
*Expertise earned,
not assumed.*

I B F

INSTITUTE OF
BUSINESS & FINANCE

WWW.ICFS.COM
(800) 848-2029

WHAT IS A

CTS[®]

CERTIFIED TAX SPECIALIST

*Your advisor earned advanced tax
planning expertise so more of your
money stays where it belongs.*

CTS



EST. 1988 • SAN DIEGO, CALIFORNIA

INSTITUTE OF BUSINESS & FINANCE
EST. 1988

WHAT THIS MEANS FOR YOUR MONEY

Your advisor knows things most advisors don't.

- **They know which account should hold which investment.**

The same investment can be taxed very differently depending on which account it sits in. Your advisor learned how to place each holding in the right account type so you keep more of your returns over time.

- **They know when to move your retirement money, and when to wait.**

Converting retirement savings from one account type to another can save you thousands in future taxes, but only if the timing is right. Your advisor learned how to find the window when the math works in your favor.

- **They can spot the hidden tax trap in Social Security.**

Most people do not realize that other income can push their Social Security benefits into a zone where the effective tax rate quietly exceeds 40%. Your advisor is trained to see that coming and plan around it.

THE CREDENTIAL

How your advisor earned it.

The CTS® is a tax planning designation offered by the Institute of Business & Finance, which has educated financial professionals since 1988.

Your advisor completed rigorous study across the full scope of tax planning for financial professionals, from how income is taxed and investments are positioned to how retirement distributions are sequenced and coordinated across accounts. They passed proctored examinations and a written case study analyzing real client situations.

Your advisor also completes 30 credits of continuing education every two years.

CODE OF ETHICS

Every CTS designee signs a code of ethics placing your interests above their own, enforced by the Institute as a condition of using the designation marks.

WHO STANDS BEHIND IT

The Institute of Business & Finance

IBF has educated financial professionals since 1988. More than 30,000 advisors have gone through its programs.

Of the hundreds of thousands of people who provide tax planning advice in the United States, only a small fraction hold the CTS® designation.

Your advisor is one of them.

Ask your advisor what the CTS taught them about the hidden tax costs of Social Security.