

EDUCATE — ENABLE — EMPOWER

FINANCIAL PLANNING

LEVEL **9**

Gateway to CFP® designation

Graduate Diploma in Financial Planning

2024-2025



Who we are

IOB

IOB is a professional community of over 32,900 members who work in areas such as banking, financial planning and wealth management, investment funds and international financial services. 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.

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 and Diplomas (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.

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 2023, there were 223,700 CFP professionals in 27 countries around the globe, including all of the main developed and developing economies.

The first cohort of candidates in Ireland were awarded the CFP designation following completion of the Graduate Diploma in Financial Planning in June 2011. There are now 993 CFP professionals in Ireland.

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



Meet your team

Financial and Data Analysis for Financial Planning Integrated Personal Financial Planning



Emer Kirk QFA, CTA, CFP®
CEO,
FPSB Ireland

Emer is CEO of the Financial Planning Standards Board, the body in Ireland responsible for the CFP professional designation and promoting improved standards in personal financial planning. Prior to this she was an Associate Director in a Wealth Management firm and specialised in providing personal financial planning to private clients. She is a CERTIFIED FINANCIAL PLANNER professional, an Associate of the Institute of Taxation and a Qualified Financial Adviser.

Financial and Data Analysis for Financial Planning



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.

Tax and Estate Planning



Sandra Gleeson
Director of Tax Technology, Training
and Development, Grant Thornton

Sandra is the Director of Tax Technology, Training, and Development at Grant Thornton Ireland and a Senior Lecturer in Taxation with AccountancySchool.ie. She holds FCCA and CTA qualifications, bringing a wealth of expertise and experience to her role.

A prominent figure in the field of tax and accounting education since 2002, Sandra lectures extensively to students pursuing CAI, ACCA, CPA, and CIMA qualifications. Her dedication to education and professional development has made her a respected and influential voice in the accounting and taxation community.

Retirement Planning



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.

Asset Management



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.

Risk Management in Financial Planning



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.

Curriculum of studies

Graduate Diploma in Financial Planning

NFQ: Level 9

Academic credits: 60 ECTS

Modules: 6

Delivery: Online

Awarding body: UCD

Designation: CFP designation

Who is the programme for?

The Graduate Diploma in Financial Planning is a highly regarded postgraduate qualification, 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.

Modules

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.

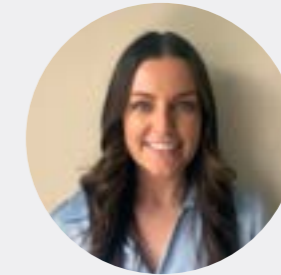
6. Integrated Personal Financial Planning* (NFQ level 9, 10 ECTS)

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.

Progression

Candidates who complete the Graduate Diploma in Financial Planning with a second-class honours grade 2 award (or higher) can elect to continue their studies to achieve the **MSc in Financial Services** on successful completion of the **Professional Diploma in Strategic Management in Financial Services**.



I would highly recommend this programme to anyone who is looking to further their career in wealth management. It is extremely relevant to the finance world today and can give you the tools required to become a successful financial advisor or planner. It has increased my confidence in my ability to advise clients adequately on their financial situation as well as having a deeper technical knowledge in all areas covered in this programme. It has really strengthened my relationship with clients and has given me the opportunity to progress my career. The lecturers were really encouraging and engaging which made it a very positive experience."

Aisling Tallon



I have recently completed the Graduate Diploma in Financial Planning. The content of the modules has been particularly useful and practical for my everyday role. I would highly recommend anyone working in the financial services sector to study with IOB for its professional nature and practical learning that can be applied in your work life. I will look to continue my learning through IOB in the future."

David O'Connor

The Graduate Diploma in Financial Planning is the primary route to attaining the CFP designation, however we also offer some flexible routes for you to attain the Graduate Diploma in Financial Planning award via a series of bite-sized Professional Certificates and a Diploma accredited by UCD.



A recognised college of UCD

Entry Requirements

1

Graduate Diploma in Financial Planning
(Complete 6 modules)

Honours degree (2.2 or higher)

Or

Equivalent professional qualification e.g. CTA, accountant, solicitor, barrister, or QFA with three years' relevant work experience.

2

Professional Diploma in Financial Planning
(Complete 3 modules)



Graduate Diploma in Financial Planning
(Complete only 3 modules)



On successful completion of the Graduate Diploma in Financial Planning



3

Professional Certificate in Asset Management
(Complete 1 module)
And / Or
Professional Certificate in Retirement Planning
(Complete 1 module)



Graduate Diploma in Financial Planning
(Complete only 4/5 modules)

Apply for the prestigious internationally recognised CERTIFIED FINANCIAL PLANNER designation



Candidates who complete the Graduate Diploma in Financial Planning with a second-class honours grade 2 award (or higher) can elect to continue their studies to achieve the **MSc in Financial Services** on successful completion of the **Professional Diploma in Strategic Management in Financial Services**.

Gateway to the CERTIFIED FINANCIAL PLANNER designation

The Gateway to the prestigious CERTIFIED FINANCIAL PLANNER designation is a flexible way for you to attain the Graduate Diploma in Financial Planning award via a series of bite-sized Professional Certificates and a Diploma awarded by UCD

Three module programme

Complete the Professional Diploma in Financial Planning and upon successful completion of three further modules, attain the Graduate Diploma in Financial Planning.

Professional Diploma in Financial Planning

NFQ: Level 9
Academic credits: 30 ECTS
Modules: 3
Delivery: Online
Awarding body: UCD

Modules

1. Financial and Data Analysis for Financial Planning
2. Asset Management
3. Retirement Planning

Who is the programme for?

The Professional Diploma in Financial Planning is of interest to anyone who provides financial advice in the areas of investments and pensions and would like to build on their knowledge and skills from the QFA and / or APA in Pensions and /or Investments.

Single module programmes

Complete one or both of the single module programmes and progress to the Graduate Diploma in Financial Planning, gaining an exemption from Asset Management and/or Retirement Planning.

Professional Certificate in Asset Management

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD
Designation: Asset Management Professional (AMP)

Module

1. Asset Management

Who is the programme for?

The Professional Certificate in Asset Management has been designed in response to Banking and Insurance industry needs to upskill managers/advisors, above and beyond the Minimum Competency Code requirements in the area of investment advice.

Professional Certificate in Retirement Planning

NFQ: Level 9
Academic credits: 10 ECTS
Module: 1
Delivery: Online
Awarding body: UCD

Module

1. Retirement Planning

Who is the programme for?

The Professional Certificate in Retirement Planning will complement IOB current programme offerings and provide holders of the QFA / APA in Pensions to develop their knowledge further and provide graduates with a pathway to further study to the Graduate Diploma in Financial Planning.

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.

Entry requirements

The minimum entry requirements for the programme are:

- An Honours degree (second class honours grade 2 award or higher)
- 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.
- or
- Admission may also be considered for experienced professionals who do not meet the admission requirements as set out above, where they can demonstrate knowledge through their work i.e. they have more than 5 years' experience in a management role (to be considered on a case by case basis).

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.

On successful completion of the Graduate Diploma in Financial Planning, holders qualify for four exemptions from the Professional Diploma in Financial Advice (QFA) - Life Assurance, Pensions, Investment and Financial Planning.

Designation

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

- 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

€1,100 per module.

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

www.revenue.ie

Application process

Depending on the programme you want to apply for, please visit:

iob.ie/programme/financial-planning

iob.ie/programme/pro-dip-financial-planning

iob.ie/programme/asset-management

iob.ie/programme/retirement-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 2024

Contact us

Further information on this programme is available from:

Edel Hayden

Programme Manager

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 professional



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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