



MEMBERSHIP

What is membership?

After you have successfully completed an IBF designation program, you transition from an IBF student to an IBF member. An IBF member holds the responsibility to maintain the integrity of IBF designations by adhering to membership rules and IBF Code of Ethics and keeping their designations in good standing.

How do I achieve good standing?

In order to display your IBF designation mark, it must be kept in good standing. Keep your IBF designation in good standing by completing the following:

- Pay yearly membership (\$125 – 1 designation, \$25 – each additional)
- Report 30 hours of CE every 2 years

A designation that is not officially recognized by IBF as in good standing, either because of lack of CE submissions or missed/late payment, cannot be used professionally or personally. If you have any questions about the status of your designation, contact the Membership Services department at (800)848-2029 or membership@icfs.com

How should the designation marks be displayed?

Check the list below to verify the proper trademark used for your designation:

- Certified Fund Specialist® (CFS®)
- Certified Annuity Specialist® (CAS®)
- Certified Estate and Trust Specialist™ (CESTM™)
- Certified Income Specialist™ (CISTM™)
- Certified Tax Specialist™ (CTSTM™)
- Certified Social Security & Medicare Specialist™ (CSSTM™)
- Certified Divorce Financial Specialist™ (CDFSTM™)

Designees may use the designation letters (e.g.: John Smith, CFS®) or write out the designation name completely (e.g.: John Smith, Certified Fund Specialist®). Please note proper capitalization (example of misuse: John Smith cfs®, John Smith certified fund specialist®), punctuation and tense (example of misuse: John Smith, C.F.S.®, or John Smith, Certified Funds Specialist®).

What is the cost for MSFS membership?

The MSFS is a degree, not a designation; therefore, it does not require an annual membership payment. *If you have the MSFS, you are not required to renew the MSFS or any designation to keep the degree in “good standing.”* Once completed, it simply does not expire. However, designations taken to obtain the MSFS degree will go inactive due to non-payment.

Is there a CE requirement for renewing a designation?

IBF members are required to complete 30 hours of CE every two years. Members must report completed CE online in the Student/Member Portal. No member is grandfathered, or exempt from this requirement, regardless of past status.

Can I cancel my membership?

We understand certain circumstances may result in your decision to cancel your IBF membership. Should you ever wish to stop using or *withdraw* a designation, please contact the Membership Services department [membership@icfs.com or (800) 848-2029]. If you hold multiple designations with IBF, you may withdraw one while continuing to keep others in good standing.

What happens after I withdraw my membership?

IBF designation marks should not be used in any circumstance. This means any business cards, stationary, brochures or advertisements that include an IBF designation must be destroyed. Listing the designation by name and showing the dates the designation was kept active is not compliant and is not permitted. Designees using marks after they have been withdrawn may be included on IBF's disciplinary page until the infraction is removed. If your designation was not revoked by IBF, you are eligible to reactivate your membership should you wish to use your marks again. For more info on how to reactivate please contact the Membership Services department.

Can my membership be revoked?

Members found to be in violation of IBF's Code of Ethics and/or Standards of Practice may have their designation revoked and will no longer be eligible to maintain and use IBF designation marks. Violations will also include FINRA disclosures and/or rulings. The student may be included on IBF's disciplinary page until the infraction is cleared (if applicable).