



## **Gray Peckham Earns Prestigious Retirement Income Certified Professional® (RICP®) Designation**

**Milford, Conn. — March 2026** — TMB Financial Solutions is proud to announce that Gray Peckham, a Financial Advisor offering investment and insurance services through Osaic Institutions, Inc. has earned the Retirement Income Certified Professional® (RICP®) designation, demonstrating advanced expertise in the increasingly critical field of retirement income planning.

Awarded by The American College of Financial Services, the RICP® designation is recognized across the financial services industry as a mark of excellence. It signifies a high level of applied knowledge in key areas of retirement planning, including income strategies, life insurance, wealth transfer and distribution planning, Social Security optimization, business succession planning, and long-term care preparedness.

“As the population ages and retirement planning grows more complex, Americans need specialized guidance tailored to their unique circumstances,” said Peckham. “The RICP® has prepared me to engage clients in some of the most important financial conversations of their lives and to help them achieve confidence in their retirement future.”

Jorge Santiago, President & CEO of The Milford Bank, added, “Through the RICP® program, Gray joins a select group of financial professionals who have demonstrated a deep commitment to retirement income planning. His expertise enhances the strong value we provide to our clients and our community.”

TMB Financial Solutions (TMBFS) is a trade name used by The Milford Bank in making investment and insurance products and services available through Osaic Institutions, Inc. While the bank itself provides traditional banking services, investment and advisory services are offered separately through Osaic Institutions. TMB Financial Solutions shares The Milford Bank's commitment to serving customers through every stage of their financial lives.

RICP® professionals are educated through The American College of Financial Services, an accredited institution with nearly a century of academic leadership. The College is dedicated to delivering applied financial knowledge, fostering lifelong learning, and promoting ethical standards for the benefit of the broader society.

Investment and insurance products and services are offered through Osaic Institutions, Inc., Member FINRA/SIPC. TMB Financial Solutions is a trade name of The Milford Bank. Osaic Institutions and The Milford bank are not affiliated. Products and services made available through Osaic Institutions are not insured by the FDIC/NCUA or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank, bank affiliate, credit union, or credit union affiliate. These products are subject to investment risk, including the possible loss of value.