



Financial Perspectives

Centre for Professional Excellence in
Advisory Competency and Ethics



**CERTIFIED
FINANCIAL PLANNER™
CERTIFICATION PROGRAM**

2026 | www.fp-edu.com

About CERTIFIED FINANCIAL PLANNER™ Certification

The CERTIFIED FINANCIAL PLANNER™ credential is the most desired and respected global certification for those seeking to demonstrate their commitment to competent and ethical financial planning practice.

CERTIFIED FINANCIAL PLANNER™ professionals are trusted financial professionals who work with individuals and families to review all aspects of their financial affairs and recommend practical, easy-to-understand solutions for every life stage.

FPSB's research with more than 19,000 consumers worldwide showed that those who work with a CERTIFIED FINANCIAL PLANNER™ professional feel more strongly confident about their financial situation than those managing their own finances or working with a different type of financial adviser. Consumers who have a written, comprehensive plan are nearly three times more likely to feel strongly confident about achieving their life goals. CERTIFIED FINANCIAL PLANNER™ professionals meet initial and ongoing education, experience and professional development requirements, pass a rigorous exam that assesses competency, and adhere to a code of ethics, pledging to provide financial planning in the interests of clients and with the highest ethical and professional standards.

The Value and Benefits of AFP^{CM}/ AWP^{CM} / CFP® Certification

By completing internationally recognised initial and ongoing CFP® certification requirements, a CERTIFIED FINANCIAL PLANNER™ professional demonstrates to clients and potential clients a commitment to professionalism and that she or he has met rigorous competency, ethics and professional practice standards to provide comprehensive financial planning services.

WHO SHOULD ENROL?

The CFP® Certification Education Program is suitable for anyone seeking highly rewarding career opportunities in the financial advisory and wealth management industries. Individuals who wish to stand out and gain credibility amongst the public and their peers with the highly respected professional AFP^{CM}, AWP^{CM} and CFP® designation(s) in the following capacities such as Financial Advisors/ Consultants, Bancassurance Specialists and Relationship Managers in Banks, Accountants, Trust Officers, Estate Planners, Lawyers, Investment Advisors and Portfolio Managers. Fresh graduates looking for a head start in their career and individuals from other non-finance industry seeking a mid-career switch to the Financial Services Industry will also find this program beneficial new career progression.

WHY STUDY WITH FINANCIAL PERSPECTIVES (FP)?

As our prospective students, you can expect to embark on your learning journey with the following:

01

Experienced and motivating team of CFP® certified lecturers who are also industry veterans and leaders.

02

Time-tested in-house comprehensive learning tools – Our in-house study materials has been specially developed to complement the FPAS guidebooks issued by the Financial Planning Association of Singapore (FPAS).

03

Over 2,000 on-line practice mock exam questions to prepare for the CFP® modular exams through our online Learning Management System (LMS).

04

Interactive e-learning course ware to support reverse classroom and flexible learning options.

05

Personal mentoring and coaching with our lecturers through direct WhatsApp chats.

06

Alumnus meeting and networking sessions.

STUDY OPTIONS

Financial Perspectives is committed to helping our students better prepare for the CFP® certification examinations. Our team of lecturers are committed to helping you pass the examination on your first exam attempt. To cater to different learning needs, we offer three different study options for candidates taking the CFP® Certification Examination:

- ▣ In-person Tutorial option at a physical venue
- ▣ Online Synchronous E-Learning option via Zoom Platform
- ▣ Online Self-Study (Asynchronous E-learning) option via our Learning Management System (LMS)

EDUCATION PROGRAM CURRICULUM

The CFP® Certification Education Program adopts a client-centric, problem-solving approach using real-life case studies. The course comprises of 6 different modules and equal emphasis is given to a broad range of financial planning disciplines. Students gain proficiency in these disciplines and are equipped to engage in the financial planning process on behalf of their clients. A Singapore-localized curriculum that meet the IBF Standards curriculum requirement is used to ensure the content is applicable to the local context to develop a sound, client-centric financial plan. The six course modules are:

MODULE 1

ASSOCIATE FINANCIAL PLANNER PROGRAMME

The first module is a self-contained course covering a broad range of professional financial topics that form the foundations of the career of any financial services professional. This module is comprehensive and provides a complete entry-level certification highly recommended for basic level financial literacy for everyone.

Lessons covered in this module include understanding the Financial Planning Process, Cash Management & Budgeting, Time Value of Money, Business Statistics & Basic Investment Concepts, Basic Economic Structure, Government Policies and Investment Analysis, Investment Planning Products, Retirement Planning, Risk Management and Insurance Planning, Income Tax and Estate Planning, Code of Ethics and Regulatory Controls.

Upon successful completion of the course, students are eligible to earn the AFPCM certification whilst continuing with the remaining modules leading to the CFP® certification. Candidates who successfully obtain the AFPCM certification can also apply for the IBF Qualified (IBFQ) Certification with the Institute of Banking and Finance (IBF) in Singapore, if they meet the qualifying criteria set by the IBF.

MODULE 2

RISK MANAGEMENT AND INSURANCE PLANNING

The transfer of risk through the use of insurance is a principal method of handling risk exposures. This module examines the principles of risk management and insurance to identify a client's risk exposures and to select appropriate risk management techniques. This module also reviews insurance contracts pertaining to both life and general products, and provides practical insurance checklists. Analysis of medical disability and life insurance needs and methods of determining products best suited to clients' needs are also examined.

MODULE 3

TAX PLANNING AND ESTATE PLANNING

Taxes can affect various financial decisions and having knowledge of tax laws and related issues will generally enhance the effectiveness of a financial/ wealth planner. This module aims to increase a student's knowledge and skills in the area of tax planning, by providing an overview of the major components of tax. Estate Planning is a critical element of a complete financial plan and students are introduced to the process of developing an estate plan.

MODULE 4

INVESTMENT PLANNING

Having the knowledge to evaluate and choose the right investments is basic to the implementation of a sound financial plan. This module reviews all categories of investments, client assessment techniques, economic factors, risks and return analysis, valuation methods, asset allocation techniques, portfolio management, investment strategies and performance evaluation methods.

MODULE 5

RETIREMENT PLANNING

As Singapore's population ages, it is critical that financial service professionals know how to advise clients to achieve a secure retirement through proper planning. This module teaches retirement needs, analysis techniques and the process to be used when developing a retirement plan. Retirement considerations for the self-employed, retirement counseling, the Central Provident Fund (CPF) and other schemes will also be reviewed.

MODULE 6

FINANCIAL PLAN CONSTRUCTION AND PROFESSIONAL RESPONSIBILITIES

This final module builds upon the earlier modules and integrates all aspects of personal finances that are required for constructing a comprehensive financial plan. Students will learn how to gather and analyze client data, develop, recommend and implement appropriate strategies, and finally the important aspects related to the ongoing assessment of financial plans.

A review of the legal, ethical and regulatory issues affecting financial/ wealth planners will also be covered. This includes client-centered, problem-solving method using case studies to give students a hands-on approach to the study material.

Candidates who successfully obtain the CFP® certification can also apply for the IBF Advanced (IBFA) Certification with the Institute of Banking and Finance (IBF) in Singapore, if they meet the qualifying criteria set by the IBF.

CFP CERTIFICATION PROGRESSION

Module 1: Associate Financial Planner (AFP^{CM}) Programme (IBF Level 1)

The AFP^{CM} certification is an entry-level certification obtained after the successful completion of the Module 1 of the CFP® certification education program. It certifies that the individual is competent to recommend general financial planning strategies and advise on the selection and use of appropriate financial products, e.g. insurance, unit trusts and a broad range of securities and banking products.

After the completion of the Associate Financial Planner Programme, individuals may continue their studies for Modules 4 and 5 to earn the Associate Wealth Planner (AWP^{CM}) Certification. Thereafter, they may continue their studies with Modules 2 and 3. They will only be eligible to sign up for Module 6 AFTER completing all 5 modules.

In addition, individuals who wish to be certified as AFP^{CM} / AWP^{CM} / CFP® practitioners must meet the following requirements, namely:

EDUCATION

(REQUIRED FOR ALL 6 MODULES)

Enrol for the CFP® certification education program with an approved Education Provider and completing a comprehensive course of study that meets standards set by FPAS. You can either enrol for in-person classroom study option, online synchronous e-learning option (via Zoom), or online self-study option.

EXAMINATION

(REQUIRED FOR ALL 6 MODULES)

Successful completion of all 6 Modules of the CFP® certification education program within 7 years as required by FPAS. The examination assesses and validates a candidates' ability to apply integrated financial knowledge to real client situations.

ETHICS

(REQUIRED FOR ALL 6 MODULES)

Candidates must attend 6-hours of Ethics, Rules & Regulations program every year.

EXPERIENCE

(REQUIRED FOR CFP® PROFESSIONALS)

To be eligible to apply for the CFP® mark, candidates must have at least 3 years of relevant working experience and meet the above 3-E requirements and then apply with the Financial Planning Association of Singapore (FPAS) with their Curriculum Vitae and exam results slip.

ENROLMENT CRITERIA

Applicants who wish to apply for the CFP® Certification Education Program must fulfill the following criteria:

- ▣ EITHER GCE 'A' Level Certificate (i.e. 2 'A's and 2 'O's), or Diploma, or
- ▣ Minimum 3 years of relevant working experience in any profession

ENROLMENT PROCEDURES

Important Notes:

- To meet the “Education” requirement, candidates must register with a FPAS-Approved Education Provider (EP) to enrol for the program before attempting the examination.
- Upon registration of the program and receipt of course fees payment, FPAS will contact the candidate to register and make exam fee payment directly to the FPAS.
- Course fees are paid to FP, while exam fees are paid directly to FPAS.

MODULES

FEES BREAKDOWN

1

Course Fee to be paid to FP: \$1,000 (no GST).
Exam Fees to be paid to FPAS: \$327 including GST (applies to New Student registration). Subsequent M1 exam fee (upon retake) is \$196.20.

2 - 5

Course Fee to be paid to FP: \$1,000 (no GST).
Exam Fees to be paid to FPAS: \$196.20 including GST.

6

Course Fee to be paid to FP: \$1,000 (no GST).
Exam Fees to be paid to FPAS: \$305.20 including GST.

FUNDING

Both the modular course fee and exam fee has been accredited under the Skills Framework for Financial Services and is eligible for funding under the IBF Standards Training Scheme (IBF-STS), subject to all eligibility criteria being met.

Participants are advised to assess the suitability of the course and its relevance to his/her business activities or job roles.

The IBF-STS is available to eligible entities and individuals based on the prevalent funding eligibility, quantum and caps. IBF-STS provides up to 70% course fee subsidy support for direct training costs subject to a cap of S3,000 per candidate per course subject to all eligibility criteria being met. Find out more on www.ibf.org.sg.

ABOUT IBF CERTIFICATION FOR COURSES ELIGIBLE FOR IBF QUALIFIED (IBFQ)

***APPLICABLE FOR ASSOCIATE FINANCIAL PLANNER PROGRAMME (IBF LEVEL 1)**

Participants who successfully complete this course and fulfil the required number of Technical Skills and Competencies (TSCs) for the selected job role can apply to be conferred the IBF Qualified (IBFQ) certification status.

ABOUT IBF CERTIFICATION FOR COURSES ELIGIBLE FOR IBF ADVANCED (LEVEL 2/3)

***APPLICABLE FOR COMPLETION OF TRAINING AND ASSESSMENT FOR ALL
THE 6 MODULES**

Participants who successfully complete this course with at least 3 years of relevant financial services industry experience and fulfil the required number of Technical Skills and Competencies (TSCs) for the selected job role can apply to be conferred the IBF Advanced (Level 2/3) certification status.

Find out more about IBF certification and the application process on <https://www.ibf.org.sg/home/for-individuals/ibf-certification/why-be-ibf-certified>

MODULES TECHNICAL SKILLS AND COMPETENCIES (TSCS) AND PROFICIENCY LEVEL ADDRESSED

1

- ▣ Account Management (Proficiency Level 3)
- ▣ Client Investment Suitability (Proficiency Level 3)
- ▣ Customer Acceptance Checking & Onboarding (Proficiency Level 4)
- ▣ Ethical Culture (Proficiency Level 4)
- ▣ Personal Finance Advisory (Proficiency Level 4)
- ▣ Product Advisory (Proficiency Level 4)

2

- ▣ Personal Financial Advisory (Proficiency Level 4)
- ▣ Product Advisory (Proficiency Level 4)

3

- ▣ Client Investment Suitability (Proficiency Level 4)

4

- ▣ Client Investment Suitability (proficiency level 4)
- ▣ Product Advisory (proficiency level 4)
- ▣ Personal Finance Advisory (proficiency level 4)
- ▣ Financial Analysis (proficiency level 4)
- ▣ Account Management (proficiency level 4)
- ▣ Customer Acquisition Management (proficiency level 4)

5

- ▣ Product Advisory (proficiency level 4)
- ▣ Personal Finance Advisory (proficiency level 4)

6

- ▣ Client Investment Suitability (proficiency level 4)
- ▣ Personal Finance Advisory (proficiency level 4)

Participants who successfully complete this course and fulfill the required number of Technical Skills and Competencies (TSCs) for the selected job role can apply to be conferred the IBF Qualified (IBFQ) certification status. Participants are encouraged to access the IBF MySkills Portfolio (<https://www.ibf.org.sg/home/for-individuals/resource-tools/myskills-portfolio>) to track their training progress and skills acquisition against the Skills Framework for Financial Services. You can apply for IBF Certification after fulfilling the required number of Technical Skills and Competencies (TSCs) for the selected job role.

Find out more about IBF certification and the application process on <https://www.ibf.org.sg/home/for-individuals/ibf-certification/why-be-ibf-certified>

PROGRAM SCHEDULE AND REGISTRATION

Contact us for the latest programme schedule, bulk registration, or more information about the certification.



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Scan to register now

