
RIIA's RMA designation goes online

By Editorial Staff *Wed, Oct 14, 2015*

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The Retirement Income Industry Association (RIIA) and Salem State University near Boston are launching a new online course for financial advisors who want to pursue RIIA's Retirement Management Analyst (RMA) designation.

The new program combines classroom-based teaching with web-based "distance learning." The first nine-week program runs from October 26 through December 18. The program will incorporate live and recorded expert presentations, discussion groups and interactive engagement around the RMA curriculum and case studies. Michael Lonier, RMA, CEO of Lonier Financial Advisor LLC, is the principal instructor.

The course is designed for financial advisors with at least three years' experience who want to master RIIA's retirement planning advisory process and "View Across the Silos" approach to serving clients.

The course covers the RMA's methods for:

- Implementing a four-part planning framework that starts with a Client Diagnostic Kit that generates Retirement Allocations that are built using the RMA Toolbox within the RMA Practice Management context.
- Comprehensive retirement planning based on the household balance sheet.
- Using the client's cash flow and balance sheet to determine the appropriate application of investment-based planning, goals-based planning, and product-based planning.
- Generating secure retirement income allocations protected by four broad risk-management techniques to build Upside, Floor, Longevity, and Reserves.
- Focusing on goals and successful outcomes, in addition to investment returns and performance.
- A cross-silo approach that embraces products across the investment, banking and insurance spectrum.

The completion of this and other programs will prepare advisors to take the RMA exams for the two RMA designation levels. For more information and to apply [click here](#).