Appendix 1A

*Topic List for CFP® Certification Examinations**

The following topics, based on the 1999 Job Study Analysis, are the basis for CFP® Certification Examinations.

TOPIC

GENERAL PRINCIPLES OF FINANCIAL PLANNING

1. Financial planning process
2. CFP Board's *Code of Ethics and Professional Responsibility and Disciplinary Rules and Procedures*
3. CFP Board's *Financial Planning Practice Standards*
4. Personal financial statements
5. Budgeting
6. Emergency fund planning
7. Credit and debt management
8. Buying vs. leasing
9. Function, purpose and regulation of financial institutions
10. Client attitudes and behavioral characteristics
11. Educational funding
12. Financial planning for special circumstances
13. Economic concepts
14. Time value of money concepts and calculations
15. Characteristics and consequences of types of entities
16. Characteristics and consequences of property titling
17. Financial services industry regulation requirements
18. Business law
19. Quantitative analysis
20. Monetary settlement planning

INSURANCE PLANNING AND RISK MANAGEMENT

21. Principles of insurance
22. Analysis and evaluation of risk exposures
23. Legal aspects of insurance
24. Property and casualty insurance (individual and business)
25. General business liability
26. Health insurance (individual)
27. Disability income insurance (individual)
28. Long-term care insurance (individual and joint)
29. Life insurance
30. Viatical settlements
31. Insurance needs analysis and rationale
32. Taxation of life, disability and long-term care insurance
33. Insurance policy selection
34. Insurance company selection and due diligence

EMPLOYEE BENEFITS PLANNING

35. Employee benefit plans
36. Employee stock options
37. Stock plans
38. Non-qualified deferred compensation
39. Employer/employee insurance arrangements

INVESTMENT PLANNING

40. Types and use of investment vehicles
41. Types of investment risk
42. Measures of investment risk
43. Measures of investment returns
44. Time-influenced security valuation concepts
45. Bond and stock valuation methods
46. Portfolio management and measurement concepts
47. Formula investing
48. Investment strategies
49. Asset allocation and portfolio diversification
50. Efficient Market Theory (EMT)
51. Asset pricing models
52. Leverage of investment assets
53. Hedging and option strategies
54. Tax efficient investing
55. Investment strategies in tax-advantaged accounts
56. Taxation of investment vehicles

INCOME TAX PLANNING

57. Income tax law fundamentals
58. Tax compliance
59. Income tax fundamentals and calculations
60. Tax accounting methods
61. Tax characteristics of entities
62. Income taxation of trusts and estates
63. Basis
64. Cost-recovery concepts
65. Tax consequences of like-kind exchanges
66. Tax consequences of gain or loss on sale of assets
67. Alternative Minimum Tax (AMT)
68. Tax management techniques
69. Passive activity and at-risk rules
70. Tax implications of changing circumstances
71. Charitable contributions and deductions

RETIREMENT PLANNING

72. Retirement needs analysis
73. Social Security [Old Age, Survivor, and Disability Insurance (OASDI)]
74. Medicare
75. Types of retirement plans
76. Qualified plan rules and options
77. Other tax-advantaged retirement plans
78. Regulatory considerations
79. Plan selection for businesses (key factors affecting selection)
80. Investment considerations for retirement plans
81. Distribution rules, alternatives and taxation

ESTATE PLANNING

82. Methods of property transfer at death
83. Estate planning documents
84. Gifting strategies
85. Gift taxation and compliance
86. Incapacity planning
87. Estate tax calculation and compliance
88. Satisfying liquidity needs
89. Powers of appointment
90. Types, features and taxation of trusts
91. Qualified interest trusts
92. Charitable giving
93. Use of life insurance in estate planning
94. Valuation issues
95. Marital deduction
96. Deferral and minimization of estate taxes
97. Intra-family and other business transfer techniques
98. Disposition of estate
99. Generation-Skipping Transfer Tax (GSTT)
100. Fiduciary responsibilities
101. Income in Respect of a Decedent (IRD)