

## Prudential Designation Requirements

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## AALU

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## AAPA

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## ACAS

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## ACSW - Academy of Certified Social Workers

The **Academy of Certified Social Workers (ACSW)** was established in 1960 and remains the most widely recognized and respected social work credential. Social workers who hold the ACSW are qualified providers of social services. [\[Back to Top\]](#)

## AEP® - Accredited Estate Planner

Awarded by the National Association of Estate Planners and Councils Completion to professionals meeting experience and education qualification with completion of two graduate courses through The American College's Richard D. Irwin Graduate School. Only open to Financial Planners. A Financial Planner who has earned the designation may use its abbreviation on stationery, advertising and marketing material. He/she may spell out the designation and use it as outlined below. · The use of the Accredited Estate Planner initials is acceptable for any producer who has earned the designation (unless prohibited by specific states) · If the producer is a Financial Planner, he/she may spell out Accredited Estate Planner (unless prohibited by specific states) Please Note: Also, GA, MD, MN and WA restrict the use of "Estate Planner", Accredited Estate Planner and/or "AEP" by both Financial Planners and Sales Professionals. If the producer is not a Financial Planner he/she cannot spell out Accredited Estate Planner because of the word "planner". Please Note: This

designation has additional requirements and disclosures for non-Prudential Financial Planners (i.e. non-planner registered representatives, sales professionals) as follows:

- Do not hold yourself out as a financial planner, investment advisor, financial consultant, financial counselor or some other specialist in a technical area such as investments, tax, trust or estate;
- Do not hold yourself out as experts in estate planning;
- Do not engage in activity that implies or constitutes advisory services;
- Do not charge a fee or receive compensation for services that are customarily associated with the solicitation, negotiation or servicing of insurance policies; and
- Do not offer his or her services to the public in such a way as to mislead or fail to adequately disclose to the services offered.

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### **AIAA - Associate, Insurance Agency Administration**

An independent study program developed by LOMA, which explores business office administration concepts and techniques. Participants must pass a proctored exam in order to earn this designation.)

**Please Note:** This designation cannot be used in Nebraska. [\[Back to Top\]](#)

### **AIAF**

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### **AIP**

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### **AIRC - Associate In Regulatory Compliance**

An independent study program developed by LOMA offering six courses to provide knowledge of state and federal regulation of the life and health insurance industry.

**Please Note:** This designation cannot be used in Nebraska. [\[Back to Top\]](#)

### **AIT**

N/A [\[Back to Top\]](#)

### **ALHC - Associate, Life and Health Claims**

N/A [\[Back to Top\]](#)

### **API**

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### **APA - Associate in Premium Auditing Insurance Institute of America**

N/A [\[Back to Top\]](#)

### **ARA - Associate, Reinsurance Administration**

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### **APN - Advanced Practice Nurse**

An **Advanced practice nurse (APN)** is an umbrella term that includes nurse practitioners (NP), clinical nurse specialists (CNS), certified nurse-midwives (CNM), and nurse anesthetists (CRNA). All are registered nurses with advanced training and education, most with Master's degrees in nursing. An Advanced Practice Nurse must pass national licensing exams in order to practice and must maintain their licenses through ongoing educational activities and testing. [\[Back to Top\]](#)

## **ARM - Associate in Risk Management**

The **Associate in Risk Management (ARM)** designation is the undisputed professional credential for persons involved in the risk management field. The ARM designation signifies that an individual working in this field has attained a comprehensive understanding of the risk management process, from analysis to implementation and monitoring; risk retention and transfer; and the latest in advanced risk financing techniques. [\[Back to Top\]](#)

## **ASA - Associate of the Society of Actuaries**

An Associate of the Society of Actuaries (ASA) is a designation given by the Society of Actuaries, which is an education, research, and professional membership organization. Achieving Associateship status is based primarily on completing specified educational requirements, with no requirement related to a certain number of years of practical actuarial experience. It is viewed by the public as conveying a certain professional standing. [\[Back to Top\]](#)

## **ACS - Associate, Customer Service**

An independent study program developed by LOMA to meet the specific customer service education needs of the insurance industry. Participants must pass five courses, including an exam in each course, to earn this designation. **Please Note: This designation cannot be used in Nebraska** [\[Back to Top\]](#)

## **BA - Bachelor of Arts**

N/A [\[Back to Top\]](#)

## **BS - Bachelor of Science**

N/A [\[Back to Top\]](#)

## **C - Certified**

Authoritatively or officially attested or confirmed as being genuine or true as represented, or as complying or meeting specified requirements or standards. It may or may not mean as being accompanied by a certificate. [\[Back to Top\]](#)

## **CADAC - Certified Alcohol and Drug Addiction Counselor**

A **Certified Alcohol and Drug Addiction Counselors (CADAC)** focus on aiding in the recovery from drug and/or alcohol addiction. States tend to have multiple levels of licensure for Substance Abuse Counselors to reflect the extent of the person's educational background, training and experience. Substance Abuse Counselor in most states is the highest level (some have the highest level at Independent Substance Abuse Counselor instead). Comparable titles in other states include Independent Substance Abuse Counselor, Addiction Counselor, Alcohol and Drug Counselor, Certified Senior Addiction Counselor, and Clinical Alcohol and Drug Counselor. Substance Abuse Counselors in most states possess a master's degree or higher in substance abuse counseling or a related field. Additionally, substance abuse counselors have supervised work requirements (1000 to 3000 hours) and must pass a licensure exam. Counselors often serve as training authorities for lower licensure levels. Continuing education requirements vary by state, but often includes 20-40 hours of specific coursework, lecture series or self-study programs. [\[Back to Top\]](#)

## **CAIA - Chartered Alternative Investment Analyst**

N/A [\[Back to Top\]](#)

## **CAMS**

N/A [\[Back to Top\]](#)

## **CAP - Certified Administrative Professional**

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## **CAPM**

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## **CASL - Chartered Advisory for Senior Living**

An independent study program developed by The American College helps those working in the senior market to understand the issues that impact seniors and to assist them in attaining their financial goals. For those successfully fulfilling the program requirements, the initials "CASL" may appear on business cards, stationery, and/or marketing materials in all states, except Massachusetts. The designation cannot be spelled out in any state. [\[Back to Top\]](#)

## **CAPM**

N/A [\[Back to Top\]](#)

## **CBCP - Certified Business Continuity Professional**

N/A [\[Back to Top\]](#)

## **CCM - Certified Case Manager**

The **Certified Case Manager (CCM)** credential indicates a specialized level of training in the field of patient case management. The Certified Case Manager works closely with patients and the healthcare team in order to expedite and ensure efficient care of the patient. The Certified Case Manager is employed in hospitals, federal and state institutions, and short and long-term care facilities. In order to take the Certified Case Manager Exam, the applicant must hold a post-secondary degree in a field that promotes the well-being of the patient, such as nursing. In addition, the applicant must have worked for at least 1 year in case management under the supervision of a Certified Case Manager, worked for at least 2 years in case management not under the supervision of a Certified Case Manager, or worked at least 1 year in a role that provides supervision to those who provide case management services. A specific job description must be completed outlining the applicant's responsibilities to verify employment criteria have been met. [\[Back to Top\]](#)

## **CCP - Certified Compensation Professional**

A **Certified Compensation Professional (CCP)** works in the human resource field and has expertise in all areas of compensation. Before becoming a certified Compensation Professional, students must attend courses that train them how to examine an organization's compensation programs, manage a job evaluation process and implement new compensation systems. Individuals will also learn up-to-date information on the regulatory aspects of compensation, communication techniques and accounting practices for compensation professionals. To become a certified Compensation Professional, students must pass a series of nine examinations offered through World at Work. These exams include Total Rewards Management, Quantitative Methods, Base Pay Management and Job Analysis, Documentation and Evaluation. Similar certification programs include job evaluation professional certification and human resource management certification.

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## CDMS - Certified Disability Management Specialist

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## CEAP - Certified Employee Assistance Professional

A **Certified employee assistance professional (CEAP)** provides assessment and short-term counseling to employees and their families on a variety of workplace and personal concerns. A C.E.A.P. also provides services to organizations as a consultant, account representative and trainer. Certification requires a certain amount of work in an employee assistance program setting under the supervision of a C.E.A.P., a set number of advisement and personal development hours, and passing a written exam. Certification is international, thus it does not vary from state to state. Fewer work and personal development hours are required if the person has a graduate degree in an employee assistance-related discipline, such as psychology, social work or a related field.

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## CEBS - Certified Employee Benefits Specialist

A designation co-sponsored by the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania for employee benefits professionals. Awarded after completion of ten courses and ten national exams. **Please Note: This designation cannot be used in Nebraska.** [\[Back to Top\]](#)

## CERA - Chartered Enterprise Risk Analyst

A **Chartered Enterprise Risk Analyst (CERA)** of the Society of Actuaries has demonstrated knowledge in the identification, measurement and management of risk within risk-bearing enterprises. The CERA has also completed a professionalism course covering the professional code of conduct and the importance of adherence to recognized standards of practice. CERAs who have the Application for Admission as an Associate approved by the SOA Board of Directors will be granted membership as an Associate." [\[Back to Top\]](#)

## CFA - Chartered Financial Analyst

The **Chartered Financial Analyst (CFA)** designation is given to investment professionals who have successfully completed the requirements set by the globally recognized CFA Institute (formerly the Association for Investment Management and Research, or AIMR) [\[Back to Top\]](#)

## CFE

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## CFP

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## CFP® - Certified Financial Planner

Sales professionals with CFP "CFP® is an educational certification only" , but who have not met the Prudential Financial Planning Services Program requirements and/or qualifications must have the following disclosure on the back of their business cards and on the letterhead: **"CFP® is an educational certification only."**

This designation is offered to individuals who meet the CFP Board of Standards requirements. An American College five-course curriculum helps students to qualify for and pass the CFP Certification Exam. This course of study provides training in financial planning.**Please Note:** This designation has additional requirements and disclosures for non-Prudential Planners (i.e., non-planner registered

representatives, sales professionals).

### **Financial Planners**

Financial Planners who have the CFP designation (have met and continue to meet the Prudential Financial Planning Service Program requirements and qualifications) may spell out the designation, use it on stationery and marketing materials, and are not required to use the "CFP is an educational certification only" disclosure. If a financial planner fails to meet the Prudential planner requirements, she/he is required to follow the disclosures outlined below.

### **Non-Prudential Financial Planners (Sales Professionals)**

- Sales professionals with CFP, but who have not met the Prudential Financial Planning Services Program requirements and/or qualifications must have the following disclosure on the back of their business cards and on the letterhead: "CFP is an educational certification only."
- The CFP designation is not authorized for use on any other documents, signage, advertisements, etc.

**Please Note: GA, MD and WA non-Prudential financial planner sales professionals with CFP are restricted from using this designation in any manner.**

- Sales professionals, who hold the CFP designation but who have not met the Prudential Financial Planning Services Program requirements and/or qualifications may indicate that they have qualified for the CFP designation in the Education section of the Prestige Piece (MFS Personalized Brochure). In addition to the above disclosure, sales professionals will need to include the following: "**[name of sales professional] is not acting as a financial planner and does not offer financial planning services.**"
- Sales professionals, who hold the CFP designation but who are not Prudential Financial Planners, may not hold themselves out to the public as being Financial Planners. These sales professionals must communicate to their customers that they are acting only in the capacity of an insurance and financial professional. Sales professionals wanting to participate in the CFP study program must first obtain management/registered principal and Corporate Operations approval.  
**Please Note:** This designation has additional requirements and disclosures for non-Prudential Financial Planners (i.e. non-planner registered representatives, sales professionals) as follows:
  - Do not hold yourself out as a financial planner, investment advisor, financial consultant, financial counselor or some other specialist in a technical area such as investments, tax, trust or estate;
  - Do not hold yourself out as experts in estate planning;
  - Do not engage in activity that implies or constitutes advisory services;
  - Do not charge a fee or receive compensation for services that are customarily associated with the solicitation, negotiation or servicing of insurance policies.
  - Do not offer his or her services to the public in such a way as to mislead or fail to adequately disclose to the services offered.

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## **CFS**

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## **ChFC® - Chartered Financial Consultant**

An advanced financial planning program requiring completion of eight college-level courses offered by The American College, including all five courses in the CFP Certification Curriculum. An individual who has earned the designation may use its abbreviation on stationery, advertising and marketing material. Only Financial Planners and Registered Investment Advisors (RIAs) may spell out the designation and use it in all states. Producers who are not Financial Planners or RIAs are limited to using the initials in all states except GA, MD and WA. The laws of GA, MD and WA allow only financial planners and RIAs who have earned the designation to use it. No other sales professional may use the designation in these states [\[Back to Top\]](#)



## **ChSNC™ - Chartered Special Needs Consultant™**

N/A [\[Back to Top\]](#)

## **CIMA® - Certified Investment Management Analyst**

N/A [\[Back to Top\]](#)

## **CIMC**

N/A [\[Back to Top\]](#)

## **CIPM - Certificate in Investment Performance Measurement**

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## **CISA - Certified Information Systems Auditor**

**Certified Information Systems Auditor (CISA)** is an audit professional certification sponsored by the Information Systems Audit and Control Association (ISACA). Candidates for the certification must meet requirements set by ISACA. [\[Back to Top\]](#)

## **CLF® - Chartered Leadership Fellow**

A managerial leadership designation for financial services professionals granted jointly by The American College and GAMA International. Program topics include recruiting and selection, marketing, leadership and team building. Please Note: The designation cannot be used in Nebraska [\[Back to Top\]](#)

## **CLTC - Certified in Long Term Care**

Sponsored by the Corporation for Long-Term Care Certification, this multidisciplinary long-term care program requires completion of an eight-part correspondence course or a two-day classroom seminar and passing a proctored exam. Please Note: The designation cannot be used in Nebraska [\[Back to Top\]](#)

## **CMA**

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## **CMFC - Chartered Mutual Fund Counselor**

The Chartered Mutual Fund Counselor professional education program provides training on how to use mutual funds to meet a wide variety of financial goals - from saving for college education costs and reducing taxes to planning for retirement. Offered through NEFE. Participants must complete nine modules and a two hour proctored exam in order to earn this designation. Once an individual has earned the designation they may use its abbreviation on stationery, advertising and marketing material. Only Financial Planners and Registered Investment Advisors (RIAs) may spell out the designation and use it in all states. Producers who are not Financial Planners or RIAs are limited to using the initials in all states **except GA, MD and WA. The laws of GA, MD and WA allow only financial planners and RIAs who have earned the designation to use it. No other sales professional may use the designation in these states.** [\[Back to Top\]](#)

## **CMP**

N/A [\[Back to Top\]](#)

## **COHN-S - Certified Occupational Health Nurse Specialist**

**Certified Occupational Health Nurses (OHNs)** are fully qualified Registered Nurses who observe the working conditions and hazards in a workplace. OHNs work in many industries including manufacturing, mining, construction and office work. [\[Back to Top\]](#)

## **CPA - Certified Public Accountant**

**Certified Public Accountant (CPA)** is the statutory title of qualified accountants in the United States who have passed the Uniform Certified Public Accountant Examination and have met additional state education and experience requirements for certification as a CPA. In most U.S. states, only CPAs who are licensed are able to provide to the public attestation (including auditing) opinions on financial statements. The exceptions to this rule are Arizona, Kansas, North Carolina and Ohio where, although the "CPA" designation is restricted, the practice of auditing is not. [\[Back to Top\]](#)

## **CPC - Certified Pension Consultant**

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## **CPM - Certified Purchasing Manager**

The **Certified Purchasing Manager (C.P.M.)** designation is globally the most recognized designation for supply management professionals. The program is designed for experienced supply managers, and focuses on managerial and leadership skills, plus a variety of specialized functions designed to enhance the value of the profession. To compete in today's environment, supply managers must learn to think strategically, broaden their perspective, and view themselves as service providers. [\[Back to Top\]](#)

## **CPP - Certified Pricing Professional**

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## **CPS**

The CPS designation is recognized as a standard of proficiency in the secretarial field and is sponsored by the International Association of Administrative Professionals. [\[Back to Top\]](#)

## **CSP - Certified Safety Professional**

A **Certified Safety Professional (CSP)** is someone designated by the Board of Certified Safety Professional to help minimize the accidents that harm people, property and environment. A certified safety professional must understand a lot about physical, biological and chemical dangers. A certified safety professional is able to assess an activity's danger and apply various control and countermeasure to increase its safety. Behavioral sciences, math and managerial skills are also a part of a certified safety professional's repertoire. A certified safety professional will also attempt to consult with higher level managers to address more broad-reaching safety topics. [\[Back to Top\]](#)

## **CPCU - Chartered Property and Casualty Underwriter**

**Chartered Property and Casualty Underwriter (CPCU)** is a professional designation earned after the successful completion of 10 national examinations given by the American Institute of Property and Casualty Underwriters. Covers such areas of expertise as insurance, risk management, economics, finance, management, accounting, and law. Three years of work experience in the

insurance business or a related area are also required. [\[Back to Top\]](#)

## **CPWA® - Certified Private Wealth Advisor**

N/A [\[Back to Top\]](#)

## **CLU - Chartered Life Underwriter**

A life insurance professional designation offered by The American College with curriculum including course on the economic impact of life insurance, taxation issues, and the role of secure investments. [\[Back to Top\]](#)

## **CPC® - Certified Pension Consultant**

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## **CRC® - Certified Retirement Counselor**

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## **CRPC - Chartered Retirement Planning Counselor**

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## **CRPS - Chartered Retirement Plans Specialist**

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## **CSCP**

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## **CSSC - Certified Structured Settlement Consultant**

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## **DALBAR**

Recognizing the highest tier of customer service in the annuity industry. Only the current year's award may be shown. [\[Back to Top\]](#)

## **Esq.**

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## **FALU - Fellow of the Academy of Life Underwriting**

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## **FCAS**

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## FFP

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## GAMA

N/A [\[Back to Top\]](#)

## FLMI® - Fellow, Life Management Institute LOMA designation

N/A [\[Back to Top\]](#)

## FSCP™ - Financial Services Certified Professional™

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## FSA - Fellow of the Society of Actuaries

A Fellow of the Society of Actuaries (FSA) is a designation given by the Society of Actuaries, which is an education, research, and professional membership organization. Achieving Fellowship is based primarily on completing specified educational requirements, with no requirement related to a certain number of years of practical actuarial experience. Beyond Associateship, the Fellow has further demonstrated an in-depth knowledge of the application of appropriate techniques to a specific area of actuarial practice. [\[Back to Top\]](#)

## GAMA - Career Development Award

Recognizes front-line field management for staff development as well as production. There are five tiers based on production (Diamond through Bronze). GAMA publishes their requirements each year. [\[Back to Top\]](#)

## GAMA – International Management Award

Available to members, but issued to an agency or firm name. This is not an individual award. It recognizes achievement in agency management. There are five tiers based on production (Diamond through Bronze). In addition, agency managers must have: at least eight full-time sales professionals. [\[Back to Top\]](#)

## GAMA - Master Agency Award

The highest and most exclusive production-based award available to GAMA members. GAMA publishes their requirements each year. [\[Back to Top\]](#)

## GPHR

N/A [\[Back to Top\]](#)

## INS - Certificate in General Insurance

Awarded by the American Institute for CPCU and the Insurance Institute of America upon completion of a self-study program covering basic principles that underlie the insurance field, particularly property and casualty insurance. **Please Note:** The designation cannot be used in Nebraska [\[Back to Top\]](#)

## **JD - Juris Doctor**

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## **JD\* - Juris Doctor**

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## **LL.M**

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## **LPN - Licensed Practical Nurse**

Reserved for use by individuals that require a nursing designation for their employment. [\[Back to Top\]](#)

## **LTCP - Long Term Care Professional Called the Long Term Care Professional--or LTCP designation--it is being offered jointly by the Health Insurance Association of America, Washington, D.C., and the American Association for Long Term Care Insurance, Westlake Vill**

Co-sponsored by the Health Insurance Association of America (HIAA) and The American Association for Long-Term Care Insurance (AALTCI), this designation is available through a series of self-study or instructor-led programs consisting of four courses, each with a proctored exam. **Please Note:** This designation cannot be used in Nebraska [\[Back to Top\]](#)

## **LUTCF - Life Underwriter Training Council Fellow. Awarded to persons in the life insurance industry who have completed a series of study/work courses in the application and service of life and health insurance. About 60,000 have completed these requirements.**

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## **MAAA - Member of the American Academy of Actuaries**

A Member of the American Academy of Actuaries is a designation given by the American Academy of Actuaries, which requires: •One or more of the following: Associateship in the Casualty Actuarial Society, associateship in the Society of Actuaries, M.S.P.A. or F.S.P.A. in the American Society of Pension Professionals and Actuaries, membership in the Conference o Consulting Actuaries, enrolled actuary status under Title 3, Section C of the Employee Retirement Income Security Act of 1974, fellowship in the Canadian Institute of Actuaries, fellowship in the Institute & Faculty of Actuaries, membership in the Colegio Nacional de Actuarios in Mexico, fellowship in the Institute of Actuaries of Australia. Any other actuarial educational credentials must be approved by the Membership Committee and the Executive Committee. •A resident of the United States for at least three years, or a non-resident or new resident must certify their familiarity with U.S. laws and practices in their actuarial practice area which is intended to mean casualty, health, life, and pension. [\[Back to Top\]](#)

**MDRT - Million Dollar Round Table.** An organization of the elite producers of life insurance. Membership is based on production requirements that are adjusted annually. About 66% of membership are U.S.

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**MDRT-Life Member or Qualifying and Life Member**

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**MDRT-Member of Qualifying Member**

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**MSFS - Master of Science in Financial Services**

An educational degree, similar to an MBA, issued by the American College, with curriculum focus on advanced topics in estate and retirement planning and life insurance with option to specialize in business succession planning, pensions, and charitable giving. Requirements include a combination of self-study and on-site courses. **Please Note:** This designation cannot be used in Nebraska. [\[Back to Top\]](#)

**MSM - Master of Science in Management**

Similar in study to the CLF designation, The American College formerly offered this degree program. Enrollment is no longer available. **Please Note:** This designation cannot be used in Nebraska. [\[Back to Top\]](#)

**NAIFA - National Association of Insurance and Financial Advisors**

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**NSSA - National Sales Achievement Award**

Recognizes NAIFA members who write large numbers of life and health insurance policies. Production requirements are published annually [\[Back to Top\]](#)

**Notary Public**

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## **NQA - National Quality Award**

This award sponsored jointly by LIMRA and NAIFA, salutes life underwriters who achieve superior persistency. Persistency and business practice requirements are published annually. [\[Back to Top\]](#)

## **OTR - Occupational Therapist Registered**

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## **P&C Gold Award Winner**

Individual must meet minimum production and persistency requirements for P&C business as outlined by our P&C carriers. [\[Back to Top\]](#)

## **PgMP**

N/A [\[Back to Top\]](#)

## **Ph.D - Doctor of Philosophy**

**Doctor of Philosophy**, abbreviated **Ph.D.** or **PhD** for the Latin philosophiæ doctor, meaning "teacher of philosophy", (or, more rarely, D.Phil., for the equivalent doctor philosophiæ) is an advanced academic degree awarded by universities. In many, but not all countries in the English-speaking world, it has become the highest degree one can earn and applies to graduates in a wide array of disciplines in the sciences and humanities. The Ph.D. has become a requirement for a career as a university professor or researcher in most fields. [\[Back to Top\]](#)

## **PMI-RMP**

N/A [\[Back to Top\]](#)

## **PMI-SP**

N/A [\[Back to Top\]](#)

## **PPC™ - Professional Plan Consultant**

Must be used with Trademark symbol [\[Back to Top\]](#)

## **PPS - Professional Pricing Society**

N/A [\[Back to Top\]](#)

## **Prudential Gold Level Financial Planner [year]**

Awarded by Prudential annually. May only be used by Financial Planners during the qualifying year. [\[Back to Top\]](#)

## **QKA - Qualified 401(k) Administrator**

N/A [\[Back to Top\]](#)

## **QPA - Qualified Pension Administrator**

N/A [\[Back to Top\]](#)

## **RFC - Registered Financial Consultant (formerly IARFC in this guide)**

Awarded by the International Association for Registered Financial Consultants to those holding a financial planning designation or having passed an RFC examination. An individual who has earned the designation may use its abbreviation on stationery, advertising and marketing material. Only Financial Planners and Registered Investment Advisors (RIAs) may spell out the designation and use it in all states. **Producers who are not Financial Planners or RIAs are limited to using the initials in all states except GA, MD and WA. The laws of GA, MD and WA allow only financial planners and RIAs who have earned the designation to use it. No other sales professional may use the designation in these states.** [\[Back to Top\]](#)

## **REBC® - Registered Employee Benefits Consultant**

Instituted by the National Association of Health Underwriters, this designation requires completion of five courses on employee benefits and retirement plans and adherence to ethics standards. [\[Back to Top\]](#)

## **DVS - Domestic Violence Specialist**

**Domestic violence specialists (DVS)** are individuals with domestic violence expertise that work outside of domestic violence agencies to help professionals and families involved in other systems manage domestic violence cases. Specialists are often co-located (employed by a domestic violence agency and housed at another program) or hired directly by an organization to bring proficiency in-house. Specialists are most frequently placed in law enforcement agencies, courts, child protection services (CPS), and medical settings. [\[Back to Top\]](#)

## **EA - Enrolled Actuary**

"An Enrolled Actuary is any individual who has satisfied the qualifications set forth in the regulations of the Joint Board for the Enrollment of Actuaries and who has been approved by the Joint Board to perform actuarial services under the Employee Retirement Income Security Act (ERISA) of 1974. [\[Back to Top\]](#)

## **FCA - Fellow Chartered Accountant**

N/A [\[Back to Top\]](#)

## **FCIA - Foreign Credit Insurance Association**

Foreign Credit Insurance Association (FCIA) is a voluntary association of some 50 U.S. Insurance companies formed in 1961 under the sponsorship of the Export-Import Bank. Acting as agent for the EximBank and its member companies, it provides insurance coverage for credits extended by U.S. Exporters to foreign purchasers. FCIA provides some degree of insurance for commercial risk, whereas EximBank assumes coverage for political risk. [\[Back to Top\]](#)

## **FACP - Fellow of the American College of Physicians**

The American College of Physicians is the largest society of internists in the world. Fellows in ACP are a special group of doctors who are dedicated to continuing education in medical practice, teaching, or research. Fellowship is an honorary designation given to recognize ongoing individual service and contributions to the practice of medicine. Fellowship in ACP is



a mark of distinction. It says that your doctor has made -- and continues to make -- special efforts to be a better doctor. Ultimately, it says your doctor cares about delivering good health care. [\[Back to Top\]](#)

## **FLMI - Fellow, Life Management Institute**

The award-winning Fellow, Life Management Institute (FLMI) Program is a 10-course, professional development program that provides a comprehensive business education in the context of the insurance and financial services industry. Established in 1932, the FLMI Program is the world's largest university-level education program in insurance and financial services. More than 80,000 students throughout the world have earned the FLMI designation. The FLMI Program has received worldwide recognition, and many courses are available in English, Spanish, Portuguese, Bahasa Indonesia, Simplified Chinese and Traditional Chinese, Korean, and French. Please Note: This designation cannot be used in Nebraska. [\[Back to Top\]](#)

## **FRICS - Fellow, Royal Institution for Chartered Surveyors**

The Royal Institution of Chartered Surveyors (RICS) is an independent, representative professional body which regulates property professionals and surveyors in the United Kingdom and other sovereign nations. RICS provides education and training standards, protects consumers with strict codes of practice and advises governments and business. The motto of RICS is "Est modus in rebus" (which translates into English as: "There is measure in all things"). [\[Back to Top\]](#)

## **FSA - Fellow, Society of Actuaries**

A professional holding this designation understands more complicated matters involving pensions, insurance and investments, as well as the mathematical and technical requirements of being an actuary. A Fellow has more extensive actuarial knowledge than an Associate. [\[Back to Top\]](#)

## **FINOP - Financial and Operations Principal**

One of the primary responsibilities of a Financial and Operations Principal (FINOP) is calculating net capital and other financial responsibility requirements. There are two primary registrations issued by the Financial Industry Regulatory Authority (FINRA) that allow an individual to act as a FINOP. One license is the Series 27 and the other is the Series 28. With a Series 27 registration, an individual can act as a "Limited Principal-Financial and Operations". With a Series 28 registration, an individual can act as a "Limited Principal-Introducing Broker/Dealer Financial and Operations". Any firm with a required \$100,000 minimum net capital requirement or greater must have a Series 27 FINOP. Any firm required to have a \$50,000 minimum net capital requirement or less may have either a Series 28 FINOP or a Series 27 FINOP. [\[Back to Top\]](#)

## **FRM - Financial Risk Management**

The Financial Risk Manager (FRM) is the certification recognized among financial risk professionals worldwide, with 17,673 FRMs in 90 countries across the globe. This designation is awarded by the Global Association of Risk Professionals (GARP) [\[Back to Top\]](#)

## **HIA - Health Insurance Associate**

In a competitive work environment, employers depend on key performers. By earning a Health Insurance Associate (HIA) designation, you'll join the industry's elite; more than 20,000 professionals have mastered this comprehensive program. You'll gain a thorough knowledge of the marketing, administration, and evaluation of various kinds of coverage, and will

examine principles, contracts, underwriting, and marketing. You'll also have an understanding of cost management, pricing, claims administration, policy issue and renewal, government regulation, and fraud. [\[Back to Top\]](#)

## LCSW - Licensed Clinical Social Worker

A Licensed clinical social worker (LCSW) is a social worker trained in psychotherapy who helps individuals deal with a variety of mental health and daily living problems to improve overall functioning. A social worker usually has a master's degree in social work and has studied sociology, growth and development, mental health theory and practice, human behavior/social environment, psychology, research methods. [\[Back to Top\]](#)

## LISAC - Licensed Independent Substance Abuse Counselor

Licensed Independent Substance Abuse Counselors (LISAC) treat clients for addiction to alcohol and drugs. Most states have a multi-tiered system for Substance Abuse Counselor licenses. The difference between the license levels is a reflection of the professional's education, training and work experience. Independent Substance Abuse Counselor would be the highest level ("Independent" meaning the professional can provide counseling services without the supervision of another counselor). In addition to providing substance abuse counseling services, these professionals are also charged with training and supervising the lower license levels. States use several different titles for the same profession including Alcohol and Drug Counselor and Addiction Counselor. Licensure as an Independent Substance Abuse Counselor requires a Master's degree or higher in substance abuse counseling or a related field, passage of a licensure exam and supervised work experience of between 2000 and 3000 hours. This work experience is above and beyond the work experience required for licensure at lower levels (often 1000 to 3000 hours). [\[Back to Top\]](#)

## LMFT - Licensed Marriage and Family Therapist

Licensed Marriage and Family Therapists (LMFT) are relationship specialists who treat persons involved in interpersonal relationships. They are trained to assess, diagnose and treat individuals, couples, families and groups to achieve more adequate, satisfying and productive marriage, family and social adjustment. The practice also includes premarital counseling, child counseling, divorce or separation counseling and other relationship counseling. Marriage and Family Therapists are psychotherapists and healing arts practitioners licensed by the State of California. Requirements for licensure include a related doctoral or two-year master's degree, passage of a comprehensive written and oral examination and at least 3,000 hours of supervised experience. [\[Back to Top\]](#)

## LOMA ARA - LOMA - Reinsurance Administration

Reinsurance plays a vital role in the financial services industry. LOMA's Associate, Reinsurance Administration (ARA) program helps designee's grasp reinsurance principles, the importance of the written reinsurance agreement, and the administration and auditing of reinsurance business. During the program, particular attention is paid to:

- Key Players and the reasons for using reinsurance
- Laws and regulations affecting reinsurance transactions
- Provisions of a reinsurance contract and how they affect the administration of reinsurance transactions
- Processes involved in the administration of new business, in-force business, and terminations

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## LPC - Licensed Professional Counselor

Licensed professional counselors (LPC) (or in some states, “licensed clinical professional counselors” or “licensed mental health counselors”) provide mental health and substance abuse care to millions of Americans. Licensed professional counselors (LPCs) are master’s level mental health service providers, trained to work with individuals, families, and groups in treating mental, behavioral, and emotional problems and disorders. [\[Back to Top\]](#)

## **MA - Master of Arts**

A Master of Arts (MA) is a postgraduate academic master degree awarded by universities in many countries. The degree is typically studied for in English, Fine Arts, History, Humanities, Philosophy, Social Sciences or Theology and can be either fully-taught, research-based, or a combination of the two. [\[Back to Top\]](#)

## **MBA - Master of Business Administration**

Master of Business Administration (MBA) is a master's degree in business administration, which attracts people from a wide range of academic disciplines. The MBA designation originated in the United States, emerging from the late 19th century as the country industrialized and companies sought out scientific approaches to management. The MBA degree has since achieved worldwide recognition. [\[Back to Top\]](#)

## **M.Ed - Master of Education**

The Master of Education (M.Ed., MAEd., or Ed.M.) is a postgraduate academic master's degree awarded by universities in a large number of countries. This degree in education often includes the following majors: curriculum and instruction, counseling, and administration. The Master of Education is a degree conferred by institutions of higher education, usually, though not always, for educators advancing in their field. For classroom teachers in some states, including Massachusetts and New York, a Masters degree is required to earn professional license. In most states a Masters degree or higher is required for a principal or school counseling position. [\[Back to Top\]](#)

## **MPH - Master of Public Health**

Master of Public Health (MPH or M.P.H.) is a professional master's degree awarded for studies in areas related to public health. The MPH degree focuses on public health practice, as opposed to research or teaching. [\[Back to Top\]](#)

## **MS - Master of Science**

A Master of Science (MS) is a postgraduate academic master's degree awarded by universities in a large number of countries. The degree is typically studied for in the sciences and occasionally in the social sciences. [\[Back to Top\]](#)

## **MST - Master of Science in Taxation**

The Master of Science in Taxation (MST) is a professional graduate degree (Master's degree) specifically designed for Certified Public Accountants (CPAs) and other tax professionals. An MST program typically includes, at a minimum, courses in the following subject areas: Estate and Gift Taxation and Planning; Income Taxation of Individuals; Income Taxation of Estates and Trusts; International Taxation; IRS Practice and Procedure; Tax Aspects of Organizing and Operating Corporations and Other Business Entities; Tax Aspects of Corporate Reorganizations; Tax Fraud and Evasion; Tax Research Techniques; Taxation of Partnerships; Taxation of Real Estate; et al. [\[Back to Top\]](#)

## **MSW - Master of Social Work**

The Master of Social Work (MSW) is a master's degree in social work. In the United States, MSW degrees must be received from a graduate school that has been approved by the Council on Social Work Education (CSWE). The MSW requires two years of graduate study, in combination with two years' internship, also called field experience. While some students obtain a Bachelor of Social Work (BSW) before pursuing a Master's, most MSW programs accept applicants with undergraduate degrees in a broad range of liberal arts degrees. [\[Back to Top\]](#)

## **MSN - Master's of Science in Nursing**

A Master of Science in Nursing (MSN) is an advanced-level quaternary education degree for Registered Nurses. It is required to become an advanced practice nurse, such as a Nurse Practitioner, Clinical Nurse Specialist, Nurse Anesthetist, Nurse Midwife, Nurse Administrator, or a Clinical nurse leader, and is considered an entry-level degree for nurse educators and managers. It is also a prerequisite for doctorate-level nursing education. This graduate-level degree may focus in one or more of many different advanced nursing specialties such as acute care, adult, family, geriatrics, neonatal, palliative care, pediatric, psychiatric, women's health, etc. [\[Back to Top\]](#)

## **MD - Medical Doctor**

Doctor of Medicine (M.D., from the Latin Medicinæ Doctor meaning "Teacher of Medicine") is a doctorate degree for physicians (medical doctors). The degree is granted from medical schools. It is a first professional degree (qualifying degree) in some countries, including the United States and Canada, although training is entered after obtaining at least 90 hours of university level work. [\[Back to Top\]](#)

## **MAI - Member, Appraisal Institute**

Professional designation by the American Institute of Real Estate Appraisers of the National Association of Realtors, given to real estate appraisers who meet qualifying standards and are certified by the institute. [\[Back to Top\]](#)

## **MAAA - Member of the American Academy of Actuaries**

The Member of the American Academy of Actuaries (MAAA) designation denotes professionalism and credibility. In 1966, the National Association of Insurance Commissioners adopted a resolution supporting recognized standards of actuarial competence and conduct and urging commissioners to support the Academy's efforts to gain official recognition. Most states now have regulations that recognize the MAAA designation as a qualification for signing insurance company annual statements. [\[Back to Top\]](#)

## **NCIDQ - National Council for Interior Design Qualification**

The National Council for Interior Design Qualification (NCIDQ) serves to identify to the public those interior designers who have met the minimum standards for professional practice by passing the NCIDQ Examination. The core purpose of NCIDQ is to protect the health, life safety and welfare of the public by establishing standards of competence in the practice of interior design. [\[Back to Top\]](#)

## **PE - Professional Engineer**

Professional Engineer (PE) is the term for registered or licensed engineers in some countries

who are permitted to offer their professional services directly to the public. The term Professional Engineer and the actual practice of professional engineering is legally defined and protected by a government body. In some jurisdictions only registered or licensed Professional Engineers are permitted to use the title, or to practice Professional Engineering. The earmark that distinguishes a licensed/registered Professional Engineer is the authority to sign and seal or "stamp" engineering documents (reports, drawings, and calculations) for a study, estimate, design or analysis, thus taking legal responsibility for it. [\[Back to Top\]](#)

## PHR - Professional in Human Resources

Professional in Human Resources (PHR) is an industry certification for people working in the human resource management profession. The certification, awarded by the HR Certification Institute, signifies that individuals possess the theoretical knowledge and practical experience in human resource management necessary to pass a rigorous examination demonstrating a mastery of the body of knowledge in the field. [\[Back to Top\]](#)

## PAHM - Professional, Academy for Healthcare Management

The Academy for Healthcare Management is an organization formed by the partnership of two leading health care industry associations: America's Health Insurance Plans (AHIP) and the Blue Cross and Blue Shield Association. The Academy course work will provide you with a cutting-edge education and a professional designation that will enable you to further develop your career. When you receive the designation of Professional, Academy for Healthcare Management, or PAHM, you will have a better understanding of the principles of managed care, giving you the basic skills and confidence necessary to succeed in the ever-changing healthcare environment. The Academy's educational program is designed for all levels of professionals and non-professionals who are interested in pursuing an in-depth knowledge and understanding of managed care operations and issues. [\[Back to Top\]](#)

## PMP - Project Management Professional

Project Management Professional is properly expressed as the credential PMP. The credentialing agency is the Project Management Institute (PMI). This credential is obtained by gaining a certification in project management through the completion of PMI certified training and examination. Prerequisites for taking the exam leading to the project management professional designation include a specified number of hours of work experience as a project manager as well as related education. The employment and education criteria vary, but usually a bachelor's degree that includes courses in communications, economics, or human resources, and at least 2 years experience as a project manager are required. Candidates without a bachelor's degree, but with at least 5 years experience as a project manager plus some education that relates to project management, may still be permitted to take the project management professional designation exam. [\[Back to Top\]](#)

## RA - Registered Architect

A Registered Architect (RA) is trained and licensed in planning and designing buildings, and participates in supervising the construction of a building. In the United States, people wishing to become licensed architects are required to meet the requirements of their respective state. Each state has a registration board to oversee that state's licensure laws. In 1919, the National Council of Architectural Registration Boards (NCARB) was created to ensure parity between the states' often conflicting rules. The registration boards of each of the 50 states (and 5 territories), are NCARB member boards. Requirements vary between jurisdictions, and there are three common requirements for registration: education, experience and examination. [\[Back to Top\]](#)

## RN - Registered Nurse

A registered nurse ("RN"), is a health care professional responsible for implementing the practice of nursing through the use of the nursing process in concert with other health care professionals. Registered nurses work as patient advocates for the care and recovery of the sick and maintenance of their health. In their work as advocates for the patient, RNs use the nursing process to assess, plan, implement, and evaluate nursing care of the sick and injured. RNs have more training than licensed practical nurses. Reserved for use by individuals that require a nursing designation for their employment. [\[Back to Top\]](#)

## **RHU® - Registered Health Underwriter**

N/A [\[Back to Top\]](#)

## **RP**

N/A [\[Back to Top\]](#)

## **ScD - Doctor of Science**

N/A [\[Back to Top\]](#)

## **SMA**

N/A [\[Back to Top\]](#)

## **SMT**

N/A [\[Back to Top\]](#)

## **SPHR - Senior Professional, Human Resources**

The Senior Professional in Human Resources (SPHR) certification are designed for the HR generalist. Having a certification demonstrates a professional knowledge in all functional areas of the HR field, including Strategic management, Workforce planning & employment, HR development, Compensation & benefits, Employee and labor relations Occupational health, safety and security. The Senior Professional in Human Resources (SPHR) certification differs from the Professional in Human Resources (PHR) certification in terms of focus and the cognitive level of questions asked on the exam. The PHR certification tends to be at an operational/technical level while the SPHR certification (which supersedes PHR certification) tends to be at a more strategic and policy level. [\[Back to Top\]](#)

## **CEP - Certified Equity Professional**

N/A [\[Back to Top\]](#)

## **CISSP - Certified Information Systems Security Professional**

Certified Information Systems Security Professional (CISSP) is an independent information security certification governed by the not-for-profit<sup>[1]</sup> International Information Systems Security Certification Consortium, commonly known as (ISC)<sup>2</sup>.[\[Back to Top\]](#)

## **CEH - Certified Ethical Hacker**

The CEH Program certifies individuals in the specific network security discipline of Ethical Hacking from a vendor neutral perspective. The Certified Ethical Hacker certification will

fortify the application knowledge of security officers, auditors, security professionals, site administrators, and anyone who is concerned about the integrity of the network infrastructure. A Certified Ethical Hacker is a skilled professional who understands and knows how to look for the weaknesses and vulnerabilities in target systems and uses the same knowledge and tools as a malicious hacker. [\[Back to Top\]](#)

## **CRISC - Certified in Risk and Information Systems Control**

The Certified in Risk and Information Systems Control certification (CRISC), pronounced “see-risk,” is intended to recognize a wide range of IT and business professionals for their knowledge of enterprise risk and their ability to design, implement and maintain information system (IS) controls to mitigate such risk. [\[Back to Top\]](#)

## **CRCP - Certified Regulatory and Compliance Professional**

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## **RICP - Retirement Income Certified Professional**

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