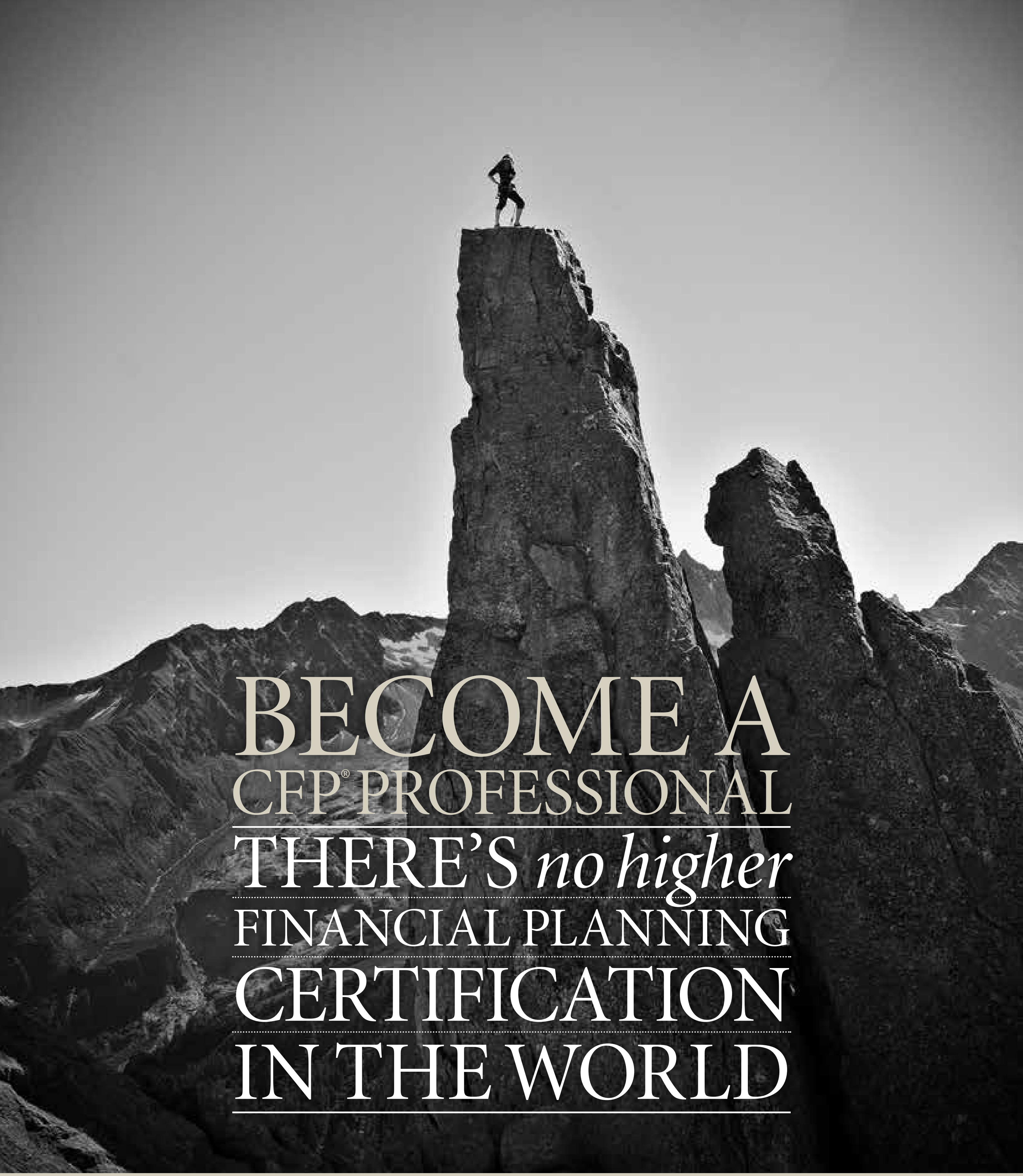

BECOME A CFP® PROFESSIONAL

THERE'S *no higher* FINANCIAL PLANNING CERTIFICATION IN THE WORLD

FINANCIAL PLANNING
ASSOCIATION *of* AUSTRALIA

THE CERTIFIED FINANCIAL PLANNER® DESIGNATION IS *the highest* DESIGNATION FOR FINANCIAL PLANNERS GLOBALLY. AS A CFP PROFESSIONAL, YOU JOIN A GROWING COMMUNITY OF *over 5,500* CFP PROFESSIONALS IN AUSTRALIA AND 150,000 GLOBALLY

Your commitment to a world-class professional code and best practice financial planning places you at the forefront of a growing profession.

The Financial Planning Association of Australia (FPA) is the premium professional association for financial planners in Australia and the only association licensed to deliver and administer the CFP® designation.

ABOUT CFP® CERTIFICATION

THE CFP MARK REPRESENTS A SYMBOL OF TRUST AND MARK OF EXCELLENCE. TO YOUR CLIENTS, IT WILL PROVIDE REASSURANCE THAT YOU WORK TO THE HIGHEST PROFESSIONAL AND ETHICAL STANDARDS, ALWAYS PUTTING THEIR INTERESTS FIRST.

Be recognised as a best-of-breed Financial Planner

The FPA invests heavily in promoting the value of financial advice from a CFP professional. As more and more Australians know where to look for high quality advice, your designation will become your platform for a sustainable financial planning career.

Future-proof your advice

The FPA Code of Professional Practice represents a world-class professional framework and standards that go far higher than those set by regulators. By default, adherence to our Code provides you with ability to self-regulate and 'de-risk' your advice.

Shape the future of your profession

The FPA is a respected voice with Government and other key stakeholders. As a CFP practitioner member, you will have voting rights and countless channels whereby you can help us shape the future of your profession. This is your time to shine.

Secure your professional dividend

Your CFP designation will literally open doors. Statistics show that consumers will pay 28% more for financial advice by a CFP* and 75% of employers said they would pay up to $40,000 pa more for financial planners with the CFP designation.** And if you decide to work abroad, your designation goes with you. CFP certification is recognised in 24 countries.

* Investment Trends Advice and Limited Report, Aug 2012.
** Investment Trends FPA Professional Dividend Report, Sept 2012.

ABOUT THE PROGRAM

A MODERN DAY PROGRAM FOR FINANCIAL PLANNING – TODAY AND TOMORROW

The CFP® Certification Program is unlike any other. Each and every unit has been designed by some of Australia's most respected and experienced financial planners and academics. The content has been developed and is regularly updated, to ensure it remains relevant to current financial planning practice and the ever changing world of legislation. It will also empower you with modern and thought-provoking strategies to help you deliver leading edge advice to your clients.

During the program, you'll be assessed on your competencies, knowledge and capabilities as a professional. The successful completion of the program demonstrates that you have met technical competency and exceptionally high standards across the 4Es set by the international Financial Planning Standards Board – Ethics, Education, Experience and Examination.

Program structure

The full CFP Certification Program is split across five units and covers three core components of Education, Examination and Experience. Each unit is designed to advance your existing knowledge and expertise, and ensure you meet the standards of excellence required for the designation.

Many students are in full-time employment and busy with family commitments, therefore we structure the program in a way that provides you flexibility and freedom. The annual program intake includes two semesters and a summer semester. We recommend enrolling into one unit per semester, so that you can manage your study time around your existing commitments. Typically, the program takes 2–3 years to complete.

Your completion of the program will be recognised by major Universities around Australia, providing you with advanced standing in relevant Master programs.

EDUCATION COMPONENT
Units CFP 1 – CFP 4

CFP 1: FPA Professionalism
CFP 2: Applied Strategies 1
CFP 3: Applied Strategies 2
CFP 4: Investment Strategies

Exemptions may apply
for CFP 2-4

EXAMINATION COMPONENT
CFP Certification Assessment

- Financial Plan case study
- Supervised client meetings
- Three hour multiple choice exam
- Detailed experience analysis

Program outline

UNIT	OUTLINE
CFP 1 **FPA Professionalism**	CFP 1 provides you with the 'building blocks' to best practice financial planning and world class professional standards. As such, this unit is compulsory for all students. **TOPIC 1:** Ethics and Ethical Decision Making **TOPIC 2:** Professional Practice **TOPIC 3:** Professional Responsibility **TOPIC 4:** Professional Accountability
CFP 2 **Applied Strategies 1**	CFP 2 is the first of three units on strategy development, a fundamental part of your role as a financial planner. You will learn to develop integrated strategies for each client and formulate recommendations based on their personal circumstances. **TOPIC 1:** Introduction to Strategy Development **TOPIC 2:** Applied Structures **TOPIC 3:** Risk Management Strategies **TOPIC 4:** Debt Management Strategies **TOPIC 5:** Salary Packaging Strategies
CFP 3 **Applied Strategies 2**	CFP 3 builds on learnings from CFP 2, with a focus on strategy development relating to leaving the workforce. Whilst the unit covers superannuation and estate planning strategies, you will also cover specific issues relating to clients leaving the workforce, pension and benefit strategies, plus strategies for expatriate clients too. **TOPIC 1:** Leaving the Workforce: Issues and Strategies **TOPIC 2:** Superannuation Strategies **TOPIC 3:** Pension and Benefit Strategies **TOPIC 4:** Estate Planning Strategies **TOPIC 5:** Strategies for Expatriates
CFP 4 **Investment Strategies**	CFP 4 focuses on the development of investment strategies, based on the personal circumstances of your client. The topics within the unit cover a wide range of modern day strategies and the risks and benefits that come with each strategy. **TOPIC 1:** Advice Process to Portfolio Construction **TOPIC 2:** Asset Allocation and Risk **TOPIC 3:** Investment Strategies and Structures **TOPIC 4:** Investment Managers and Products **TOPIC 5:** Alternative Investments **TOPIC 6:** Exchange-traded Funds **TOPIC 7:** Applied Decision Making
CFP Certification Assessment	Successfully completing the CFP Assessment unit will verify that you have mastered the knowledge and practical application required to become an accomplished CFP professional. It comprises a financial plan case study, supervised meetings with clients, three hour multiple choice examination and a detailed record submission of your experience. This unit covers Financial Management, Asset Management, Risk Management, Tax Planning, Retirement Planning and Estate Planning. It can be completed over one semester or one year, to fit around your work and family commitments.

PROGRAM SUPPORT

We listen to our students and capture valuable feedback at the end of each semester, to ensure the CFP Certification program continues to deliver learning excellence and an optimum student experience.

As a student, you will benefit from ongoing learning, assessment and motivational support throughout the entire program. This support includes:

- Comprehensive course material
- Access to data and resources via a university facilitates online subject room
- Webinars to provide assistance with each assessment task
- Access to self supported study groups
- Dedicated subject matter experts to assist you in a chat room
- Worldwide exam facilitation

During the program, you will also have access to a student helpdesk operated by Deakin Prime and a comprehensive suite of tools to ensure you make the most of the support material available.

Program participation

The program is offered by distance education and as such, you can learn at your own pace and structure your study time around your other commitments. Even the webinars are recorded and can be viewed at a later date, if you cannot attend them.

The program typically requires a commitment of 10 hours per week for study, assignment writing and exam preparation. Each assignment is lodged online via the Student Portal. All exams are facilitated worldwide and within 120km of your home address. Each exam is conducted on common dates across the units.

YOUR CFP® PROGRAM PATHWAY

THERE ARE MANY PATHWAYS INTO THE CFP® CERTIFICATION PROGRAM. TALK TO US ABOUT YOUR TAILORED SOLUTION AND FIRST STEP TOWARDS ACHIEVING THE GOLD STANDARD OF FINANCIAL PLANNING.

1 *Ethics*

Become a member of the FPA and sign up to the world class FPA Code of Professional Practice

2 *Education*

An approved degree (exemptions may apply)

OR a financial degree with a Diploma of Financial Planning (or DFS(FP))

OR a non-related degree with an Advanced Diploma of Financial Planning (or ADFS(FP))

OR an Advanced Diploma of Financial Planning (or ADFS(FP)) and working towards your degree

OR 8 subjects from an approved Masters (Graduate Diploma)

3 *Experience*

12 months' experience to enter the program (unless you hold an approved degree)

CFP® CERTIFICATION PROGRAM

What's next?

PRE-ADMISSION

The best way for us to learn about your personal circumstances and get you on the right path, is to start the pre-admission process. Through our pre-admission process, you'll find out more about your personalised pathway. Once successful, your place on the program is guaranteed. To get started, visit *www.fpa.asn.au/cfppathways*

TALK TO US

If you'd prefer to start by asking us more questions about the CFP Certification program, we'd be delighted to help. Simply contact us on 1300 337 301 or email us at *education@fpa.asn.au*

FINANCIAL PLANNING
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