1Q 2022 Review

May 2022

STERLING
CAPITAL

Sterling Capital Management

Providing Investment Expertise Since 1970

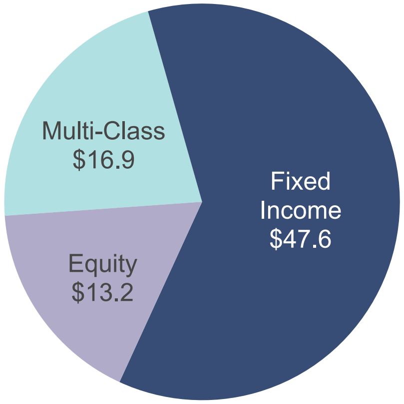
The Firm

- Institutional investment advisor headquartered in Charlotte, NC
- Offices in Raleigh, NC, Virginia Beach, VA, Jupiter, FL, Philadelphia, PA & San Francisco, CA
- $77 Billion in Assets Under Management and Assets Under Advisement
- Independently-managed subsidiary of Truist Financial Corporation

The People

- 168 seasoned investment professionals, client service and administrative associates
- Highly-motivated personnel with varied experience to act as subject matter experts:
  - 49 CFA® designees in the firm
  - Independent fundamental equity and credit research
  - Quantitative proprietary risk modeling

Total Assets ($Billions)



37 Portfolio Managers	23 Investment Analysts	8 Traders	26 Client Strategists	10 Client Analysts	46 Operations	7 Compliance	11 Staff

Key Professionals	Experience
Portfolio Managers	23 Years
Investment Analysts	15 Years
Traders	21 Years
Client Strategists	21 Years

Diversified Investment Strategies

Equity		Fixed Income		Multi-Class Portfolios
Large Cap	Mid Cap	Treasuries	Municipal	Total Return
Small Cap	All Cap	Govt.-Related	IG Multi-Sector	Risk-Based
Opportunistic	International	HY Corporate	Securitized	Yield-Focused
Active/Factor	Real Estate	TIPS	Floating Rate	Liability-Driven
Dividend Equity		Multi-Sector		

Data is as of 03.31.2022. Sterling's preliminary "AUA" (Assets Under Advisement) differs from our regulatory "AUM" (Assets Under Management) for which we provide continuous and regular investment management services as disclosed in our ADV. AUA generally refers to non-discretionary assets for which Sterling provides advice or consultation for which Sterling does not have authority to effectuate transactions. Such services include model portfolios and assets Sterling advises as an outsourced Chief Investment Officer on a non-discretionary basis. The Chartered Financial Analyst® (CFA) charter is a graduate-level investment credential awarded by the CFA Institute, the largest global association of investment professionals. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

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Episcopal Diocese of North Carolina

Balanced Objective

The primary structural objective of the Fund, which is determined by the Trustees, is to provide a commingled pool of long-term assets that will enable Fund Participants, which include individual parishes, churches, and institutions as well as Diocese funds (the “Fund Participants”), to gain access to a level of investment counsel and advice, take advantage of certain economies of scale, and capitalize on investment opportunities that would otherwise not be available to them. The Fund is designed to include long-term assets with limited scheduled withdrawals consistent with the spending objective outlined below. This will allow the Fund to make opportunistic investments including a limited exposure to illiquid investments while also enabling the Fund to withstand short-term market fluctuations, given its long-term investment horizon.

The overall financial objectives of the Fund, which are determined by the Trustees, are (a) to provide support for the current and future operations of the Fund Participants and the EDNC and (b) to grow and preserve the real value of the Fund over time.

The spending objective is to distribute approximately 4.0% of the Fund’s market value (calculated as a trailing 12 quarter average) to Fund Participants each fiscal year.

The primary investment objective of the Fund is to earn a total real return (on average and net of all fees) of at least 5.0% per year over rolling 10-year periods. It is recognized that the real return objective may not be achieved in every 10-year period, but should be achievable over a series of 10-year periods. The Fund will also be measured against a policy benchmark comprising 70% MSCI All Country World Investable Market Index (the “MSCI ACWI IMI”) and 30% Bloomberg Barclays US Aggregate Bond Index.

Investment Objectives & Guidelines

Objective

- Achieve consistent asset and income growth over the long-term investment horizon (5.0% per year over rolling 10-year periods)

Performance Goals

- 70% MSCI ACWI IMI; 30% Bloomberg Barclays U.S. Aggregate Bond Index; Prior to 7/1/18, 70% Russell Global Equity Index; 30% Bloomberg Barclays U.S. Aggregate Bond Index

Guidelines & Restrictions – Equity Securities

- Traditional, long-only security investments (common stocks) as well as hedging investments
- No individual security may represent more than 8% of the Fund's total equity exposure
- No single major industry shall represent more than 30% of the Fund's total equity exposure
- Hedging investments may be both opportunistic and core investments

Guidelines & Restrictions – Fixed Income Securities

- Overall average quality will be BBB-/Baa3 or higher
- Non-investment grade securities shall be limited to 15% of total fixed income exposure
- Obligations issued or guaranteed by the U.S. Government will have no limit
- All securities should be well diversified with respect to type, industry, and issuer in order to minimize default exposure
- Foreign currency denominated bonds shall be limited to 50% of total fixed income exposure

Guidelines & Restrictions – Cash & Equivalents

- Eligible investments may include; money market instruments, readily marketable bank CDs, repurchase agreements, commercial paper, short-term corporate notes, government and government agency obligations, and other similar instruments, all with a duration typically less than one year

Guidelines & Restrictions – Liquidity

- Minimum of 35% of portfolio market value should mature in less than 45 days. Minimum of 40% of portfolio market value should mature in less than one year. Minimum of 75% of portfolio market value should mature in less than three years

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Performance & Portfolio Values

Episcopal Diocese of North Carolina

Total Portfolio Market Values

Beginning Market Value (12/31/21)	$46,042,153
Net Capital Withdrawals	(207,879)
Investment Return	(3,001,543)
Ending Market Value (3/31/22)	$42,832,731

Performance

	1 Month Ending 3/31/22	3 Months Ending 3/31/22	1 Year Ending 3/31/22	Annualized 3 Years Ending 3/31/22	Annualized 5 Years Ending 3/31/22	Annualized Since Inception* (12/31/16)
Portfolio - Gross	-0.11%	-6.46%	0.79%	10.00%	8.95%	9.66%
Portfolio - Net	-0.18	-6.52	0.52	9.71	8.66	9.38
70% MSCI ACWI IMI / 30% BBg Barclays U.S. Agg Bond Index**	0.59	-5.57	3.17	10.18	8.80	9.38

*Since Inception performance as of 3.31.22.
**Effective 7.1.18: 70% MSCI ACWI IMI / 30% Bloomberg Barclays U.S. Aggregate Bond Index. Prior to 7.1.18: 70% Russell Global Equity Index / 30% Bloomberg Barclays U.S. Aggregate Bond Index.

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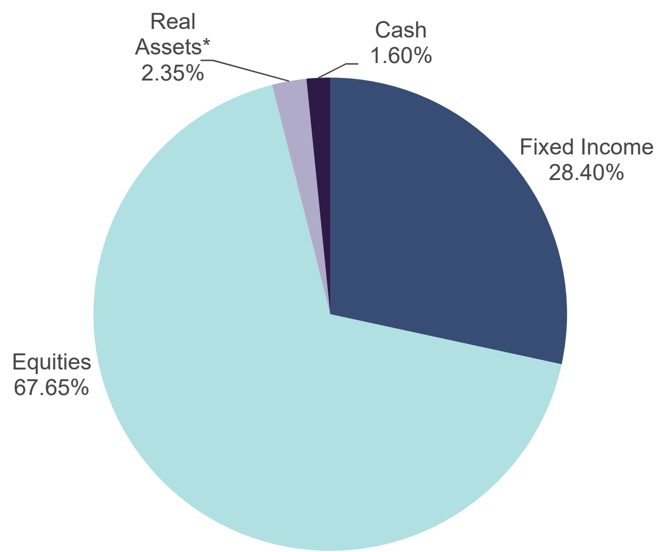
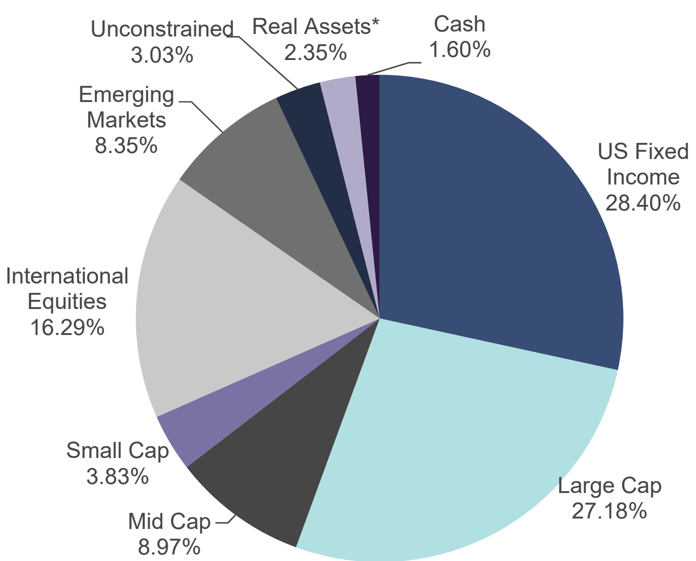
Portfolio Breakdown

Episcopal Diocese of North Carolina





Manager Name	Allocation	Expense Ratio	Trailing 12-Month Performance
Sterling Capital Equity Income	5.75%	0.35%	17.39%
Vanguard S&P 500 ETF	13.66%	0.03%	15.59%
Loomis Sayles - LCG	7.77%	0.35%	6.98%
Touchstone Mid Cap Value Fund	7.31%	0.85%	11.24%
Touchstone Mid Cap Growth Fund	1.66%	0.78%	7.89%
Virtus Kar Quality Small Cap Value Fund	1.42%	0.89%	-9.32%
Federated MDT Small Cap Growth Fund	2.41%	0.88%	0.09%
Causeway International Value ADR	5.08%	0.35%	-1.10%
Vanguard FTSE Developed Markets ETF	3.50%	0.05%	0.73%
Harding Loevner – Intl ADR	4.95%	0.35%	-2.38%
iShares MSCI EAFE Small Cap ETF	2.76%	0.39%	-4.68%
Principal Origin Emerging Markets Fund	3.06%	1.05%	-15.45%
Vanguard FTSE Emerging Markets ETF	2.13%	0.08%	-8.60%
Victory Sophus Emerging Markets Fund	3.16%	0.89%	-14.77%
Morgan Stanley Instl Global Opp Fund	3.03%	0.83%	-19.03%
Total Equities	**67.65%**		
Sterling Capital Total Return Bond Fund	7.66%	0.35%	-4.34%
Guggenheim Total Return Bond Fund	5.79%	0.50%	-3.06%
Hartford Total Return Bond ETF	4.76%	0.29%	-4.35%
PGIM Total Return Bond Fund	2.68%	0.39%	-1.41%
Neuberger Berman Strategic Income Fund	5.48%	0.60%	-3.29%
PIMCO Foreign Bond Fund	0.58%	0.52%	-4.04%
Fidelity Short-Term Treasury Bond Index	1.45%	0.04%	-4.02%
Total Fixed Income	**28.40%**		
Real Assets*	**2.35%**		
Cash	**1.60%**		
Total	**100.00%**	**0.38%**	**0.79%**

Sources: Sawtooth, Morningstar, Sterling Capital Analytics.
*MA Real Assets Fund data as of 12.31.21 all other data as of 3.31.22.

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Asset Allocation

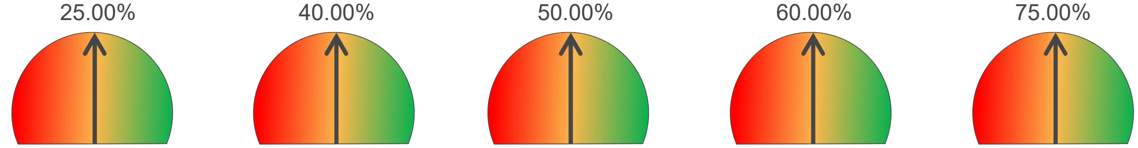
Commentary
Global Equity/Fixed Income Allocations Across Model Portfolios as of 04.07.2022

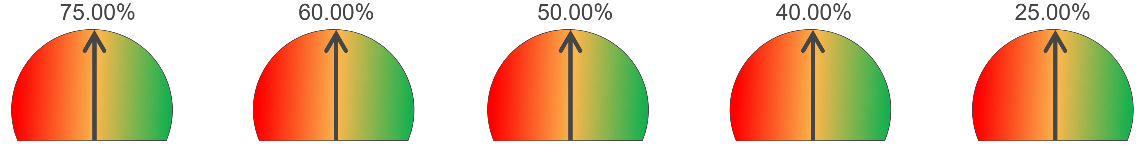
Neutral Global Equities vs. Fixed Income: In the first quarter, equity prices declined while interest rates and credit spreads moved higher, resulting in negative absolute returns across portfolios. Tactical asset allocation, however, contributed positively to benchmark relative performance largely due to underweight exposures to equities, interest rates and credit spreads. Continued growth in inflation during the first quarter weighed on both equity and fixed income markets as a more aggressive path for policy rate hikes and balance sheet reduction was priced into markets. Additionally, the war in Ukraine introduced significant market volatility and uncertainty that pushed credit spreads and equity risk premiums higher. While improved from year-end, our analytics continue to project challenged near-term performance in equities and fixed income. Our analytics now point to flat equity returns over the next 12 months following an improvement in valuations but a continuing drag on expected returns from very elevated inflation. Similarly, the fixed income forecast improved, but remains slightly negative following the move higher in both interest rates and credit spreads. In particular, while interest rates are higher, they remain below our estimates of fair value in the long-end of the Treasury curve. Conversely, the improvement in credit spreads along with other credit market factors lead us to expect moderately positive returns for taking spread risk in investment grade credit and securitized markets. Given the small difference between our current equity and fixed income forecasts, we are moving from an underweight to Global Equities vs. Fixed Income to a neutral weight.

Global Equity Model Forecast

U.S. Aggregate Fixed Income Model Forecast

	Model Portfolios						
	Fixed Income	**Income**	**Income Primary**	**Income & Growth**	**Balanced**	**Growth**	**Aggressive Growth**
Global Equities	0%	25.00%	40.00%	50.00%	60.00%	75.00%	100.00%
Change from Prior Quarter: 59.00% in Balanced Model							
		21% 29%	33% 47%	42% 58%	50% 70%	69% 81%	
Fixed Income	100%	75.00%	60.00%	50.00%	40.00%	25.00%	0%
Change from Prior Quarter: 41.00% in Balanced Model							
		71% 79%	53% 67%	42% 58%	30% 50%	19% 31%	

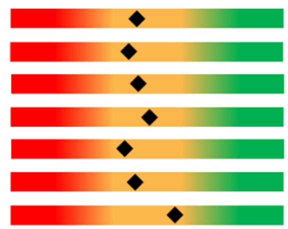




Model Forecast Graphs display forecasted Sharpe Ratios for each sector within a range of -1.5 to 1.5. Net of Benchmark weights calculated as of 04.05.2022. Net weights will change over time due to differences in index and portfolio returns and other factors. Forecasted returns generated by Sterling Capital Advisory Solutions' analytics contain a high degree of uncertainty, are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Actual results may vary widely from projections, and may not account for extreme negative scenarios that are not well represented by model estimation samples. All investing is subject to risk, including possible loss of principal. Past performance does not guarantee future results.

Asset Allocation

Commentary
Global Equity Allocation Summary as of 04.07.2022

	Total Allocation	Net of Benchmark Allocation	Change from Prior Quarter	Model Forecast	Summary of Allocations and Model Forecasts
U.S. Equities	59.2%	-1.0%	-2.0%		**Overall Underweight, Overweight Small Cap Growth and Underweight Midcap Growth:** We move from an overweight to underweight U.S. equity position in total due to the improvement in relative value in International Developed equities versus the U.S. Within the U.S., Value segments outperformed Growth segments by a wide margin in the first quarter, resulting in improved relative valuations for Growth in total. Therefore, we have moved from an underweight to a neutral position in Growth segments versus Value. Small Cap Growth remains our largest overweight, while Mid Cap Growth remains our largest underweight as the relative value spread between the two segments remains. We have moved to an underweight position in Small Cap Value due to deterioration in relative value and a reversal in one-year trailing momentum. Changes to other segment net weights were small and reflect the broader reduction in U.S. exposure and the move to a neutral Value vs. Growth position.
Large Cap Value	17.1%	-1.0%	-0.5%		
Large Cap Growth	23.6%	-0.5%	-0.5%		
Mid Cap Value	10.6%	1.0%	-0.5%		
Mid Cap Growth	2.8%	-2.0%	0.5%		
Small Cap Value	1.4%	-0.5%	-1.0%		
Small Cap Growth	3.7%	2.0%	0.0%		
International Developed	27.5%	-1.0%	2.0%		**Underweight to Large Value and Growth:** Improved relative valuations in Europe resulted in an improved International Developed forecast that is now in line with the U.S. As a result, we have moved to a smaller underweight that now aligns with the U.S. The underweight continues to be split evenly between the Value and Growth segments.
Value	12.1%	-0.50%	1.00%		
Growth	11.1%	-0.50%	1.00%		
Small Cap	4.3%	0.0%	0.0%		
Emerging Markets	13.3%	2.0%	0.0%		**Overweight:** Emerging Market returns were close to Developed Markets in the first quarter, leaving relative value advantages to Emerging Markets intact. In addition, real debt growth in the segment remains moderate. We, therefore, are maintaining our overweight to Emerging Markets.

Model Forecast Graphs display forecasted Sharpe Ratios for each sector within a range of -1.5 to 1.5. Net of Benchmark weights calculated as of 04.05.2022. Net weights will change over time due to differences in index and portfolio returns and other factors. Forecasted returns generated by Sterling Capital Advisory Solutions' analytics contain a high degree of uncertainty, are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Actual results may vary widely from projections, and may not account for extreme negative scenarios that are not well represented by model estimation samples. All investing is subject to risk, including possible loss of principal. Past performance does not guarantee future results.

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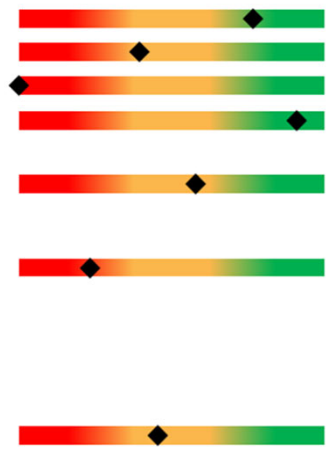
Asset Allocation

Commentary
Fixed Income Allocation Summary as of 04.07.2022

	Total Allocation	Net of Benchmark Allocation	Change from Prior Quarter	Model Forecast
Expectations vs. U.S. Treasuries[1]				
U.S. Aggregate Fixed Income	94.0%	-6.0%	1.0%	
U.S. High Yield	0.0%	0.0%	0.0%	
U.S. TIPS	0.0%	0.0%	0.0%	
International Fixed Income (Hedged)	2.0%	2.0%	0.0%	
Emerging Markets Debt	1.0%	1.0%	1.0%	
U.S. Treasury Bonds				
U.S. Government: Short	3.0%	3.0%	-2.0%	
U.S. Government Intermediate	0.0%	0.0%	0.0%	
U.S. Government: Long	0.0%	0.0%	0.0%	
Total U.S. Aggregate Fixed Income[2]				



Summary of Allocations and Model Forecasts

Overweight to International Fixed Income, Emerging Market Debt and Short U.S. Governments, Underweight U.S. Aggregate Fixed Income: During the first quarter, Treasury yields rose significantly across the yield curve, with the largest changes coming at the front-end of the curve. Additionally, investment grade corporate bond spreads increased by 24 basis points, resulting in significant underperformance to the segment. Despite the large increase in short Treasury yields, the allocation to Short U.S. Government Securities outperformed the Barclays Aggregate Index by a wide margin, due to its low interest rate sensitivity and lack of exposure to credit spreads. Additionally, the International Fixed Income exposure outperformed, due to a smaller increase in international government yields compared to the U.S. Following the large increase in U.S. Treasury yields in the past quarter, our analytics continue to forecast long-term interest rates to increase, but at a smaller magnitude. As a result, we reduced our overweight to the Short U.S. Government segment. Additionally, we have initiated a small overweight to Emerging Markets Debt following an increase in the segment's credit spreads even after the removal of Russian debt from the benchmark index. We maintain our overweight to International Fixed Income.

[1]Model forecasts in this section are based on expected risk and return after controlling for and excluding the expected impact of changes in U.S. Treasury Yields on returns. U.S. Treasury Yield exposure (Duration) is measured and managed at the portfolio level and thus, excluded from consideration at the individual asset class level. The U.S. Government Bond asset classes can be utilized to manage duration to target levels.

[2]The Total U.S. Aggregate Fixed Income model forecast is inclusive of the expected impact of changes in U.S. Treasury Yields on returns.

Model Forecast Graphs display forecasted Sharpe Ratios for each sector within a range of -1.5 to 1.5. Net of Benchmark weights calculated as of 04.05.2022. Net weights will change over time due to differences in index and portfolio returns and other factors. Forecasted returns generated by Sterling Capital Advisory Solutions' analytics contain a high degree of uncertainty, are hypothetical in nature, do not reflect actual investment results, and are not guarantees of future results. Actual results may vary widely from projections, and may not account for extreme negative scenarios that are not well represented by model estimation samples. All investing is subject to risk, including possible loss of principal. Past performance does not guarantee future results.

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Sterling Capital Advisory Solutions Monthly Update

April 2022

Asset Allocation Update

- We recommend a neutral weight to global equities versus fixed income.
- Within the equity allocation, we recommend an overweight to emerging markets and underweights to international developed and U.S. equities.
- Within the fixed income allocation, we recommend an overweight to international fixed income, emerging market debt and short-term U.S. government bonds.

Equity Market Highlights

- With the exception of emerging markets, all constituents of the equity opportunity set delivered positive returns in the month of March. The Russell Top 200 Growth Index was the top performer for the month returning 4.39%, followed by the Russell Mid Cap Value Index, which returned 3.04%, and the Russell Top 200 Value Index, which returned 2.71%. As noted, the MSCI Emerging Markets Index lagged the remaining constituents of the opportunity set returning -1.65% during March. In addition, the Russell 2000 Growth Index and MSCI World Ex U.S. Small Cap indices were also relative laggards returning 0.46% and 0.48% during the month.
- Year to date, only active strategies in the U.S. Large Blend and U.S. Small Cap Value categories have outperformed their passive counterparts. On average, passive strategies outperformed their active counterparts by 99 basis points year to date.
- U.S. growth outperformance on a rolling five-year basis relative to value moved lower for the fourth consecutive month during March but remained elevated relative to levels seen after the Great Financial Crisis. Growth's outperformance was driven partially by a prolonged low economic growth environment and significant outperformance from large-cap information technology, communication services, and consumer discretionary companies. Stretched growth valuations could lead to improvement in value-relative performance.

Fixed Income Market Highlights

- All constituents of the fixed income opportunity set produced negative returns during the month of March. Within the opportunity set, the Bloomberg U.S. Corporate High Yield, Bloomberg Global Treasury Ex. U.S. and Bloomberg U.S. TIPS indices were the top performers, returning -1.15%, -1.69% and -1.86% during March. The Bloomberg U.S. Government, Bloomberg U.S. MBS and Bloomberg U.S. Aggregate underperformed the remaining constituents of the opportunity set and delivered returns of -3.09%, -2.78% and -2.60% during March.
- Yields on select ten-year government bonds moved higher month-over-month in March. The ten year in the U.S. exhibited the sharpest increase in the opportunity set, rising by 49 basis points to 2.32% month-over-month. The German and French ten year rose by 39 and 34 basis points to 0.55% and 0.99% while the Italian ten year rose by 26 basis points to 2.04%. The U.K. ten year rounds out the opportunity set and rose 24 basis points to 1.63% month-over-month.
- Municipal/Treasury ratios moved higher across the opportunity set month-over-month in March. The ten-year Municipal/Treasury ratio moved higher by the widest margin, increasing from 85.59 to 93.68 month-over-month. The two and three-year Municipal/Treasury ratio remained below their five-year averages while the five, seven and ten-year ratios were above their five-year averages.

Stock Indices	YTD	Bond Indices	YTD	Other Indices	YTD	U.S. Treasury Yields		Rates/Commodities	
MSCI ACWI IMI	-5.47%	Bloomberg US Aggregate	-5.93%	US Fund Multialternative	-1.18%	6-month	1.00%	Prime Rate	3.50%
Russell 3000	-5.28%	Bloomberg Gbl Treas xUS Hdg	-3.94%	DJ Equity All REIT	-5.34%	1-year	1.56%	LIBOR (3 Mo)	0.96%
S&P 500	-4.60%	Bloomberg US TIPS	-3.02%	Bloomberg Commodity	25.55%	3-year	2.46%	Oil Price ($/barrel)	$100.28
MSCI EAFE	-5.91%	Bloomberg US High Yield	-4.84%			5-year	2.42%	Gold ($/t oz)	$1,949.20
MSCI EM	-6.97%	Bloomberg EM Aggregate	-9.23%			10-year	2.32%		
						30-year	2.45%		

As of 03.31.2022. Sources: Morningstar, FactSet, Russell Investments, MSCI, S&P, Barclays, U.S. Department of Treasury. Asset allocation and diversification do not assure a profit or protect against loss in declining financial markets. The views expressed represent the opinions of Sterling Capital Management. Any type of investing involves risk and there are no guarantees that these methods will be successful. Past performance is no guarantee of future results. For illustrative purposes only.

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Appendix

Important Information

Designations

The **Accredited Asset Management Specialist® (AAMS)** is a professional designation awarded by the College for Financial Planning (CFP) to financial professionals who successfully complete a self-study program, pass an exam, and agree to comply with a code of ethics. To keep the privileges associated with the designation, AAMS professionals must complete 16 hours of continuing education every two years.

The **Associate of the Society of Actuaries (ASA)** is a professional organization for actuaries based in North America. The Society's vision is for actuaries to be recognized as the leading professionals in the modeling and management of financial risk and contingent events. Requirements for membership for the SOA include the actuarial exams, a comprehensive series of competitive exams. Topics covered in the exams include mathematics, finance, insurance, economics, interest theory, life models, and actuarial science.

The **Certified Financial Planner® (CFP)** certification is a graduate-level credential awarded by the CFP Board. To earn the CFP, candidates must: 1) take the required coursework; 2) meet educational requirements; 3) pass the examination; 4) have qualifying experience; and 5) agree to adhere to the CFP Board's standards of ethics and professional conduct.

The **Certified Investment Management Analyst® (CIMA)** credential is a graduate-level investment certification and is awarded by the Investment Management Consultants Association® (IMCA) - that sets global standards for the investment management consulting profession. To earn the CIMA designation, candidates must: 1) have at least three years of qualified financial experience; 2) Pass an extensive background check; 3) complete the two-step program of study; 4) pass the qualification and certification examinations; and 5) adhere to the IMCA's Ethics and other ongoing standards.

The **Certificate in Investment Performance Measurement® (CIPM)** program is a graduate-level investment performance and risk evaluation credential and is awarded by CFA Institute — the largest global association of investment professionals. To earn the CIPM, candidates must: 1) pass two sequential examinations; 2) have at least two years of qualified professional investment experience; 3) join CIPM Association; and 4) commit to comply with the CFA Institute Bylaws and Rules of Procedure.

The **Certified Public Accountant Licensure (CPA)** is a graduate-level accounting license and is awarded by the American Institute of CPAs (AICPA). To earn the CPA licensure, candidates must: 1) have at least two years of public accounting experience; and 2) pass the examination. Please note, every state has its own education and experience requirements that must be met.

The **Certified Regulatory and Compliance Professional™ (CRCP)** designation is a graduate-level compliance certification and is awarded by the Financial Industry Regulatory Authority (FINRA). To earn the CRCP designation, candidates must: 1) pass two weeklong residential courses; 2) pass the two consecutive examinations; and 3) meet continuing education requirements.

The **Certified Treasury Professional® (CTP)** designation is recognized as the leading credential in corporate treasury worldwide and awarded by the Association for Financial Professionals® (AFP). To earn the CTP designation, candidates must: 1) pass the examination, 2) have at least two years of qualified work/education/teaching experience, and 3) meet continuing requirements.

The **Chartered Alternative Investment Analyst® (CAIA)** charter is a graduate-level alternative investment credential awarded by the CAIA Association - a global provider of Alternative Investment education. To earn the CAIA, candidates must: 1) pass two sequential examinations.

The **Chartered Financial Analyst® (CFA)** charter is a graduate-level investment credential awarded by the CFA Institute — the largest global association of investment professionals. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

The **Chartered Financial Consultant® (ChFC)** credential was introduced in 1982 as an alternative to the CFP® mark. This designation has the same core curriculum as the CFP® **designation**, plus two or three additional elective courses that focus on various areas of personal financial planning. To secure the designation, applicants must have three years of full-time business experience within the preceding five years and must complete nine college-level courses, equivalent to 27 semester credit hours (9 courses).

The **Chartered Retirement Planning Counselor® (CRPC)** designation is a retirement planning credential and is awarded by the College for Financial Planning. To earn the CRPC, candidates must: 1) complete the educational program; 2) pass the final examination; 3) complete the designation application.

The **Certified Trust and Fiduciary Advisor (CTFA)** designation is a professional designation offered by the American Bankers Association (ABA), which provides training and knowledge in taxes, investments, financial planning, trusts, and estates.

The **Accredited Investment Fiduciary® (AIF®)** designation is a professional certification that demonstrates an advisor or other person serving as an investment fiduciary has met certain requirements to earn and maintain the credential. The purpose of the AIF® Designation is to assure that those responsible for managing or advising on investor assets have a fundamental understanding of the principles of fiduciary duty, the standards of conduct for acting as a fiduciary, and a process for carrying out fiduciary responsibility

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Important Information

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