



**OUR EXPERTISE STEMS  
FROM OUR EXPERIENCE IN  
FINANCIAL PLANNING**

**PRESENTING  
YOU WITH THE**



**CERTIFICATION  
TRAINING PROGRAMME**

**i ICICI direct**  
Centre for Financial Learning



ICICIdirect Centre for Financial Learning (ICFL) is an initiative of ICICI Securities Limited set up with an objective of simplifying financial knowledge and increasing financial literacy amongst prospective or experienced investors and knowledge seekers. ICFL training programmes are categorised under Investment Education Programmes and Professional Certification & Development Programmes. The repository of domain knowledge includes a host of in-house developed seminars, workshops, certifications and training programmes leading to reputed certifications. These programmes are in the area of Stock Investing, Derivatives, Mutual Funds, Financial Planning, Wealth Management, Corporate Finance, etc.

ICFL is an Authorised Education Partner of Financial Planning Standards Board for CFP<sup>CM</sup> Certification.

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# About CFP<sup>CM</sup> Credentials & FPSB

Rated as Gold Standard in Financial Planning, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> or CFP<sup>CM</sup> is an international certification programme in the lucrative field of financial planning, wealth management and financial advisory services.

As the Indian Financial Industry is transforming and maturing, professional financial planners have become an imminent need. In India, leading industry giants from the financial services sector have been promoting the concept of financial planning among customers and professionals.

**The CERTIFIED FINANCIAL PLANNER<sup>CM</sup> certification programme makes you competent to provide strategic advice with regard to investment, insurance, tax, retirement & estate needs and enables you to plan and fulfil such needs.**

## **CERTIFIED FINANCIAL PLANNER<sup>CM</sup> Certification is:**

- ◆ A mark of quality – the world over
- ◆ Tested for competency, education, examination & work experience
- ◆ Committed to code of ethics & rules of professional conduct
- ◆ The highest level of certification globally in the field of financial planning

## **About FPSB – The Certification Awarding Body**

- It provides a pathway for members to develop the necessary skills & knowledge to become successful financial planners



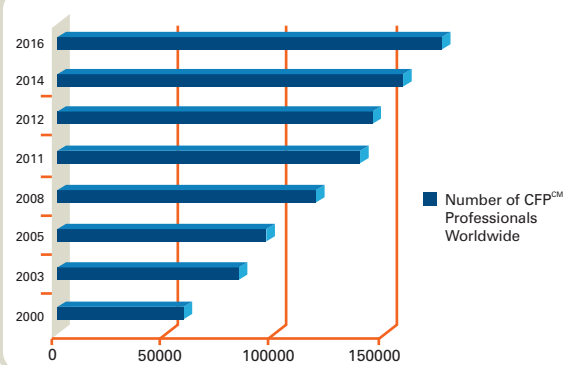
CFP<sup>CM</sup>, Certified Financial Planner<sup>CM</sup> and  are certification marks owned outside the US by Financial Planning Standards Board Ltd.

# Why CFP<sup>CM</sup> Certification?

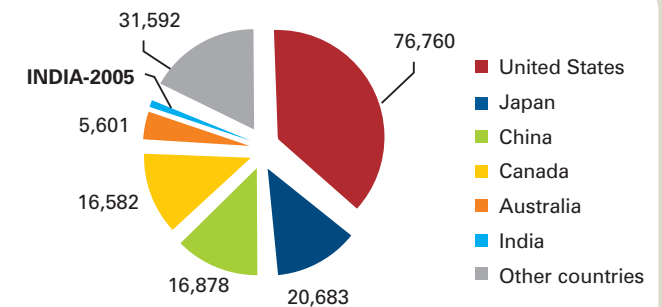
- 1 Supported, recognised by employers engaged in financial planning services, looking for competent and ethical financial planning professionals.
- 2 An industry and employment-oriented certification which is rated as "One of the Best Jobs" by *U.S. News and World Report, 2012*.
- 3 Rated amongst the 'Top 20 Jobs' on the basis of five key areas: Work Environment, Physical Demands, Job Outlook, Income Levels and Stress by *Career Cast in 2014*.
- 4 The most recognised and respected financial planning certification in 25 countries.
- 5 Rated as Gold Standard by *Wall Street Journal in 2006*.
- 6 Ideal for self employment. Financial planners can start their own practice as an entrepreneur.
- 7 Highly sought after certification by BFSI industry as it provides credibility with customers seeking trustworthy assistance.
- 8 Enables qualified individuals to provide clients with a holistic approach to achieving their financial and life goals.



A career in high demand:



CFP<sup>CM</sup> Global Recognition & Demand:



**1,70,101 CFP<sup>CM</sup> Professionals Worldwide**

Source: Financial Planning Standards Board, 2016 Statistics

# Demand for CFP<sup>CM</sup> Professionals

Financial Planning Standards Board Ltd. and its network of member organisations have set a target of 2,50,000 Certified Financial Planner professionals in 40 countries and territories by 2025. Our goal is to make CFP certification the must-have designation for those providing and seeking financial planning advice around the world.

Source: Noel Maye, FPSB CEO

With a growing demand for qualified personal financial planners, **now is the time to become a Certified Financial Planner<sup>CM</sup> professional.**

## In India, CFP<sup>CM</sup> certificants are in demand in the following fields:

- Banking
- Wealth Management Companies
- Stock Broking Firms
- Investment Advisory Services
- Financial Planning Services
- Life and General Insurance
- Accounting and Law Firms
- Asset Management Companies
- Credit Counseling Organisations

## CFP<sup>CM</sup> Certification is suitable for:

- B.Com / M.Com / BMS / BBA / BBI / BAF / BFM
- Other undergraduates / graduates looking for a career in finance
- MBA / CA / CA Inter
- Sub-brokers
- Insurance Advisors
- Banking Professionals
- Mutual Fund Distributors
- Professionals interested to make a fruitful career in finance



# Career Opportunities & Pay Scale

Whether you are pursuing your graduation, seeking to improve your professional status or want to become a practicing financial planner, CFP<sup>CM</sup> certification can open the doors to better opportunities.

Levels	Job profile	Qualification/Experience	Expected Pay (p.a)
Entry	Trainees and executives in Banks, Wealth Managers and Financial Advisory Firms	Pursuing CFP <sup>CM</sup> Certification Education Program + Graduate Fresher	₹2 to 4 Lakhs
Middle	Relationship Managers, Wealth Managers, Financial Planners, Financial Advisors, Investment and Insurance Advisors	Passed CFP <sup>CM</sup> Examination + Work Experience of 1-2 Years	₹4 to 8 Lakhs
Senior	Business Heads, Functional Heads, Specialists, Sr. Planners, Sr. Advisors and Team Leaders	Attained CFP <sup>CM</sup> Certification + Experience of more than 3 years	Above 8 Lakhs

Source: From different market sources



# Pathway to CFP<sup>CM</sup> Certification:

Pathway	Regular
<b>Education</b>	<p>A candidate must be HSC / 12<sup>th</sup> pass at the time of enrolment and has to complete the education criterion, which is passing the following four examinations*:</p> <ol style="list-style-type: none"> <li>1. Risk Analysis &amp; Insurance Planning (Exam 1)</li> <li>2. Retirement Planning &amp; Employee Benefits (Exam 2)</li> <li>3. Investment Planning (Exam 3)</li> <li>4. Tax Planning &amp; Estate Planning (Exam 4)</li> </ol>
<b>Examination</b>	Advanced Financial Planning Exam 5
<b>Experience</b>	<p>Either pre or post CFP<sup>CM</sup> examination</p> <p>Relevant to practice:</p> <ul style="list-style-type: none"> <li>• 1 year supervised or 3 years unsupervised</li> <li>• Within 10 years prior to certification or after passing exam</li> </ul>
<b>Ethics</b>	Signed Declaration for adherence to FPSB Code of Ethics & Rules of Professional Conduct
<b>Certification</b>	Candidate is authorised by FPSB to use CFP <sup>CM</sup> marks.

\* All examinations are facilitated by NSE and conducted online on NCFM platform on NSE's examination centres and other NSE networked sites throughout India.





# The Practical Learning Curriculum

## 1 Introduction to Financial Planning

- Financial Planning Process
- Client Interactions
- Time Value of Money Applications
- Personal Financial Statements
- Cash Flow and Debt Management
- Asset Acquisition
- Education Planning
- Overview of Risk Management
- Investment Planning
- Retirement Planning
- Special Circumstances
- Plan Integration
- Ethics and Business Aspects of Financial Planning

Examination: M.C.Q. type    Duration of Examination: 2 hours

## 2 Risk Analysis and Insurance Planning

- Risk Management and Insurance Decisions in Personal Financial Planning
- Identifying Client's Exposures to Morality, Health, Disability, Property, Liability and Long-term Care Risk is Emphasized
- Selecting the Appropriate Risk Management Technique
- Insurance Pricing
- Various Insurance Policies & Strategies:
  - General Insurance
  - Life Insurance
  - Motor Insurance
  - Medical Insurance
  - Insurance of Business Risk Regulation of Insurance Industry

Examination: M.C.Q. type    Duration of Examination: 2 hours

## 3 Retirement Planning and Employee Benefits

- Retirement Need Analysis Techniques
- Development of Retirement Plans
- Various Retirement Schemes such as:
  - Employees Provident Fund (EPF)
  - Public Provident Fund (PPF)
  - Superannuation Fund
  - Gratuity
  - Other Pension Plans, Post-retirement Counselling

Examination: M.C.Q. type    Duration of Examination: 2 hours

## 4 Investment Planning

- Risk Return Analysis
- Mutual Funds
- Derivatives
- Asset Allocation
- Investment Strategies
- Portfolio Construction & Management
- Regulation of an Investment Advisor

Examination: M.C.Q. type    Duration of Examination: 2 hours

## 5 Tax and Estate Planning

- Tax Planning:**
- Income Tax Computation
  - Capital Gain & Indexation
  - House Property
  - Deductions & Allowances
  - Non Resident Indian Tax Laws
  - Tax Management Techniques

- Estate Planning:**
- Wills, Trust, Indian Succession Act
  - Power of Attorney
  - Joint Ownership of Property

Examination: M.C.Q. type    Duration of Examination: 2 hours

## 6 Advanced Financial Planning

- Establishing Client Planner Relationship
- Analyse Client Objectives, Needs & Financial Situation
- Developing the Financial Plan
- Implementing the Financial Plan
- Monitoring the Financial Plan

Examination: M.C.Q. type    Duration of Examination: 4 hours

A candidate has the option to be certified as an AFP at module level number 2 / 3 / 4 / 5

# Our Differentiators

**When you choose an education partner, you should look for:**

- 1** Expertise: Training Standards of the education provider
- 2** Experience: Experience of faculty
- 3** Exposure: Support for an internship to enhance practical learning

**ICICIdirect Centre for Financial Learning ensures that you get all of the above.**

## Internships

Internship shall be provided with Financial Planning Services Department of ICICI Securities Ltd. based on fulfilment of the following criteria:

- Successfully cleared module 2 to 5 of the CFP<sup>CM</sup> Certification and is eligible for the Advanced Financial Planning module.
- Successfully completed graduation.
- Established a need for an internship.
- Cleared the interview for internship.



# Faculty

## What matters for quality learning is - Who will teach you?

With the objective of ensuring premium & highly practical learning that you deserve, we have stringent faculty selection standards.

All of our faculty are CFP<sup>CM</sup> certificants and have not only rich experience as industry practitioners but also flair to teach.

### The Intensive 3-Tier Faculty Selection Process

**The organisation follows an intensive 3-tier process for selection of the faculty.**

#### 1. Credential-based shortlisting

- CFP<sup>CM</sup> Certification
- Extensive experience in teaching
- Experience as an industry practitioner

#### 2. Personal interview with qualified domain experts

Before selection, internal experts involve in a detailed discussion with the faculty to evaluate domain knowledge and ability to teach.

#### 3. Screening by the committee of top management

Each faculty is exclusively screened by a committee consisting of senior management of ICICI Securities Limited.



# Our Programme Offerings:

ICICIdirect Centre for Financial Learning offers training for CFP<sup>CM</sup> Certification through 2 modes:

## 1. Virtual Classroom (V-Class) Learning

CFP<sup>CM</sup> Certification training is also offered through live online interactive lectures that provides classroom experiences in a "virtual" environment.

CFP<sup>CM</sup> Regular Pathway V-Class training programme:

- 120+ hours of training through V-Class
- Exhaustive study material
- Case studies
- Online mock tests
- Doubt solving / faculty interaction sessions through V-Class
- Guest lectures on various topics through V-Class
- Recorded sessions of V-class

### Additional Benefits\*:

- Free access to the Foundation of Stock Investing programme, delivered live by a stock market expert through Virtual Classrooms
- Free access to our eLearning courses - 'Gateway to Stock Investing' and 'Gateway to Futures & Options' that includes over 17 hours of interactive learning on stocks and derivatives for a period of six months

\* The above two add-ons worth Rs.5,000 will be offered complementary to all the students

**Duration: 6 months**

## **2. e-Class (Online) Learning**

You have the option to attend CFP<sup>CM</sup> Certification training through pre-recorded sessions of virtual classrooms, at your own pace and schedule.

CFP<sup>CM</sup> Regular Pathway e-class training programme:

- Recorded training modules which can be viewed online
- Study material which includes CFP<sup>CM</sup> books and hard copy of presentations
- Online mock tests
- Case studies
- 2-hour exam orientation session through V-Class

**Subscription Duration: 12 months from the day of registration**



# Examination and Fee Details

- **Training Fee:**

Training fee is payable to ICICI Securities Limited.  
Please contact your nearest branch for details.

- **Registration and Examination Fee:**

The Registration and Examination fee is payable to FPSB as per their Guidelines.

**Virtual Classroom (V-Class) Batch Start Date:**

Please contact your nearest branch for details

**Training Venue:**

# Our offices:

For more details call to ICFL Team

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Email: [learning@icicisecurities.com](mailto:learning@icicisecurities.com) | Website: [learning.icicidirect.com](http://learning.icicidirect.com)

SMS 'EDU CFP' to 5676766

**Corporate Office:** Shree Sawan Knowledge Park, Plot No. D-507, T.T.C. Industrial Area, MIDC Turbhe, Navi Mumbai - 400 705 Tel: (91-22) 4070 1000 Fax: (91-22 4070 1022).

**Registered Office:** ICICI Centre, Churchgate, Mumbai 400 020, India.

Our Authorised Learning Centre / Business Associate:

ICICI Securities Ltd. (I-Sec). Registered office of I-Sec is at ICICI Securities Ltd. - ICICI Centre, H. T. Parekh Marg, Churchgate, Mumbai - 400020, India, Tel-No : 022 - 2288 2460, 022 - 2288 2470. The contents herein above shall not be considered as an invitation or persuasion to trade or invest. These programmes do not guarantee any job or placements with ICICI Group or any other organisation. Participants should make independent judgement with regard suitability, profitability, and fitness of any program offered herein above. I-Sec and affiliates accept no liabilities for any loss or damage of any kind arising out of any actions taken in reliance thereon. Certification is an indicator that an individual has completed a combination of defined examination and course requirements prescribed by ICFL. However, certification is not a guarantee or assurance of the competence or ability of any particular individual.