

Certified Retirement Education Specialist



In an effort to improve the understanding of retirement planning options and improve participation rates in 403(b) plans, NTSA created a comprehensive retirement educational program that is available to school districts and their employees across America taught by Certified Retirement Education Specialists (CRES).

Why Become a Certified Retirement Education Specialist (CRES)?

NTSA CRES advisors are exclusively permitted to participate in the Financial Literacy Education for Public School employees program. CRES advisors help educators with financial literacy through worksite education.

Even teachers need to be taught the basics of planning for retirement. In an effort to improve their retirement readiness, the National Tax-Deferred Savings Association has launched an educational program for school districts and their employees across the U.S. The program was created to address the low participation rates in 403(b) plans, which average 27% nationally. The NTSA Certified Retirement Education Specialist is qualified and available to teach the Financial Literacy Education program to the employees of school districts across the country.

The three-hour online certificate program through the American Retirement Association (ARA) Retirement Planning Academy, addresses the important retirement planning considerations of public employees, financial literacy education at the public school worksite, and individual consulting with public education employees.

The NTSA CRES advisor has agreed to abide by the highest standards of professional conduct and to coordinate all educational activity in accordance with school district solicitation policies and guidelines.

CRES Advisors:

- Earn the CRES advisor certificate allowing you to teach the Financial Literacy Education for Public School employees program
- Help gain access to school districts you wouldn't have otherwise
- Learn behavioral finance based methodologies to drive 403(b) participation
- Have access to a library of retirement resources to present to your school districts
- Are included on the public CRES registry website, ntsa-cres.org, permitting your participation in the CRES program
- Have an annual subscription to the CRES Financial Literacy for Educators Program
- Save 40% on the Ask TRAK retirement planning software

Prerequisites for Becoming a CRES Advisor:

To apply for the CRES Certification, you must have a minimum of two years' experience as a 403(b) advisor and have at least one of the following licenses/credentials:

- Series 6, 7 or 65 license issued by FINRA
- State life or annuity insurance license
- Investment Advisor Representative or Registered Investment Advisor credential

Continuing Education Requirements:

CRES is not a professional designation with a CE requirement. CRES is an annual certification of your commitment to the CRES standards and practices. You will need to complete an annual CRES education module as part of your recertification. As a CRES advisor, you will have access to additional education and professional development programs.

Cost to Become a CRES Advisor:

For a limited time NTSA is offering an introductory price of \$300. CRES advisors are required to recertify annually for \$150.

Purchase the CRES Program:

The CRES program can be purchased here:
<https://www.nts-net.org/professional-development/certified-retirement-education-specialist>

About NTSA:

The National Tax-deferred Savings Association (NTSA) is the nation's only independent, non-profit association dedicated to the 403(b) and 457(b) marketplace. The NTSA was formed in 1989 and has grown to include practitioners, agencies, corporate and employer members. NTSA's mission is to provide high-quality professional education, technical support, and networking forums for all professionals in the 403(b) and 457(b) marketplace. NTSA is part of the American Retirement Association.



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