Accredited Retirement Advisor Exam Blueprint

Task 1: Social Security
Knowledge of:
a. retirement benefit
b. Social Security Disability
c. survivor benefits
d. eligibility
e. computation of benefits
f. penalty for earned income
g. divorced and widowed spouses
Task 2: Medicare
Knowledge of:
a. eligibility
b. enrollment
Task 3: Medicaid
Knowledge of:
a. eligibility
b. gifts
Task 4: Veteran Benefits
Knowledge of:
a. eligibility
b. Benefits available
Task 5: Long Term care
Knowledge of:
a. LTC insurance
b. Medicare Expenses
Task 6: Self Employment Tax
Knowledge of:
a. Tools for reducing S/E tax
b. Tools for increasing S/E tax to maintain benefits
Task 7: Business Entities

Knowledge of:
a. Planning Opportunities with S Corps
Task 8: Retirement Plans
Knowledge of:
a. Goals, objective & assumptions
b. Types of plans
c. Calculating max contribution
d. Premature Distribution
e. Periodic payments
f. Rollovers
g. Calculating RMD
h. RMD - beginning date
i. Beneficiary Designation
Task 9: Preserve Residence
Knowledge of:
a. Home sale exclusion
b. Reverse mortgages
Task 10: *Descendants Find Tax Return*
Knowledge of:
a. Responsibility for Final Return
b. Filing Status exemptions
c. Income
d. Deductions
e. IRD
Task 11: Basic of Estates, Trusts & Fiduciary Accounting
Knowledge of:
a. Governing Instruments - wills, trusts
b. Duties of Pers Rep
Task 12: Income Taxation of Estates and Trusts
Knowledge of:
a. Tax filing requirements
b. Reportable income
c. Allocation of income between decedent estate

d. Deductions
e. Prep of Form 1041
Task 13: Federal Gift Tax
Knowledge of:
a. Overview
b. Gift - splitting
c. Preparation of gift tax returns (709)
Task 14: Federal Estate Tax Returns
Knowledge of:
a. Valuation of Estate
b. Deductions from gross estate
c. Prep of Form 706
Task 15: Ethics & Professional in Serving Aging Clients
Knowledge of:
a. Determine who is the client
b. Dealing with client with diminished capacity
c. Protecting clients with diminished capacity
d. Potential Conflicts of Interest
e. Confidentiality Issues
f. Ethics & professional practices
Task 16: Tools of Estate Planning
Knowledge of:
a. Marital deduction QTIP trust
b. Valuation Discounts