

# Introduction to CFP<sup>CM</sup> Certification Education and Training



**Institute of Financial Planning**  
CFP<sup>CM</sup> Certification – *Global Excellence in Financial Planning<sup>TM</sup>*

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>CM</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

# Contents

	<b>Page</b>
<b>Welcome</b>	1
<b>The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification</b>	2
<b>The Focused Education Programme Description</b>	3
I.    E – learning package	3
II.   Principles and Practice in Financial Planning Workshop	3
III.  Preparation Day	5
<b>Training routes to CFP<sup>CM</sup> Certification</b>	6
<b>CFP<sup>CM</sup> Certification summary</b>	7

## Appendices

**Appendix I:    The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification Entry Requirements**

**Appendix II:   The Focused Education Programme Fees and Dates**

    Option 1 – E-learning Package

    Option 2 – Principles and Practice of Financial Planning

    Option 3 – Preparation Day

    Option 4 – Principles and Practice of Financial Planning and Preparation Day

**Appendix III:  Workshop & Event Booking Terms & Conditions**

# Welcome

## Helping you achieve the most from your career in Financial Planning



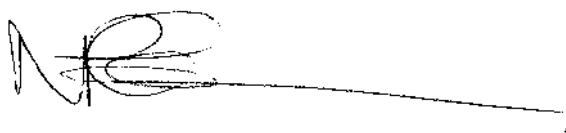
The Institute of Financial Planning (IFP) is the professional body for Financial Planners and Paraplanners. We are proud to be the UK affiliate of Financial Planning Standards Board (FPSB), the international body responsible for licensing CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification around the globe, outside of the USA. The IFP provides a broad range of training opportunities for candidates attempting CFP<sup>CM</sup> certification – the globally recognised standard of excellence in Financial Planning. These are detailed in this guide.

There has never been a more important time to gain qualifications and improve your skills. The Retail Distribution Review (RDR) and the Financial Services Authority (FSA) are raising the bar on qualifications, knowledge and professionalism. Consumers also demand the highest standards from their Financial Planners, and here the CFP<sup>CM</sup> certification is a clear differentiator. Through achieving it, you'll see the significant business benefits of providing a true Financial Planning service, with greater client retention and satisfaction as well as a recurring income stream subsequently underpinning your business. The IFP can help you move to this effective business model.

Becoming a CFP<sup>CM</sup> professional provides a genuine career path. It not only demonstrates your commitment to the highest professional standards and a code of ethics, it's far more than just a qualification; it's a better way of doing business. By providing the foundation for delivering comprehensive financial plans based on your clients' needs and life goals, it helps you to build long term relationships which your clients will value and will be happy to pay for.

This guide looks at the training and development options provided by the IFP for those wishing to become a CFP<sup>CM</sup> professional. Of course, IFP training days and workshops provide stimulating, relevant material to boost Continuing Professional Development (CPD) opportunities and your career development plans too. Why not also take a look at our programme for regional and national conferences and events as well as local branch meetings? I'm sure that you will find them of interest and I know you'll get a great welcome at any of them.

I wish you well as you develop your career as a professional Financial Planner and to becoming a CFP<sup>CM</sup> professional.

A handwritten signature in black ink, appearing to read 'Nick Cann', with a long horizontal line extending to the right.

**Nick Cann CFP<sup>CM</sup>**  
**Chief Executive, IFP**



# CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification

## The Global standard of excellence for professional Financial Planners

CERTIFIED FINANCIAL PLANNER<sup>CM</sup>, CFP<sup>CM</sup> and  marks are international marks representing the highest professional certification globally that can be awarded to a Financial Planner. Over 900 CFP<sup>CM</sup> professionals in the UK are part of this global community of over 126,000 from 23 territories. CFP<sup>CM</sup> certification is an advanced qualification which tests a candidate's ability to apply their detailed knowledge and skills in order to produce an effective financial plan.

Becoming a CFP<sup>CM</sup> professional is not easy. It's a real challenge and that is why CFP<sup>CM</sup> certification is highly respected as an international standard. It is achieved by the completion of a comprehensive financial plan, based on a case study supplied by the IFP Qualification team. You could think of it in the same way as preparing for an undergraduate dissertation and test the application of knowledge. This follows a learning path that has already tested the individual on their technical knowledge. Entry requirements for the CFP<sup>CM</sup> certification are detailed in Appendix I.

There are significant benefits to becoming a CFP<sup>CM</sup> professional. Not only does it recognise personal and practical development but symbolises strong technical knowledge along with the ability and skill to apply this knowledge to client situations and produce effective results. Fundamentally this is what the FSA's Retail Distribution Review is driving towards.

CFP<sup>CM</sup> professionals adhere to a strict code of ethics and practice standards coupled with complying with rigorous CPD requirements to ensure that relevant competence is maintained. It sends the strongest message to clients that CFP<sup>CM</sup> professionals are fully committed to their own professional development and have reached the peak of the Financial Planning profession.

CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification represents the highest global standard in Financial Planning. It also has the added benefit that it is transferable between countries, providing CFP<sup>CM</sup> professionals with a truly globally accepted and recognised qualification.

In 2010, 145 candidates attempted the CFP<sup>CM</sup> certification; one per cent of candidates passed on their first assessment submission, a further 27% passed on the second assessment submission and a further 54% passed on the third assessment submission. In addition, 18% of candidates ran out of time or failed to complete the assessment process. As of 1 January 2011, there have been 1,182 candidates that have passed the CFP<sup>CM</sup> certification through the IFP and over 900 that are currently practicing.

## Certification Renewal

Once gained, your CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification is annually renewable. A renewal fee must be paid each year to the IFP. CFP<sup>CM</sup> professionals are also required to keep details of relevant CPD to ensure that they maintain their competence in line with the standards, and are also required to complete and sign a new declaration to this effect. CFP<sup>CM</sup> professionals are required by the IFP to obtain 75 CPD points per year to maintain competence.


## Complaints Procedure

If you have a complaint about the training workshops or e-learning then please email the Education Director Sue Leech on [suel@financialplanning.org.uk](mailto:suel@financialplanning.org.uk).



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

## Focused Education Programme Description

The IFP's Focused Education Programme combines structured workshops with E-learning and provides support in the form of direct help and guidance from experienced tutors.

### What are the benefits?

- It gives candidates more time to absorb principles and practice and to fine tune their skills ahead of submitting their plan
- Candidates have more time to work on the actual preparation work for their plan
- It provides two full days of structured guidance provided by qualified CFP<sup>CM</sup> professionals.

The Focused Education Programme has been broken down into two key areas: Principles and Practice of Financial Planning and Preparation Day (which includes access to E-Learning platform). To gain maximum benefit from the programme, the IFP recommends that candidates take both parts of the process, however these are not compulsory and each element can be booked separately.

### I. E-Learning Package

Preparing to begin the CFP<sup>CM</sup> certification process can be challenging. Not only do you need the requisite technical knowledge but also the essential planning skills to be able to apply this effectively for the benefits of the underlying client scenario. To help you prepare effectively for the assessment, The IFP provides an online E-Learning programme which is the ideal way to approach the task. Cost effective and user friendly, its modular approach is proving very popular with candidates who find it helps them to understand what is required to successfully prepare a financial plan and submit it for assessment.

### II. Principles and Practice of Financial Planning Workshop

This one day workshop covers the core skills required for a professional Financial Planner to attempt to become a CFP<sup>CM</sup> professional and to create an effective financial plan for clients. It can be used as a stand-alone workshop or as a part of the overall programme. In the latter case, this workshop should be seen as an essential requirement for less experienced planners, although it's also a useful way of revisiting the key elements of the Financial Planning process for all candidates attempting the CFP<sup>CM</sup> certification regardless of experience. The workshop will cover the following areas:

- Six stage Financial Planning process
- Use of financial calculators and Microsoft Excel spread sheets
- Time value of money
- Production of net-worth statements
- Preparation of income and expenditure statements
- Shortfall calculations
- Soft Skills – e.g. communication skills.

Candidates will work through practical examples using case studies and will also have the opportunity to practice some of their skills using role-play.



The IFP recommends that candidates who attend the Principles and Practice of Financial Planning Workshop, especially those who are less experienced, should leave a period of at least three months before attending a Preparation Day. This will allow them to put into practice the skills and techniques learned as part of their ongoing work, and to fine tune those skills before starting their case study.

## Workshop Programme

The day begins with a comprehensive overview and explanation of the **six step Financial Planning process**; core in every planning situation. The key skills that are needed during this process, such as listening and client communication skills, are also practiced.

The use of financial calculators and/or excel spreadsheets is a fundamental requirement for Financial Planners and these are key focus areas during this workshop. Using client scenarios, candidates will learn how to use both financial calculators and Microsoft Excel and complete a variety of time value of money calculations.

Building on the six step Financial Planning process candidates will work through a case study and will review net worth statements and produce a detailed income and expenditure statement. They will also be able to practice shortfall calculations based on a client's given objectives.

## Summary

On completion of this workshop candidates will be able to:

- ✓ Understand the six step Financial Planning process
- ✓ Produce detailed, client specific, net worth statement and income and expenditure statements
- ✓ Recognise the interplay between a client's stated objectives
- ✓ Identify the assumptions that will be required to produce a client-specific plan
- ✓ Produce time value of money calculations using a financial calculator
- ✓ Practice Financial Planning analysis using Microsoft Excel.

**Please note: this workshop does not cover specific product recommendations. If you have previously attended the two day Paraplanner, core skills or foundation workshops you don't need to attend the Principles and Practice workshop unless you would like a "refresher".**

## Entry Requirements for Workshop

- There are no formal qualifications required to enrol on this workshop, however, it is recommended that delegates have achieved a minimum of FPC, Certificate in Financial Planning or CeFA. Ideally, delegates would be studying towards more advanced qualifications such as a Level 4 Diploma.
- There is no set amount of experience required before attending this workshop. Three years' experience of working as an adviser or in the financial services sector is preferable to ensure understanding of issues addressed during the workshop.
- An open mind, a willingness to learn, and numeracy skills are a must.



**9 Points of structured CPD available**



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>INTL</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

### III. Preparation Day

The Preparation Day is a crucial part of the process of preparing a financial plan that meets the standards required to pass. It provides a structure which helps candidates to evaluate their abilities to construct answers within the required Financial Planning case study which meet the stringent CFP<sup>CM</sup> certification standards. It has historically been run as a stand-alone workshop by the IFP with outstanding results. Those who have attended this workshop have had greater success at achieving the CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification as they have a better understanding of what the requirements and mandatory standards are to pass. During the day candidates will work through the various elements of the financial plan and focus on the standards that normally cause candidates most problems.

**The day will be broken down into the following areas:**

- Overview of the actual assessment itself
- Building the financial plan
- Making recommendations.

The workshop will be delivered by qualified CFP<sup>CM</sup> professionals.

For all attendees of the Preparation Day, the IFP provides an online E-Learning programme which is the ideal way to approach the task. Its modular approach is proving very popular with candidates who find it helps them to understand what is required to successfully prepare a financial plan and submit it for assessment.

### Programme

Candidates examine a typical client case study, working in small groups addressing a number of key questions and issues regarding the client's situation. Delegates will be encouraged to construct answers that will meet the standards required for successful completion. Registration to the IFP's E-Learning platform is provided for all candidates, as a guide to the process. This not only explains the CFP<sup>CM</sup> certification process but also highlights the standards required for a successful financial plan. There are also two example case studies and model answers shown.

### Summary

The objectives of the Preparation Day are:

- ✓ To help delegates to understand and be able to meet the assessment standards
- ✓ To enable delegates to practice the preparation of a financial plan.

Following the Preparation Day candidates will be sent full details of their case study, which is to be worked on and submitted as a comprehensive financial plan.



**9 Points of structured CPD available**



# Training routes to CFP<sup>CM</sup> Certification

## Option 1 – E-learning Programme only

This online platform is provided by the IFP. It gives access to a wealth of training information and resources that candidates should use when studying for professional Financial Planning qualifications. The material it contains is directly related to core syllabus material which the qualifications are designed to test. This not only explains the procedure, but also highlights the stringent standards that must be met for a financial plan to successfully meet the assessment criteria. It also contains two example case studies and financial plans.

## Option 2 - Principles and Practice of Financial Planning only

This workshop should be seen as an essential requirement for less experienced planners, although it is also a useful way of revisiting the key elements of the Financial Planning process.

The Principles and Practice of Financial Planning workshop will include a variety of training material as detailed below:

- Principles and Practice in Financial Planning Manual
- Principles and Practice in Financial Planning case study
- Financial Calculator
- The Time Value of Money booklet.

Refreshments and lunch will be provided.

## Option 3 – Preparation Day and E-learning only

It is possible that some candidates who are more experienced within Financial Planning may wish to restrict themselves to the Preparation Day.

This option will include a variety of training material detailed below:

- CFP<sup>CM</sup> Preparation Day Handbook
- Preparation Day case study
- Access to the e-learning platform

Refreshments and lunch will be provided.



## Option 4 – Principles and Practice of Financial Planning, Preparation Day and E-learning

Including the full two day package, all of which is booked in advance, this option also includes one year's registration and access to our E-learning package.

We recommend that when you book the dates for the Principles and Practice of Financial Planning workshop and Preparation Day, that you leave a three month gap between each, with the workshop coming first.

This option will include a variety of training material detailed below:

- Principles and Practice in Financial Planning Manual
- Principles and Practice in Financial Planning case study
- Financial Calculator
- The Time Value of Money booklet
- CFP<sup>CM</sup> Preparation Day Handbook
- Preparation Day case study
- Access to the e-learning platform.

Refreshments and lunch will be provided.

*Please refer to the workshop dates and fees within Appendix II.*

## CFP<sup>CM</sup> Certification SUMMARY

### Focused Education Programme

	OPTION 1	OPTION 2	OPTION 3	OPTION 4
PRINCIPLES AND PRACTICE OF FINANCIAL PLANNING WORKSHOP		X		X
PREPARATION DAY			X	X
ACCESS TO E-LEARNING	X		X	X
<b>COST</b>				
<b>MEMBER RATE</b>	£100.00	£230.00	£250.00	£450.00
<b>NON – MEMBER RATE</b>	£150.00	£345.00	£375.00	£675.00

*Please refer to the workshop dates and fees within Appendix II.*



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>SM</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

## Appendix I

# CFP<sup>CM</sup> Certification - Entry Requirements

## CFP<sup>CM</sup> Certification - Entry Requirements

To be eligible to embark on the process of becoming a CFP<sup>CM</sup> professional there are **three compulsory** criteria which must be met:

1. Have a minimum of three years' experience within financial services
2. Hold a pass in an FSSC / FSA designated "appropriate examination" for advising on packaged products
3. Hold an examination pass in **each** of the following areas:
  - Financial Planning
  - Taxation
  - Advanced Technical Area

### 1. Experience

A minimum of three years' of relevant experience within financial services is required. Examples of the sorts of experience that is acceptable are:

- Working with financial data in job roles such as financial accounts and banking
- Working as a Paraplanner, financial adviser or accountant

Examples of the sorts of experience that are not acceptable are:

- Occupations or experience outside of the financial world or roles that do not involve numeracy work or application of financial knowledge either directly to the public or in training those who come into contact with the public
- Pure supervisory management in banking or motivational training where no financial information is analysed or applied for the benefit of advice to the public.

### 2. Examination Passes

Candidates must hold an examination pass in Financial Planning, Taxation and an Advanced Technical Area. Candidates cannot use the same examination in more than one area.

#### **Financial Planning - one of the following must be held:**

Any of the qualifications listed in the FSA's PS11/01(Appendix E page 11) as meeting the full qualification requirement for *Advising on Packaged Products*.

Visit: [http://www.fsa.gov.uk/pubs/policy/ps11\\_01.pdf](http://www.fsa.gov.uk/pubs/policy/ps11_01.pdf)

#### **Chartered Insurance Institute:**

- FP3 – Identifying and Satisfying Client Needs – Financial Planning Certificate \*
- CF5 – Integrated Financial Planning – Certificate in Financial Planning
- H25 – Holistic Financial Planning – Advanced Financial Planning Certificate \*



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>CM</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

Appendix I

- G20 – Personal Financial Planning – Advanced Financial Planning Certificate \*
- G30 – Business Financial Planning – Advanced Financial Planning Certificate \*
- AF2 – Business Financial Planning – Advanced Diploma in Financial Planning
- AF3 – Pension Planning – Advanced Diploma in Financial Planning
- AF4 – Investment Planning – Advanced Diploma in Financial Planning
- AF5 – Financial Planning Process – Advanced Diploma in Financial Planning
- J08 / R06 – Financial Planning Practice \_ Diploma in Regulated Financial Planning.

**ifs School of Finance:**

- CeFA 3 – Paper 3 of the Certificate for Financial Advisers (taken before Oct 2004) \*
- DipFA - Diploma for Financial Advisers.

**Chartered Institute for Securities and Investment:**

- Paper 3 – Investment Advice Certificate. \*

**Standards International/Chartered Insurance Institute:**

- ISO 22222 – Personal Financial Planning.

**Edexcel / SQA:**

- N/SVQ in Providing Financial Advice.

**Calibrand / Scottish Qualifications Authority**

- Diploma in Professional Financial Advice.

**Taxation – one of the following must be held:**

Any of the qualifications listed as in of FSA's PS11/01(Appendix E page 11) as meeting the full qualification requirement for *Advising on Packaged Products*.

Visit: [http://www.fsa.gov.uk/pubs/policy/ps11\\_01.pdf](http://www.fsa.gov.uk/pubs/policy/ps11_01.pdf)

**Chartered Insurance Institute:**

- J01 – Personal Tax AND J02 – Trusts – Diploma in Financial Planning
- G10 – Taxation and Trusts – Advanced Financial Planning Certificate \*
- AF1 – Personal Tax and Trust Planning – Advanced Diploma in Financial Planning
- R03 – Personal Taxation.

**ifs School of Finance:**

- DipFA - Diploma for Financial Advisers.

**Association of Taxation Technicians:**

- ATT or ATII

\* Qualification that is no longer available to new entrants.

**Advanced Technical Area – one of the following must be held:**

**Chartered Insurance Institute:**

- G20 – Personal Financial Planning – Advanced Financial Planning Certificate \*
- G30 – Business Financial Planning – Advanced Financial Planning Certificate \*
- G60 – Pensions Planning – Advanced Financial Planning Certificate \*
- G70 – Investment Portfolio Management – Advanced Financial Planning Certificate \*



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>INTL</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

- AF2 – Business Financial Planning – Advanced Diploma in Financial Planning
- AF3 – Pension Planning – Advanced Diploma in Financial Planning
- AF4 – Investment Planning – Advanced Diploma in Financial Planning.

**CFA UK:**

- IMC – Investment Management Certificate.

**Chartered Institute for Securities and Investment:**

- Certificate in Investment Management
- MSI(dip) - Diploma of the Securities and Investment Institute.

**CFA Institute:**

- CFA – Chartered Financial Analyst.

**Membership of the following is also accepted as being sufficient in this area:**

- Associate or Fellow of the Faculty/Institute of Actuaries
- Solicitor or Barrister – Law Degree (LLB)
- Associate of the Institute of Chartered Accountants of England and Wales (ACA)
- Associate or Fellow of the Chartered Certified Accountants (ACCA)
- Associate or Fellow of the Institute of Chartered Accountants of Scotland (CA)
- Associate or Fellow of the Pensions Management Institute (APMI/FPMI)

\*Qualification that is no longer available to new entrants.

## Policy on changes to certification requirements

### i. Changes to Requirements

All changes to certification requirements will be published in the Introduction to CFP<sup>CM</sup> Certification booklet, and will be issued as news items in both the next available E-News and the Financial Planner magazine. In the Introduction to CFP<sup>CM</sup> Certification any changes in certification requirements within the previous two years of publication will also be referenced.

### ii. Impact on Certificants

Successful candidates who meet the eligibility requirements may apply to the IFP to become a CFP<sup>CM</sup> professional. The IFP will assess all candidates for CFP<sup>CM</sup> certification against the most current certification requirements with immediate effect from the publication of such changes.

## Candidates who are part-qualified

Candidates may not normally start the CFP<sup>CM</sup> certification process whilst studying to obtain **any** of the qualifications required as stated within the ‘examination passes’ section. Experience shows those embarking on the examination process without the full entry requirements dramatically reduce their chances of passing the CFP<sup>CM</sup> certification. The use of the CFP marks is prohibited until all the entry requirements have been met. It is important to note that you will have a maximum period of two years in which to achieve all of the entry requirements, after which time you will be required to embark on the CFP<sup>CM</sup> certification process again. Requests for waivers to this requirement should be sent in writing to [qualification@financialplanning.org.uk](mailto:qualification@financialplanning.org.uk) with full details of the reasons for the request.



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>SM</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

Appendix I

## Candidates who do not hold the relevant work experience requirements

If you are unsure whether you have the relevant experience or wish to challenge the experience requirements please contact us at the address given in 'Entry Requirement Enquiries' below.

## Candidates who hold qualifications/examinations that are not listed

If you hold an examination or qualification that is not included within any of the above lists and you believe it to be relevant, you may apply for a review by the IFP Qualifications Committee. You will need to fully complete a 'Qualification Review Application' and submit this to the IFP together with the syllabus relevant to your qualification and an administration fee of £20. Please note, if any application is received either incomplete or without these items it will be returned. Candidates should allow between 8 – 12 weeks for a review. A Qualification Review Application can be downloaded from the IFP website and is located within the 'CFP Certification' section under 'Entry Requirements': [www.financialplanning.org.uk/planners](http://www.financialplanning.org.uk/planners)

## Entry Requirement Enquiries:

If you have a specific query about entry requirements for the CFP<sup>CM</sup> certification please contact us by calling the office on 0117 945 2470 or email us at [qualification@financialplanning.org.uk](mailto:qualification@financialplanning.org.uk)



The Institute of Financial Planning Limited.

A company limited by Guarantee. Reg. in England No. 2109630. V.A.T No. 489 2013 33

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and CFP<sup>SM</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB.

Appendix I

## Appendix II

### The Focused Education Programme Fees and Dates

The IFP offers a range of flexible options for candidates to ensure that each candidate can access the combination that's most appropriate to their own individual needs. Candidates taking both parts of the Focused Education Programme will be entitled to a discount compared to the full cost of the individual component parts as shown below.

<b>OPTION 1 – E-learning package</b>		
<b>2011 Fees</b>		
<b>IFP Member Rate</b>	<b>Non-Member Rate</b>	
£100.00	£150.00	
<b>OPTION 2 – Principles and Practice of Financial Planning</b>		
<b>2011 Fees</b>		
	<b>IFP Member Rate</b>	<b>Non-Member Rate</b>
<b>Per Delegate</b>	£230.00	£345.00
<b>Principles and Practice of Financial Planning 2011 Dates*</b>		
05 July - London 1 September - Bristol 1 November - London		
<b>Option 3 – Preparation Day</b>		
<b>2011 Fees</b>		
	<b>IFP Member Rate</b>	<b>Non-Member Rate</b>
<b>Per Delegate</b>	£250.00	£375.00
<b>Preparation Day 2011 Dates*</b>		
26 July - London 14 September - Bristol 25 May – Bristol 22 November - London		
<b>Option 4 – Principles and Practice of Financial Planning and Preparation Day</b>		
<b>2011 Fees and Dates*</b>		
	<b>IFP Member Rate</b>	<b>Non-Member Rate</b>
<b>Per Delegate</b>	£450.00	£675.00
<b>Principles and Practice of Financial Planning Workshop*</b>	<b>Preparation Day*</b>	
05 July - London	25 May - Bristol	
1 September - Bristol	26 July - London	
11 November - London	14 September - Bristol	
	22 November - London	

\*Other venues may be available. Candidates or firms should contact the IFP office by emailing [education@financialplanning.org.uk](mailto:education@financialplanning.org.uk) detailing where you are based and how many people would be interested in embarking on the CFP<sup>CM</sup> certification process. Confirmation of the venue will be sent to delegates a minimum of one week prior to the workshop.



## Appendix III

### Booking Terms & Conditions

These terms and conditions may also apply to other events as advised by the IFP. A copy of this document can be viewed on the IFP website within the 'professional development' section: [www.financialplanning.org.uk/planners](http://www.financialplanning.org.uk/planners)

### Member Rates

These are only applicable to fully paid-up members of the IFP. The relevant membership number should be clearly written on the registration form. All registrations will be checked by the IFP.

### Payment

This is due upon registration by credit/debit card (Amex is not accepted) or by a cheque made payable to 'Institute of Financial Planning'. Bookings made within ten working days of the workshop are at the discretion of the IFP and must be paid for by credit card. No places can be reserved without payment.

### Group Size

Certain workshops (marked with an \*) will take place with a minimum of four and maximum of ten delegates.

**The IFP reserves the right to cancel any workshop which does not achieve the minimum number of participants.**

Delegates will be informed no later than five working days prior to the date of the workshop. In this instance a full refund minus a charge to cover the costs of any materials or a transfer to another workshop will be offered. The IFP will not be liable for any additional expenses incurred by the attendee.

### Sites for Assessment and Training

The IFP will ensure that the sites used for training courses are appropriate for the purpose and for the comfort of delegates.

### IFP Workshop Cancellation

In the unlikely event that the IFP needs to cancel a workshop we will endeavour to notify you as soon as possible before the workshop date.

The IFP reserves the right to cancel or postpone a workshop and in such an event the total liability of the IFP for such a cancellation or postponement shall be limited to a refund of any fee paid by the attendee (minus a charge for any training material as appropriate).



## Attendee Cancellation / Transfer/Substitution Policy

Any cancellation, transfer or substitution **must** be made in writing or by email to the IFP.

### Cancellations

- Cancellations received in writing **more than ten working days before** the workshop/event date will incur a charge of 25% of the total cost of the workshop (plus/including a charge for any training material as appropriate).
- Cancellations received **within five – ten working days** of the workshop/event date will incur a charge of 50% of the total cost of the workshop.
- Cancellations received **within five working days** of the workshop/event date will incur a charge of 100% of the total costs of the workshop.

**Important note:** If an attendee fails to attend a confirmed workshop/event (without prior written cancellation) no refund will be offered. Substitution of one attendee for another will be accepted without charge but must be supported by a fully completed registration form.

### Substitutions

Substitutions of one attendee for another from the same company will be accepted without charge up to five days before the workshop is scheduled to take place. The substitution must be supported by a fully completed registration form. Please notify the IFP as early as possible if this is the case.

### Transfers

Transfers are not generally applicable within workshops and events. Please check with the IFP if you are considering transferring to another workshop or course. Transferring a booking to a different workshop taking place within six months can be done without charge. Notifications of transfers must be made in writing and received at the IFP no later than ten working days prior to the workshop. Notification received after this time will be treated as a cancellation and will be subject to the normal cancellation charges.

**Important note:** If you cancel a re-booked place at any time before the course start date, the total charge for the cancellation and re-booking will be 100% of the total cost of the workshop.

## Workshop Material

Certain workshops will include a variety of training material. Upon cancellation (either by the attendee or the IFP) an appropriate charge for the workshop material may be made as detailed below:

E-Learning Registration member fee	£100.00
E-Learning Registration non-member fee	£150.00
Principles and Practice in Financial Planning Manual	£40.00
Financial Calculator	£45.00



The Institute of Financial Planning Limited.  
A company limited by Guarantee. Reg. in England No.

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER and CFP<sup>INTL</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB. V.A.T No. 489 2013 33

Appendix III

## Liability

The IFP does not accept any liability for any property damage or loss incurred at any time during the workshop. The IFP shall not be liable (whether such liability arises due to negligence, breach of contract, misrepresentation, or for any other reason excluding fraudulent misrepresentation) for any loss of use of any software, data, loss or use of any computer or indirect, consequential loss or damage (including loss or damage suffered by the attendee as a result of an action brought by a third party) even if such loss was reasonably foreseeable or the IFP had been advised of the possibility of the attendee incurring the same.

## Copyright

Copyright relating to any workshop materials provided remains the sole property of the IFP. All training and reference materials and equipment provided by the IFP for use in connection with any workshop are provided for the exclusive use of the named attendee alone and must not be copied in whole or part. All rights in such materials are reserved.

## Non-Discrimination Policy

The IFP complies with all UK and European laws applicable in relation to discrimination on any grounds. Accordingly, the IFP is committed to providing equality of opportunity and fair treatment for all. The IFP will not discriminate on the basis of gender, age, marital status, sexual orientation, ethnic origin, religion, culture or disability in dealing with candidates.

## Data Protection

Any information that you provide to us will be added to our membership database and will be processed in accordance with the Data Protection Act 1998. For further information please email: [enquiries@financialplanning.org.uk](mailto:enquiries@financialplanning.org.uk)

## Registration Process

To book a place at any of the above workshops please complete and return the relevant registration form to:

Workshop Registrations  
Institute of Financial Planning  
Whitefriars Centre  
Lewins Mead  
Bristol  
BS1 2NT  
Or alternatively by fax: 0117 929 2214

**In the event that a workshop or event booking is made, this will be deemed to constitute acceptance by the attendee of these terms and conditions.**



The Institute of Financial Planning Limited.  
A company limited by Guarantee. Reg. in England No.

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER and CFP<sup>®</sup> are certification marks owned outside the U.S. by Financial Planning Standards Board Ltd. Institute of Financial Planning is the marks licensing authority for the CFP marks in the United Kingdom, through agreement with FPSB. V.A.T No. 489 2013 33

Appendix III