASL®
Kyle J. Brady
Reed J. Bruner, CFP®
Michael R. Hinerdeer
Adam J. Hollinger, CFP®
Matthew D. Hornberger
Shelby T. Jury, QKA
Deborah J. Lander, CFP®, CPFA®, QKA
David M. Morais, CFP®, CEPA
William M. Onorato
Thomas D. Reardon, CFP®
Ronald I. Stiles, III, CEPA
Joshua R. Wenger*

This brochure supplement provides information about the employees of RKL Wealth Management, which supplements the disclosure brochure which you should have received. If you did not receive our brochure or if you have any questions about the contents of this supplement, please contact your Investment Advisor or the Chief Compliance Officer at (717) 399-1700 or by email at compliance@rklwealth.com.

Additional information about our employees listed above is available on the SEC's website at www.adviserinfo.sec.gov

*Investment advisory services offered through RKL Wealth Management LLC. Consulting and tax services offered through RKL LLP.
RKL Wealth Management is a subsidiary of RKL LLP.*

Formal Education:

Certified Financial Planner (CFP®), CFP Board, 2001
Certified Public Accountant (CPA), Commonwealth of Pennsylvania, 1989
Bachelor of Science in Accountancy, The Pennsylvania State University, 1987

Business Experience:

2012 – Present	<i>RKL LLP</i> Partner
2000 – Present	<i>RKL Wealth Management LLC</i>
2018 – Present	President
2015 – 2018	Executive Vice President
2000 – 2015	Financial Planner
2004 – 2016	<i>RKL LLP</i>
2012 – 2016	CPA and Partner, Tax Services
2008 – 2011	CPA and Principal, Tax Services
2004 – 2007	CPA and Manager, Tax Services
1992 – 2004	<i>Reinsel & Company LLP</i> CPA, Tax Services

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Ms. Peer is not actively engaged in any other investment-related business but is the founder of Peer Haven, LLC. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client. As a Partner, Ms. Peer does indirectly benefit from the referral of RKL Wealth clients to the CPA firm through its compensation structure.

Supervision:

Ms. Peer self-supervises but has her personal trading reviewed by the Chief Compliance Officer. Ms. Peer can be reached at (610) 376-9561 or via email at lmpeer@rklwealth.com.

Formal Education:

Chartered Alternative Investment Analyst (CAIA®), CAIA Association, 2021
Chartered Financial Analyst (CFA®), CFA Institute, 2018
Bachelor of Science in Finance, The Pennsylvania State University, 2008

Business Experience:

2025 – Present	<i>RKL LLP</i> Partner
2016 – Present	<i>RKL Wealth Management LLC</i>
2025 – Present	Chief Investment Officer
2024 – 2025	Managing Director, Investment Strategy
2018 – 2024	Senior Portfolio Manager
2016 – 2018	Portfolio Manager
2012 – 2016	<i>Ambassador Advisors LLC</i> Assistant Portfolio Manager
2008 – 2011	<i>Cambridge Associates LLC</i> Analyst

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Adams is not actively engaged in any other investment-related business. Mr. Adams is a member of the Water Street Mission Finance Committee. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at lmpeer@rklwealth.com. Mr. Adams's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

Certified Estate Planning Specialist (CES™), Institute of Business & Finance, 2025

Certified Social Security and Medicare Specialist (CSS™), Institute of Business & Finance, 2025

Bachelor of Science in Finance, Cabrini University, May 2024

Coatesville Area Senior High, 2021

Business Experience:

2023 – Present *RKL Wealth Management LLC*
 Wealth Analyst

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Ben Ali is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Thomas Reardon, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at treardon@rklwealth.com. Mr. Ben Ali's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Chartered Financial Consultant (ChFC®), The American College, 2013
Chartered Advisor for Senior Living (CASL®), The American College, 2008
Certified Financial Planner (CFP®), CFP Board, 2005
Bachelor of Science in Finance, Cedarville University, 1995

Business Experience:

2022 – Present	<i>RKL Wealth Management LLC</i> Senior Wealth Advisor
2019-2021	<i>Avantax Investment Services, Inc.</i> Financial Advisor
2012-2019	<i>1st Global Capital Corp.</i> Financial Advisor

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Beshaw is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Dave Morais, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 399-1700 or via email at dmorais@rklwealth.com. Mr. Beshaw's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

Bachelor of Science in Finance, Millersville University, 2023

Business Experience:

2024 – Present *RKL Wealth Management LLC*
 Wealth Analyst

2023 – 2024 *Donsco Inc*
 Financial Analyst

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Brady is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Private Wealth, Thomas Reardon, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at treardon@rklwealth.com. Mr. Brady's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Certified Financial Planner (CFP®), CFP Board, 2025
Bachelor of Science in Finance, Pennsylvania State University, 2019

Business Experience:

2024 – Present *RKL Wealth Management LLC*
 Wealth Analyst

2020 – 2024 *Faithward Advisors*
2022 – 2024 Investment Analyst
2020 – 2022 Analyst/Trader

2019 – 2020 & 2022 *Edward Jones*
 Registered Representative

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Bruner is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, David Morais, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Morais can be reached at (717) 399-1700 or via email at dmorais@rklwealth.com. Mr. Bruner's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Mr. Hinerdeer has not pursued continuing formal education.

Business Experience:

2006 – Present *RKL Wealth Management LLC*
 Senior Trader

1994 – 2006 Small Business Owner

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Hinerdeer is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Brandon Adams, Partner, Chief Investment Officer, is responsible for the supervision of the employee. Mr. Adams can be reached at (717) 399-1700 or via email at badams@rklwealth.com. Mr. Hinerdeer's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

Certified Financial Planner (CFP®), CFP Board, 2022
Bachelor of Business Administration in Finance, Shippensburg University, 2017

Business Experience:

2025 – Present	<i>RKL Wealth Management LLC</i> Wealth Advisor
2018 – 2025	<i>F&M Trust</i> Wealth Advisor
2017 – 2019	<i>Merrill Lynch</i> Registered Client Associate
2012 – 2018	<i>PA Army National Guard</i> Specialist

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Hollinger is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Private Wealth, Thomas Reardon, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at treardon@rklwealth.com. Mr. Hollinger's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Bachelor of Science in Business, Penn State University Berks/Lehigh Valley College, 2002

Business Experience:

2025 - Present *RKL Wealth Management*
Trading Associate

2004 – 2025 *Emerald Advisers Inc*
 Equity Trader

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Hornberger is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Michael Hinerdeer, Senior Trader, is responsible for the supervision of the employee. Mr. Hinerdeer can be reached at (717) 399-1700 or via email at mhinerdeer@rklwealth.com . Mr. Hornbergers's work is supervised through frequent office interactions, collaborative client meetings, and weekly investment team meetings.

Formal Education:

Qualified 401k Administrator (QKA), American Society of Pension Professionals & Actuaries, 2025
Bachelor of Science in Accounting, Susquehanna University, 2019

Business Experience:

2023 – Present *RKL Wealth Management LLC*

2025 – Present Retirement Plan Advisor

2023 – 2024 Client Service Associate

2019 – 2023 *RKL LLP*

2021 – 2023 Senior Audit Associate

2019 – 2021 Audit Associate

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Ms. Jury is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Deborah Lander, Director of Retirement Plan Services, is responsible for the supervision of the employee. Mrs. Lander can be reached at (717) 885-5767 or via email at dlander@rklwealth.com. Ms. Jury's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Certified Plan Fiduciary Advisor (CPFA®), National Association of Plan Advisors, 2020

Certified Financial Planner (CFP®), CFP Board, 2006

Qualified 401k Administrator (QKA), American Society of Pension Professionals & Actuaries, 2004

Associate's degree, Banking and Finance, Central Pennsylvania College, 1988

Business Experience:

2018 – Present *RKL Wealth Management, LLC*

2024 – Present Director of Retirement Plan Services

2022 – 2024 Senior Retirement Plan Advisor

2018 – 2022 Retirement Plan Advisor

1989 – 2018 *M&T Bank, Wilmington Trust*

VP, Relationship Manager

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mrs. Lander is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at lmpeer@rklwealth.com. Mrs. Lander's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Certified Financial Planner (CFP®), CFP Board, 2009
Bachelor of Arts in Finance, James Madison University, 2000

Business Experience:

2025 – Present	<i>RKL LLP</i> Partner
2018 – Present	<i>RKL Wealth Management LLC</i>
2024 – Present	Managing Director, Wealth Advisory
2018 – 2023	Senior Wealth Advisor
2010 – 2018	<i>Wilmington Trust, N.A.</i> Sr. Private Client Advisor
2007 – 2010	<i>M&T Securities, Inc.</i> Financial Consultant
2002 – 2007	<i>M&T Bank</i>
2005 – 2007	Branch Manager II
2002 – 2004	Select Banker II
2001 – 2002	<i>Waddell & Reed, Inc.</i> Financial Advisor

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Morais is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at lmpeer@rklwealth.com. Mr. Morais' work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Master of Business Administration in Accounting and Technology, Loyola University Maryland, 2001
Juris Doctor, University of Baltimore School of Law, 1995
Bachelor of Business Administration in Finance, Loyola University Maryland, 1992

Business Experience:

2022 – Present	<i>RKL Wealth Management LLC</i>
2022 – Present	Managing Director, Wealth Strategy
2019 – 2022	Senior Wealth Strategist
2015 – 2019	<i>Hawthorn, PNC</i>
	Family Wealth Senior Wealth Strategist
2010 – 2015	<i>Sageworth Trust Company</i>
	Wealth Strategist
2009 – 2010	<i>PNC Wealth Management</i>
	Senior Wealth Planner

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Onorato is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at lmpeer@rklwealth.com. Mr. Onorato's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Certified Financial Planner (CFP®), CFP Board, 2013
Bachelor of Science in Business Management, West Chester University, 2006

Business Experience:

2022 – Present	<i>RKL LLP</i> Partner
2008 – Present	<i>RKL Wealth Management LLC</i>
2015 – 2021	Senior Wealth Advisor
2008 – 2014	Wealth Advisor

2006 – 2008	<i>Santander Bank</i> HR Benefits Analyst
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Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Reardon is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Laurie Peer, President, is responsible for the supervision of the employee. Ms. Peer can be reached at (610) 376-9561 or via email at lmpeer@rklwealth.com. Mr. Reardon's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Certified Exit Planning Advisor, The Exit Planning Institute, 2024
Bachelor of Arts in Business Management and History, Alvernia University, 1995

Business Experience:

2023 – Present	<i>RKL Wealth Management LLC</i>
2025 - Present	Senior Wealth Advisor
2023 – 2024	Wealth Advisor
2021 – 2023	<i>PFG Advisors Lincoln Financial Advisors</i> Relationship Manager
2020 – 2021	<i>Self-Employed / Independent Advisor with an Affiliation to Lincoln Financial Advisors</i> Financial Professional
2006 – 2020	<i>Wilmington Trust Company</i> Client Relationship Manager

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Stiles is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Private Wealth, Thomas Reardon, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at treardon@rklwealth.com. Mr. Stiles' work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Formal Education:

Bachelor of Science in Finance and Accounting, University of Pittsburgh, 2024

Business Experience:

2025 – Present *RKL Wealth Management LLC*
 Wealth Analyst

2024 – 2025 *J.P. Morgan*
 Analyst

Disciplinary Information:

There has been no disciplinary action, nor is any disciplinary action pending against this employee.

Other Business Activities & Additional Compensation:

Mr. Wenger is not actively engaged in any other investment-related business. IARs do not receive any commissions, bonuses or other compensation based on the sale of securities or other investment products or for referring advisory clients to other third-party providers. Although IARs of RKL Wealth do refer advisory clients to the parent company for accounting services, IARs do not receive a fee for referring a client.

Supervision:

On behalf of RKL Wealth, Thomas Reardon, Partner, Wealth Management, is responsible for the supervision of the employee. Mr. Reardon can be reached at (610) 898-8137 or via email at treardon@rklwealth.com. Mr. Wenger's work is supervised through frequent office interactions, collaborative client meetings, and monthly advisor team meetings.

Supervision

RKL Wealth's manner of supervision is a multi-tiered process. RKL Wealth maintains a Code of Ethics to which all employees must subscribe. The Code of Ethics provides for RKL Wealth and its employees to exercise fiduciary duty to its clients by acting in the best interest of the client and always placing the client's interest's first and foremost. RKL Wealth takes seriously its compliance and regulator obligations and requires all staff and employees to comply with all federal and state regulations as well as RKL Wealth's policies and procedures. Employees are required, no less than annually, to attest to their compliance with the firm's compliance policies and to their understanding of RKL Wealth's Code of Ethics.

Education and Business Standards

RKL Wealth requires that advisors in its employ must possess, minimally, a college degree and/or appropriate business experience and all required licenses. Advisors must have work experience that demonstrates their aptitude for investment management. We encourage our advisors to pursue further coursework demonstrating knowledge of issues pertaining to insurance, estate planning, financial planning, tax planning and investment management. Examples of acceptable coursework include those leading to the following certifications and credentials: CASL®, CAIA®, CFA®, CEPA, ChFC®, CFP®, CIMA®, CPFA®, CPA, QKA, RICP®.

Professional Certifications

Chartered Advisor for Senior Living (CASL®)

A Chartered Advisor for Senior Living (CASL®) is licensed by the American College Board to use the CASL mark. CASL certification requirements include i) Completion of the 5 core courses on Investments, Fundamentals of Estate Planning, Understanding the Older Client, Health and Long-Term Care Financing for Seniors and Financial Decisions for Retirement; ii) Successful completion of a proctored exam for each course; iii) Three-year qualifying full-time work experience; and iv) compliance with The American College Code of Ethics and Procedures.

Chartered Alternative Investment Analyst (CAIA®)

The Chartered Alternative Investment Analyst (CAIA®) is a certification that guarantees that the holder has completed the level I and II examinations and the holder can be regarded as a specialist in Alternative Investment. This professional certification details that the holder has been trained in areas such as hedge funds, venture capital, private equity, funds of funds, derivatives and real estate investments. This professional certification is granted by the Chartered Alternative Investment Analyst Association.

Chartered Financial Analyst (CFA®)

A Chartered Financial Analyst (CFA®) has completed a globally recognized, graduate level curriculum that provides a strong foundation of real-world investment analysis and portfolio management skills. The CFA designation is issued by the CFA Institute. To become a charter holder, a candidate must satisfy the following requirements: (i) Have four years (48 months) of qualified work experience (or a combination of education and work experience acceptable by the CFA Institute); ii) Complete the CFA Program (mastery of the current CFA curriculum and passing three six-hour examinations); iii) Become a member of the CFA Institute and apply for membership to a local CFA member society; iv) Adhere to the CFA Institute Code of Ethics and Standards of Professional Conduct; and, iv) Successfully pass the Candidate Fitness Standards and background check. Independent of any other requirements for becoming a charter holder, the CFA Program takes an average of four years for candidates to complete.

Chartered Financial Consultant (ChFC®)

The Chartered Financial Consultant (ChFC®) designation has been a mark of excellence for almost thirty years and currently requires nine college-level courses, the most of any financial planning credential. The average study time to earn the ChFC exceeds 450 hours. Required courses cover extensive education and application training in financial planning, income taxation, investments, and estate and retirement planning. Additional electives are chosen from such topics as macroeconomics, financial decisions for retirement, and executive compensation. ChFC designees must meet experience requirements and adhere to continuing education and ethical standards. The credential is awarded by The American College, a non-profit educator with an 84-year heritage and the highest level of academic accreditation. Employees who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP marks: (i) complete 30 hours of continuing education hours every two years, including two hours on the Code of Ethics and other parts of the Standards of Professional Conduct, to maintain competence and keep up with developments in the financial planning field; and (ii) renew an agreement to be bound by the Standards of Professional Conduct. The Standards prominently require that CFP professionals provide financial planning services at a fiduciary standard of care. This means CFP professionals must provide financial planning services in the best interests of their clients.

Certified Estate Planning Specialist (CES™)

The Certified Estate Planning Specialist (CES™) is a professional financial services designation awarded by the Institute of Business & Finance (IBF). The CES™ designation is designed for advisors who are educated and qualified to provide comprehensive guidance on estate, trust, postmortem, and tax planning issues. Candidates must pass a series of exams and complete a written case study. All designees must fulfill continuing education requirements annually.

Certified Exit Planning Advisor (CEPA)

A Certified Exit Planning Advisor (CEPA) is a professional advisor who has earned a certification from the Exit Planning Institute (EPI) and specializes in helping business owners with exit planning strategies. These advisors help owners navigate the complexities of selling, transferring, or transitioning out of their businesses, aligning personal, financial, and business goals. CEPAs use the Value Acceleration Methodology™ to help owners build more valuable companies and prepare for successful exits.

Certified Investment Management Analyst (CIMA®)

The Certified Investment Management Analyst (CIMA®) certification is uniquely designed to provide a useful and relevant balance of theory and practical knowledge. It goes well beyond the fundamentals, with deep dives into advanced portfolio management, portfolio construction, and risk management techniques. The CIMA program provides a systematic process advisors and consultants can use to put their clients' strategies into action. From behavioral finance to plan design and beyond, they gain critical skills and knowledge from the world's most sophisticated business schools (including the University of Chicago Booth School of Business and the Yale School of Management.)

Certified Financial Planner (CFP®)

The Certified Financial Planner (CFP®) and federally registered CFP (with flame design) marks (collectively, the "CFP® marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. To attain the right to use the CFP marks, an employee must satisfactorily fulfill the following requirements: (i) complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services; (ii) attain a Bachelor's Degree from a regionally accredited United States college or university (iii) pass the comprehensive CFP Certification Examination which is administered in 10 hours over a two-day period; (iv) complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and (v) agree to be bound by CFP Board's Standards of Professional Conduct, a set of documents outlining the ethical and practice standards for CFP professionals.

Certified Plan Fiduciary Advisor (CPFA®)

A Certified Plan Fiduciary Advisor (CPFA®) is a professional credential offered by the National Association of Plan Advisors (NAPA), an affiliate organization of the American Retirement Association (ARA). The CPFA designation signifies that an advisor has attained a certain level of expertise in advising retirement plans. A CPFA is a financial professional who has been certified to manage, consult on, and make decisions about retirement plans on behalf of businesses and individuals. To obtain the Certified Plan Fiduciary Advisor (CPFA) credential, a candidate must first satisfy a minimum requirement of at least one year of retirement plan-related experience. The process then involves completing the CPFA Credential Program that covers the roles and responsibilities of a retirement plan fiduciary. This includes studying a comprehensive guide and utilizing online study tools. The next step is to pass the CPFA Exam, a comprehensive, closed-book proctored exam which is conducted online. Finally, every candidate must agree to adhere to the ASPPA (American Society of Pension Professionals & Actuaries) Code of Conduct. Once the CPFA credential is obtained, it's important to maintain it through continuing education. The credential holder is required to earn a total of 40 Continuing Education (CE) credits every two years, which averages out to 20 credits per year. This can be achieved by participating in industry-relevant education such as webcasts, conferences, and other professional development events. Additionally, every two years, the holder must obtain 2 CE credits in ASPPA Ethics. Lastly, continuous membership in ASPPA is required to maintain the CPFA credential. This designation is particularly relevant for financial advisors who work with 401(k) plans, pension plans, and other employer-sponsored retirement plans. The role of a CPFA is to ensure that these plans are managed effectively and in the best interests of plan participants, which often involves making complex investment and administrative decisions. For more information, you can refer to the National Association of Plan Advisors' website.

Certified Public Account (CPA)

Certified Public Accountants (CPAs) 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: i) Bachelor's or master's degree from a college or university approved by the Pennsylvania State Board of Accountancy and 120 post-secondary credits with a minimum 24 credit hours in accounting-related subjects, including accounting and auditing, business law, finance or other State Board of Accountancy-approved tax subject; ii) Applicants with 150 credits must have completed 36 hours in the above subjects; iii) Successful passage of the Uniform CPA Examination; iv) Applicants who have completed a bachelor's degree program with less than 150 credit hours must have at least two years of professional 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 or verification by a CPA; v) Applicants who have completed a master's or a bachelor's degree program with 150 credit hours are required to have at least one year (1,600 hours) of professional experience; vi) 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. Adherence to a rigorous Code of Professional Conduct which requires that the CPA acts with integrity, objectivity, due care, competence, fully discloses any conflicts of interest (and obtain client consent if a conflict exists), maintains client confidentiality, and discloses to the client any commission or referral fees, and serve the public interest when providing financial services.

Certified Social Security and Medicare Specialist (CSS™)

A Certified Social Security and Medicare Specialist (CSS™), offered by the Institute of Business & Finance (IBF), is a financial services professional with specialized knowledge in Social Security and Medicare. The CSS designation is intended to help professionals, such as financial advisors and insurance agents, provide expert guidance to clients nearing or entering retirement. The program equips financial planners with up-to-date knowledge on Social Security claiming strategies and Medicare options. It helps them advise clients on how to maximize their retirement income while navigating complex rules and potential pitfalls. The training covers Social Security topics like retirement benefits, survivor benefits, and disability benefits. It also includes comprehensive information on Medicare, including different parts (A, B, C, and D), enrollment options, and how Social Security decisions can affect Medicare premiums. Candidates for the CSS certification typically need a bachelor's degree or one year of financial services experience. After completing the self-study course and passing an online proctored exam, they must also complete continuing education to maintain their certification.

Qualified 401(k) Administrator (QKA)

Qualified 401(k) Administrator (QKA) credential is offered for retirement plan professionals who work primarily with 401(k) plans. Applicants for the QKA credentials are from various professional disciplines.