



## **David H Smith of Complete Wealth Advisors Earns Accredited CRC® Retirement Counselor Certification**

Since its inception, over 2,100 professionals have earned InFRE's Certified Retirement Counselor® (CRC®) certification worldwide. David H Smith, of Complete Wealth Advisors, in Flint, Michigan, is the most recent recipient.

Flint, Michigan 08/22/2017

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Seventy-eight million Americans plan to retire over the next 18 years, and according to InFRE, most will unfortunately be unprepared. InFRE, a 501(c)3 non-profit organization, was founded in 1997 to increase the number of retirement counselors qualified to address the needs of the enormous number of individuals—as many as 10,000 a day—who plan to retire but will not be retirement ready for this financial and emotional transition.

Achieving this certification typically requires dozens of hours of studying, reading and classroom review before sitting for a four hour exam. In addition, certificants must meet specific education and experience requirements, possess a bachelor's degree or higher from an accredited college or university, and have a minimum of two years of relevant retirement-related professional experience. Candidates are also subject to a comprehensive background check once all other requirements have been met. Each certificant must sign a Code of Ethics and commit to an additional 15 hours of annual continuing education.

The retirement-specific program ensures that those who receive the certification will be properly equipped to assist the tremendous retirement challenge facing all Americans. According to the InFRE website, its mission is to “protect the general public by advancing recognition among retirement planning professionals of the need for continuing education, a code of ethics, and professional certification for retirement counselors.” The Certified Retirement Counselor® program is accredited by the National Commission of Certifying Agencies (NCAA) which applies rigorous, independent standards designed to protect the health, welfare and safety of the public to its approval process.

Since 2001 David has been working with clients and their investments, helping them develop strategies that work for them. He focuses on helping families and businesses with under 50 employees, accumulate for retirement and create an income stream during retirement.

“If you aim at nothing, you will hit it every time.” -Zig Ziglar. It is never too early and almost never too late to develop a strategy and road map to retirement.

Dave will provide Guidance, Confidence, and Comfort while helping you move toward your financial goals.

For more information about retirement services provided through Complete Wealth Advisors, contact David H Smith at 2337 Stonebridge Dr., Flint, MI 48532, 810-733-6600/dsmith@completewa.com or visit [www.completewa.com](http://www.completewa.com).

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