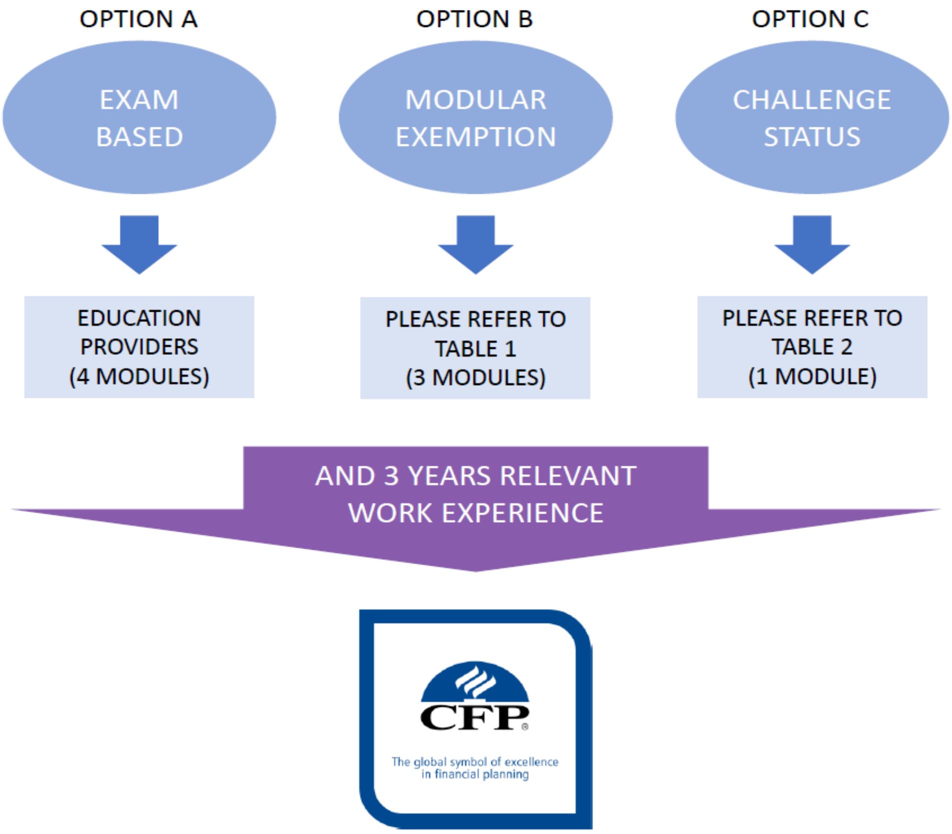
PATHWAYS TO CFP CERTIFICATION

How to be certified?

All candidates must be registered with UPM (FPAM approved education provider) and attend the pre-requisite 60 lecture hours. There are 3 options to complete the certification course as seen in this diagram below:



OPTION A: Exam Based

1. Minimum requirement: **A Bachelor's degree**
2. Required to sit for the entire certification course, which comprises of the following Modules.
    a. Module 1 – Foundation in Financial Planning and Tax Planning
    b. Module 2 – Insurance Planning & Estate Planning
    c. Module 3 – Investment Planning and Retirement Planning
    d. Module 4 – Financial Plan Construction and Professional Responsibilities

***Those without a Bachelor Degree** but with a minimum SPM qualification with 5 years of full time **working experience in the *financial services field** can register for the program by passing the **Prior Learning Recognition Assessment** conducted by FPAM.

** personal finance related experience can be in any of the following areas: insurance, mutual funds, securities, asset management, accounting, estate planning, banking, taxation, trusts, retirement planning and financial planning and must be within the 5 years prior to application*

The shortest time frame to complete the program is 9 months

OPTION B: Partial Exemption on Modules

Holders of the following qualifications are granted exemption on the following modules as their professional qualifications cover partial components in financial planning (terms & conditions apply):

NO	QUALIFICATIONS	M1	M2
1	Active FIMM member who have passed “CUTE” or “PRS” examination.	√	
2	Registered Financial Planners (MFPC)	√	√
3	Shariah Registered Financial Planners (MFPC)	√	√

OPTION 3: Challenge Status

Only Malaysians who possess the following qualifications or professional credentials with 3 years relevant work experience in personal finance* are eligible to apply.
Exemption is for Modules 1 to 3 of the certification.

Applicants are allowed only 3 consecutive attempts under this option (terms & conditions apply)

1	Professional Accountants (CA(M), CPA (M), CPA (Aust), AICPA, ACA, ACCA, ICMA and AIA)
2	Chartered Secretaries (ICSA & Fellow of MACS)
3	Chartered Financial Consultants (ChFC)
4	Chartered Financial Analyst (CFA)
5	PhD (Business, Accounting or Economics)
6	Masters (Business Admin / Finance / Economics / Accounting) from accredited universities
7	Bachelor in Consumer Studies Graduates, UPM
7	Islamic Financial Planner (IFP)

** personal finance related experience can be in any of the following areas: insurance, mutual funds, securities, asset management, accounting, estate planning, banking, taxation, trusts, retirement planning and financial planning and must be within the 5 years prior to application*