LightBulb LEARNING & TRAINING

from information to inspiration

# FACE-TO-FACE LECTURES

FOR STUDENTS OF THE 2015 POST GRADUATE DIPLOMA IN FINANCIAL PLANNING AND THE CFP® PROFESSIONAL COMPETENCY EXAMINATION

## WHAT TO EXPECT

Our efficient and effective study materials and lectures will guide you through all the theory and calculations at the level you will be required to know in your exams. Our method incorporates abundant practical examples in addition to past examination questions and a detailed investigation of the examination guidelines provided by the University. Our high quality, comprehensive notes will help you master all the required material and will navigate you through your prescribed reference work: The South African Financial Planning Handbook. You will also become part of a stimulating learning environment and have meaningful interaction and networking with like-minded highly motivated fellow students.

## PAUL RABENOWITZ AIF®, CFP®, GFS™, MIFM, RF™

*Postgraduate Diploma in Financial Planning, Advanced Postgraduate Diploma in Financial Planning (Cum Laude), Certificate in Pension Funds Law, Certificate in Administration of Estates (Cum Laude), Programme in Investment Analysis and Portfolio Management (Cum Laude), Programme in Financial Management (Cum Laude), Certificate in Fiduciary Governance.*

Paul is the founder of Lightbulb Learning and Training, which specialises in education and training in the financial services industry. He is the managing editor of The South African Financial Planning Handbook, The Fundamentals of Financial Planning and the Preparatory Guide for the FAIS Level 1 Regulatory Exam.

# DON'T PASS – DON'T PAY!

Lightbulb Learning and Training is pleased to offer for the first time a Guarantee Pass option. This means if you don't pass, you don't pay! Lightbulb will refund 100% of your fees. Our Guarantee Pass option is a demonstration of our commitment to you and your future. This offer applies to both the Postgraduate diploma in financial planning AND the CFP® Professional Competency Exam.

## COST

The cost is **R350** per lecture or (**R320** per lecture for students who pay up front or returning students who are completing the course over more than one year). Mock exams are **R650** per session if included in class registration. Lightbulb Pass Guarantee is costed separately.

## REGISTRATION

Register today at www.lightbulblearning.co.za.

## VENUE

Alexander Forbes – 115 West Street, Sandton (opposite Sandton Gautrain Station).

***If there are sufficient candidates from Durban and/or Cape Town, Lightbulb will also host seminars in those cities. Please send us an email!***

## CONTACT DETAILS

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paul@lightbulblearning.co.za
www.lightbulblearning.co.za

# DON'T PASS – DON'T PAY
# THE LIGHTBULB PASS GUARANTEE

Lightbulb Learning and Training is pleased to offer for the first time a Guarantee Pass option. *This means if you don't pass, you don't pay!* Lightbulb will refund 100% of your fees. Our Guarantee Pass option is a demonstration of our commitment to you and your future. This offer applies to both the Postgraduate diploma in financial planning AND the CFP® Professional Competency Exam.

There's more! The Pass Guarantee option includes:

- All 26 lectures
- All 4 mock exams
- 2-day Review course for the CFP® Professional Competency Exam
- 30 additional assignments
- 8 extra practice exams (2 per UFS module)
- 2 extra practice Professional Competency Exams

## TOTAL COST OF LIGHTBULB PASS GUARANTEE – R 15,499.

To be eligible for the Lightbulb Pass Guarantee 100% money back guarantee, you must meet the following terms and conditions:

- This offer is only available to students completing all four modules of the Postgraduate Diploma in Financial Planning.
- Learners must attend 100% of the classroom sessions and mock examinations.
- Learners must maintain a year mark at the university for each subject of no less than 65%.
- Learners must properly complete and submit all Lightbulb assignments and practice exams within the prescribed time frames.
- This offer is applicable to both the initial and supplementary exams (you must fail both to qualify for the refund).
- If a learner fails between 1 and 3 modules the refund will be proportional.
- Take the CFP® Professional Competency Exam within two exam cycles after completion of the Postgraduate Diploma in Financial Planning.
- If the Postgraduate Diploma in Financial Planning is passed but the PCE is failed, learners will be entitled to a 50% refund.
- Should a learner fail to meet these conditions no refund will be payable.
- Payment must be upfront.
- Learners must submit official statement of university/FPI results to Lightbulb Learning to be eligible for the refund.

# 2015 LECTURE DATES:
# WEDNESDAY EVENING AND SATURDAY MORNING

| No: | Wednesday Evening | Saturday Morning | Topic | Subject |
|---|---|---|---|---|
| 0 | Wednesday, 25 February | | Orientation | All |
| 1 | 4 March | 7 March | Quantitative methods 1: The time value of money and discounted cash flow applications | Environment<br>Personal<br>Case study |
| 2 | 11 March | 14 March | Quantitative methods 2: Needs analysis calculations | Environment<br>Personal<br>Case study |
| 3 | 18 March | 28 March | Quantitative methods 3: Statistical and investment return calculations | Personal<br>Case study |
| 4 | 25 March | 11 April<br>Double<br>Session | Tax 1: Income Tax | Environment<br>Case Study |
| 5 | 1 April | | Tax 2: Capital Gains Tax | Environment<br>Personal<br>Case study |
| 6 | 8 April | 18 April | Tax 3: Donations Tax, Transfer Duty and Taxation of Lump Sum Benefits | All |
| 7 | 15 April | 25 April | Compliance 1: Compliance Law | Environment |
| 8 | 22 April | 2 May | Compliance 2: Ethics, contracts & delict and important case law | Environment |
| 9 | 29 April | 9 May<br>Double<br>Session | Estate Planning 1: Marriage & Matrimonial Property Law and Family Law | Personal<br>Case study |
| 10 | 6 May | | Estate Planning 2: The Law of Succession and Limited Rights | Personal<br>Case study |
| 11 | 13 May | 16 May<br>Double<br>Session | Estate Planning 3: Estate Duty | Personal<br>Case study |
| 12 | 20 May | | Estate Planning 4: The Law and Taxation of Trusts | Personal<br>Case study |
| 13 | 27 May | 23 May | Estate Planning 5: Estate planning | Personal<br>Case study |
| 14 | 3 June | 30 May<br>Double<br>Session | Retirement 1: The law of retirement funds | Personal<br>Corporate<br>Case study |
| 15 | 10 June | | Retirement 2: Individual retirement planning | Personal<br>Case study |
| 16 | 17 June | 13 June | Insurance Law | Personal<br>Case study |
| 17 | 24 June | 20 June<br>Double<br>Session | Investments 1: Money markets and bonds | Personal<br>Case study |
| 18 | 1 July | | Investments 2: Equities and Derivatives | Personal<br>Case study |
| 19 | 8 July | 27 June<br>Double<br>Session | Investments 3: Portfolio management | Personal<br>Case study |
| 20 | 15 July | | Investments 4: Investment Planning Process and Investment Vehicles | Personal<br>Case study |
| 21 | 22 July | 4 July | Business Insurance | Corporate<br>Case study |
| 22 | 29 July | 11 July | The Law and Taxation of Business Entities | Corporate |
| 23 | 5 August | 18 July | Healthcare | Corporate |
| 24 | 12 August | 25 July | Financial Statements | Corporate |
| 25 | 19 August | 1 August<br>Double<br>Session | Case study 1: Principles and techniques of the case study and case studies | Case study |
| 26 | **THURSDAY**<br>20 August | | Case study 2: Case studies | |
| | 8 August | | Personal Financial Planning Mock Exam | |
| | 15 August | | Corporate Financial Planning Mock Exam | |
| | 22 August | | Case Study Mock Exam | |
| | 29 August | | Financial Planning Environment Mock Exam | |

**Wednesday evening lectures will be held from 17.00–20.00**
**Saturday morning lectures will be held from 09.00–12.00**

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# FREE ORIENTATION EVENING

**Dear Lightbulb Learner**

I invite you all to a free orientation evening on **Wednesday, 25 February 2015** from 17.00–18.30 followed by snacks. This introductory session will provide invaluable assistance and information in preparing for your exciting year of learning ahead.

## WHO SHOULD ATTEND?

All learners registered for any modules of the postgraduate diploma in financial planning.

## WHY SHOULD YOU ATTEND?

This will provide you with a unique opportunity to delve into the scope and nature of the curriculum of the Post Graduate Diploma, learn study methods and techniques to help you make the most of the classes, to ask any questions and meet your fellow students for the year to start forming study groups.

## VENUE

**Alexander Forbes**

115 West Street, Sandton

(opposite Sandton Gautrain Station).

There will be a lucky draw for two copies of the latest book published by LexisNexis: ***Fundamentals of Financial Planning***. LexisNexis will have a stand with information and details on all relevant financial planning books for your practice and further study.

**LexisNexis has kindly offered all Lightbulb Learners who attend a special discount of 10% on selected publications ordered at the orientation evening.**