NC STATE UNIVERSITY PRESENTS the...

Office of Professional Development

CERTIFIED FINANCIAL PLANNER

CERTIFICATION EDUCATION PROGRAM

A Series of Classes Required to Sit for the CFP® Certification Examination

"I have participated in CFP [certification education] courses through two other program providers and none have been as robust, informative or organized as the courses taught by Mary. Her educational materials are better than others hands down, and her experience in guiding participants along the process of obtaining the certification shows through her teaching methodology and course format. I would recommend her program above any other, and the cost of her program is very competitive. I wish I had done the whole program with her."

—Anne Rosenstein, Raleigh, NC

FREE, No-Obligation Info Sessions

January 4, 2011, January 11, 2011 & June 21, 2011 - 6:00–7:30 p.m.

Call 919.515.2261 for more information.

JC Raulston Arboretum at NC State University Raleigh, NC

Conveniently Offered in the Evenings

1. **Financial Planning Process**
   January 18 - February 17, 2011
2. **Insurance Planning and Risk Management**
   March 1 - April 12, 2011
3. **Investment Planning • April 26 - June 16, 2011**
4. **Income Tax Planning • July 5 - August 18, 2011**
5. **Retirement Planning and Employee Benefits**
   September 6 - October 20, 2011
6. **Estate Planning • November 1 - December 15, 2011**

Prepare for the March 2012 CFP® Certification Examination!

Take your first step towards earning CFP® certification by completing 6 classes. These classes qualify you to sit for the CFP® Certification Examination!

REGISTER TODAY! Attendance is limited to 35 per class.

On-Line at **ContinuingEducation.ncsu.edu**, Call **919.515.2261**, Fax **919.515.7614** or complete and mail the enclosed registration form. For more information e-mail **ContinuingEducation@ncsu.edu**

Here's What You Will Learn in the NC State University CERTIFIED FINANCIAL PLANNER Certification Education Program

Financial Planning Process Course Agenda:

- Financial planning process
- CFP Board's Code of Ethics
- CFP Board's Practice Standards
- Financial statements
- Cash flow management
- Financing strategies
- Function, purpose, and regulation of financial institutions
- Education planning
- Financial planning for special circumstances
- Economic concepts
- Time value of money concepts and calculations
- Financial services regulations and requirements
- Business law
- Consumer protection laws
- Principles of risk and insurance

Insurance Planning and Risk Management Course Agenda:

- Analysis and evaluation of risk exposures
- Property, casualty and liability insurance
- Health insurance and health care cost management
- Disability income insurance
- Long-term care insurance
- Life insurance
- Income taxation of life insurance
- Business uses of insurance
- Insurance needs analysis
- Insurance policy and company selection
- Annuities

Employee Benefits (included in Retirement Planning Agenda):

- Group life insurance
- Group disability insurance
- Group medical insurance
- Other employee benefits
- Employee stock options
- Stock plans
- Non-qualified deferred compensation

Investment Planning Course Agenda:

- Characteristics, uses and taxation of investment vehicles
- Types of investment risk
- Quantitative investment concepts
- Measures of investment returns
- Bond and stock valuation concepts
- nvestment theory
- Portfolio development and analysis
- Investment strategies
- Asset allocation and portfolio diversification
- Asset pricing models

Income Tax Planning Course Agenda:

- Income tax law fundamentals
- Tax compliance
- Income tax fundamentals and calculations
- Tax accounting
- Characteristics and income taxation of business entities
- Income taxation of trusts and estates
- Basis
- Depreciation/cost-recovery concepts
- Tax consequences of like-kind exchanges
- Tax consequences of the disposition of property
- Alternative minimum tax (AMT)
- Tax reduction/management techniques
- Passive activity and at-risk rules
- Tax implications of special circumstances
- Charitable contributions and deductions

Retirement Planning Course Agenda:

- Retirement needs analysis
- Social Security (Old Age, Survivor, and Disability Insurance, OASDI)
- Types of retirement plans
- Qualified plan rules and options
- Other tax-advantaged retirement plans
- Regulatory considerations
- Key factors affecting plan selection for businesses
- Investment considerations for retirement plans
- Distribution rules, alternatives, and taxation

Estate Planning Course Agenda:

- Characteristics and consequences of property titling
- Methods of property transfer at death
- Estate planning documents
- Gifting strategies
- Gift tax compliance and tax calculation
- Incapacity planning
- Estate tax compliance and tax calculation
- Sources for estate liquidity
- Powers of appointment
- Types, features, and taxation of trusts
- Qualified interest trusts
- Charitable transfers
- Use of life insurance in estate planning
- Valuation issues
- Marital deduction
- Deferral and minimization of estate taxes
- Intra-family and other business transfer techniques
- Generation-skipping transfer tax (GSTT)
- Fiduciaries
- Income in respect of a decedent (IRD)
- Postmortem estate planning techniques
- Estate planning for non-traditional relationships

Financial Planning Process (38 hours)
January 18 - February 17, 2011

Session	Date	Time	Class Hours
1	Jan. 18	5:45 p.m. - 10:30 p.m.	4.75
2	Jan. 20	5:45 p.m. - 10:30 p.m.	4.75
3	Jan. 25	5:45 p.m. - 10:30 p.m.	4.75
4	Jan. 27	5:45 p.m. - 10:30 p.m.	4.75
5	Feb. 1	5:45 p.m. - 10:30 p.m.	4.75
6	Feb. 8	5:45 p.m. - 10:30 p.m.	4.75
7	Feb. 15	5:45 p.m. - 10:30 p.m.	4.75
8	Feb. 17	5:45 p.m. - 10:30 p.m.	4.75
		TOTAL HOURS	**38**

Insurance Planning and Risk Management
(38 hours) March 1 - April 12, 2011

Session	Date	Time	Class Hours
1	March 1	5:45 p.m. - 10:30 p.m.	4.75
2	March 8	5:45 p.m. - 10:30 p.m.	4.75
3	March 15	5:45 p.m. - 10:30 p.m.	4.75
4	March 22	5:45 p.m. - 10:30 p.m.	4.75
5	March 24	5:45 p.m. - 10:30 p.m.	4.75
6	March 29	5:45 p.m. - 10:30 p.m.	4.75
7	April 5	5:45 p.m. - 10:30 p.m.	4.75
8	April 12	5:45 p.m. - 10:30 p.m.	4.75
		TOTAL HOURS	**38**

Investment Planning (38 hours)
April 26 - June 16, 2011

Session	Date	Time	Class Hours
1	April 26	5:45 p.m. - 10:30 p.m.	4.75
2	May 3	5:45 p.m. - 10:30 p.m.	4.75
3	May 10	5:45 p.m. - 10:30 p.m.	4.75
4	May 17	5:45 p.m. - 10:30 p.m.	4.75
5	May 24	5:45 p.m. - 10:30 p.m.	4.75
6	June 7	5:45 p.m. - 10:30 p.m.	4.75
7	June 14	5:45 p.m. - 10:30 p.m.	4.75
8	June 16	5:45 p.m. - 10:30 p.m.	4.75
		TOTAL HOURS	**38**

Income Tax Planning (38 hours)
July 5 - August 18, 2011

Session	Date	Time	Class Hours
1	July 5	5:45 p.m. - 10:30 p.m.	4.75
2	July 12	5:45 p.m. - 10:30 p.m.	4.75
3	July 19	5:45 p.m. - 10:30 p.m.	4.75
4	July 26	5:45 p.m. - 10:30 p.m.	4.75
5	Aug. 2	5:45 p.m. - 10:30 p.m.	4.75
6	Aug. 9	5:45 p.m. - 10:30 p.m.	4.75
7	Aug. 16	5:45 p.m. - 10:30 p.m.	4.75
8	Aug. 18	5:45 p.m. - 10:30 p.m.	4.75
		TOTAL HOURS	**38**

Retirement Planning and Employee Benefits
(38 hours) September 6 - October 20, 2011

Session	Date	Time	Class Hours
1	Sept. 6	5:45 p.m. - 10:30 p.m.	4.75
2	Sept. 13	5:45 p.m. - 10:30 p.m.	4.75
3	Sept. 20	5:45 p.m. - 10:30 p.m.	4.75
4	Sept. 27	5:45 p.m. - 10:30 p.m.	4.75
5	Oct. 4	5:45 p.m. - 10:30 p.m.	4.75
6	Oct. 11	5:45 p.m. - 10:30 p.m.	4.75
7	Oct. 18	5:45 p.m. - 10:30 p.m.	4.75
8	Oct. 20	5:45 p.m. - 10:30 p.m.	4.75
		TOTAL HOURS	**38**

Estate Planning (38 hours)
November 1 - December 15, 2011

Session	Date	Time	Class Hours
1	Nov. 1	5:45 p.m. - 10:30 p.m.	4.75
2	Nov. 8	5:45 p.m. - 10:30 p.m.	4.75
3	Nov. 15	5:45 p.m. - 10:30 p.m.	4.75
4	Nov. 29	5:45 p.m. - 10:30 p.m.	4.75
5	Dec. 6	5:45 p.m. - 10:30 p.m.	4.75
6	Dec. 8	5:45 p.m. - 10:30 p.m.	4.75
7	Dec. 13	5:45 p.m. - 10:30 p.m.	4.75
8	Dec. 15	5:45 p.m. - 10:30 p.m.	4.75
		TOTAL HOURS	**38**

Grand Total Hours 228

Register Today! Call 919.515.2261, or
Fax your registration form to 919.515.7614.

What Makes This CERTIFIED FINANCIAL PLANNER Certification Education Program Unique?

Why NC State University's program? - Participants choose NC State University's program because they value the advantage of covering the material over a condensed period, with up to two weeks before the next course. Classes meet once a week for four and three-quarter hours over eight weeks. All six courses can be completed within one calendar year. Students beginning in January 2011 can plan to take the March 2012 CFP® Certification Examination.

How much study time is required? - Each week of class, you will be assigned ~100 pages of reading and quizzes. You will be given a mid-term and final examination, as well as intermittent quizzes and case studies. An overall average of 70% is required to receive a certificate for passing the course.

Can I take classes out of order? - Yes, but all six classes are required to sit for the CFP® Certification Examination.

Can I transfer in other courses from other programs? - Yes, provided your course is from a CFP Board-Registered program. All such courses will be accepted.

HOW DO I BECOME A CFP® CERTIFICANT?

- Complete a bachelor's degree, in any field
- Complete a CFP Board-Registered Program or
- Qualify for Challenge status, which requires a CPA, attorney license, or Ph.D.
- Take and pass the national CFP® Certification Examination
- Complete the required work experience
- Be approved by the Certified Financial Planner Board of Standards, Inc.
- Meet the continuing education requirements
- Abide by the CFP Board's Code of Ethics & Professional Responsibilities

CONTACT THE CFP BOARD FOR SPECIFICS AT: WWW.CFP.NET

Who Should Take These Classes?

The NC State University Certified Financial Planner Certification Education Program will provide you with the necessary courses required of candidates for the CFP® Certification Examination.

- Actuary
- Asset Manager
- Attorney
- Auditor
- Banker
- Broker
- Budget Analyst
- Career Changer
- Certified Financial Analyst
- CLU
- CPAs
- Credit Analyst
- Enrolled Agent
- Financial Advisor
- Financial Analyst
- Financial Consultant
- Financial Controller
- Financial Manager
- Financial Officer
- Financial Planner
- Financial Specialist
- Insurance Agent
- Investment Analyst
- Investment Banker
- Investment Broker
- Loan Broker
- Loan Counselor
- Loan Officer
- Mortgage Broker
- NASD Licensees
- Pension Consultant
- Portfolio Manager
- Registered Representative
- Risk Analyst
- Risk Manager
- Stock Broker
- Stock Trader
- Tax Return Preparer
- Trust Management Graduates

The NC State University program has been specifically designed to fulfill the pre-certification educational requirement established by the CFP Board. The 89 topics (listed as agendas) are tested on the CFP® Certification Examination and are an integral part of the NC State course curriculum.

CFP® CERTIFICATION EXAM DATES:

(Exams are given in the Raleigh area.)

Estimated 2011 Exam Dates	Application Deadline
March 18-19, 2011	Feb. 1, 2011
July 15-16, 2011	June 8, 2011
November 18-19, 2011	Oct. 13, 2011

(Students must confirm the 2011 and 2012 dates with the CFP Board since they are estimated.)

Estimated 2012 Exam Dates
March 16-17, 2012
July 20-21, 2012
November 16-17, 2012

CFP® CERTIFICATION EXAM REVIEW COURSES:

(Reviews are held in the Raleigh area.)

NC State University strongly encourages all students to take a review course prior to sitting for the CFP® Certification Examination.There are several review courses taught by Mary Cardello, CFP®, in partnership with Keir Educational Resources. All review courses are taught in the Raleigh area. Go to: **www.fpec.org.**

Exam Dates	Review Course Dates
March 2011	February 24-27, 2011
July 2011	June 23-26, 2011
November 2011	October 27-30, 2011

Meet Your Program Director

Mary L. Cardello, CPA, CFP®

Mary L. Cardello, CPA, CFP®, currently teaches courses for financial professionals who are preparing to take the CFP® Certification Examination. She holds CFP® certification exam review courses in the US for major CFP Board-Registered programs and publishing houses in addition to conducting for-credit certificate level classes at financial firms. Ms. Cardello maintains her practice in Chapel Hill, North Carolina.

Ms. Cardello's financial planning and investment background began with her training at American Express in Atlanta, Georgia. She is licensed in the state of North Carolina and maintains her series 63, 7 and life and health insurance licenses. Her in-office classroom client list includes Northwestern Mutual Financial Network, US Allianz, Edward Jones, Morgan Stanley, State Farm, and Wells Fargo.

Ms. Cardello brings 35 years of experience to the classroom. She has held various positions in several international accounting, tax and consulting firms. Ms. Cardello's education includes a Master's degree in U.S. Taxation with an undergraduate degree in business administration. She successfully completed the Certified Public Accountant exam in 1979. Mary passed the CFP® certification examination in November 2001.

For more information about the content of the CFP® Certification Education Program, Ms. Cardello can be reached between 9:00 a.m. and 5:00 p.m. at **919.619.3176** or by e-mail at **cardello@fpec.org.** Visit her website at: **www.fpec.org.**

FREE INFORMATION SESSIONS

NO OBLIGATION! LEARN MORE ABOUT THESE VALUABLE CLASSES.

January 4, 2011 6:00 - 7:30 p.m.
January 11, 2011 6:00 - 7:30 p.m.
JC Raulston Arboretum at NC State University, Raleigh, NC

June 21, 2011 6:00 - 7:30 p.m.
McKimmon Conference & Training Center, NC State University, Raleigh, NC

For more information or to RSVP,
contact the Office of Professional Development by telephone, 919.515.2261, or e-mail ContinuingEducation@ncsu.edu

ADMISSION

NC State University encourages open enrollment. It is recommended that students have a four-year undergraduate degree. Prior knowledge in accounting, finance or economics from academic settings or on-the-job experiences is suggested.

The Certified Financial Planner Board of Standards requires all applicants to have a bachelor's degree in order to sit for the CFP® Certification Examination. Please visit the Board's website for more information on this requirement. **http://www.cfp.net/become/education.asp**

BOOKS AND SUPPLIES

Additional student expenses include purchasing the textbooks (approximately $125 per course) and a Hewlett Packard financial calculator. The model HP10BII is supported in class.

Paid registration entitles student to purchase class books. Books are ordered from The American College and Keir Publications and available for sale to the students two weeks prior to each class start date. Students will be advised by e-mail when books have arrived.

PRIOR TO CLASS

A class syllabus will be emailed to registered students. Students should prepare the first reading assignment prior to coming to the initial class. Each class assignments, exams, quizzes, answer sheets, and hand outs are posted at **www.fpec.org**.

TUITION AND CANCELLATION POLICY

The fee for each course is $1,095. Discounts of $100 per course are offered when you register and pay for two or more classes at the same time. Tuition payments must be paid in full prior to the initial class meeting.

Student must provide written notice of cancellation five business days before the beginning of class to receive a 100% refund. Refunds will be limited to 75% of paid tuition without a five business day notice. No refunds will be granted after classes begin.

What Past Participants Have Said About This Program

"As a recent college graduate and a career changer coming from the automotive field, I credit Mary's teaching style which incorporates theory, case studies, and her real-world experiences, along with her phenomenal four-day CFP® exam review course for me passing the CFP® exam (July 2009) on the first attempt where the national average passing rate for that exam was 50.4%. I highly recommend the NC State CFP® certificate program and exam reviews to anyone in—or planning to enter—the financial planning and, more broadly, the financial services industry."

—Caleb Newton, Hurdle Mills, NC

"Sharing the experience of Mary's classroom environment with students all working toward a common goal brings together a wealth of experience, feedback and support in the journey of financial planning and the challenge of the CFP exam."

—Freida MacDonald, Registered Paraplanner, Old North State Wealth Management, LLC, Cary, NC

"Excellent blend of academic and real-world applications—great for financial services professionals and ordinary persons!"

—Don McLamb, NC Department of Health and Human Services, Raleigh, NC

"The course was very informative. I learned a lot and I would recommend this course to others."

—Terrell Bullet, State Employee's Credit Union, Apex, NC

"The course addressed all facets of financial planning. I was able to put the learning to use immediately."

—Terrence Campbell, Owner, Terrence S. Campbell, EA, LLC, Raleigh, NC

"I think this class will be valuable in helping me pass the CFP® certification exam. I enjoyed the real world examples that we did in class."

—Van James, Business Systems Analyst, SAS Institute, Cary, NC

"Mary has a great ability to keep the course material very interesting and make the class fun. I feel like I have really learned a lot."

—Andrew S. Lipson,Financial Advisor, Ameriprise Financial, Raleigh, NC

"It is a lot more effective to come to class than to do self-study for CFP® Certification Program."

—Yun-Lieh Chuu, Cary, NC

"This course greatly enhanced my current knowledge base concerning financial planning and areas of emphasis in my practice such as retirement, investment planning, insurance, and estate planning. I feel more confident about how to better approach client situations. The materials and real-life applications discussed in class were most valuable because they allowed me to go back to existing clients and provide added value to situations that I may not have recognized before."

— Dexter Vincent Perry, President, The Providence Group of N.C., LLC, Cary, NC

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How to Enroll

On-line...
ContinuingEducation.ncsu.edu

Call...
919.515.2261

Fax...
Your registration to:
919.515.7614

Mail...
Your registration to:
Registration Coordinator
NC State University
Office of Professional Development
Box 7401
Raleigh, NC 27695-7401

For more information...
E-Mail
ContinuingEducation@ncsu.edu

If you are a person with a disability...

...and desire any assistive devices, services or other accommodations to participate in these courses, please call **919.515.2261** during business hours (8 a.m. to 5 p.m. EST) or e-mail **ContinuingEducation@ncsu.edu** to discuss accommodations at least two weeks in advance.

Attend and You'll Receive

- 4.75 contact hours per classroom session
- Instruction by a CFP® professional
- Materials that will help you pass the national exam
- A Certificate of Attendance for each course
- A Certificate of Completion at the conclusion of the six courses

Continuing Education Credits

Earn continuing education credits towards your requirements for the NC Insurance Licenses. Each class qualifies for 38 hours of NCDOI -C.E., students must have a national product number and pay $2 per credit hour.

Contact Mary Cardello at **919.942.1114** for additional information regarding earning continuing education credits while attending this program.

FREE INFORMATION SESSIONS

No Obligation! Learn More About These Valuable Classes.

January 4, 2011 6:00 - 7:30 p.m.
January 11, 2011 6:00 - 7:30 p.m.
JC Raulston Arboretum at
NC State University, Raleigh, NC

June 21, 2011 6:00 - 7:30 p.m.
McKimmon Conference & Training Center, NC State University, Raleigh, NC

REGISTRATION FORM MCFP11

Certified Financial Planner Certification Education Program

Check Class(es)

☐ 1. Financial Planning Process	Jan. 18 - Feb. 17, 2011	$1,095/$995†	FINPLN11
☐ 2. Insurance Planning and Risk Management	March 1 - April 12, 2011	$1,095/$995†	INSPLN11
☐ 3. Investment Planning	April 26 - June 16, 2011	$1,095/$995†	INVPLN11
☐ 4. Income Tax Planning	July 5 - Aug. 18, 2011	$1,095/$995†	INCTXPLN11
☐ 5. Retirement Planning and Employee Benefits	Sept. 6 - Oct. 20, 2011	$1,095/$995†	RETPLN11
☐ 6. Estate Planning	Nov. 1 - Dec. 15, 2011	$1,095/$995†	ESTPLN11

†Discount is extended to anyone registering and paying for more than one class simultaneously or to a student paying for their sixth and final class.

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First Name ______ Middle Initial ______ Last Name ______ Date of Birth* ___/___/_____ (mm dd yyyy)

Title ______________________ Badge Name ______________________

E-mail ______________________

Company ______________________

Mailing Address ______________________

City ______________________ State ________ Zip ________

Phone (______) ______________________ Fax (______) ______________________

Name, Phone Number & E-mail of Manager Approving Your Training ______________________

____

* In lieu of SSN, your date of birth is required as a personal identifier for internal record keeping by this university.

Please duplicate this form for multiple registrations. You may want to make a copy for your records.

Method of Payment

Payment must accompany registration and be received by the first day of the program. Faxed registrations without a credit card # or a purchase order # will not be accepted. The easiest way to guarantee your place is to pay with a credit card.

Payor: ☐ Company ☐ Self

Payment Method:

☐ Credit Card ☐ Visa ☐ MasterCard ☐ AmEx ☐ Diners Club

Corporate Card? ☐ Yes ☐ No

Card # ______________________

Expiration Date (mm/yy) ______________________

Security Code ______________________

Amount ______________________

____
Cardholder Name (please print)

____
Cardholder Signature (required) (seal)

☐ Check (U.S. banks only) (Do not fax)

Make check(s) payable to:
North Carolina State University
Please write the name(s) of participant(s) on the face of the check(s).

☐ If you wish to pay by purchase order, please submit your purchase order and this registration form by mail or fax them to 919.515.7614.

☐ IDT (NC State University employees only)

OUC # ______________________

Project (FAS) # ______________________

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If you receive more than one brochure, please pass the extra along to an associate.
If addressee is no longer employed, please forward to his/her replacement.
Call 919.515.2261 to update your record.
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