



CERTIFIED FINANCIAL PLANNER^{CM} (CFP^{CM}) 2008 EXAM

Globally recognized as the "**Gold Standard**" in the financial planning and wealth management industries.



Structure of the CFP^{CM} Program

The CFP^{CM} Certification consists of **6 Modules** which lead progressively from AFP^{CM} to AWP^{CM} and ultimately to CFP^{CM}.

Modules in the CFP^{CM} program

Licence or Accreditation Received

Module 1

M1 Foundations in Financial Planning

AFP^{CM} = ASSOCIATE FINANCIAL PLANNER (Introductory Level)

Allows you to recommend general financial planning strategies and advise clients on the appropriate selection and use of various financial products for individuals.

The AFP^{CM} licence does not impose minimum working experience.

Modules 1, 4 and 5

M1 Foundations in Financial Planning
M4 Investment Planning
M5 Retirement Planning

AWP^{CM} = ASSOCIATE WEALTH PLANNER (Intermediate Level)

You will be competent to recommend general financial planning strategies and have key portfolios in retirement planning and wealth accumulation.

The AWP^{CM} licence does not impose minimum working experience.

Modules 1 to 6

M1 Foundations in Financial Planning
M2 Risk Management & Insurance Planning
M3 Tax Planning & Estate Planning
M4 Investment Planning
M5 Retirement Planning
M6 Financial Plan Construction & Professional Responsibilities

CFP^{CM} = CERTIFIED FINANCIAL PLANNER^{CM} (Advanced Level)

Candidates will have completed a process involving the 4Es:

- Education
 - Examination
 - Experience
 - Ethics
- } Practitioners will have demonstrated technical competency, combined significant practical experience, enabling them to write a comprehensive and detailed financial plan for an individual

The CFP^{CM} licence requires minimum 3 years of relevant work experience.

What is the entrance requirement?

- Either a full GCE 'A' Level certificate (i.e. 2 'A's & 2 'O's) or 3 years minimum working experience in any profession
- Must apply to be FPAS members to enroll in the CFP^{CM} program
- Must be aged 18 years and above for those who do not meet the above criteria

Study Options

1) Accelerated CFP^{CM} Program

CFP^{CM} Certification will be conferred upon successful completion of Modules 1 to 6 within an 8-month period instead of the usual 12 to 18 months.

- Ideal for those who wish to embark on their financial planning career as soon as possible (or on the fast track to be a fully certified CFP^{CM} in the shortest possible time frame).
- Also good for those who for one reason or another have stalled in their pursuit of the CFP^{CM} mark.
- Study in a modular and sequential way.
- Each module is conducted over 2 full days.
- Offer Online Tests for students to practice and gauge their knowledge and level of understanding on the topics taught.
- FPAS certification committee will provide candidates a briefing on how to approach the exam.

2) CFP^{CM} Lecture System – most highly recommended mode of study

Students who prefer a comprehensive and structured program within a classroom environment will opt for this interactive and guided approach to studying.

- Students kept on track and are highly motivated to complete coursework in a timely manner.
- Attend 7 or 8 lectures per module, held weekly.
- Attend between 24.5 to 28 hrs of lectures by experienced and practicing professionals.
- Receive a CD with a detailed self-study guide accompanied by supplementary lecture notes.
- Experience a mock examination at the end of each module, followed by a step-by-step review of the desired solution/answer.
- Intensive coaching on key areas of syllabus to gain valuable insight into successful examination techniques.
- Kaplan Financial's lecturers are selected based on their years of experience, relevant expertise, knowledge and commitment to share their practical skills and knowledge.

3) CFP^{CM} Self-Study

This option is available to those who are unable to attend tutorials or who prefer to study independently.

It comprises:

- A CD-Rom.
- Comprehensive self-study guide
 - Useful tips on examination techniques.
 - Preparing a study plan.
 - Review questions at the end of each chapter.
 - Examination-style multiple choice practice questions.

Examination Structure

Modules	Examination Duration	Examination Format
Module 1	3 hrs	95 Multiple Choice Questions
Module 2	3 hrs	95 Multiple Choice Questions
Module 3	3 hrs	95 Multiple Choice Questions
Module 4	3 hrs	95 Multiple Choice Questions
Module 5	3 hrs	95 Multiple Choice Questions
Module 6	Part 1 - 3 hrs Part 2 - 3 hrs	95 Multiple Choice Questions Case Study

* Information is accurate as at time of print.

2008 CFP^{CM} Course Packages/Course Fees*

CFP ^{CM} Education Program STUDY OPTIONS	Lecture System	Self-Study	Accelerated Programme
Module 1	\$700	\$500	\$500
Module 2	\$700	\$500	\$500
Module 3	\$700	\$500	\$500
Module 4	\$700	\$500	\$500
Module 5	\$700	\$500	\$500
Module 6	\$700	\$500	\$500
Total Amount payable for Modules 1 to 6	\$4,200	\$3,000	\$3,000
Discounts applicable for each study option if enrolled in all 6 modules	Pay only \$4,000 provided all 6 modules are completed within 3 exam sittings.	Upgrade to Lecture System for Module 6 at no extra cost. Modules 1 to 5 remain self-study mode.	Not applicable.
Discounts applicable if enrolled in 2 or more modules	10% discount	Not applicable	Not applicable
Discounts applicable for enrollment in Modules 1, 4 & 5 = AWP ^{CM} program	Pay only \$1,900 but all 3 modules must be completed in 2 exam sittings.	Not applicable	Not applicable

* Note: Above fees exclude GST, FPAS membership and examination fees.

Privileges & Grants

**FPAS's Charter/
Corporate Members** will enjoy 20% discount for Lecture System.

**Introduce a Friend
Reward Scheme**
Kaplan Financial Students who recommend their friends (must be new students) to sign up for CFP^{CM} Lecture System will be entitled \$30 discount voucher*.

* Terms and Conditions apply

SDF Grants
SDF Grant is available at \$7 per training hour*. Individuals are encouraged to apply the SDF through their company's HR department.

* Terms and Conditions apply

Exam Preparation class specially designed for students on self-study or who are retaking CFP^{CM} exams are also available. It is priced \$120 per session (excluding GST).

Please contact Kaplan Financial at (65) 6733 1877 or email us at admin@kaplan.com.sg for more details.

CFP^{CM} Program Information

The Financial Planning Association of Singapore (FPAS)

FPAS is a non-profit professional association dedicated to developing and promoting an industry providing unbiased financial advice to the Singaporean public. Since December 1st, 1998, its vision is to ensure that all Singaporeans have access to responsible and appropriate financial planning advice by raising the professional standards of the industry through education and a shared code of ethics.

FPAS is part of a global assembly of financial planning bodies, and a licensee of the Financial Planning Standards Board Ltd., a US-based non-profit organization launched in October 2004 to set standards for and oversee the international CFP^{CM} certification program. As such, FPAS oversees the CERTIFIED FINANCIAL PLANNER^{CM}, ASSOCIATE WEALTH PLANNER and ASSOCIATE FINANCIAL PLANNER licensing process.

What is the CERTIFIED FINANCIAL PLANNER^{CM} CERTIFICATION?

THE CERTIFIED FINANCIAL PLANNER^{CM} (CFP^{CM}) is the most highly sought after designation by professional financial planners worldwide.

As at March 2007, there are 104,976 CFP^{CM} professionals globally and this number is growing rapidly.

Why become CFP^{CM} certified?

- The educated public/consumer is increasingly looking for a financial planner who has demonstrated a commitment to competency.
- Also financial professionals want an established certification that sets them apart in a globally expanding financial planning profession.
- CFP^{CM} certification identifies individuals who have both academic and practical training and who are qualified to provide advice with regard to all aspects of financial planning and to write comprehensive financial plans that meet international standards.
- CFP^{CM} certification is the most prestigious and internationally recognized professional certification for both financial advisors and wealth managers.
- CFP^{CM} mark is labelled as the "GOLD STANDARD" in the financial planning and wealth management industries.
- It is the most highly sought after designation by professional financial planners worldwide.
- CFP^{CM} practitioners are dedicated to the highest level of professionalism.

Who should become CFP^{CM} certified?

- Consumer Bankers, Private Bankers
- Financial, Insurance & Investment Advisors
- Lawyers
- Any individuals who wish to enhance their financial & wealth planning skills
- Individuals seeking career in financial advisory & wealth management



CFP^{CM}, CERTIFIED FINANCIAL PLANNER^{CM}, and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Financial Planning Association of Singapore is the marks licensing authority for the CFP marks in Singapore, through agreement with FPSB.

Students' Insights



" When I was considering a Course provider for CFP^{CM}, I took into account 2 things: namely Course Materials and Tutors. Your Company offered what I was looking for in terms of good course materials which were simple to understand and very thorough. Some of the tutors were very good in delivery and I benefited. Basically, a student's success depends very much on the guidance and dedication from the tutor and in this regard, your Company has the advantage. "

— **Sally Wong**

" With a strong set of course materials, your lecturers always deliver the lessons effectively. They often engage us with many case studies and practical examples, which broaden our understanding. Their dedication in assisting us beyond the study requirement has essentially enhanced our own Financial Knowledge. Plus your strong team of administrators has always given their utmost support whenever we need help. I truly appreciate Kaplan Financial for making CFP^{CM} program an affordable and fulfilling course for me. "

— **Mei Ang**

" I have benefited greatly from the CFP^{CM} program as it broadened my knowledge in wealth management and enhanced my career opportunities. Your Company has top quality study materials coupled with passionate lecturers who are veterans in the financial industry. You definitely have my strong endorsement. "

— **Peter Lam**

" The instructor made the concepts and investment questions easy to understand and this instilled a lot of confidence. The mock exam was also extremely helpful. I did very well in the FPAS examination and passed it in one sitting. "

— **Evelyn Tan**

" The way the lecturers teach Module 6 is an intensive revision using many case studies delivered with a high level of classroom interaction. You gain an in-depth understanding of the complexities of different client circumstances and by applying a structured process, you are able to articulate solutions and make the appropriate recommendations. "

— **Margaret Ang**

Lecturers' Profiles

Christopher TanMBA, B.(Financial Services), CFP^{CM}

M5 M6

Christopher Tan is the Chairman and CEO of Provident Private Limited, a fee-only financial advisory services company. He is often quoted in the local press, as well as financial magazines for his expert opinion on financial matters. Christopher has written 2 books on personal finance matters - the Singapore Master Financial Planning Guide and Estate Planning. Christopher Tan received his Bachelor of Financial Services with honours from the National University of Ireland. He also holds a MBA from University of Warwick and he is also a CFP^{CM} certificant.

Irene Yap

BSc.(Honours), CFA

M4

Irene Yap is a lecturing consultant specializing in economics, investment and finance. She has taught at various training institutions and business schools in Singapore at the undergraduate and postgraduate levels. She has also taught a number of professional courses, including the CFA and the CFP^{CM} certification programs. Previously, Irene spent eight years as an investment strategist and economist at a local bank, with responsibility for global asset allocation. Irene graduated from the National University of Singapore with a B.Soc.Sci. (Hons) specializing in Economics and Statistics. She has been a CFA certificant since 1992.

Roy Chan S.K.

CFA, ChFC, CAM, CPM, CWM

M2

Roy Chan is a Charterholder of Charter Financial Analyst, Charter Financial Consultant, Charter Asset Manager, Charter Portfolio Manager and Charter Wealth Manager. He is also a Member of CFA Institute (USA), CFA Singapore, Society of Financial Services Professionals (Singapore) and a Financial Services Consultant with AIA. He holds a Bachelor of Business Administration from National University of Singapore. Roy commenced his career 19 years ago in the financial field as a Credit Analyst in Citibank. He moved on to join Schroders Investment Management as an Investment Analyst and progressed to be a Portfolio Manager managing funds for Corporations, Insurance, Pension Funds, High-Net-Worth Individuals and Unit Trusts. He then joined a wealthy family group and managed their overseas direct investment. Backed by his years of investment and business experience, Roy set up his own healthcare group in 1999 and has since grown into a chain of leading medical centers in Singapore today.

Ng Khin KweeChFc, B.(Economics), CFP^{CM}

M6

Khin Kwee is currently a Senior Training Manager with AIA. He has taught at the Singapore College of Insurance in the areas of risk management, investment planning and retirement planning. He started his career as an institutional dealer for stocks and shares. He advanced to the local banks such as Keppel and OCBC Securities. In 2002 he conducted workshops for the Stock Exchange of Singapore and wrote MCQ questions for Professional Training Centre. When he worked for the American Express, he constructed and implemented comprehensive financial plans for his clients based on their goals and objectives.

Ng Lye Heng

FRM, B.Bus., MSc.(Applied Economics)

M1

Lye Heng is a CFA Charterholder and a member of Singapore Society of Financial Analysts. He holds a Bachelor of Business from Nanyang Technological University and a Masters of Social Sciences (Applied Economics) from the National University of Singapore. Lye Heng is an authority in the areas of Financial Derivatives Trading, Risk Managing and Product Structuring. He has served as Principal Derivative Trader and Risk Manager for various international banks. Over the years, Lye Heng has also trained extensively in Singapore and overseas. He has trained CFA and CFP^{CM} candidates for the past 8 years.

James Huan

LLB (Honours)

M3

James graduated with a law degree (LLB Honours) from the National University of Singapore in 1999 and was admitted to the Singapore Bar in 2000. He began practice as a corporate lawyer and has since branched into other areas such as Probate and Estate Planning and Business Succession matters. James is a financial consultant with Provident Pte Ltd and regularly conducts talks for various companies and clients on the area of estate planning. He has been quoted in the local press, Channel NewsAsia, as well as various financial magazines for his expert opinion on estate planning matters and he has also co-authored two books - "Singapore Master Financial Planning Guide" and "Estate Planning Made Easy".

Jacinta Loi

B.Acc.(Honours)

M3

Jacinta has over 18 years of experience in the field of taxation. She holds a Bachelor of Accountancy (Honours) and is a Fellow member of the Institute of Certified Public Accountants of Singapore. Formerly a partner in an international accounting firm, Jacinta has extensive experience in assisting companies in structuring employee compensation packages including employee share schemes, overseas assignment benefits and tax equalization policies. These assignments would often involve Singapore tax implications and implications in the various foreign jurisdictions. Her clients included large foreign MNCs headquartered in Singapore. She has also worked with the EDB, IE Singapore on cross border tax issues. The United Nations Conference on Trade & Development engaged her to advise the Mauritius Government on how to attract talent back to Mauritius.



About Kaplan Financial:

- Founded in 1938, Kaplan is one of the largest financial training providers in the USA and is the leading provider for the CFP^{CM} education Program.
- The educational division of the Washington Post Company (listed on the New York Exchange) with an annual turnover of US\$1.4billion.
- Annually Kaplan reaches over 900,000 students around the globe; making it the world's largest companies in the education sector.
- Kaplan Financial is the proud recipient of the Singapore Quality Class (SQC) for Private Education Providers and continues to be the market leader in professional financial certifications such as CFA and ACCA.
- Kaplan Financial Education Centre is an approved and registered training centre with the Ministry of Education.
- Superior and proven study materials and systems to maximize your pass rates and enhance your learning experience.
- Experienced CFP^{CM} lecturers with vast industry experience.
- Established on-line testing system – Kaplan Financial is the first training provider to offer students on-line tests.
- We offer the highest level of commitment and personalized service, both in and out of the classrooms.

Kaplan City Campus

You will uncover the advantages of our learning facilities with 30 lecture rooms, computer and Macintosh labs, an extended and improved library, students' lounge, students' consultation area and on-campus cafe. The campus occupies a total area of 60,000 sq ft spread across three floors.

Visit Kaplan City Campus @ StarHub Centre.

	BUS STOP 1	7, 14, 16, 65, 85, 106, 111, 123, E502, 65M, SN30, NR1, NR2, NR3, NR5, NR6, NR7, NR8, 555, 625, 634
	BUS STOP 2	123, 143, 555, 556, 143M, NR6, NR7, SN30
	TRAIN	SOMERSET STATION - NS23

We build futures one success story at a time



KAPLAN FINANCIAL EDUCATION CENTRE

51 Cuppage Road #02-01 StarHub Centre Singapore 229469
Tel: 6733 1877 Fax: 6733 2977 Web: www.kaplan.com.sg