

**TO STAND OUT  
EITHER BECOME A CFP<sup>CM</sup> PROFESSIONAL  
OR  
BECOME A FORTUNE 500 CFO**

Global mark of  
excellence in  
Financial Planning



Recognised in  
27 countries across  
the world



Endorsed by top 46  
leading Financial  
Services Companies  
in India



Over 50,000  
CFP<sup>CM</sup> Professionals  
required in Banking  
& Financial Services  
Industry by 2020

SEBI Approved  
Certification for  
Investments  
Advisors



CFP<sup>CM</sup> Professionals  
earn 26% more in  
compensation than  
other Financial  
Advisors



**INTERNATIONAL  
COLLEGE OF  
FINANCIAL PLANNING<sup>TM</sup>**  
RULE THE WORLD OF FINANCE

PROMOTED BY  
**BajajCapital**  
India's Leading Financial  
Services Company

## ABOUT ICoFP

International College of Financial Planning (ICoFP™) established in 2002 is India's leading educational institution, specialising in financial services education. It is promoted by the Bajaj Capital Group which is one of India's oldest and largest investment services firm and is a pioneer in bringing CFP™ certification, the premier certification in Financial Planning, to India.

ICoFP™ offers various industry integrated and award winning programs which integrate the curriculum of some of the most acclaimed professional certifications globally, CFP™ Certification Education Program being one of them. ICoFP™ is an authorised education provider of the Financial Planning Standards Board, U.S. (FPSB) for the CFP™ Certification Education Program in India.

The college has an alumni base of more than 12,000 students and is the market leader in Financial Planning education. ICoFP™ is often referred to as the "Father of Financial Planning Profession" in India.

## ABOUT FPSB U.S.

FPSB is a corporation organized under section 501(c)(6) of the U.S. Internal Revenue Code that was formed for the purpose of managing, developing and operating certification, education and related programs in the field of financial planning to benefit and protect consumers by establishing, upholding and promoting worldwide professional standards in personal financial planning.

FPSB is the owner of the CFP™, CERTIFIED FINANCIAL PLANNER™ and certification marks outside the U.S. (collectively the "CFP Marks") and therefore the marks licensing authority for the CFP™ marks in India.



## WHY PURSUE CFP™ CERTIFICATION



World - Class Financial Planning Certification Program

Recognised in 27 countries across the world



Endorsed by Top 46 leading Financial Service Companies in India

Oldest and most respected advanced certification program for Financial Planners



Rated as "Hot Job" by CNBC IN 2003

Rated as the "Gold Standard" in Financial Planning by the WALL STREET JOURNAL in the year 2006



Rated as "One of the Best Job" by U.S. News and World Report 2012

Financial Planning ranked as one of the best jobs of 2013 as per website Careercast.com



SEBI Approved Certification for Investment Advisors

PFRDA Approved Certification for Retirement Advisors



A CERTIFIED FINANCIAL PLANNER™ certificant from ICoFP™ becomes a FINANCIAL DOCTOR™ who provides strategic advice to individual investors on investment, insurance, risk management, tax, retirement and estate needs which enables them to create wealth for them selves.

# CFP<sup>CM</sup> CERTIFICATION EDUCATION PROGRAM CURRICULUM

## 1. INTRODUCTION TO FINANCIAL PLANNING

This module covers the six-steps of Financial Planning process, time value money applications, personal financial statements, cash flow and debt management, overview of risk management, code of ethics, and business aspects of financial planning.

## 3. RETIREMENT PLANNING AND EMPLOYEE BENEFITS

This module covers the knowledge of basic strategies towards achievement of objectives of a client of his/her post-retirement financial and other needs and ways to systematically build the required retirement corpus.

## 5. TAX & ESTATE PLANNING

This module covers the knowledge requirements of Indian tax System, specifically related to Direct Taxes and personal taxation. The Estate Planning is emphasized not as a late stage requirement but a necessary succession arranged always in place for all assets fixed, physical and financial.

## 2. RISK ANALYSIS AND INSURANCE PLANNING

This module covers the knowledge requirements relating to insurance needs and risk assessment of clients. It introduces students to various concepts and regulatory environment of insurance in India.

## 4. INVESTMENT PLANNING

This module covers the critical knowledge of different asset classes and interplay amongst them, the investment products constituting such classes and their investment risk profile to enable the management of a client's finances towards achieving various financial goals.

## 6. ADVANCED FINANCIAL PLANNING

This module will enrich students with required knowledge and skills to assess the entire financial situation of a client, financial goals of the client to meet in the near and long term, the parameters related to the economy, the financial market to develop a comprehensive financial plan.

## STEPS TO BECOME A CFP<sup>CM</sup> CERTIFICANT

At ICoFP<sup>TM</sup> we emphasize on providing world-class education that will inspire and challenge all students and prepare them for the future. Our curriculum has been developed in association with Financial Planning Association (FPA) Australia and National Insurance Academy (NIA) as well as academicians from leading institutes such as IIM, FMS etc.

For a candidate to be a CFP<sup>CM</sup> certificant he/she is required to meet the following initial certification requirements:

**Step 1- ELECT:** A candidate must choose the level of series from the following:

- CFP<sup>CM</sup> Certification Education Program - Classroom Mode (Weekday/Weekend options available)
- CFP<sup>CM</sup> Certification Education Program - Virtual Class/E-Learning Mode
- AFP<sup>CM</sup> Certification Education Program

**Step 2 - Enroll** with ICoFP<sup>TM</sup> for Exam Preparation

**Step 3- Register** with FPSB

**Step 4- Enroll** for exam with NSE

**Step 5- Crack** the exams, surge ahead & become a CFP<sup>CM</sup> certificant



## CFP<sup>CM</sup> CERTIFICATION REQUIREMENTS

Candidates must satisfy the 4Es:

1. Education: A candidate must complete academic coverage of the Financial Planning curriculum by undergoing the 5 Module CFP<sup>CM</sup> Certification Education Program through ICoFP<sup>TM</sup> (Authorized Education Partner of FPSB) and pass corresponding Exam 1-4 facilitated by NSE.
2. Examination: The CFP<sup>CM</sup> Examination (also called Exam 5 based on Module VI-Advanced Financial Planning) is designed to assess the candidate's ability to apply Financial Planning knowledge to real-life Financial Planning situations.
3. Experience: The Experience criterion is designed to provide the public with the assurance that the candidate understands the counseling nature of personal Financial Planning.
4. Ethics: To get the CFP<sup>CM</sup> Certification, candidates after meeting Education, Examination & Experience criteria must agree to abide by FPSB Code of Ethics, Rules of Professional Conduct, Practice Standards & Disciplinary Rules & Procedures.

ICoFP<sup>TM</sup> has been the preferred choice of more than 12,000+ students. The college is managed by a team of professionals, the faculty of the college consists of noted and experienced practitioners from the financial industry as well as academicians from reputed institutes.

ICoFP<sup>TM</sup> COURSEWARE FOR CFP<sup>CM</sup> CERTIFICATION THAT WAS INITIATED IN INDIA IN 2001-2002, IS UNRIVALED AND HAS RESULTED IN HIGHER SUCCESS RATE IN CFP<sup>CM</sup> EXAMINATIONS OVER THE YEARS

## STUDENT TESTIMONIALS

ICoFP<sup>TM</sup> is my alma mater and an institute to have given wings to my training, passion/ambition. The institute offers excellent education material, course contents and classroom experience for CFP<sup>CM</sup> certification. I can vouch for the study material quality, accuracy of content, and it's contemporary feel. Last but not the least, ICoFP<sup>TM</sup> is the institute to have given the maximum number of CFP<sup>CM</sup> professionals to the country.

CHANDRAKANT SONI, CFP<sup>CM</sup> (AVP, Shinsei Investments)

I am an alumnus of International College of Financial Planning. I am proud to be associated with ICoFP<sup>TM</sup>. I would like to share my experience at ICoFP<sup>TM</sup>. At ICoFP<sup>TM</sup>, the learning has been truly wonderful under the guidance of well qualified experienced faculty and state of art infrastructure. I would strongly recommend ICoFP<sup>TM</sup> to anyone who is looking for a career in financial sector as this college is probably best in the country.

SHIV KUMAR ROHILLA, CFP<sup>CM</sup> (Business Associate.)

A CFP<sup>CM</sup> practitioner is akin to a Financial Doctor who advises an individual for "Complete Financial Protection". ICoFP<sup>TM</sup> is the right platform to learn tools & techniques to become a competent professional. The college faculty had rich knowledge of course content that gave me in depth clarity of concepts and systematic approach to crack the exams.

HARMINDER GARG CFP<sup>CM</sup> (Branch Manager -ICICI Bank)

I am Mr. Adarsh Veer Malhotra. I joined CFP<sup>CM</sup> certification course from International College of Financial Planning<sup>TM</sup> in 2006 and successfully cleared the course and currently working as senior executive in a nationalized bank in Delhi. ICoFP<sup>TM</sup> has an excellent course curriculum and experienced faculty members. CFP<sup>CM</sup> certification course has really given a boost to my career and helped me a lot to enhance my knowledge.

A V MALHOTRA (Senior Executive in a Nationalized Bank)

I am an army officer who has served for 34 years and feel privileged to be associated with ICoFP<sup>TM</sup> wherein I attended CFP<sup>CM</sup> certification training program. I have successfully cleared all CFP<sup>CM</sup> certification modules in one attempt and all due to the quality of teaching and help extended by the faculty of ICoFP<sup>TM</sup>. It is an institute where faculty is highly qualified, focused and willing to extend success. I personally wish to thank outstanding faculty who taught me during our batch curriculum and whenever needed extra coaching especially, Ms Sonia Ambwani and Ms Preeti.

COL. SUNIL MIDHA

Our Promoter, Bajaj Capital Ltd. has brought the concept of Financial Planning in India from U.S. and helped Financial Planning Standards Board to set up operations in India

# 181,360 CFP PROFESSIONALS IN 26 TERRITORIES WORLDWIDE



United States	83,106	South Africa	4,744
Japan	21,631	Hong Kong	4,489
China	20,047	Brazil	4,001
Canada	16,419	Rep. of Korea	3,893
Australia	5,694	The Netherlands	3,305

**Only 2,025**   
 CFP<sup>CM</sup> Professionals in India  
 As of 31<sup>st</sup> December 2018

## CFP<sup>CM</sup> CERTIFICANTS' REQUIREMENT GAPS IN INDIA



India's working population size **68 Crores**



**5.34 Crores**  
 Have Household with incomes of over Rs **5 lakh** per annum



Till December 2018 India has only **2,025 CFP<sup>CM</sup>** professionals against population of **136 Crores**

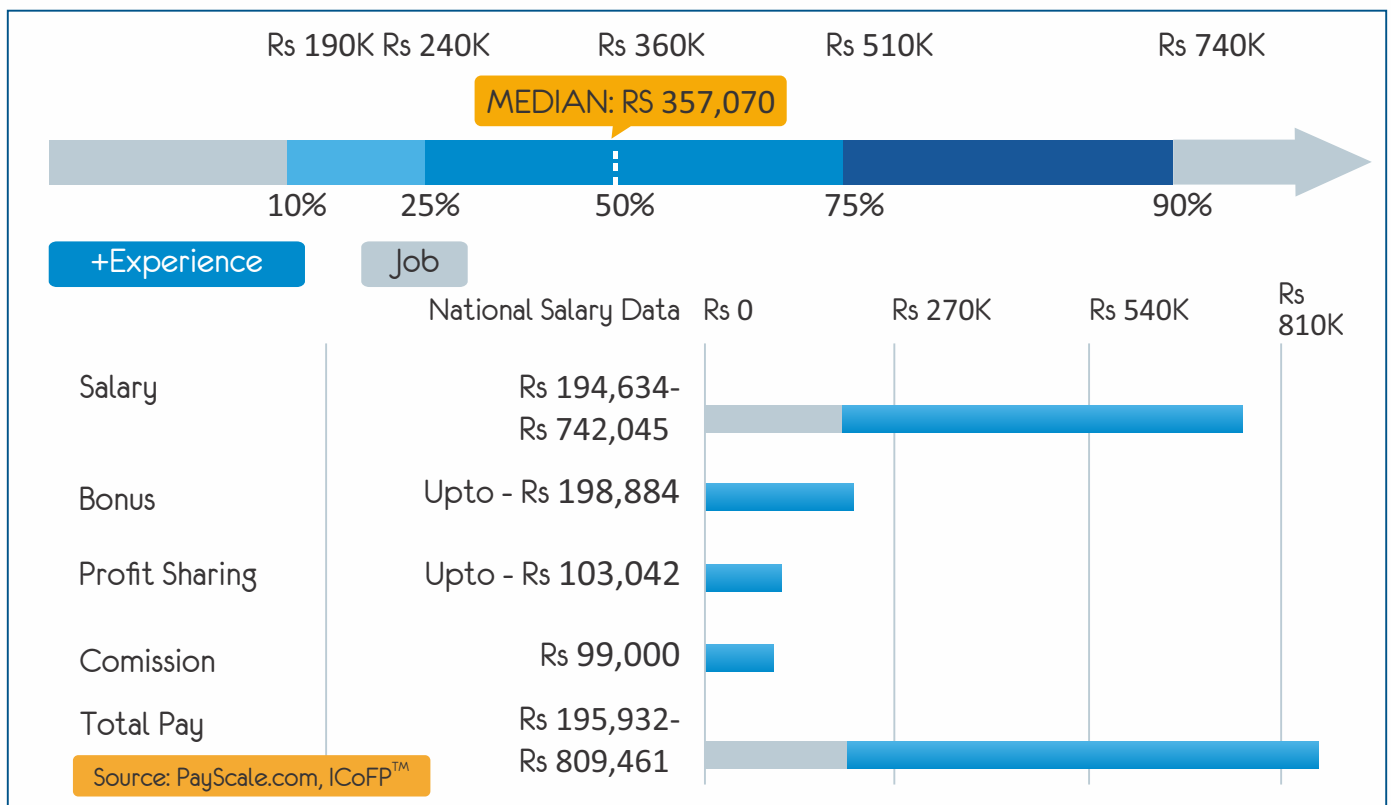


India needs approximately **7,50,000** Financial Planners in near future

## CFP<sup>CM</sup> CERTIFICANTS' EARNING POTENTIAL

### REMUNERATION COMMANDED BY A CFP<sup>CM</sup> CERTIFICANT IN INDIA

The average starting salary for a CFP<sup>CM</sup> is Rs. 357,070 per year. Focused certification and experience strongly influences income for this job.




# CAREER OPPORTUNITIES FOR CFP<sup>CM</sup> PROFESSIONALS

- Financial Planning
- Wealth Management
- Investment Advisory Services
- Banking
- Mutual Funds
- Stock Broking
- Entrepreneurial Opportunities
- Financial Back Office and Operations
- and several more



## PATHWAY TO CFP<sup>CM</sup> CERTIFICATION

Pathway	Education	Examination	Experience	Ethics	CFP <sup>CM</sup> Certification
Regular	<p>A candidate must be HSC/12<sup>th</sup> pass at the time of enrollment and has to complete the Education criterion, which is passing the following four examinations either through training support from any one of FPSB's approved Education Partners.</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> <p>These Exams are facilitated by NSE and conducted online on NCFM platform on NSE's examination centres and other NSE networked sites throughout India.</p>	Advanced Financial Planning Exam 5	<p>Either Pre or Post CFP<sup>CM</sup> Examination (3 Years for Graduate &amp; 5 Years for non Graduates)</p>	<p>Signed Declaration for adherence to FPSB's Code of Ethics &amp; Rules of Professional Conduct</p>	<p>Candidate is Authorised by FPSB to use CFP<sup>CM</sup> Marks i.e. CERTIFIED FINANCIAL PLANNER<sup>CM</sup> CFP<sup>CM</sup></p> 
Challenge Status	<p>A candidate must be a CA/Intermediate level, CFA (US), ICWA, CAIIB, CS, LLB, PhD, M.Phil, PG, Licentiate/Associate/Fellowship of Life Insurance, Actuary, FFSI &amp; FLMI from LOMA, Civil Service Examinations by UPSC. For details see refer to Challenge Status Qualifications.</p>		<p>Pre CFP<sup>CM</sup> Examination (3 Years in Financial Services Industry &amp; 5 Years in Non Financial Services Industry)</p>		

## ICoFP<sup>TM</sup> EDGE & PEDAGOGY

At ICoFP<sup>TM</sup>, we believe in providing knowledge based as well as skill based training. Apart from preparing the candidates for CFP<sup>CM</sup> examinations (classroom teaching, E-Learning modules, mock tests, support, etc), we provide practical training which includes Financial Products training, Financial Planning through mutual funds, Financial Plan construction through excel, etc.

On completion, the candidate is not only prepared for CFP<sup>CM</sup> examinations but also ready to work in the industry or start his own financial planning practice and provide holistic financial planning services.

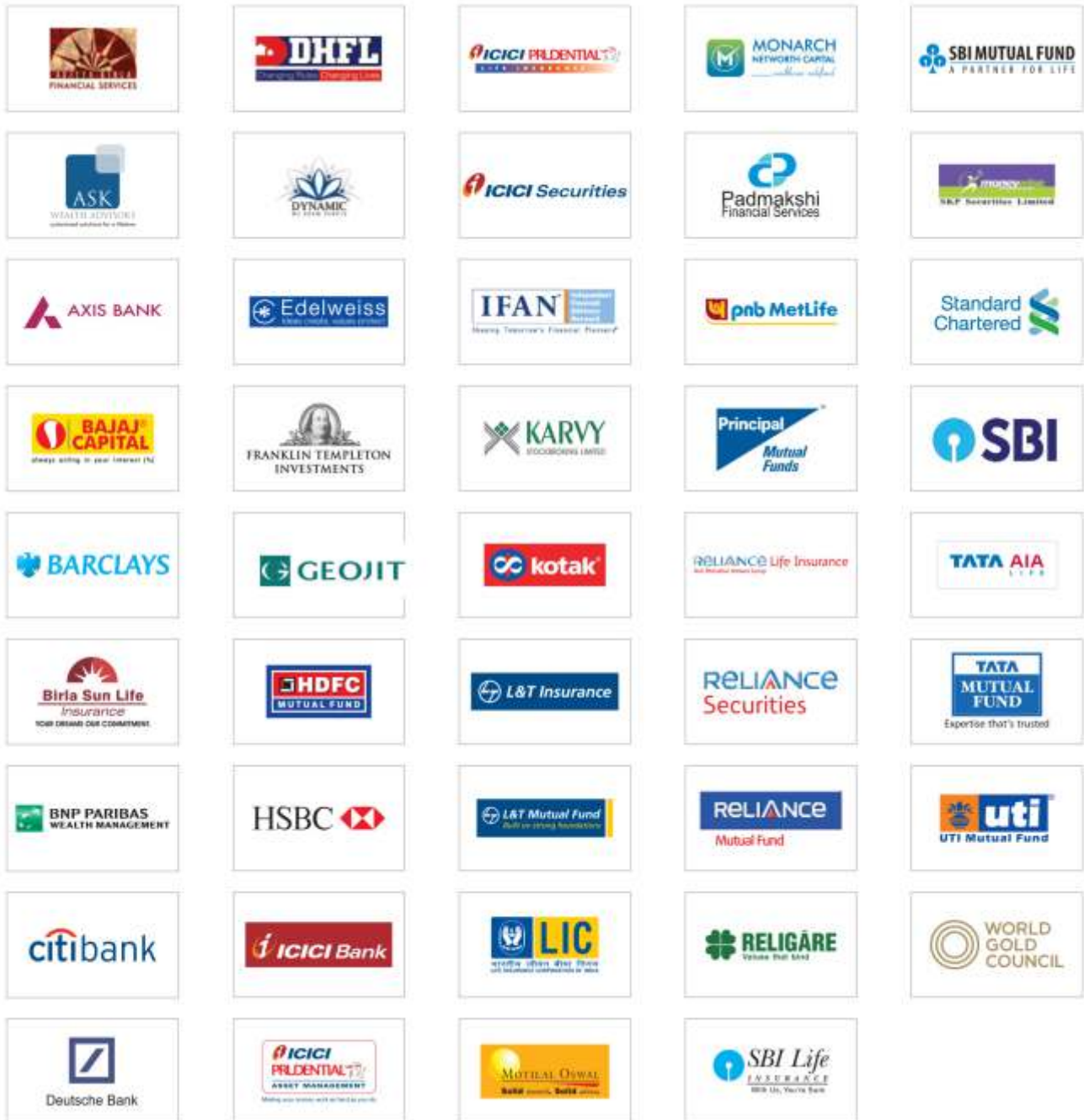
**FAST TRACK YOUR PROFESSIONAL GROWTH TO BECOME A CFP<sup>CM</sup> CERTIFICANT**



# FPSB CHARTER MEMBERS IN INDIA




FINANCIAL PLANNING STANDARDS BOARD



COME AND JOIN THE LEAGUE OF SUCCESSFUL FINANCE PROFESSIONALS

Charter Members of FPSB have resolved that they will give first preference to CFP<sup>CM</sup> Certificants in recruitment

CFP<sup>CM</sup>, CERTIFIED FINANCIAL PLANNER<sup>CM</sup> and  are certification marks owned outside the US by Financial Planning Standards Board Ltd. Financial Planning Standards Board Ltd. is the marks licensing authority for the CFP<sup>CM</sup> marks in India.



Best  
Finance College, 2019  
award-ET Now



Best  
Education Brands 2017  
awarded by  
The Economic Times



Outstanding  
Business-School 2011  
awarded by  
Star News

## ICoFP™ CAMPUSES

DELHI CAMPUS	3 <sup>rd</sup> Floor, Gulab Bhawan, 6, Bahadur Shah Zafar Marg, Near ITO Metro Station Gate No. 4, New Delhi - 110002 Ph. +91- 9711450002, 011-6160 1212
MUMBAI CAMPUS	C/O Kiran Devi Saraf Institute of Complete Learning(KSICL), 3 <sup>rd</sup> Floor, R S Campus, Opposite Bajaj Hall, S V Road Malad (West), Mumbai 400064 Ph. +91- 9819901004
GURUGRAM CAMPUS	Golf Course Road, Huda, Sushant Lok 2, Sector 55, Gurugram, Haryana 122003 Ph. +91- 9711437779
MYSORE CAMPUS	169/1, New no 29/1, 3 <sup>rd</sup> stage, Industrail suburb, Fort Mohalla, Manandhavadi road, Mysore - 570008 Ph. +91- 9740028310



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Website: [www.icofp.org](http://www.icofp.org) | Email: [cfp@icofp.org](mailto:cfp@icofp.org)