

WHAT IS A CEP®?



The CEP®, or Certified Estate Planner™, is a financial, legal, or tax professional

who has earned a distinctive educational certification through the National Institute of Certified Estate Planners.

A CEP® has:

- ◆ *completed a rigorous course of instruction in the field of estate planning*
- ◆ *successfully passed a comprehensive examination process*
- ◆ *shown a desire to associate with professional estate planning peers*
- ◆ *agreed to comply with annual estate planning continuing education requirements*
- ◆ *ascribed to the practical guidelines and code of ethics of the Institute.*

NATIONAL INSTITUTE OF CERTIFIED ESTATE PLANNERS MISSION STATEMENT

We work with qualified financial, legal, and tax professionals who understand the importance of estate planning.

We train them to work together as a team to bring to every client a custom tailored estate plan.

We stress that every estate plan should be designed to preserve, protect, and pass on that individual's estate to whom they want, when they want, and how they want.

We think each client should also enjoy the peace of mind that comes from knowing their estate will be managed during their lifetime as they have directed, should they ever become incapacitated.

We believe every American adult deserves an estate plan that allows these goals to be accomplished in the most efficient manner available under the law, and that minimizes costs both now and in the future.

NATIONAL INSTITUTE OF CERTIFIED ESTATE PLANNERS

Everyone needs an estate plan!

Verify your advisor's credentials by:

Phone: 765-453-4300

E-mail: info@nicep.org

Website: www.NICEP.org

**IF YOU ARE IN NEED OF
ESTATE PLANNING...**

YOU ARE IN NEED OF A...

CEP®



David H. Morgan, MSFS, CEP®
R.E.A.P. & REAP in Wealth Mgmt., LLC
386.793.8981 ♦ 352.433.6565
www.retirementestateplan.com