



How to Design a Successful Internship Program

A Cerity Partners Whitepaper

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Introduction

It takes time and effort to run an internship program that maximizes the benefits to both the interns and the advisory firm.

When it works well, skilled and properly trained interns can reduce demands on advisors, allowing them to use their time more effectively. Interns can also cross lower priority tasks off an ever-expanding to-do list, enabling the firm to grow and develop. Perhaps even more importantly, an internship is a great way for an intern to “test drive” a potential future employee to see if they would be a good fit with the firm’s culture and goals. It is also an opportunity to showcase the benefits your company could potentially offer them going forward.

Our advisory firm has hired many summer associates over the years. We have hired several into full-time positions, most notably in competitive situations for roles that had multiple potential candidates. These summer associates were at a significant advantage during the interview process .

How do you implement a program that can achieve all these goals without overwhelming advisors’ already limited time? A few things are key: make sure you are hiring the best candidates (as interns) from the beginning; engage the entire firm in creating and managing the program; and commit to providing the interns with the full “advisor experience” – you never know what hidden talents you may discover.

If you would like to develop an internship program at your own practice, or enhance and improve an existing one, consider this a sort of “Internship in a Box” primer, a quick and simple guide to developing a program that is effective and can be adapted for your specific business circumstances. This guide is based not only upon our firm’s highly successful summer associate program, but also many discussions with advisors, CFP Board-registered Program Directors at colleges and universities throughout the country, respected consultants, and – perhaps most importantly – students.

Note that this whitepaper is focused on the design and implementation of internships within the client-facing advisory area of our business but most of the concepts can be applied to developing intern programs in other areas such as marketing, operations, technology, and so on.

Why Hire an Intern?

A better question might be: why not hire an intern? The benefits to your firm, the students, the profession, and yes, even your clients, are numerous.

FOR THE FIRM

Time is one of our most precious commodities, and there are never enough hours in the day. Bringing on a seasonal associate to help ease capacity issues can free up an advisor's time to focus on business development, strategic planning, improved processes, or even achieve more of a work/life balance. Interns are an especially valuable resource for Associate Advisors, as being able to temporarily offload some of their responsibilities affords additional time to focus on professional growth and developing to the next stage of their careers.

Additionally, interns can assist in implementing many of those "wish list" projects that you never seem to quite get around to in the average workday. Every member of your team can probably cite at least two projects they would like to see completed for the benefit of the client or the organization.

And while it would likely be impossible to make a full-time employment offer to every high-performing intern you bring on board, it is a great way to do a "trial run" of potential future employees, so that if you do need to hire a new, full-time support advisor in the not-too-distant future, you already have a pool of pre-vetted candidates from which to choose. This is no small thing when you take into consideration that, according to a 2022 Human Capital Benchmarking Report by SHRM, the average cost per new hire is \$4,683. This includes advertising, recruiting, interviewing, background checks, paperwork, etc.

Even worse, despite the costs incurred, most hiring decisions are made after spending only a handful of hours with a candidate, which means it is difficult for an employer to know if the candidate's skills and interests will actually align with the job and the firm. By contrast, a seasonal internship gives you several months during which you can assess a potential hire: how strong are their technical skills, how quickly do they learn, do they show initiative, can they handle stress, how do they interact with clients, and other questions are more easily and accurately answered by extended observations.

By the same token, you're given ample time to demonstrate all the tangible and intangible benefits a future team member could receive by accepting a permanent position with your firm. Since the most qualified candidates will often have multiple job offers upon graduation, it's a real competitive advantage if they already feel like a member of your team.

Not to be overlooked is the value provided to younger advisors who we engage to oversee and manage our advisor intern program: they can begin developing the mentoring and management skills they will need to progress further along their own career path. Cerity Partners colleague Kelly McNerney, a Principal with our Wealth Management practice, notes, "I believe that mentoring our summer associates in both technical knowledge and internal processes has made me a more confident and overall better advisor. That alone has made the time spent training them well worth it."

FOR THE STUDENTS

Cerity Partners has received overwhelmingly positive feedback from past graduates of our summer associate program. They have embraced the chance to work hands-on with many of the technologies only briefly introduced in their coursework. Former interns also appreciate our team approach to training, and the opportunity to learn from and observe a variety of advisors, helping them see the value in different approaches to client service.

But overwhelmingly, the one experience that all our past interns have unanimously recognized as important was the ability to sit in on and participate in client meetings. They have noted that even doing routine paperwork becomes much more meaningful when you've met the people who are relying on you to complete it correctly. As one former summer associate observed, "I knew I would be preparing for client meetings, but I really didn't grasp what that meant and how the work I did was very relevant to clients and meetings. It was not just little behind-the-scenes things. I got to sit in meetings with clients and learn how the advisors presented the work I did."

Our interns also spend time with the firm's partners, gaining knowledge and insight into how to run a successful practice. After all, when students get input from people who are out in the world doing the work, it's very valuable.

FOR THE PROFESSION

By interacting with the next generation of financial planners, your firm will become influential in the future of the industry. The time spent with interns will shape their expectations of full-time employment, the financial planning profession, and their career paths. For the right candidate, a great internship experience will influence career choices for years to come.

FOR THE CLIENT?

Yes, believe it or not, even clients can benefit from a well-run internship program. After all, the primary goal of any hire (at any level) is to positively impact clients. For example, our firm's past interns participated in research to help us find vendors and technology partners to enhance the quality of our client service. Additionally, past interns have worked on diverse projects including helping us advance our financial literacy offering to younger generations, revamping our performance reports to include more valuable and pertinent information we like to track, and everything in between. Cerity Partners has seen real, tangible benefits to our client deliverables and service because of the projects that interns have participated in with us.

Where to Find an Intern

The first place to start is the easiest and most obvious: in your own backyard – your website and your social media. LinkedIn is the most appropriate business portal, but other social media networks may also make sense in your search.

Develop a detailed job description for your internship, just as you would for a permanent position, and post it prominently. Encourage team members to share it with their networks as well. Make sure the job description is comprehensive and that it lists the educational, technical, analytical, and communication skills that you require, so that it primarily attracts fully-qualified candidates. Even if a potential hire learns of the opening from another source, most will immediately visit a prospective employer's website to learn more about the position and the firm. Prior summer associates have mentioned in exit interviews that our website gave them a strong positive impression of our culture and technology and played a significant part in their wanting to come work for our firm.

Next, you can contact one of the hundreds of colleges and universities that offer CFP Board-registered programs. There are over 215 programs at U.S. universities and colleges, including bachelors, masters, and Ph.D. programs, that teach a financial planning curriculum which satisfies the education requirements of the CFP Board of Standards. Make sure to conduct due diligence on the programs you target, as they vary in size, style, and execution. That said, candidates from programs that meet the rigorous coursework requirements set forth by the CFP Board will not only have basic technical training but will have also exhibited an early dedication to our industry. Many of these schools are finding their programs increasingly popular among the best students, and a full listing of qualified programs can be found at [here](#).

Once you have identified a few schools, develop relationships with the program directors so that they can help you proactively identify the best candidates for your firm, as well as advocate for you with the students. You will also find that many universities offer an online portal where you can post jobs and search resumes.

Many of the top schools participate in (or host their own) annual career fairs in early spring, and these events offer an excellent opportunity to meet and interview the most qualified candidates. Even if they do not host dedicated career fairs, most industry organizations have websites where you can post opportunities and review student resumes. These include:

- NAPFA: <https://www.napfa.org/careers/opportunities>
- FPA: <https://www.financialplanningassociation.org/practice-support/job-board>

Industry-specific conferences and events are another excellent resource for locating top talent. Charles Schwab invites a wide range of students from CFP Board-registered institutions to attend their annual IMPACT® conference each fall. The FPA Annual Conference, as the largest independent gathering of financial professionals, has also historically been a magnet for students looking to network with a broad range of firms. Many of the national and regional conferences will invite scholarship winners to attend, which is another excellent source for potential candidates.

Finally, if you don't have a dedicated financial planning program near you, contact the program directors of your local college or university business or finance departments. Many of these schools offer portfolio management, finance, or some sort of financial planning classes, even if they do not have full-time degree programs. There are highly-qualified students out there who might have a keen interest in an opportunity with your firm – if they only knew that you were looking.

Choosing the Right Candidate

Recruiting must be constant. The best candidates are often snapped up quickly, so start putting out feelers at least four to six months in advance of the program's start date. The more time you give yourself, the more options you will have, and the more opportunities you will have to assess their fit.

When choosing an intern, just like a new full-time hire, you want to make sure that the people you select have the integrity and personality to fit in your office and culture. Your confidence in their ability to respect your client's privacy and your office environment is important.

Next, make sure that you are intentional in creating the job description. You want it to be a document that accurately reflects the true scope of duties that will be performed and the skills, experience, and personality that will be most successful in achieving those goals. This will be your primary tool in attracting candidates, so you want to make sure it is attracting the most qualified ones. Draft something similar to the one you have for what a paraplanner or associate position does in your firm. You want to give the intern a flavor for what their full-time career will be like early on, and thus, their experience should mirror that of newer, less experienced advisors in their first years.

If you are meeting candidates at a career fair organized by a school or industry association, you should request resumes be submitted well in advance of the event, so that you have ample time to review them in advance and identify the individuals with whom you wish to speak. Most of these events will allow the students to sign up for specific interview time slots.

Develop a set of "hard" and "soft" criteria to use in evaluating applicants. Ideally, you will want candidates who have educational experience in the financial planning field, exposure to a professional setting, and have shown initiative through community service, or extracurricular activities. For softer criteria, look at existing employee performance evaluation criteria to identify questions for intern interviews. If possible, involve your associate planner or other team members in the interview process. During the scheduled time together, in addition to questioning the student's technical knowledge, observe their ability to demonstrate professionalism and show their personality. In short, conduct the intern interview process as you would any other hire.

If you are meeting with prospective interns outside of an organized career day, plan to schedule an initial 15–20 minute phone interview. This is an excellent opportunity to evaluate candidates' soft skills and gather a sense of their understanding of the program. After the phone interviews, select the top candidates for in-person meetings. It is important to ask similar questions of each candidate to have appropriate comparisons when making your decision.

I encourage all of the students and new planners I encounter to try and secure at least two internships while in college. This gives them a glimpse of what really goes on inside a financial planning firm and should solidify whether or not they want to pursue financial planning as a career. If they have multiple internship experiences, it increases their chances of finding the right firm type, fee structure, and service model, thus increasing their likelihood of success in the industry long-term.

Frankly, most of the clients I represent won't consider a candidate I present to them unless they have done at least one internship in financial planning. Doing an internship shows a potential employer that you are serious about your career and have at least a base level of knowledge about the inner workings of an RIA firm. The candidates who complete multiple experiences clearly stand out over those who have not and their opportunities in the permanent position market are more plentiful.

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Remember, this interview isn't just about students impressing you. Make sure you impress them as well. One of our prior interns to whom we subsequently offered a full-time position appreciated that a significant portion of his initial interview was focused on learning about his needs and career plans rather than just trying to sell the firm. We've been told that, for example, the clincher for some past interns in taking our position over others was being able to attend a Happy Hour with the partners after the interview. In those cases, the interviewees felt welcomed and easily clicked with their personalities. These are relatable, rather than predictably formal, experiences where candidates can truly feel and act like themselves.

Finally, it is important to establish and communicate to candidates the anticipated timeline for this process, as the best students will be in line for other opportunities. If your program is due to start in June for a summer session, then your recruiting program should begin in the fall and be completed with offer letters sent by early April.

Onboarding

Typically, an intern only stays with a firm for a period of two to three months. There is a lot that they will be expected to learn within that brief window, so it is vital to have a detailed onboarding schedule before your new recruits come on board.

A good starting point is to review the onboarding process you (hopefully) have in place for new full-time hires and see how it can be streamlined and accelerated to fit the seasonal associate program. You don't want to overwhelm them with too much all at once, but you do want them to be able to hit the ground running.

With that in mind, here are a few lessons we have learned over the years:

- Give thought to what skills your interns will need to learn first (generally your key software tools), what skills build on each other, and what can be filled in at a later date. This will ensure that the training follows a logical progression.
- Maintain an archive of presentations that introduce your key software applications and processes. This ensures you are covering all the key points and provides a reference document that can be referred to as needed.
- Follow up these instructional presentations with hands-on training so that interns can put their new skills into practice while the information is still fresh in their minds.
- Once the necessary technical skills are in place, your training should focus on the core aspects of the position: meeting preparation, post-meeting follow-up, and paperwork processing.
- Interns become much more invested in their work once they can attach a face and a story to the paperwork, so plan to have them sitting in client meetings early on in the program. This may typically start in week three.
- Throughout training put an emphasis on how each component of the intern's role affects and enhances the client's experience. Understanding the background will greatly aid your seasonal associates in retaining what they have learned and adhering to established firm processes.
- Don't forget to make sure they are having fun, which brings us to...

OFFICE CULTURE ONBOARDING

In speaking with past summer associates about their experiences, a recurring theme is "I really enjoyed the office culture." Interns are only with your firm for a short time and are typically at a different stage of life than the rest of your team, so it can be easy to focus on their technical training to the exclusion of the more social aspects of your firm's culture, which can be just as important.

We emphasize the importance of culture right from the start. At each of our recruiting events, we invite the candidates to join us for a happy hour, both to get to know more about them in a less formal setting and to give them a taste of what our firm's culture is like. Interns have reported that this practice allowed them to feel welcomed, begin to develop relationships early in the process, and take a break in an otherwise stressful process.

As with technical onboarding, having an intentional plan for office culture onboarding from the beginning is crucial. When things get busy, it is easy for less client-focused commitments to get pushed to the back burner. By committing to a fixed schedule of social activities at the outset, you will be more likely to adhere to it and to

receive buy-in from the rest of your team. What we have found to be most successful is a welcome lunch on the first day, regular monthly happy hours, a day-long, off-site summer social (think Escape Room, go-karts, winery tour, miniature golf), and the occasional morning bagel delivery or late afternoon ice cream break.

Bonding during designated social times is great, but the reality is non-social time will make up most of the intern's experience, so it is important to make sure to practice team inclusiveness throughout the workday as well. As previously mentioned, it is beneficial to hire two (or more!) interns if possible as sharing the experience with a peer is consistently ranked as one of the top features of our program. It allows the interns to collaborate on tasks and share insights on the experience.

Additionally, we devise a schedule at the start of the program that ensures each intern will spend some time working with many advisors in the firm. Exposure to different meeting styles, financial planning approaches, and work habits is invaluable to their growth in the profession. We also make it a point to welcome the interns into our weekly all-team meetings, as well as both Financial Planning and Investment Committee meetings, so that they can be exposed to the internal workings of the firm and get a better sense of everyone's role.

Why go to all this effort? In addition to making the experience as valuable and engaging as possible for the interns, former interns are ambassadors out in the community – if they have a great experience, they are going to be much more likely to promote your firm to their fellow students (who may be future associates), professors, networking contacts, and even friends and family who could someday be potential clients. It is part of our long-term human capital strategy to attract the best and the brightest.

Maximizing Intern Potential

Treat your interns like employees – you must give them real responsibility if they are going to have a meaningful experience (and generate real value for your firm).

The primary goal for the program should be full immersion of the interns in all aspects of the client-facing side of business. Over the course of the summer, interns are trained in meeting preparation and follow-up so that by the end of the summer they are performing most of the tasks of an Associate Advisor. This substantive work is what interns will remember and use to judge the success of the program and their experience. Remember that they will almost certainly compare their experience at your firm with that of their friends, and you want to make sure that your intern's experience outshines the others.

Once you have finalized the number of interns you plan to hire, meet and discuss what responsibilities each advisor and colleague will have in training the interns. Task as many people as possible with some aspect of training, including the various technologies the intern will need to learn, professional skills (such as telephone etiquette and client meeting protocol), your firm's vision and strategy, your client value proposition, and an introduction to your internal committees and processes.

Break the job into two different roles: supporting your paraplanners or associate advisors, and managing a project of their own.

The primary role of supporting the paraplanner/associate advisor includes assisting with:

- Preparation for client meetings - data gathering, compiling performance reports, rebalancing recommendations, and other due diligence related to a client's investments or financial situation.
- Assisting during client meetings - taking comprehensive and detailed notes. This gives the intern a feel for the responsibilities of an entry-level type of position. The goal is for the intern to be doing as many of the associate advisor's job duties as possible by the end of the summer. It is also a great opportunity for less-experienced full-time advisors to begin developing their mentoring and leadership skills by supervising much of the preparation for client meetings and the intern's workload. The leveraging of time can be significant after the intern has learned your firm's processes and planning methods.
- Paperwork - preparing and submitting custodian forms for new accounts, beneficiary designations, IRA distributions, and the like.

By being an active participant throughout the entire planning process - preparing materials for a meeting, observing how those materials are presented, and understanding how an advisor interacts with his or her clients - the intern is exposed to how the different elements come together as part of the bigger picture, and this will give them crucial insight into their future career. It is also useful to allow the interns to see not only the wide breadth of topics discussed, but to observe both clients who are new to your firm and those who have been with you for decades.

Some advisors experience trepidation introducing an intern to their clients but, if handled with sensitivity, it can be beneficial for all parties. First and foremost, be sure your clients are comfortable having the intern in their meetings.

Ask the client for permission in advance and set expectations with the intern that they are not in the meeting to participate; instead, they should be a silent observer. Of course, should a client initiate conversation with the intern, encourage some small talk and view it as an opportunity for them to experience a professional interaction in a client setting. If you are not comfortable having an intern in client meetings, there are other ways to provide

the opportunity for client interaction, such as answering phone calls, greeting them in your reception area upon arrival, and drafting communications to be sent to clients. Our firm has had very few clients object to the presence of an intern over the years, and most welcome the opportunity to get to know a little about them.

In previous industry benchmarking surveys run by organizations like Charles Schwab and Investment News, it was revealed that about half of RIAs ask interns to perform clerical tasks and data gathering, investment research, and client meeting prep. But only a small percentage reported that they allowed their interns to participate in client meetings. It is our strong belief that offering this opportunity to students will set your firm apart as one of the top programs, and one more likely to attract the top talent as a post-internship full-time hire.

The second role of the intern is to take the lead on, or participate in, firm projects related to clients. For example, having an intern take a lead role in some of your due diligence on investments might be a project that would be helpful to you and interesting for the intern. Or, perhaps have an intern verify and confirm all the client IRA, 401(k), and life insurance beneficiary designations. Interns have also worked on projects related to long-term care insurance and the integration of new risk-assessment tools for clients. Prior to the start of an intern's tenure, taking time as a firm to develop a list of five to 10 such projects will lead to fewer worries about keeping them busy during their time with you. Again, the projects are there for the interns to have as a fallback if there is a slow week, but their priority should be client meeting preparation.

Just as you expect your interns to participate in the shared workload of the firm, you should also expect their participation in internal meetings. If you have periodic financial planning and investment committee meetings, allow the interns not only to observe but also help prepare for, participate in, and sometimes present during these internal team meetings. Part of knowing what it means to be an advisor is to understand how your firm determines what advice to give to clients. You want to also provide them with insight into the business of financial planning. Therefore, involve them in your weekly staff meetings.

This also applies to long-term strategy meetings and other discussions related to running your business. This involvement shows them the owner's mentality necessary in our profession before their careers truly begin. Our experience has shown that seasonal associates value being included in these types of meetings, which usually exceed any pre-set expectations they have about their internship.

As the program draws to a close, set aside time for each of the interns to sit down with a member of your team for an exit interview. As with the hiring process, this gives the interns the same rights as full-time staff leaving the firm. The exit interview is an opportunity for the intern, the manager, and the staff to share insights, constructive criticism, and feedback on the program. Use this feedback from students to adjust your program and improve it.

BEST PRACTICES

- If possible, hire multiple interns per season. This gives them peers with whom to learn , split responsibilities, and share the experience.
- Assign one team member to each intern to serve as their "lead" for the summer. The lead should schedule weekly check-ins to review what was accomplished the previous week, plans for the current week, and the status of ongoing projects. Use these check-ins as an opportunity early in the program to address any concerns you may have. This feedback gives the interns time to modify their performance.
- After the interns arrive, meet with them one-on-one to determine if they have any special skills or interests (e.g., creating presentations) that they had not previously mentioned. This will allow you to select projects that will fully engage them and make the best use of their individual strengths.
- Dedicate the first week or two to intensive training on firm culture, standard processes, and all necessary technologies. Ensure that continual hands-on training is provided for each of the relevant technologies.
- Schedule time for each intern to shadow many lead and associate advisors so that they can experience and learn from different work styles and approaches to client interaction.
- Include interns in staff meetings, lunches, happy hours, and social events to assist them in developing a better understanding of the firm culture and building stronger relationships with fellow team members.

- Conduct an exit interview to solicit feedback on how to modify the program going forward. Gather input from all team members to provide interns with a complete assessment of their performance to guide them in progressing to the next stage of their career.

Compensation

To pay or not to pay, that is the question.

We believe that the answer is yes, you **ABSOLUTELY** should financially compensate your interns.

REASON NUMBER ONE: You will attract more, and more highly-qualified candidates. Additionally, some programs require that interns be paid to receive credit toward graduation.

REASON NUMBER TWO: Paid interns are happier, more motivated, and more engaged in their work. By compensating your interns, you can expect a higher quality of work, which is crucial if your goal is for them to be producing work at the level of an associate advisor by the end of the summer. Additionally, projects completed during the internship remain the property of your firm and can be used as an ongoing resource.

REASON NUMBER THREE: Paid interns may have a greater chance of finding full-time employment after graduation, and of receiving a higher starting salary. According to the National Association of Colleges and Employers, “Class of 2021 graduating seniors reported receiving an average of 0.83 job offers. Meanwhile, paid interns received an average of 1.12 job offers, unpaid interns received 0.85 offers, and those who had no internship experience received 0.64 offers.”

Typical annual hourly compensation for interns ranges by region. Find out what those ranges are and remember that to be competitive in hiring, you must be competitive in compensation.

In addition to a competitive hourly wage, many companies offer interns flexible work schedules and other perks, such as networking opportunities, skills training, and participation in local events. Most interns will not be eligible for your health insurance program, 401(k), or other benefits, but you should confirm this in your plan documents, and update accordingly.

In conclusion, you might be able to rationalize not paying interns, but our practice is to pay them.

Final Thoughts

Working with interns is a time intensive endeavor. A firm just starting an internship program must be willing to invest the time to recruit, train, and continually give projects and feedback. However, it's worth the effort as interns can and will perform valuable work for the firm, if deployed appropriately. The key is to strike the right balance between work of value primarily to the firm, work that serves both the firm and the learning needs of the intern, and pure mentorship.

While an internship program is inherently temporary in nature, it does not mean it should end with a permanent break. Your intern alumni base will serve as a valuable resource in the years to come. Make a point to share your intern alums with your broader network to help them with future employment opportunities. We all know that the financial planning community is tightly knit. This creates a unique opportunity to promote and build our next generation of advisors.

By the same token, past interns will become ambassadors for your firm within the profession, and an invaluable source for future employee referrals. We have had interns in our program who would not have known about our firm if not for the enthusiastic praise our alums provided. Most importantly, when your company is set to hire new full-time employees, as I have mentioned before, your pool of former interns will provide an abundance of "pre-vetted" candidates.

Over the years, we have found that the most important aspect of a summer internship program is to give students truly meaningful responsibilities within our firm. Trust them and challenge them. The rewards of an effective internship program greatly outweigh the associated risks and costs, allowing you to not only to utilize and reward capable talent, but also to give back to our profession.

About Cerity Partners

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Learn more at ceritypartners.com.



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