❖ LENGTH OF PROGRAM AND COURSEWORK

Each course meets for three hours one evening a week for ten weeks. If you take one course per quarter, you should be able to complete the entire program in approximately 20-22 months.*

*** An accelerated track can be acheived by taking two or three courses per week for completion within one year.**

❖ INSTRUCTORS

All Merrimack College Financial Planning instructors are experienced professionals. They have earned either the CFP® certification or other appropriate professional licenses or designations.

All instructors use the financial planning topics outlined by Certified Financial Planner Board of Standards, Inc. (CFP Board) as a framework for all courses and share their expertise throughout the course. As a result, the courses combine sound financial planning theory with practical skills development.

❖ TUITION POLICY

Tuition for all required courses is $695 per course (subject to change). Please inquire for additional fee for textbooks. Tuition for the FP 108 Review Course is $850, plus textbooks. All students pay a one-time Student Matriculation fee of $50. Payment for courses and textbooks must be received in full prior to the first class meeting.

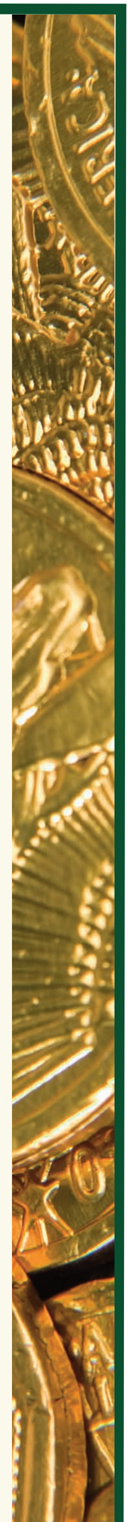
❖ EDUCATION PREREQUISITES

The CFP Board requires candidates for the CFP® certification to earn a bachelor's degree before they can hold the CFP® mark. Refer to the CFP® Board's Web site www.CFP.net for more information regarding the CFP® certification.

❖ AT THE FIDELITY ONSITE PROGRAM

YOU WILL FIND:

- ✓ Small classes and interactive discussions
- ✓ Flexibility in scheduling courses
- ✓ Networking opportunities
- ✓ Continuing education credits
- ✓ Convenient class times
- ✓ Nearby classroom locations



❖ BECOME A CERTIFIED FINANCIAL PLANNER (CFP) PROFESSIONAL

If not now, When? Now is the time for you to earn the Certified Financial Planner designation. The CFP® mark is widely recognized by the public and professionals as the gold standard in financial planning services. The Merrimack College Certificate program in Financial Planning will help you distinguish yourself with prospective clients and energize your career. Whether you are an independent practitioner, a member of a large firm, or a career changer, you can leverage the knowledge and prestige associated with CFP® certification.

The Merrimack College program has been registered by the CFP Board of Standards for 15 years as a provider of the educational component for taking the CFP national exam. Our program is designed to fit the needs of busy professionals who want to enhance or change careers and augment their skills in financial planning.

❖ MA, NH, MAINE INSURANCE CONTINUING ED CREDITS

Merrimack CFP courses are approved by the Departments of Insurance in MA, NH, and Maine for continuing education credit. Licenses for Life, Health, Property/Casualty, and Variable Annuitiescan be awarded 30 hours of CE units for completion of any CFP course from Merrimack College.

normand.langlois@merrimack.edu.
Visit our Web site at www.merrimack.edu/cfp

Distinguish Yourself with

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Certified Financial Planner™

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❖ MERRIMACK COLLEGE FINANCIAL PLANNING PROGRAM

- A CFP® Board Registered Program
- Training financial service professionals for 15 years.
- Committed to providing quality up-to-date financial planning courses
- Personalized courses providing contact with instructors

❖ COURSE OBJECTIVES:

- Perform comprehensive financial planning services
- Satisfy the educational requirments needed to sit for the CFP® Certification Examination
- Strengthen your professional network
- Prepare students to take and pass the CFP® exam and become CFP® professionals

❖ WHO SHOULD ATTEND:

- Financial Planners
- Accountants
- Investment advisors and brokers
- Securities dealers
- Stockbrokers
- Trust officers
- Attorneys
- Retirement plan and employee benefits specialists
- Bankers
- Insurance agents
- Anyone considering financial planning as a career

CFP Board Disclaimer

Merrimack College does not certify individuals to use the CFP®, CERTIFIED FINANCIAL PLANNER™, and certification marks. CFP® certification is granted only by Certified Financial Planner Board of Standards Inc. to those persons who, in addition to completing an educational requirement such as this CFP® Board- Registered Program, have met its ethics, experience and examination requirements. Certified Financial Planner Board of Standards Inc. owns the certification marks CFP®, CERTIFIED FINANCIAL PLANNER™ and federally registered CFP in the U.S., which it awards to individuals who successfully complete CFP® Board's initial and ongoing certification requirements.

COURSE INFORMATION

❖ FP 101 INTRODUCTION TO FINANCIAL PLANNING

- Introduction to the financial planning process and related job skills
- Review of the CFP Board's Code of Ethics and Professional Responsibility
- Elements of financial planning; insurance, investments, taxation, retirement planning and employee benefits, and estate planning
- Fundamental refresher of economics, business law, quantitative analysis, accounting, money and banking, and time value of money
- The financial planning industry and developing a financial planning practice

Course schedule: Mondays - 2010
January 11 - March 22 | **April 12 - June 21**
June 28 - September 13 | **September 27 - December 6**

❖ FP 102 INSURANCE AND RISK MANAGEMENT

- Determining and managing risk for individuals and business
- Purpose, structures, and coverage options of health, disability, longterm care, life, property and casualty, and other types of insurance
- Taxation of insurance benefits and their effects on financial planning recommendations
- Developing comprehensive insurance and risk management plans

Course schedule: Wednesdays - 2010
January 13 - March 17 | **April 7 - June 9**
June 30 - September 1 | **September 22 - December 1**

❖ FP 103 INVESTMENT PLANNING

- Concepts of risk and return, equity and fixed income investments, mathematics of investing, evaluation of investment theories and strategies, and regulation of the industry
- Modern portfolio theory, capital asset pricing model, arbitrage pricing theory, and efficient market hypothesis
- Investment fees and expenses, time weighted vs. dollar weighted returns, arithmetic vs. geometric returns, risk adjusted returns, and after-tax returns
- Developing investment portfolios and implementation plans to meet client goals and objectives

Course schedule: - 2010
Wednesdays, January 13 - March 17 | **Thursdays, July 1 - September 2**

❖ FP 104 INCOME TAX PLANNING

- Current tax code concepts, issues, regulations and their resulting consequences for individual clients, businesses and other legal entities
- Calculating taxable income, exclusions and deductions, depreciation and amortization schedules, the alternative minimum tax, and real estate and business sales and exchanges
- Tax management techniques such as excluding income, deferring income, shifting income, and managing or timing income
- Tax planning strategies to manage tax liability and to accumulate assets while minimizing tax consequences
- Integrating tax strategies into a comprehensive financial plan

Course schedule: Tuesdays - 2010
April 13 - June 15 | **September 21 - November 30**

❖ FP 105 RETIREMENT PLANNING AND EMPLOYEE BENEFITS

- Nature and function of retirement plans and employee benefits programs
- Types of retirement plans: government and private pension, individual retirement accounts, and other qualified and non-qualified plans
- Calculating client eligibility to participate in retirement plans, tax deductible contribution limits, and taxation of benefits upon distribution
- Needs analyses to determining client monetary needs and associated cash flow required for retirement
- Developing appropriate plans of action, including retirement plan options, that achieve client goals and objectives and complement comprehensive financial plans

Course schedule: Thursdays - 2010
April 8 - June 10 | **September 23 - December 2**

❖ FP 106 ESTATE PLANNING

- Calculating the taxation of gifts, estates, and generation skipping transfers
- Estate planning techniques such as lifetime transfers and gifting, charitable gifting, utilization of trusts and partnerships, and postmortem planning
- How to develop practical strategies focused on goals and objectives
- How to apply current tax law to develop effective estate plans

Course schedule: Tuesdays - 2010
January 12 - March 16 | **June 29- August 31**

❖ FP 107 CASE ANALYSIS

- Students take an active role analyzing cases and working under time pressure
- Designed to help students integrate their knowledge of the six core financial planning topics
- Capstone course that helps students prepare for the CFP Board's comprehensive exam and serves as a model for application as a professional

Course schedule: Tuesdays - 2010
March 23 - May 11 | **July 20 - September 7**

❖ FP 108 COMPREHENSIVE REVIEW COURSE – NORTH ANDOVER, MA CAMPUS ONLY

- Review the 89 topics that comprise the body of knowledge for the CFP® Exam
- Help students determine strengths and weaknesses.
- This four day course covers core topics each day, from 8 a.m. to 5 p.m.
- A great learning opportunity with top-notch instruction
- Includes test taking and study tips.

Course schedule: - 2010
Thursday, Friday, Saturday, Sunday
February 25 - 28 | **June 10 - 13** | **October 21 - 24**

CFP® National Exam Dates - 2010

March 19 - 20 | **July 16 -17** | **November 19 - 20**