



Company Information

1. About Financial Perspectives

Financial Perspectives (FP) was established in 1999 and pioneered the CERTIFIED FINANCIAL PLANNER™ (CFP®) Certification Program in Asia. It became the first approved Education Provider of the Financial Planning Association of Singapore (FPAS) and was also the original strategic partner of the Institute of Banking & Finance (IBF) under the f-NEXT (Financial Network for Excellence in Training). FP is currently listed as one of the IBF Standards Accredited Training Providers.

With over 25 years of experience in training financial professionals, FP has educated over 20,000 students across Asia. FP remains the market leader and preferred Education Provider for the CFP® Professional Certification Program in Singapore and regularly collaborates with other financial institutions in the region.

Whether you're a recent graduate, considering a career change into the Financial Services Industry, or a professional looking to enhance your skills, we invite you to join us on this enriching educational journey. For more details, please visit our website at <http://www.fp-edu.com> or <http://www.facebook.com/fpeduonline>.

2. Our Mission and Vision

Our mission is to educate and empower Financial Services Professionals to help their clients and themselves create wealth, preserve dignity, and change lives. We aim to be the Centre for Excellence in financial education and professional certifications in Singapore and Asia, providing professionals with the competencies, skills, and knowledge needed to uphold Professional Excellence in Advisory Competency and Ethics in their practices.

CFP® Course Information

3. CFP® Course Enrolment – Prerequisites and Requirements

To apply for the CFP® Certification Education Program, candidates must meet the following criteria:

- EITHER a GCE “A” Level Certificate (i.e. 2 “A”s and 2 “O”s) or a Diploma, OR
- A minimum of 3 years of working experience in any profession.

Applications will only be processed after receipt of all required documents, including payment of the course registration fees. FP reserves the right to cancel the course if the minimum number of candidates required to form a class is not met.



PROGRAM ENROLMENT TERMS & CONDITIONS

Please note: FP will NOT act as sponsors for foreign candidates. Foreign candidates' applications for the AFP®, AWP^{CM} & CFP® Certification Education Programs must be submitted for approval to management at least 1 month before the course begins.

4. CFP® Study Options

Candidates must choose between a classroom tutorial or self-study (distance learning) option for each module if they are enrolling in the module for the first time.

5. CFP® Certification Requirements

To obtain the CFP® certification, candidates must meet the "4-E" requirements:

- **Education:** Candidates must enrol with an FPAS-approved Education Provider (EP).
- **Examination:** Candidates must pass the examination for each CFP® module.
- **Ethics:** Candidates must complete the Code of Ethics course conducted by FPAS (or an equivalent, subject to FPAS approval).
- **Experience:** Candidates must have at least 3 years of relevant working experience.

The above requirements are set by the Financial Planning Standards Board (FPSB) and are subject to change by FPSB or FPAS.

First-time students may attempt Modules 1 through 5 upon registration but are advised to take no more than 3 modules per term. Module 1 is mandatory for first-time registrants. There is no limit to the number of times a candidate may retake an exam. Candidates must complete the CFP® program within 7 years.

6. Application for Exemptions to CFP® Modules

Candidates with relevant qualifications may apply for exemptions from specific CFP® modules. Exemptions must be approved by the Financial Planning Association of Singapore (FPAS). For more information, please contact FPAS or visit <https://fpas.org.sg/>.

7. Use of CFP® Certification Marks

Upon successful completion of all course requirements, including the FPAS examinations and fulfilment of all other FPAS obligations (education, experience, and ethics), candidates will be granted the right to use the CFP® and CERTIFIED FINANCIAL PLANNER™ marks, or AWP^{CM} (Associate Wealth Planner) and AFP® (Associate Financial Planner). FPAS certification requirements are subject to change, and the latest requirements can be obtained by contacting FPAS.



8. FPAS Certification and Exam Registration

Candidates must register for the examination with FP when enrolling for the course. The examination fee is payable to FP, subject to the terms and conditions. FPAS certification and examination applications are managed through the FPAS Account login page. Candidates must renew their certifications directly with FPAS. A reinstatement fee may apply for expired certifications.

Examination fees for AFP®, AWP^{CM}, and CFP® certifications are payable directly to FPAS. All certification matters are subject to FPAS policies, and candidates should refer to the FPAS website FAQ for further details.

Examinations are conducted in accordance with FPAS' schedule. Candidates who fail the examination may re-sit in the next examination cycle at their own expense, following FPAS' schedule and policies. **IBF Funding Support applies only to the first exam sitting.**

Students taking online exams will be monitored for acceptable behavior during the examination. Unacceptable behavior may lead to reprimands. Hardware or internet issues will not be accepted as valid reasons for exam deferment, as advance notice for account testing is provided.

CPD Course Information

9. CPD Course Enrolment – Prerequisites and Requirements

Our CPD programs are designed for professionals in the Financial Services and Wealth Management Industry. Members of the public should only enrol in these courses for personal enrichment or if aspiring to join the industry. These individuals are not eligible for IBF-FTS funding.

Applications will only be processed once all required documents and payment of net course fees are received. FP reserves the right to change class schedules or cancel workshops if there are insufficient candidates.

10. CPD Study Options

All CPD courses will be conducted in face-to-face classroom/workshop sessions.



Fees & Funding

11. Course Fees

Course fees are payable net of funding upon course registration. Corporate Partner discounts apply only to candidates employed by a local financial institution that is a Corporate Partner of FP. An original letter of support from the company or an authorization employment card must be provided.

CFP course fees do NOT include certification fees. Course fees cover CFP examination fees and FPAS e-study guides. FP will charge the exam fee on behalf of FPAS.

No refund of course fees will be issued once the course has started, and candidates are liable to pay back the funded portion of both the course and exam fees under the Clawback provision. Please refer to our withdrawal/transfer/refund policy for more details.

The IBF Standards Training Scheme (IBF-STS)

The IBF-STS provides funding for accredited training programs. Funding for courses beginning after January 1, 2023, offers:

- 50% co-funding of direct training costs.
- 70% co-funding for Singapore Citizens aged 40 and above (capped at S\$3,000 per course).

Eligible candidates are Singapore Citizens or Singapore Permanent Residents (SPR), physically based in Singapore. For more details, refer to the IBF-STS and SkillsFuture Credit websites.

The IBF Financial Training Scheme (IBF-FTS)

The IBF-FTS provides funding for courses accredited under the Skills Framework for Financial Services, offering:

- 30% funding for Singapore Citizens under 40 and all SPRs.
- 70% funding for Singapore Citizens aged 40 and above (capped at S\$500 per course).



PROGRAM ENROLMENT TERMS & CONDITIONS

Self-sponsored candidates must provide a letter of support from their Financial Institution. Candidates must meet attendance and exam requirements to qualify for funding.

Funding Eligibility Criteria

- Company-sponsored individuals or self-sponsored individuals* who are licensed agents or representatives (i.e. financial advisors, traders, insurance agents, remisiers) representing a legal principal entity will be eligible, AND
- Course participants who are Singapore Citizens or Singapore Permanent Residents (SPR), physically based in Singapore AND successfully completed the IBF-FTS recognized programme, after meeting the minimum attendance requirement of 75% and passing the end-of-course assessment.

Claw Back Provision: By signing up for the course under the IBF Enhanced Training Support (STS or FTS), the candidate and sponsor agrees without reservations, that in the event they fail to meet ANY of the eligibility criteria set out above for the IBF , or withdraw from the course after course start date, to consent to FP to claw back the funded portion of the course fee and exam fees. It is the candidate's responsibility to ensure they can commit to classes and exams BEFORE SIGNING UP ANY FUNDED PROGRAMS.

Administrative Matters

12. Official Notifications and Correspondence

All official notifications will be sent to candidates' registered email addresses. Candidates are responsible for updating their contact information with us. For queries, please contact us at enquiries@fp-edu.com.

13. Confidentiality of Student Data

All personal data provided by candidates will be kept confidential in accordance with the Personal Data Protection Act 2012. FP will not disclose any personal information to third parties without the candidate's consent, except when required by law or accreditation bodies.



14. Changes to Information

FP reserves the right to modify course information and terms at any time. FP also reserves the right to reject incomplete applications or those that do not meet our criteria.

15. Study Materials

Study materials are provided through the Learning Management System (LMS) only. No printed materials are provided. Access to LMS is valid for the registered exam cycle only. Unauthorized sharing or reproduction of study materials is prohibited. A fee of \$100 will be charged to unlock access if sharing is detected.

16. Change from Tutorial to Self-Study Option

Requests to change from classroom to self-study must be submitted in writing at least 14 days before the course start date. A refund will be issued for the excess paid fees (excluding a \$50 administrative fee per module). No refunds are provided once the course begins.

17. Withdrawal/Transfer/Refund Policy

For cancellations, written notice must be provided. A \$50 administrative fee applies. A full refund will be given for cancellations made at least 14 days before the course start date. If withdrawal occurs within 14 days of the course start, 50% of the fee will be refunded. No refunds will be made once the course begins.