



## RF™ Requirements

### Background Check

A background check is performed on each RF™ candidate to establish that there are no incidents in the past that would compromise the integrity of the certification or cause concern for a reasonable person that relies on that designee. The background check is repeated annually in order to continue using the RF™ certification.

### Academic & Licensing

RF™ candidates must have the academic credentials and licenses that are required to provide the services that are offered by the candidate.

The RF™ certification is added to existing credentials to indicate the candidate's fiduciary competence in addition to previously established capabilities.

### Training

RF™ candidates, unless exempted by existing knowledge, are required to undergo RF™ fiduciary training.

### Testing

A Testing of RF™ candidate is performed using timed online tests that include an attestation showing evidence of the applicant. A score of 70% or higher must be achieved to receive the certification.

### Complaints

The RF™ complaint line and Web page are available to the public to report complaints. Complaints received are reviewed and investigated as appropriate. The RF™ designee is informed of each complaint and invited to respond. An unusual number of or non-trivial complaints are acted on by DALBAR and could deny future use of the RF™ certification.

### Continuing Education

The changing requirements of the marketplace, regulations and technology require that financial professionals with the RF™ certification remain current with new developments. RF™ designees are required to take a minimum of 5 hours of continuing education each year that pertain to their specific lines of business or other relevant financial certifications.

### Annual Renewal

RF™ designees are required to renew their certifications annually. Renewals require designees to provide evidence of maintaining a continuing education program and the background check is repeated.