



R. J. Kelly

Founder & Chief Visionary Officer
4540 Kearny Villa Road, Suite 114
San Diego, CA 92123
Email: rj@wealthlegacygroup.com
Office: (858) 569-0633
Toll Free: (800) 975-5355
Fax: (858) 333-4942
License: CA #0697059

R. J. KELLY'S CREDENTIALS

With over 30 years of experience, R. J. Kelly holds numerous advanced professional designations. Below is a list of his most significant designations or degrees, along with a brief description (in plain English) – and what it means for you, his valued clients.

1. Retirement Income Certified Professional (RICP®) designation provides comprehensive instruction on building integrated and broad-based retirement income plans. A key focus is understanding, choosing, and executing a strategy for generating sustainable income from available resources while limiting risk—whether that means using systematic withdrawals from a portfolio, building an income floor with bonds or annuities in addition to real estate, equities and non-correlated investment classes, or using a bucket strategy. There is a requirement, too, for a certain number of years in actual field experience working with clients before one achieves this designation.

2. Chartered Financial Consultant (ChFC®) is a professional designation comprised of eight college-level courses that address all aspects of financial planning, with a focus on the practical applications of those principles based on real-life case studies. The **ChFC®** designation is similar to the Certified Financial Planner designation, but more comprehensive. Similar to many professional designations, it requires a minimum number of years' experience and application of skills in actual real-life situations in addition to the course work above.

3. Investment Advisor Representative (IAR) is a person who works for an investment advisory company whose main responsibility is to provide investment related advice. I am an **IAR** of Wealth Legacy Group®, Inc. which is a **Registered Investment Advisor (RIA)** firm:

- Note: SEC registration as an RIA does not constitute an endorsement of our firm by the Securities Exchange Committee, nor does it indicate we have attained a level of skill or ability. It does, however, mandate that we act as a fiduciary, putting your interests ahead of our own at all times. This is something we do as a routine practice anyway, but this is the higher standard that all financial advisors should use.

4. Chartered Life Underwriter (CLU®) was launched in 1927 and is the insurance profession's oldest standard of excellence. It is analogous to the CPA designation in the accounting profession. Today, it continues to be the credential for practitioners who desire to provide advice at the highest level to their clients regarding life, disability and long-term care insurance.

5. Chartered Advisor in Philanthropy (CAP®) training provides an insight into the process of philanthropic planning, including, but not limited to, tax issues, philanthropic tools and techniques. A designee must also have a number of years in relevant business experience as well as the academic component.

6. Accredited Estate Planner (AEP®) is a professional designation for a graduate level specialization in estate planning. There is a five-year experience requirement in estate planning and estate-planning activities. It has an extensive nomination and review process and proof of advanced planning prowess. Because of the thorough vetting process, it can take as long as two years before final consideration is determined and the credential granted if all is in order.

7. Certified Exit Planning Advisor (CEPA®) is an executive MBA-style program that trains and certifies qualified professional advisors in the field of exit planning for business owners. Additional training allows R. J. to advise and utilize strategies to defer or eliminate taxes from the sale of the business or real property.

8. Master's Degree in Financial Services (MSFS) is an accredited degree program through the American College in Bryn Mawr, PA and provides great insights in how best to work effectively with high-net-worth clients. Moreover, it teaches how to better integrate ethical considerations into the financial planning process. Core curriculum includes developing expertise in the wealth accumulation process, understanding how best to work with business owners in developing compensation, succession planning and retirement strategies and how to guide individuals in the areas of tax minimization, retirement planning, and estate planning. The focus of this degree for R. J. is in the tax issues of estate, gift, income, capital gains, generation skipping and other tax related issues.

“Advisor to the Exceptional Business Owner, Executive & Professional”