

EDUCATE — ENABLE — EMPOWER

FINANCIAL PLANNING

LEVEL **9**

Graduate Diploma in

Financial Planning

Pathway to CFP® designation

2022–2023



Who we are

IOB

IOB is a professional community of over 32,900 members who work in banking, investment funds and international financial services on the island of Ireland. Professional development of our members through education is at the heart of what we do. IOB provides university level programmes to enable our members achieve and sustain their professional qualifications and Continuing Professional Development (CPD) – essential in meeting customer and regulatory expectations. More than 8,500 individuals studied with us last year and over 23,800 members are registered for CPD schemes administered by IOB.

Excellence in education – a recognised college of UCD

As a recognised college of University College Dublin (UCD) and the standout financial services educator, we offer qualifications of the highest standard. We currently have more than 40 programmes ranging from Professional Certificates (level 7) on the National Framework of Qualifications (NFQ) to Masters Degrees (level 9). We design our programmes to be practical and relevant, and grounded in academic rigour.

The Irish Tax Institute

The Irish Tax Institute is the leading representative and educational body for Ireland’s Chartered Tax Advisers (CTA) and is the country’s only professional body exclusively dedicated to tax. The Chartered Tax Adviser (CTA) qualification is the gold standard in tax and the international mark of excellence in tax advice. Institute members are part of the international CTA network which has more than 30,000 members. It includes the Chartered Institute of Taxation UK, the Tax Institute of Australia and the Taxation Institute of Hong Kong. The Institute is also a member of the CFE Tax Advisers Europe (CFE), the European umbrella body for tax professionals. The Institute’s members provide tax services and business expertise to thousands of Irish owned and multinational businesses as well as to individuals in Ireland and internationally. Many also hold senior roles in professional service firms, global companies, Government, Revenue, state bodies and in the European Commission.

“ I would recommend this programme to anyone who wants to differentiate themselves in the industry, somebody who wants to become a ‘Financial Planner’ rather than just a transactional salesperson. The industry has become much more ‘professional’ and ‘client focused’ in recent years, a qualification such as the Graduate Diploma in Financial Planning will be essential for any adviser who wants to be part of this new profession. Since the financial crisis clients were more informed, more engaged and more demanding. Clients no longer wanted to be ‘sold to’, they wanted to be ‘advised’ and ‘educated’ as to why a certain course of action was appropriate. This course along with the CFP enabled me to help clients look at their financial affairs in a more holistic way.”

Barry Kerr

Managing Director
Wealthwise Financial Planning

“ Following completion of the Graduate Diploma in Financial Planning I feel a lot more confident in advising clients on all aspects of financial advice. In addition, I feel that I can now create a financial plan for a client that is tailored towards their own personal circumstance and stage in life. The tutors were engaging and approachable and really covered a lot of detail over the various modules.”

Colette O’Donohue CFP® QFA FLIA Dip PMI

Employee Benefits Consultant
McCarthy Insurance Group

Meet your team



Emer Kirk QFA, CTA, CFP
CEO, FPSB Ireland

Emer provides independent and bespoke pension consultancy services for individual and corporate clients. Her primary aim is to offer a fresh perspective to clients by delivering a suite of pensions, investment and advisory services that are relevant in today’s marketplace. Having worked for over ten years in the pensions industry, specialising in self-administered pension arrangements, Emer has developed an expertise in all aspects of retirement planning, from accumulating funds, to advising on options available on leaving service at or before retirement date. Part of this process is advising on all aspects of Personal Financial Planning to ensure that client’s income is protected throughout their working life and, into retirement.



Jim Connolly
Head of Retirement Planning, AIB Private Banking

Jim is Head of Retirement Planning at AIB Private Banking having previously held the position of Head of Pensions at Goodbody and Standard Life. He was appointed as a Pensioner Trustee by Revenue in 2004 and now lectures in Retirement Planning for IOB and UCD. He specialises in exit strategies for high and ultra high net worth individuals.



Gary Connolly
Head of Investment Advisory & Execution Only, Davy

Gary is an Investment Director in the investment team within Davy. He joined Davy in 2014 when Davy acquired his investment consulting business iCubed (set up in 2010), which he was appointed Managing Director of until 2019. Gary now heads up the investment advisory function within Davy and works with advisers and their clients in designing and implementing investment portfolio solutions. Gary is a regular commentator in the media on investment topics and writes a monthly column in the Sunday Times money section. Gary holds a Masters in Economics from UCD.



Gerry Grenham BSc M Mangt. Sc Phd
Senior Academic Consultant, IOB

Gerry is currently a senior Academic Consultant with IOB. He holds a Bachelor of Science degree in Physics, a Masters in Management Science (now Data Analytics) and a PhD in Management Information Systems. He has been involved with the Graduate Diploma in Financial Planning since the programme’s inception and is a former Programme Director. As Programme Director he has been involved in programme design and review over the years. His area of academic expertise is Quantitative Method and Management Information Systems (MIS) and he has lectured across a variety of programmes (mostly in Business and Finance) and third level academic institutions in these areas.



Tom Matthews QFA, FSAI
Head of Retail Wealth Products, AIB

Tom is a highly experienced and accomplished leader in the life assurance industry with experience that runs the gamut of product development, programme management and proposition development. A qualified actuary, he has developed and launched a myriad of award winning products in the Irish market. With a unique blend of strategic vision, business acumen and deep technical expertise, he currently leads the proposition agenda for the largest bancassurer in Ireland.



Evelyn Cregan
Director of Compliance and Governance Education and Company Secretary, IOB

Evelyn is a Chartered Accountant with over 20 years experience working in the financial services sector and has held a number of senior management roles in the sector. She has lectured with UCD for over 15 years specialising in the areas of financial and management accounting and taxation. She is currently Programme Director of Governance and Compliance Education with IOB and Company Secretary of IOB.



Sean Arthur F.C.C.A.
Former Inspector of Taxes

Sean is a former Tax Inspector and a Senior Lecturer in Taxation (retired) at Athlone Institute of Technology. Sean is Tax (ROI) Subject Leader for Student Education at Chartered Accountants Ireland.

Introduction

Who is this programme for?

The Graduate Diploma in Financial Planning, awarded by University College Dublin (UCD), is a highly regarded postgraduate qualification (level 9), designed for those working in, or who would like to develop a career in, financial planning and wealth management. It is designed for those who wish to develop their financial planning knowledge and skills to the highest international standards.

The programme is specifically designed to provide financial planners with the knowledge and understanding of the applicable regulatory requirements, the mechanisms and purpose of the main investment products and the ability to satisfy their individual clients' financial planning and investment portfolio needs.

The Graduate Diploma also seeks to deepen your technical knowledge of areas such as asset, finance and risk management and provide the tools to develop effective mutually beneficial client relationships.

How you will benefit

This programme will provide you with the knowledge and skills required for a career as a professional financial planner. It will:

- Enhance your knowledge of the constituent disciplines underpinning financial planning including investments, pensions, taxation and estate planning.
- Develop your analytical, problem solving and decision-making skills to produce comprehensive financial planning solutions.
- Enable you to evaluate economic, financial and other relevant data to create integrated financial plans.
- Promote a deep understanding of professional values and ethical issues in financial planning execution.
- Prepare you for the CERTIFIED FINANCIAL PLANNER™ designation qualifying examination.

Gateway to the prestigious international – CERTIFIED FINANCIAL PLANNER designation

CFP certification is the world's most widely respected financial planning designation and it marks the CERTIFIED FINANCIAL PLANNER practitioner as being professional, competent and ethical to the highest global standards.

At the end of 2021, there were 203,312 CFP professionals in 27 countries around the globe, including all of the main developed and developing economies. Global numbers have increased by almost 15% over the last three years.

The first cohort of candidates in Ireland were awarded the CFP designation following completion of the Graduate Diploma in Financial Planning in early June 2011. There are now 831 CFP professionals in Ireland.

For further information on CFP certification, visit www.fpsb.ie.

Curriculum

The programme comprises of six modules as follows:

1. **Financial and Data Analysis for Financial Planning**
2. **Tax and Estate Planning**
3. **Asset Management**
4. **Retirement Planning**
5. **Risk Management in Financial Planning**
6. **Integrated Personal Financial Planning**

1. Financial and Data Analysis for Financial Planning

(NFQ level 9, 10 ECTS)

This module provides students with an understanding of the analytic techniques underpinning financial planning and wealth management. It explores how to value financial assets, the impact of uncertainty on financial planning and provides techniques and tools to mitigate its effects. It will examine the issues of personal financial planning, to include cash flow modelling; personal ratios, sensitivity analysis and related issues. It also addresses the areas the measurement and assessment of risk in a financial planning context.

2. Tax and Estate Planning

(NFQ level 9, 10 ECTS)

This module introduces the fundamentals of the Irish taxation system and international aspects of taxation relevant to financial planning and wealth management. It covers the key taxation provisions and reliefs of the Irish tax legislation relevant to succession and estate planning which are significant for the financial planner.

3. Asset Management

(NFQ level 9, 10 ECTS)

An understanding of robust financial planning and wealth management is an important pre-requisite for meeting customers' financial and lifestyle objectives. This module covers core concepts in modern portfolio theory and marries them with the practical application of tools and techniques to construct and manage client portfolios. It assimilates a range of theoretical and empirical evidence to provide the best solutions when advising customers on investment and wealth management.

4. Retirement Planning

(NFQ level 9, 10 ECTS)

This module deals with all aspects of retirement provision, public and private, relevant to providing financial advice. It provides you with a macro view of the regulatory environment for pensions. It explores in detail a range of issues including the structure and investment of private arrangements for groups and individuals, insured and non-insured.

5. Risk Management in Financial Planning

(NFQ level 9, 10 ECTS)

The predominant part of this module deals with the important topic of risk management in financial planning. It covers the key risks that customers face through their financial life cycle, such as mortality and illness risk, investment risk and longevity risk. The aim of the module is to create advice processes that allow you identify and analyse the key risks for clients; devise appropriate solutions; and communicate those risks and solutions effectively. The module also covers the ethical requirements and responsibilities of the financial planner.

6. Integrated Personal Financial Planning*

(NFQ level 9, 10 ECTS)

This is the capstone module of the graduate diploma and has been designed to integrate the learning from the other programme modules. It aims to develop the analytical and synthesis skills required by financial planners when providing comprehensive financial plans. This will be achieved through your active development of a number of case studies and the construction of a comprehensive real-life financial plan.

* Before registering for this module, candidates must have completed the first four modules and be registered for/have completed the Risk Management in Financial Planning module.

Further Information

Award

When you successfully complete the six modules of this programme, you will be awarded the Graduate Diploma in Financial Planning (level 9) from UCD.

Candidates who achieve a second class honours grade 2 award (or higher) in the Graduate Diploma in Financial Planning are eligible for the award MSc in Financial Services (level 9) on successful completion of the Professional Diploma in Strategic Management in Financial Services programme.

The MSc in Financial Services is accredited and awarded by UCD (at postgraduate level 9).

Entry requirements

The minimum entry requirements for the programme are:

- Relevant Honours degree (min. 2.2 L8 NFQ) in a business or a related discipline
- or
- Equivalent relevant professional qualification (e.g.) Qualified Financial Adviser (QFA), with three years’ relevant work experience obtained in the banking or financial services industry, Chartered Tax Advisers (CTAs), accountants, solicitors and barristers.

Candidates should also have a working knowledge of Microsoft Excel before starting on the programme.

Exemptions

Holders of the Chartered Tax Adviser (CTA) qualification qualify for an exemption from the Tax and Estate Planning module.

Designation

The programme acts as a gateway to the prestigious international CERTIFIED FINANCIAL PLANNER designation. Financial Planning Standards Board Ireland (FPSB Ireland) requires that a candidate who wishes to become a CERTIFIED FINANCIAL PLANNER professional in the Republic of Ireland must:

- Hold the Qualified Financial Adviser (QFA) designation and the Graduate Diploma in Financial Planning.
- Have successfully completed the certification exam set by FPSB Ireland.
- Have met the three year experience requirement in financial planning as set out by FPSB Ireland.
- Accept continuing obligations for certification; and
- Commit to the ethics and standards required for CFP professionals.

Professional body membership

You must be a member, or become a member of IOB to undertake this programme.

Delivery

This programme is delivered online.

Duration

18 months part-time.

Assessment

Assessment is a combination of continuous assessment and end of trimester exams.

Fees

The fees are €4,400 for the first academic year (€6,600 for the programme in total).

We encourage candidates to register for the full academic year, but if you choose to register on a per module basis, fees are broken down as follows:

Fees will be reviewed annually.

Tax relief may be available to candidates who are paying fees in a personal capacity. Further information is available from www.revenue.ie

Module	Fee
Autumn Trimester Sep 2022 – Jan 2023	
Financial and Data Analysis for Financial Planning	€1,100
Tax and Estate Planning	€1,100
Spring Trimester Feb 2023 – May 2023	
Asset Management	€1,100
Retirement Planning	€1,100
Autumn Trimester Sep 2023 – Dec 2023	
Risk Management in Financial Planning	€1,100
Integrated Personal Financial Planning	€1,100

Application process

Early applications are encouraged online, please visit iob.ie/programme/financial-planning

Applications received after the close off date will be considered on a first-come, first-served basis, if places are available.

Programme commencement

September 2022

Contact us

Further information on this programme is available from:

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IOB

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Shane O’Brien

Senior Tax Manager – Education Delivery
Irish Tax Institute

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W: www.taxinstitute.ie

Attain the premier international CFP designation with a level 9 UCD award



A recognised college of UCD

Entry Requirements

Qualified Financial Adviser (QFA), with three years' relevant experience

OR

*Relevant Honours degree (min. 2.2 L8 NFQ) in a business or related discipline



Graduate Diploma in Financial Planning



Delivered by IOB for over 10 years – successful track record



Awarded by University College Dublin



Ireland's global university, ranked within the top 1% of higher education institutions worldwide




CERTIFIED FINANCIAL PLANNER



Premier international designation

**To attain the CFP designation, candidates must hold the QFA designation.*

Attainment of the Graduate Diploma in Financial Planning fulfills the educational requirements for the CFP designation.

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Key Dates 2022–2023

2022

Autumn Trimester September 2022 – January 2023	Key Dates
Closing date for applications*	19/09/2022
Closing date for module registrations (Including fees)	07/10/2022**
Trimester start date***	03/10/2022**
Re-registration closing date	11/11/2022**
Module withdrawal date	11/11/2022**
Exam period	02/01/2023 – 21/01/2023****
Exam results release date	03/03/2023****

2023

Spring Trimester January 2023 – May 2023	Key Dates
Closing date for applications*	27/01/2023
Closing date for module registrations (Including fees)	10/02/2023**
Trimester start date***	07/02/2023**
Re-registration closing date	20/03/2023**
Module withdrawal date	20/03/2023**
Exam period	06/05/2023 – 20/05/2023****
Exam results release date	30/06/2023****

2023

Summer Trimester June 2023 – September 2023	Key Dates
Closing date for applications*	26/05/2023
Closing date for module registrations (Including fees)	09/06/2023**
Trimester start date***	06/06/2023**
Re-registration closing date	14/07/2023**
Module withdrawal date	14/07/2023**
Exam period	02/09/2023 – 16/09/2023****
Exam results release date	27/10/2023****

* Places may be available after this date depending on availability
** MSc in Compliance Year 2 and GDFP please see programme page at iob.ie for start and withdrawal dates
*** Member Resources in IOB Learn
**** MSc in Compliance Year 2 and GDFP exam dates please see programme pages at iob.ie

IOB Learn

IOB members gain exclusive access to IOB Learn, our innovative personalised learning platform and mobile app. Powered by artificial intelligence, this dynamic platform is a first in Irish education. IOB Learn helps you keep pace with a sector in transformation.

Access exclusive content

Access the latest industry insights and thought leadership on financial services. Follow content channels in topics such as risk, compliance, digital innovation and ESG to stay up to date with sector trends and best practices.

Learn at your pace

Learn at a time and pace that suits you with the full library of archived IOB events and webinars. IOB Learn is your ticket to the conversations that matter.

Start a new pathway

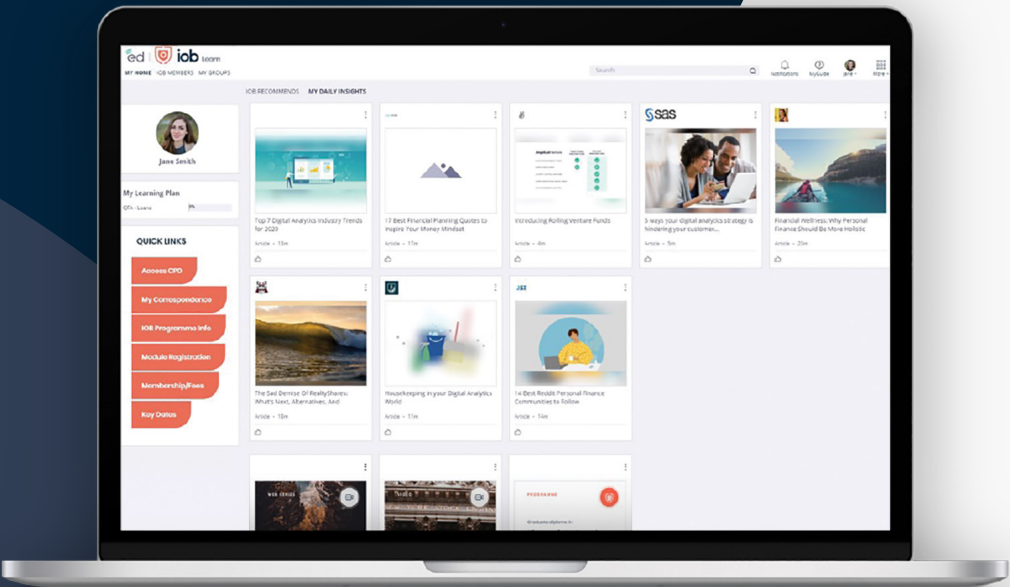
Set your own learning goals and follow a learning pathway to boost your skillset. See how IOB Learn's algorithm can help you to gain expertise with bitesize content and courses.

Explore your module and CPD resources

Find your module materials, resources and CPD content for professional designations on one dedicated platform.

Boost your wellbeing

The Wellness Channel on IOB Learn has a suite of inspiring courses, videos and articles from international experts to help you manage stress and develop positive new habits.



Learn. Connect. Progress.

IOB Learn powers your professional development.



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Watch webinars, events and browse micro-learning content



Log CPD hours on-the-go



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