

**FOR IMMEDIATE RELEASE:**

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

**San Diego, CA, August 10, 2015** - The Institute of Business & Finance (IBF) recently awarded **Joyce Blonskij** with the estate planning designation, CES™ (Certified Estate and Trust Specialist™). This graduate-level designation is conferred upon candidates who complete a 135+ hour educational program focusing on trusts, wills, probate, retirement benefits, caring for children, and what should be done after the death of a loved one. Over \$50 trillion is expected to pass from one generation to another during the next half century.

CES™ certification requires mastery of different types of trusts, ownership rules, disinheritance, probate, pay-on-death accounts, insurance, spousal restrictions, special needs, conservatorships, and managing assets. According to IBF, “There are a large number of estate planning books and courses offered. The CES™ program one of the only courses that covers all aspects of estate planning including what needs to be done after death.”

The student must pass three comprehensive exams and 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 CES™ program is designed for brokers and advisors who have clients in their 60s or older as well as those who may be providing care to an aging relative.

**Joyce Blonskij, Financial Advisor, CIS™ & Best-Selling Author of: OWN THE CLOUDS  
President of: Blonskij Financial Services, Inc.**

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**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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