# ChfC®

## Chartered Financial Consultant

*Highest Standard of Knowledge and Trust*

**16 TUTORIAL HOURS ONLY AT IFPAS!**

Sign up for the ChFC programme with us today and benefit from 16 tutorial hours exclusively conducted by IFPAS!

**Call now @ 6535 1221.**

ifpas

Insurance and Financial Practitioners Association of Singapore

*Advancing professional excellence since 1978*

THE AMERICAN COLLEGE

THE LEADER IN FINANCIAL SERVICES EDUCATION

Singapore College of Insurance

**THE CHARTERED FINANCIAL CONSULTANT® (CHFC®)** is a eight-module course that leads to the award of the ChFC® professional designation. It offers financial advisory professionals comprehensive financial planning knowledge to better assist clients in this increasingly competitive field.

Candidates will have opportunities to explore in-depth practical applications of financial planning, estate planning, and retirement planning concepts, including planning for business owners, professionals and wealthy clients.

First introduced in 1982, the ChFC® designation has been awarded worldwide and remains the most extensive education available for a professional designation in financial consulting.

**IFPAS is appointed by Singapore College of Insurance to be the exclusive marketing and tutorial provider for the ChFC® programme leading to the award of the ChFC® Professional Designation.**

## WHO WILL BENEFIT

- Financial Planners / Life Insurance Advisers
- Relationship Managers
- Bancassurance Staff
- Life Insurance Brokers
- Other insurance professionals whose job responsibilities require in-depth knowledge of financial planning principles, practices and products, and those wishing to obtain a professional insurance / financial planning qualification for their career advancement

## ENTRY REQUIREMENT

Candidates who register for the ChFC® programme must have passed the CMFAS Module 5 and Module 8 or Module 9, as well as SCI Certification in Health Insurance.

**ChFC®**
awarded by Singapore College of Insurance under licence from The American College#

**Cert SCI**
**(Financial Planning)**
awarded by Singapore College of Insurance

**AFC**
awarded by Insurance & Financial Practitioners Association of Singapore (IFPAS)^

## COURSE SYNOPSES & DESIGNATION PATHWAY

| | | AFC* | Cert SCI | ChFC® |
|---|---|---|---|---|
| **ChFC01** | **Fundamentals of Financial Planning and Investments**<br>• Risk Tolerance<br>• Process of Financial Planning and its Key Components<br>• Types of Investment Assets and Investment Analysis<br>• Time Value of Money | ✓ | ✓ | ✓ |
| **ChFC02** | **Risk Management, Insurance and Retirement Planning**<br>• Risk Management and Classes of Insurances<br>• A Systematic Approach to Insurance Policy Selection<br>• Sources of Funds to meet Retirement Needs<br>• A Systematic Approach to Retirement Planning<br>• Effective Communication in Financial Counselling | | ✓ | ✓ |
| **ChFC03** | **Tax, Estate Planning and Legal Aspects of Financial Planning**<br>• Taxation of Sole-Proprietorship, Partnership and Individuals<br>• Income Tax Planning<br>• Estate Planning and its Tools<br>• Incapacity Planning<br>• Use of Life Insurance in Estate Planning | | | ✓ |
| **ChFC04** | **Investment Planning**<br>• Risk and Return<br>• Types of Investments<br>• Stock and Bond Analysis, Unit Trusts and Derivatives<br>• Theory and Practice of Portfolio Management | | | ✓ |
| **ChFC05** | **Plan Construction, Practice Standards and Ethics**<br>• Elements of a Comprehensive Financial Plan<br>• Developing an Insurance/Investment Plan<br>• Developing a Retirement Plan<br>• Developing an Income Tax and Estate Plan<br>• Ethics and Practices of a Successful Financial Consultant | | | ✓ |
| **ChFC06** | **Planning for Business Owners and Professionals**<br>• Planning for Different Business Structure<br>• Buy-sell Agreements<br>• Business Succession Planning<br>• Keyman Planning<br>• Business Valuation and Memorandum and Articles of Associa- | | | ✓ |
| **ChFC07** | **Wealth Management and Financial Planning**<br>• The Mathematics of Wealth Management<br>• Economic Analysis<br>• Portfolio Management and Asset Allocation<br>• Wealth Protection | | | ✓ |
| **ChFC08** | **Financial Planning Applications**<br>• Fundamental Principles and Strategies used in Financial Planning<br>• Fact-finding Process Planning to Meet Individuals, Family and Business Objectives and Case Analysis<br>• Planning for the Different Life Stages | | | ✓ |
| | **Number of Modules** | 1 | 2 | 8 |

# Please refer to SCI website at www.scicollege.org.sg for the examination-only model conducted by SCI. No preparatory tutorials will be conducted for this model.

^ Please refer to IFPAS website at www.ifpas.org.sg for application details.

## SDF GRANT APPLIES

**For 50% of course fee(s) or $15 per tutorial hour whichever is lower.***

**THE AMERICAN COLLEGE** is a non-profit educational institution with the highest level of academic accreditation, dedicated to leadership in innovative training and development for financial services professionals.

The College is distinguished by resources of the highest quality, innovation in programme delivery and design, and results that create sustainable advantages for our students.

Serving as a valued business partner to banks, brokerage firms, insurance companies, and others for over 80 years, The American College has assembled a faculty of the foremost thought leaders in the industry to help companies and their associates succeed.

The American College is accredited by the Middle States Commission on Higher Education, 3264 Market Street, Philadelphia, PA 19104, 215-662-5606.

**www.TheAmericanCollege.edu**

**THE SINGAPORE COLLEGE OF INSURANCE (SCI)** is a not-for-profit, industry-based training and professional education provider that was established in 1974 to support Singapore's development as a major international financial centre. For over three decades, SCI has earned a strong international reputation for its comprehensive suite of high-quality, industry-relevant training and education programmes that caters to the learning needs of industry professionals from all across Asia in its core fields of Insurance, Risk Management, Financial Services and Wealth Management.

As the global financial services industry looks set to rebound from its sternest test so far, SCI is strategically poised to lead the revolution towards greater professionalism in the industry, with its full complement of qualification, education, continuous professional development programmes and customised training solutions that are consistent with and aligned to international best practice and competency standards expected of insurance, financial services and wealth management professionals operating in an increasingly globalised market environment.

**www.scicollege.org.sg**

**INSURANCE AND FINANCIAL PRACTITIONERS ASSOCIATION OF SINGAPORE** is the nation's most established and foremost non-profit organisation dedicated to promoting the ethical and professional standards of the financial services industry. It provides a forum for ongoing discourse on issues pertaining to the industry and is a collective voice for its membership on legislative and policy-related discussions. More importantly, IFPAS, through its designation routes, provides a framework to calibrate and normalise the value given by the disparate qualifications and certifications in the industry.

**www.ifpas.org.sg**

** Grant not applicable for enrollment for the examination-only model conducted at SCI.*

ifpas

Insurance and Financial Practitioners Association of Singapore
*Advancing professional excellence since 1978*

**Insurance and Financial Practitioners Association of Singapore**
7 HongKong Street, IFPAS Building, Singapore 059650
Tel: (65) 6535 1221 Fax: (65) 6534 2345 / 6535 1008
Email: admin@ifpas.org.sg