

# FINANCIAL DESIGNATIONS

## WHAT'S RECOGNIZED & WHAT'S NOT

These are the only **RECOGNIZED** financial expert designations under the state securities laws.

	Abbreviation	Designation	Organization
1	CFP	Certified Financial Planner	Certified Financial Planner Board of Standards, Inc.
2	ChFC	Chartered Financial Consultant	American College
3	PFS	Personal Financial Specialist	American Institute of Certified Public Accountants
4	CFA	Chartered Financial Analyst	Chartered Financial Analyst Institute
5	CIC	Chartered Investment Counselor	Investment Advisor Association

These are **NOT RECOGNIZED** as financial expert designations under the state securities laws.

	Abbreviation	Designation	Organization
1	CSA	Certified Senior Advisor	Whatever organization they say they are with.
2	SS	Senior Specialist	
3	SE	Senior Expert	
4	RA	Retirement Advisor	

A laundry list of credentials after someone's name does not give them the authority to sell securities. In most cases, a stockbroker or any other person who wants to sell securities (for example, stocks, bonds, mutual funds, etc.) or advise you on investments must be licensed or registered to do so. The Financial Industry Regulatory Authority (FINRA) has FREE BrokerCheck reports. Visit the website at [www.finrabrokercheck.com](http://www.finrabrokercheck.com) or call toll free 1-800-289-9999, Monday through Friday 8am - 8pm EST.

Also, call the Office of the Securities Commissioner, Compliance Branch at (808) 586-2722 to verify the registration of your broker-dealer and the salespersons, or your investment adviser and their representatives. One call can make a difference!

**To file a complaint, call 587-2267/Toll Free 1-877-447-2267.**

*"Protecting Hawaii Investors"*

Hawaii Department of Commerce & Consumer Affairs

Office of the Securities Commissioner



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