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

JC Raulston Arboretum at NC State University, Raleigh, NC

Conveniently Offered in the Evenings

1. **Financial Planning Process and Insurance**
   January 5 - February 23, 2010
2. **Investment Planning**
   March 16 - May 4, 2010
3. **Income Tax Planning**
   May 25 - July 13, 2010
4. **Retirement Planning and Employee Benefit Planning**
   August 3 - September 21, 2010
5. **Estate Planning**
   October 12 - November 30, 2010

"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

Prepare for the March 2011 CFP® Certification Examination!

Take your first step towards earning CFP® certification by completing 5 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 and Insurance Course Agenda:

1. Financial planning process
2. CFP Board's Code of Ethics
3. CFP Board's Practice Standards
4. Financial statements
5. Cash flow management
6. Financing strategies
7. Function, purpose, and regulation of financial institutions
8. Education planning
9. Financial planning for special circumstances
10. Economic concepts
11. Time value of money concepts and calculations
12. Financial services regulations and requirements
13. Business law
14. Consumer protection laws
15. Principles of risk and insurance
16. Analysis and evaluation of risk exposures
17. Property, casualty and liability insurance
18. Health insurance and health care cost management
19. Disability income insurance
20. Long-term care insurance
21. Life insurance
22. Income taxation of life insurance
23. Business uses of insurance
24. Insurance needs analysis
25. Insurance policy and company selection
26. Annuities

Employee Benefits (included in Retirement Planning Agenda):

27. Group life insurance
28. Group disability insurance
29. Group medical insurance
30. Other employee benefits
31. Employee stock options
32. Stock plans
33. Non-qualified deferred compensation

Investment Planning Course Agenda:

34. Characteristics, uses and taxation of investment vehicles
35. Types of investment risk
36. Quantitative investment concepts
37. Measures of investment returns
38. Bond and stock valuation concepts
39. Investment theory
40. Portfolio development and analysis
41. Investment strategies
42. Asset allocation and portfolio diversification
43. Asset pricing models

Income Tax Planning Course Agenda:

44. Income tax law fundamentals
45. Tax compliance
46. Income tax fundamentals and calculations
47. Tax accounting
48. Characteristics and income taxation of business entities
49. Income taxation of trusts and estates
50. Basis
51. Depreciation/cost-recovery concepts
52. Tax consequences of like-kind exchanges
53. Tax consequences of the disposition of property
54. Alternative minimum tax (AMT)
55. Tax reduction/management techniques
56. Passive activity and at-risk rules
57. Tax implications of special circumstances
58. Charitable contributions and deductions

Retirement Planning Course Agenda:

59. Retirement needs analysis
60. Social Security (Old Age, Survivor, and Disability Insurance, OASDI)
61. Types of retirement plans
62. Qualified plan rules and options
63. Other tax-advantaged retirement plans
64. Regulatory considerations
65. Key factors affecting plan selection for businesses
66. Investment considerations for retirement plans
67. Distribution rules, alternatives, and taxation

Estate Planning Course Agenda:

68. Characteristics and consequences of property titling
69. Methods of property transfer at death
70. Estate planning documents
71. Gifting strategies
72. Gift tax compliance and tax calculation
73. Incapacity planning
74. Estate tax compliance and tax calculation
75. Sources for estate liquidity
76. Powers of appointment
77. Types, features, and taxation of trusts
78. Qualified interest trusts
79. Charitable transfers
80. Use of life insurance in estate planning
81. Valuation issues
82. Marital deduction
83. Deferral and minimization of estate taxes
84. Intra-family and other business transfer techniques
85. Generation-skipping transfer tax (GSTT)
86. Fiduciaries
87. Income in respect of a decedent (IRD)
88. Postmortem estate planning techniques
89. Estate planning for non-traditional relationships

FREE INFORMATION SESSIONS

NO OBLIGATION! LEARN MORE ABOUT THESE VALUABLE CLASSES.

December 1, 2009 5:00 - 6:00 p.m.*

** Experience the program first-hand! Stay for the Estate Planning class that starts at 6:00.*

December 8, 2009 6:00 - 7:00 p.m.

JC Raulston Arboretum at 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

Financial Planning Process and Insurance (36 hours)
January 5 - February 23, 2010

Session	Date	Time	Class Hours
1	Jan. 5	6:00 p.m. - 10:30 p.m.	4.5
2	Jan. 12	6:00 p.m. - 10:30 p.m.	4.5
3	Jan. 19	6:00 p.m. - 10:30 p.m.	4.5
4	Jan. 26	6:00 p.m. - 10:30 p.m.	4.5
5	Feb. 2	6:00 p.m. - 10:30 p.m.	4.5
6	Feb. 9	6:00 p.m. - 10:30 p.m.	4.5
7	Feb. 16	6:00 p.m. - 10:30 p.m.	4.5
8	Feb. 23	6:00 p.m. - 10:30 p.m.	4.5
		TOTAL HOURS	36

Investment Planning (36 hours)
March 16 - May 4, 2010

Session	Date	Time	Class Hours
1	March 16	6:00 p.m. - 10:30 p.m.	4.5
2	March 23	6:00 p.m. - 10:30 p.m.	4.5
3	March 30	6:00 p.m. - 10:30 p.m.	4.5
4	April 6	6:00 p.m. - 10:30 p.m.	4.5
5	April 13	6:00 p.m. - 10:30 p.m.	4.5
6	April 20	6:00 p.m. - 10:30 p.m.	4.5
7	April 27	6:00 p.m. - 10:30 p.m.	4.5
8	May 4	6:00 p.m. - 10:30 p.m.	4.5
		TOTAL HOURS	36

Income Tax Planning (36 hours)
May 25 - July 13, 2010

Session	Date	Time	Class Hours
1	May 25	6:00 p.m. - 10:30 p.m.	4.5
2	June 1	6:00 p.m. - 10:30 p.m.	4.5
3	June 8	6:00 p.m. - 10:30 p.m.	4.5
4	June 15	6:00 p.m. - 10:30 p.m.	4.5
5	June 22	6:00 p.m. - 10:30 p.m.	4.5
6	June 29	6:00 p.m. - 10:30 p.m.	4.5
7	July 6	6:00 p.m. - 10:30 p.m.	4.5
8	July 13	6:00 p.m. - 10:30 p.m.	4.5
		TOTAL HOURS	36

Retirement Planning and Employee Benefit Planning (36 hours)
August 3 - September 21, 2010

Session	Date	Time	Class Hours
1	Aug. 3	6:00 p.m. - 10:30 p.m.	4.5
2	Aug. 10	6:00 p.m. - 10:30 p.m.	4.5
3	Aug. 17	6:00 p.m. - 10:30 p.m.	4.5
4	Aug. 24	6:00 p.m. - 10:30 p.m.	4.5
5	Aug. 31	6:00 p.m. - 10:30 p.m.	4.5
6	Sept. 7	6:00 p.m. - 10:30 p.m.	4.5
7	Sept. 14	6:00 p.m. - 10:30 p.m.	4.5
8	Sept. 21	6:00 p.m. - 10:30 p.m.	4.5
		TOTAL HOURS	36

Estate Planning (36 hours)
October 12 - November 30, 2010

Session	Date	Time	Class Hours
1	Oct. 12	6:00 p.m. - 10:30 p.m.	4.5
2	Oct. 19	6:00 p.m. - 10:30 p.m.	4.5
3	Oct. 26	6:00 p.m. - 10:30 p.m.	4.5
4	Nov. 2	6:00 p.m. - 10:30 p.m.	4.5
5	Nov. 9	6:00 p.m. - 10:30 p.m.	4.5
6	Nov. 16	6:00 p.m. - 10:30 p.m.	4.5
7	Nov. 23	6:00 p.m. - 10:30 p.m.	4.5
8	Nov. 30	6:00 p.m. - 10:30 p.m.	4.5
		TOTAL HOURS	36

Grand Total Hours 180

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 two weeks between the next course. Classes meet once a week for four-and-a-half hours over eight weeks. All five courses can be completed within one calendar year. Students beginning in January 2010 can plan to take the March 2011 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 five 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 CFP Board of Standards
- 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 an integral part of the NC State course curriculum.

CFP® CERTIFICATION EXAM DATES:

(Exams are given in the Raleigh area.)

Published 2010 Exam Dates	Application Deadline
March 19-20, 2010	2/3/10
July 16-17, 2010	6/1/10
November 19-20, 2010 (estimated)	10/5/2010

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

Estimated 2011 Exam Dates	Est. 2011 Deadline Date
March 18-19, 2011	1/7/11
July 15-16, 2011	6/6/11
November 18-19, 2011	10/10/11

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 19-20, 2010	March 4-7, 2010
July 16-17, 2010	June 24-27, 2010
November 19-20, 2010	October 28-31, 2010
March 18-19, 2011 (estimated)	February 24-27, 2011 (estimated)

Meet Your Program Director

Mary L. Cardello, CFP®

Mary L. Cardello, 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 33 years of experience to the classroom. She has held various positions in several international accounting, tax and consulting firms. Mary'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 **336.625.1000, ext. 3160** or by e-mail at **cardello@fpec.org.** Visit her website at: **www.fpec.org.**

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 $100 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 come in.

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.

TUITION AND CANCELLATION POLICY

The fee for each course is $1,095. Discounts of $100 per course are offered when two courses are prepaid. 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**

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

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

- 4.5 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 five courses

Continuing Education Credits

Earn continuing education credits towards your requirements for the NC Insurance Licenses.

Students are responsible for filing their own reporting forms and paying the additional CE fees associated with the number of hours claimed.

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.

December 1, 2009 5:00 - 6:00 p.m.

December 8, 2009 6:00 - 7:00 p.m.

JC Raulston Arboretum at
NC State University, Raleigh, NC

REGISTRATION FORM

CERTIFIED FINANCIAL PLANNER Certification Education Program

Check Class(es)

☐ 1. Financial Planning Process & Insurance	Jan. 5 - Feb. 23, 2010	$1,095/$995†	FINPLN010
☐ 2. Investment Planning	March 16 - May 4, 2010	$1,095/$995†	INVPLN010
☐ 3. Income Tax Planning	May 25 - July 13, 2010	$1,095/$995†	INCTXPLN010
☐ 4. Retirement Planning and Employee Benefit Planning	Aug. 3 - Sept. 21, 2010	$1,095/$995†	RETPLN010
☐ 5. Estate Planning	Oct. 12 - Nov. 30, 2010	$1,095/$995†	ESTPLN010

† Discount is extended to anyone registering and paying for more than one class simultaneously.

PRIORITY CODE S 1 0 0 1 W B — To help us serve you better, please enter the code from your mailing label. Enter this code even if label is addressed to someone else. *Thank You!*

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 & Title 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) ____

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) # ____

NC STATE UNIVERSITY

Prepare for the March 2011 CFP® Certification Examination!

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5. Estate Planning -
   October 12 - November 30, 2010

NC STATE UNIVERSITY
Office of Professional Development
Box 7401
Raleigh, NC 27695-7401

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NC STATE UNIVERSITY

Prepare for the March 2011 CFP® Certification Examination!

Office of Professional Development

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