

**FOR IMMEDIATE RELEASE:**

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**Institute of Business & Finance Announces a New CIS™ Designee**

**San Diego, CA, August 2, 2014** - The Institute of Business & Finance (IBF) recently awarded **Joyce Blonskij** with the only nationally recognized retirement designation, CIS™ (Certified Income Specialist™). This graduate-level designation is conferred upon candidates who complete a one-year educational program focusing on fixed-income instruments, retirement and financial planning, taxes, Social Security, withdrawal plans, stretch IRAs, and reverse mortgages.

CIS™ certification requires mastery of Medicare, income taxes, fixing any income shortfall, home health care, reverse mortgages, surviving a bear market, plus accumulation and distribution concerns. According to IBF, “Members of the financial services community are taught how to help their clients accumulate assets. What has always been missing is comprehensive and unbiased information as to how to turn assets into reliable income. The CIS™ program addresses these issues and provides the answers.”

The student must pass three comprehensive exams, complete a written case study as well as adhere to the *IBF Code of Ethics* and *IBF Standards of Practice* as well as fulfill annual continuing education requirements. The CIS™ designation is designed for brokers and advisors who have clients that are seeking current income.

**ABOUT THE INSTITUTE OF BUSINESS & FINANCE** – Founded in 1988, IBF is a non-profit provider of financial education and designations to members of the financial services industry. IBF is the fourth oldest provider of financial certification marks in the United States. In 1988, IBF launched its first certification program, CFS® (Certified Fund Specialist®). Today IBF offers four additional financial designation programs: CAS® (Certified Annuity Specialist®), CES™ (Certified Estate and Trust Specialist™), CIS™ (Certified Income Specialist™) and CTS™ (Certified Tax Specialist™).

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