

EDUCATE — ENABLE — EMPOWER

FINANCIAL PLANNING

LEVEL **9**

Graduate Diploma in

Financial Planning

Pathway to CFP® designation

2021-2022



Who we are

IOB

IOB is a professional community of 33,600 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 9,800 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

A new era

In 2021 IOB launched 3 innovations that set a new benchmark.

IOB Learn

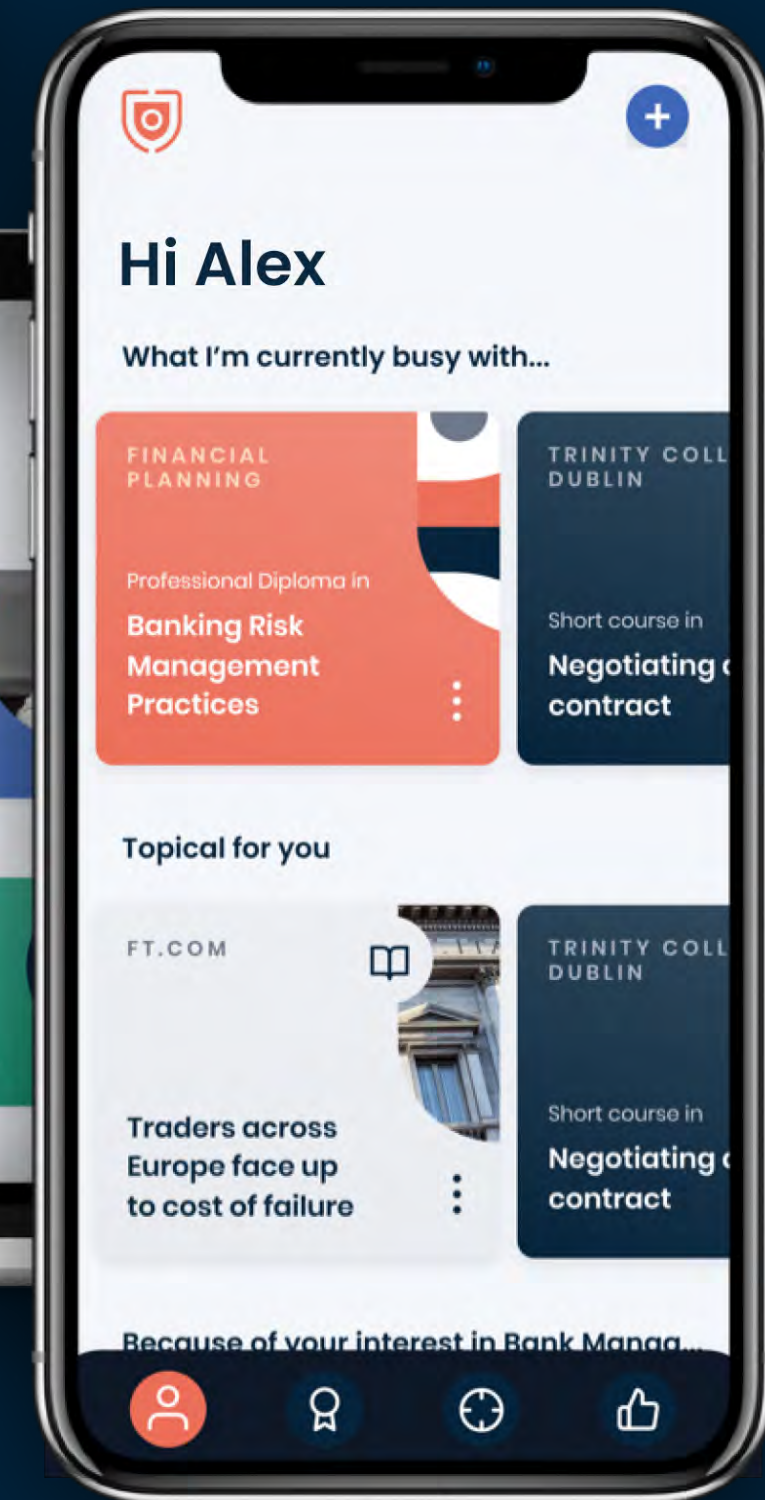
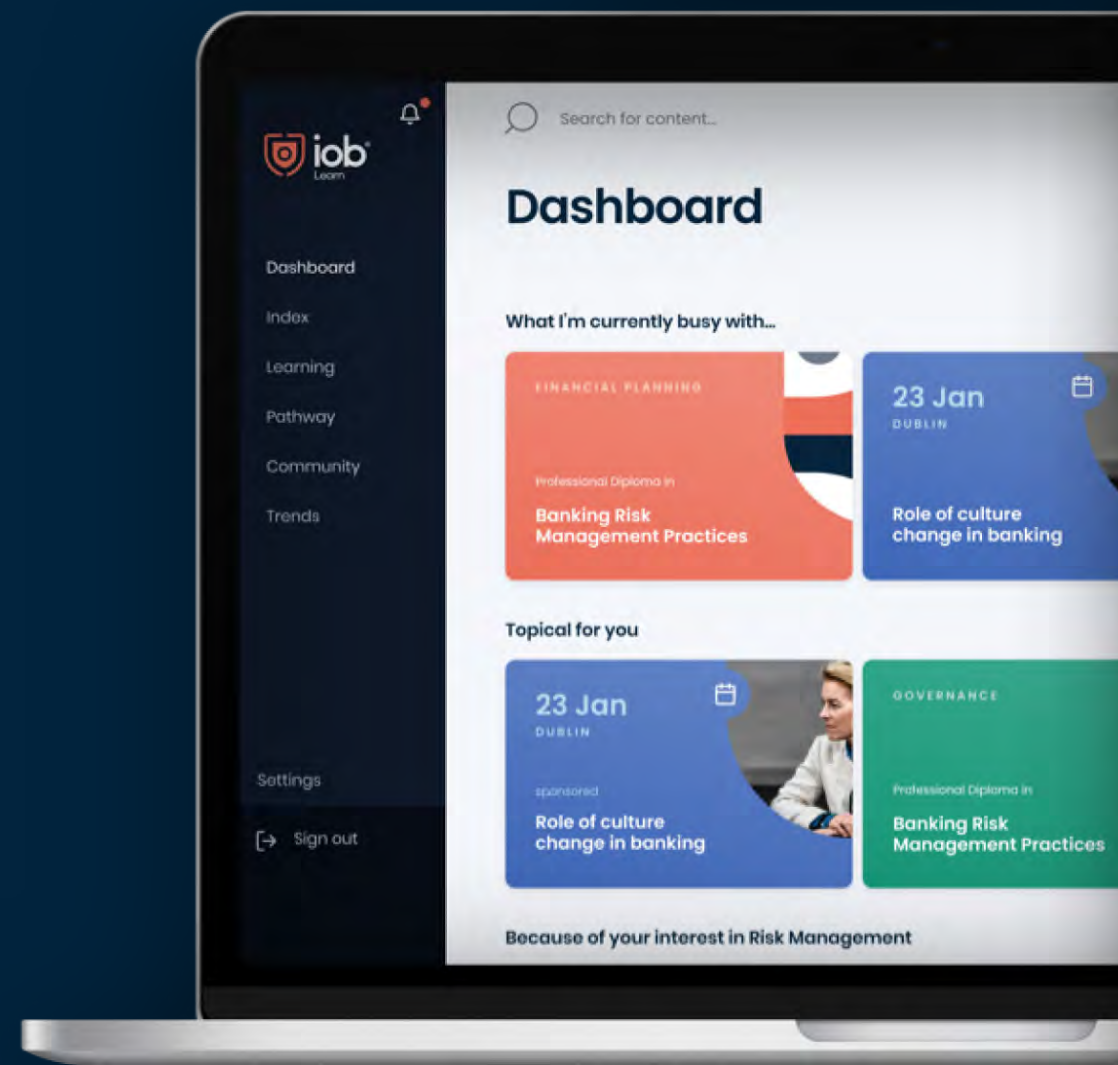
Our new learning experience platform, IOB Learn, is a digitally enabled, intuitive, personalised, lifelong learning and career ecosystem. For everyone working in financial services, including investment funds and international financial services.

The IOB App

From discovering curated content, following your learning pathways, to logging CPD on-the-go, IOB App opens a new world of possibility in staying connected and up to date with IOB.

EdQ by IOB

A new dynamic education credentialling ecosystem that tracks and certifies qualifications, continuing professional development and lifelong learning, supporting career profile recognition across a wide reach of financial services.



Meet your team



Paul Grimes CFP®, QFA, M INST DIR
Chief Professionalism Officer with FPSB Ltd

Paul is the Chief Professionalism Officer with FPSB Ltd, lecturer and non-executive Director. He has held numerous international leadership positions on committees seeking to advance and promote improved standards in personal financial planning.



Jim Connolly
Head of Retirement Planning at AIB Private Banking

Jim Connolly 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

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 Grenham 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.



Brian Grimes
Head of Actuarial Function, Intesa San Paolo Life

Brian Grimes is an Actuary with over 30 years' experience in the Life assurance industry and has lectured on the Graduate Diploma in Financial Planning programme since its inception. He is currently Head of Actuarial Function at Intesa San Paolo Life (Ireland's largest cross border Life Assurance Company). He previously held a number of senior roles in the domestic Market across areas such as product development, the development of protection propositions, and the development of advice processes for retail customers.



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 2020, there were 192,762 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 815 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 this Graduate Diploma are eligible for the award MSc in Financial Services (level 9) on successful completion of an additional three modules.

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 NFAQ) 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 or the Irish Tax Institute 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 2021 - Jan 2022	
Financial and Data Analysis for Financial Planning	€1,100
Tax and Estate Planning	€1,100
Spring Trimester Feb 2022 - May 2022	
Asset Management	€1,100
Retirement Planning	€1,100
Autumn Trimester Sep 2022 - Dec 2022	
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 2021

Contact us

Further information on this programme is available from:

Liz Manley
Programme Manager
IOB
E: education@iob.ie

Shane O'Brien
Senior Tax Manager - Education Delivery
Irish Tax Institute
E: sobrien@taxinstitute.ie
W: www.taxinstitute.ie

Key Dates 2021–2022



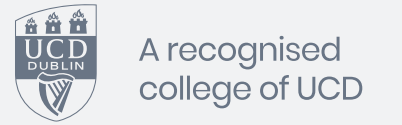
Autumn Trimester September 2021 – January 2022	Level 9 September Start†	Level 9 October Start†
Closing date for applications*	29/08/2021	13/09/2021
Closing date for module registrations	03/09/2021	01/10/2021
Trimester start date**	13/09/2021 (Year 1) 06/09/2021 (Year 2)	04/10/2021
Re-registration closing date	05/11/2021 for Dec exams 12/11/2021 for Jan exams	12/11/2021
Module withdrawal date	05/11/2021 for Dec exams 12/11/2021 for Jan exams	12/11/2021
Exam period	04/12/2021 – 12/12/2021 OR 03/01/2022 – 23/01/2022	03/01/2022 – 23/01/2022
Exam results release date	04/03/2022	04/03/2022
Spring Trimester January 2022 – May 2022	Level 9	
Closing date for applications*	28/01/2022	
Closing date for module registrations	04/02/2022	
Trimester start date**	07/02/2022	
Re-registration closing date	18/03/2022	
Module withdrawal date	18/03/2022	
Exam period	02/05/2022 – 21/05/2022	
Exam results release date	01/07/2022	
Summer Trimester June 2022 – September 2022	Level 9	
Closing date for applications*	27/05/2022	
Closing date for module registrations	03/06/2022	
Trimester start date**	06/06/2022	
Re-registration closing date	15/07/2022	
Module withdrawal date	15/07/2022	
Exam period	15/09/2022 – 25/09/2022	
Exam results release date	28/10/2022	

* Places may be available after this date depending on availability
 ** Member Resources in IOB Learn

† Check individual programme pages on iob.ie for start dates
 Dates may change - check IOB Learn and iob.ie for up-to-date information



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



**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.

CFP®, CERTIFIED FINANCIAL PLANNER™ and are trademarks owned outside the United States by Financial Planning Standards Board Ltd (FPSB). Financial Planning Standards Board Ireland DAC is the marks licensing authority for the CFP marks in Ireland, through agreement with FPSB.

Membership

IOB membership

Learn more about the value and benefits of becoming a member of IOB.



Your standout educator

IOB is a recognised college of UCD, which is Ireland's largest university and ranked within the top 1% of higher education institutions in the world. A leading provider of applied education in financial services, we offer more than 40 university accredited qualifications, taught by academics and leading industry experts.

- Access to IOB's full suite of accredited learning, taught by academics and leading industry experts.
- Access via IOB to Government Funding for education programmes, e.g. Springboard, IFS Skillnet.
- Graduation Ceremony for level 8 and 9 graduands.



We get you qualified

We offer 14 professional designations, including all the essential regulatory required designations to qualify you for roles in financial services. Free accreditation of your training for CPD hours on IOB CPD schemes.



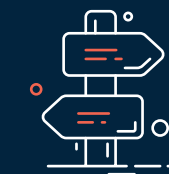
We keep you qualified

Lifelong learning is essential to sustain a career and your professional designation(s). As Ireland's largest provider of continuing professional development (CPD), we keep you qualified. Included in your membership subscription at no additional cost is access to a minimum of four continuing professional development events in addition to our suite of eCPD modules.



IOB Learn

An exciting new learning experience platform, and an IOB app personalised to your professional development needs. IOB Learn will give you access to a new suite of micro learning and curated learning content across a number of channels.



Your essential career partner

Through IOB Learn we empower you to explore your talent and potential. We fuel your personal growth and career trajectory.



Your professional community

Membership of your industry's professional body, the largest professional membership community in Ireland, brings you into a community of like-minded people. Professionals from across financial services working in a similar specialism as you, dealing with similar challenges to those that you face. Through in-person events, digital events and forums you can hear key note speakers and share experiences, exchange knowledge, network, expanding your contacts and personal profile.

- Invitations to in-person and virtual events and networking opportunities.
- Access to breakfast briefings / lunch and learns.
- Access to the latest insights, thought leadership, emerging issues and trends.

Membership

Corporate membership

Learn more about the value and benefits of becoming a corporate member of IOB.



Strategy and Governance

IOB Council (board of directors) and Council committees are responsible for the effective, prudent and ethical oversight of IOB, setting its strategic aims and direction. Corporate members are entitled to either appoint or elect persons to Council.

Active engagement, participation and leadership in IOB Council and Council Committees is a commitment to setting and maintaining high professional and ethical standards, and enhancing the technical expertise of the financial services industry.



Talent development

An organisation's greatest resource is its people. IOB's wide range of applied education and lifelong learning programmes develop your talented staff.



Future skills

Financial services continues to change rapidly. IOB helps build transferable skills for the individual and a more flexible workforce for your organisation.



Regulatory compliance

Where relevant, our education qualifications, professional designations and CPD schemes meet the Central Bank of Ireland's Minimum Competency Code and Fitness and Probity requirements. Our new EdQ credentialing platform supports you in meeting your regulatory responsibilities.



Professional standing

IOB offers a range of professional designations which are a recognition of educational achievement and professional standing. They are a badge of excellence and an endorsement of academic qualifications, professional knowledge and experience. Several of the designations are recognised worldwide.



Independent assurance

IOB is an independent stamp of assurance that supports organisations in engaging, motivating and empowering their employees to learn and perform.



Corporate community

Build your network with a community of peers – learn from other leading organisations, share your knowledge and expertise.

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A recognised
college of UCD

