
*Expertise earned,
not assumed.*

I B F

INSTITUTE OF
BUSINESS & FINANCE

WWW.ICFS.COM
(800) 848-2029

WHAT IS A

CESTM

CERTIFIED ESTATE & TRUST
SPECIALIST

*Your advisor leads your estate
planning so nothing falls through the
cracks.*

CES



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 lead your estate planning, not just refer you to a lawyer.**

Most advisors hand you an attorney's card and hope you follow through. Your advisor is trained to lead the entire process: identifying what your estate plan needs, assembling the right professionals, and making sure every piece works together. The attorney drafts the documents. Your advisor makes the team function.

— **They catch the mistakes hiding in your beneficiary forms.**

A single outdated beneficiary form can override your entire will. Your advisor knows how to audit every account you own, flag the conflicts between your forms and your estate documents, and fix them before they send your money to the wrong person.

— **They make sure your plan actually works.**

Most estate plans fail not because of bad documents, but because nobody followed through. Your advisor tracks whether your trust is actually funded, your assets are properly retitled, and nothing falls through the cracks between signing and done.

THE CREDENTIAL

How your advisor earned it.

The CES™ is a professional designation for financial advisors who lead and coordinate their clients' estate planning, offered by the Institute of Business & Finance, which has educated financial professionals since 1988.

Your advisor completed rigorous study across the full scope of estate planning coordination, from how beneficiary designations and trusts work together to how plans are implemented, maintained through life changes, and supported after a death in the family. 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 CES 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 estate planning advice in the United States, only a small fraction hold the CES™ designation.

Your advisor is one of them.

Ask your advisor what the CES taught them about leading your estate plan from start to finish.