



FP&B INDONESIA
FINANCIAL PLANNING STANDARDS BOARD

CFP[®] - RFP[®] CERTIFICATIONS HANDBOOK



is an Authorized Education Provider for **CFP** and **RFP** Investment and other Finance Certification Programs



WHY NEED FINANCIAL PLANNING SKILLS

In the year of 2014, Indonesian Financial industries will undergoes some significant changes to and new level of pressure that will be faced by every professional in the Finance Industry. Some of the changes are:

- 1) Financial Service Authority / Otoritas Jasa Keuangan (OJK) has drafted several regulations that will have high impact to the Financial Industry:
 - a. The Professional title of “Investment/Financial Advisor” will be regulated by Otoritas Jasa Keuangan (OJK). The regulation draft states that to have the “investment advisor” title, a financial professional must be professionally certified with a worldwide recognised certification such as CFP®.
 - b. The profession of “Financial Planner” will be allowed to sell Mutual Funds without the WAPERD license.
- 2) In Insurance Industry, according to AAJ’s 2012 report, Bancassurance products growth has outgrown the performance of agencies’ performance. This is further enforced by regulation for banks’ Wealth Managers to be certified under KepMenakertrans regarding SKKNI (Indonesia Working Competency Standard) No: 100/II/KM/2007, Financial Sector, Banking Sub Sector, Wealth Management Division, which will further separate the competency, professionalism, and credibility gap between banking professionals and Insurance professionals.



3) In PWC’s 2013 Banking Survey report, Wealth Management is ranked as top 2 priorities for growth, but yet over 92% banking executive describe that finding a qualified and experienced staff as scarce or very scarce.

4) With projected worth of >USD 500billion in 2016, the competition for Indonesia’s HNW Individuals and their wealth will be fiercer in 2014.

5) The dawn of the AEC 2015 implementation is already very near. Organisation and professionals must take immediate strategic actions to increase their competency standard to face the challenges and reap the opportunities presented by AEC 2015. Failure to take the necessary strategic steps will result in losing to competition when AEC 2015 is implemented.

One practical strategic solution that can be taken to face all the issues and challenges mentioned above is through Certified Financial Planner (CFP®) Certification.



WHY CFP® CERTIFICATION

Being the #1 Financial Planning certifications in the world, holder of CFP® Certification will be able to:

- Be among the top financial planner in Indonesia, certified in skills, competency, knowledge, and understanding about personal financial planning in par with International Financial Professionals
- Be recognised as credible professionals in Financial Planning by worldwide practitioners
- Advisors will be able to increase revenue by better offer more and suitable products for clients, and clients will tend to have lower resistance to purchasing offered financial products by up to 35%
- Fully comply to SKKNI No: 100/II/KM/2007 for Wealth Management regulation and specific skills of competence, and is directly recognised by international banking and other financial organisations
- For working professionals, certified with CFP® is proven to be a mark of competency that is commonly used as benchmark for an increase in remuneration and career growth
- Recognised by Indonesian Government as a “Financial Planner” and receive specific licensing waiver privileges, when OJK’s regulation came to affect
- Better understand the client’s financial state, conditions, and goals through the accepted Financial Planning process. This way client will receive better products to meet their needs.
- Be allowed to use the professional title “Financial/Investment advisor” when OJK’s regulation came to affect



FBSB Indonesia is recognised by Indonesia Government through BNSP as LSP – Perencana Keuangan and an official advisory body to OJK.

WHY CFP® CERTIFICATION TRAINING WITH MULTIMATICS



Multimatics is one of Indonesian’s Leading Continuing Professional Education Provider and Consultancy Solution Services Company. Multimatics is also The only Authorised Education Provider of non teritary institution for CFP® and RFP®- Investment Certification.

Being in the Professional Education and Consultancy Service Company, Multimatics offers several Key Benefits:

1. Being an Authorised Education Provider, Mutimatics offers only Authorised contents from FPSB Indonesia directly and learning from Authorised Learning Course Content
2. All classes are taught by qualified professional practitioners, consultants and Certified Instructors with technical expertise and extensive hands on experience.
3. Participants are encouraged to bring to class real life cases and questions to be asked to the trainers hence, learning practical knowledge as well as required education
4. Mock Exams are available to help assist passing exams
5. High Passing Grade- Globally, CFP® Exams only has 55% passing mark. So far, 100% of Multimatics CFP® Class graduates pass CFP® Exams
6. Strategic and Close Proximity Training Location in Jakarta. Multimatics is located at AXA Tower, 37th Floor, Jl. Prof. Dr. Satrio, Kav 18, Jakarta 12940. Our location is primed for professional Education within the Golden Triangle of Jakarta’s Economic Centre. The location is also suitable for training as it can reduce fatigue caused by extensive travel due to Jakarta traffics.



Multimatics is committed to work closely with FPSB Indonesia to increase the quality benchmark of Indonesian Financial Planners and Wealth Managers to be in par with International professionals through CFP Certification. Our commitment and efforts are noted by FPSB Indonesia through their Letter of Appreciation given to Multimatic



For Multimatics' CFP® Classes participants' testimonies, please visit Multimatics youtube page. Click on the link to view the video: <http://www.youtube.com/channel/UCVP-0nZxTL2Y1w99gXo2ziA>. Please view and like our Facebook page (FB Id: Multimatics_ID) or link the following address: <https://www.facebook.com/multimatics?fref=ts>



WHAT IS CFP® CERTIFICATION EXAM PREPARATION TRAINING

Program Description



Certified Financial Planner® (CFP®) Certification is the world's most recognized standard excellence for financial advisory services such as Financial Planning, Retail Banking, Insurance, Mutual Fund, Estate Planning and Wealth Management. By having the CFP® credential will enhance your professional status among your peers in par with International Professionals. Your valuable costumers view CFP® Certification as an indication a qualified and trustworthy personal financial planner

or financial services professional.

Multimatics' 6 days Comprehensive CFP® Exam Preparatory Program is the ideal foundation for participants preparing themselves for the specific requirement of the CFP® exam. Participants in the program are provided with a variety of study aids which address the essential learning objectives where a participant must understand for exam purposes. Support materials also contain theoretical and scenario-based questions and case studies which the participants can use as part exam preparation. This program will be an interactive experience lead by a strong team of highly qualified industry practitioners where you can gain the real world experience in the Financial Industry.

Program Objective

- Able to demonstrate the understanding for the Concept of Financial Planning, Cash Management, Personal Risk Management, Investment Portfolio Management, Retirement Planning, Personal Tax Management, and Estate Planning
- Understand client's need through the CFP® Financial Planning process and properly deliver a tailored solution suitable to client's need
- Able to properly comprehensively profile client's investment risk profile and investment preference
- Apply the advance consultative Financial Planning Sales Talk and use FPSB's Financial Planning Software
- Prepared study plan for the world famous, 10 hours CFP® Examination 1 - 4

Target Audience

This program is designed for experienced and senior professionals who are working in the Financial Industry as Wealth Manager, Investment Advisor, Financial Consultant, and Financial Planner. CFP® is also designed for those who wish to master theoretical knowledge and practical application of full cycle of Wealth Management in Financial Organisation such as in Banking, Insurance, Mutual Fund, Asset Management, and Stock Brokerage.

Duration

6 days (Weekdays: 3 days per week – 2 weeks program) OR

6 days (Weekend: 6x Saturdays – 6 weeks program)



Requirement

CFP® is available for professionals and practitioners with bachelor degree (S1) of any qualification and a minimum 2 (three) years of relevant work experience OR with Diploma (D3) of any qualification with a minimum of 5 (Five) years of relevant work experience

Methodology

Due to the nature of the subjects, the program will be a combination of intensive class learning environment and multiple case studies. Lecturers will be accompanied by slides to enhance learning process. The Participants are encouraged to be highly interactive during the lessons and intense discussion is expected during the case study sessions to increase understanding of the scope of the lesson.

Program Outline

Module	Topic of Study	Study Hours
MODULE 1 : FUNDMENTALS OF FINANCIAL PLANNING	<ol style="list-style-type: none"> 1. <i>Financial Planning Concept, Process, and Ethics (2 hours)</i> <ol style="list-style-type: none"> 1.1. <i>The world of Financial Planner</i> 1.2. <i>FP Process</i> 1.3. <i>FPSB Code of Ethic</i> 2. <i>Financial Statements (1.5 hours)</i> <ol style="list-style-type: none"> 2.1. <i>Personal Financial Ratios</i> 2.2. <i>Net Worth and Liabilities</i> 3. <i>Cash flow, Debt, and Financing Strategies (1.5 hours)</i> <ol style="list-style-type: none"> 3.1. <i>Cash allocation and distribution</i> 3.2. <i>Debt Instruments</i> 3.3. <i>Good debt and bad debt</i> 4. <i>Time Value of Money Concept and Calculation (2 hours)</i> <ol style="list-style-type: none"> 4.1. <i>Present Value of Money</i> 4.2. <i>Future Value of Money</i> 4.3. <i>Interest and Inflation</i> 	7 hours 1 day
MODULE 2 : RISK MANAGEMENT AND INSURANCE PLANNING	<ol style="list-style-type: none"> 1. <i>Fundamental Concept in Risk Management (1.5 hours)</i> <ol style="list-style-type: none"> 1.1. <i>Identifying Client's exposure to morality, Health, Disability, Property, Liability, and long term care risk</i> 1.2. <i>Selecting Appropriate risk management techniques</i> 2. <i>Principles of Insurance and Legal Principles in Insurance Contract (1.5 hours)</i> <ol style="list-style-type: none"> 2.1. <i>Role of Insurance in Financial Planning</i> 2.2. <i>Understanding legal terms and conditions in Insurance policy contract</i> 3. <i>Life Insurance and Unit Link Insurance (1.5 hours)</i> <ol style="list-style-type: none"> 3.1. <i>Types of Life Insurance</i> 	7 hours 1 day



	<ul style="list-style-type: none"> 3.2. <i>Analysis of Unit Link Insurance</i> 4. <i>General Insurance and Health Insurance Management (1.5 hours)</i> 5. <i>Insurance Need Analysis and Policy Selection (1 hours)</i> 	
MODULE 3 : INVESTMENT PLANNING	<ul style="list-style-type: none"> 1. <i>Fundamentals of Investment (2 hours)</i> <ul style="list-style-type: none"> 1.1. <i>Purpose of investment</i> 1.2. <i>Types of investments</i> 1.3. <i>Investment risks</i> 2. <i>Introduction to Indonesia Stock Exchange (2 hours)</i> <ul style="list-style-type: none"> 2.1. <i>Stock exchange structure, instruments, and transaction in Indonesia</i> 2.2. <i>Stock exchange rules and regulations</i> 3. <i>Mutual Funds (2 hours)</i> <ul style="list-style-type: none"> 3.1. <i>Types of Mutual Funds</i> 3.2. <i>NAV/Net Asset Value</i> 3.3. <i>MF performance analysis</i> 4. <i>Investment in Bonds Or Fixed Income Securities (2 hours)</i> <ul style="list-style-type: none"> 4.1. <i>Types of bonds or fixed income securities</i> 4.2. <i>Valuation of bonds and fixed income securities</i> 5. <i>Derivatives (2 hours)</i> <ul style="list-style-type: none"> 5.1. <i>Future Contract, Options, Leasing, Warrant</i> 5.2. <i>Buy/sell/lease decision</i> 6. <i>Asset Allocation and Port Folio Diversification (2 hours)</i> <ul style="list-style-type: none"> 6.1. <i>Fundamentals Analysis of portfolio</i> 6.2. <i>Factors in Diversification decision</i> 6.3. <i>Asset diversification techniques</i> 7. <i>Equity and Shares Analysis (2 hours)</i> <ul style="list-style-type: none"> 7.1. <i>Categories and characteristics of shares</i> 7.2. <i>Portfolio management and analysis</i> 7.3. <i>Equity Risk and Gains Valuation</i> 	14 hours 2 day
MODULE 4 : RETIREMENT, ESTATE, AND TAX PLANNING	<ul style="list-style-type: none"> 1. <i>Indonesia's Financial Institution Pension Fund Scheme (2 hours)</i> <ul style="list-style-type: none"> 1.1. <i>Company's Pension Funds (DPPK)</i> 1.2. <i>Government's Pension Funds (DPLK)</i> 1.3. <i>Jamsostek/ BPJS</i> 2. <i>Retirement Planning and Analysis (2 hours)</i> <ul style="list-style-type: none"> 2.1. <i>Calculating retirement needs</i> 2.2. <i>Common mistakes in retirement calculations</i> 2.3. <i>Retirement incomes planning</i> 2.4. <i>Annuity</i> 2.5. <i>Life insurance, health and, Long term care</i> 3. <i>Estate Planning Fundamentals (4 hours)</i> 	14 hours 2 days



	<ul style="list-style-type: none">3.1. <i>Importance of Estate Planning</i>3.2. <i>Wills legality and regulations</i>3.3. <i>Types of Estate distribution law in Indonesia</i>3.4. <i>Critical Aspects of Estate Planning</i>3.5. <i>Estate Planning Process</i>3.6. <i>Business continuity and Estate Planning</i>4. <i>Income Tax Calculation and Fundamentals (6 hours)</i><ul style="list-style-type: none">4.1. <i>Income Tax, Withholding Tax, Capital Gain Tax, Tax on Investment and saving interest, Property ownership tax, Foreign workers tax, etc.</i>4.2. <i>Factors in tax calculation</i>4.3. <i>PPN, PPnBM, and PPh</i>4.4. <i>Tax Planning</i>4.5. <i>Taxes in Estate Planning</i>	
	Total Days	42 hours 6 days

Class Structure:

Multimatics designed the each of its class to be of optimal setting for learning. The standard settings for class are:

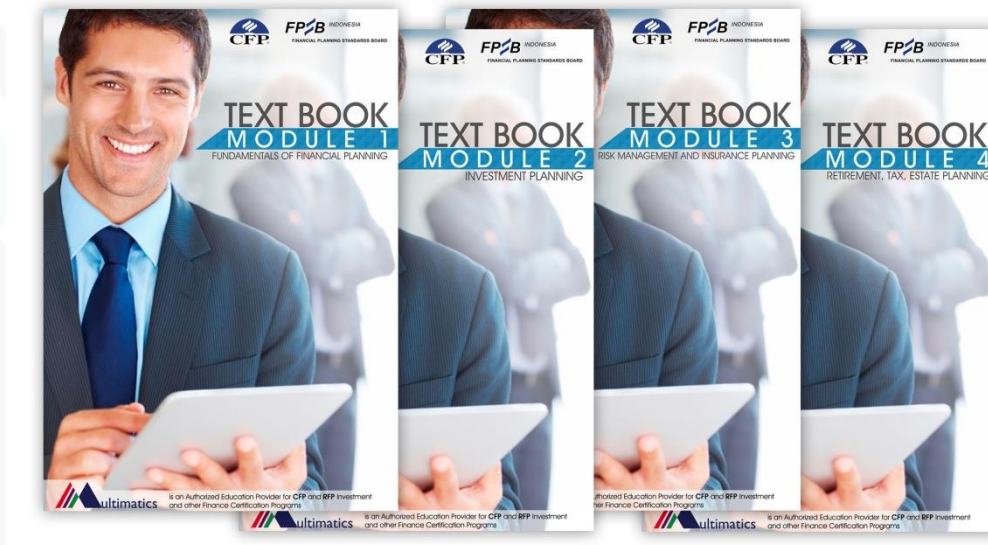
- Each class are to have between 5 - 25 people
- Trainers to be accompanied by PowerPoint presentation displayed on screen or LCD Monitor
- A full day training will include 2 light snacks, lunch, free flow of coffee and tea, and snacks

Textbooks and References:

A study guide and slides containing the important notes on the course is provided for participants' use. In addition, participants will be encouraged to maximize the use of the Internet and the library for research and self-study. A list of relevant reading materials is available by request.



CFP® Curriculum Textbooks



1.1. CFP® Curriculum PPT Handouts



Award

At the end of program the participants will be awarded with a Certificate of Completion from Multimatics. Multimatics' Certificate will be accepted by FPSB Indonesia as the proof for successfully completed the education hours requirement.

Certification of CFP® is awarded for those who has attended all the required modules and study hours, passed the 10 hours – 4 CFP® exams requirements from FPSB, and registered as a member of FPSB.



CFP® Upgraded from RFP®

For RFP® Certification Holders, in order to be able to obtain the higher CFP® Certification, they must complete the remaining education modules, pass the remaining CFP® exams, then re-register their name to FPSB Indonesia as a CFP® Certificate holder.

- CFP® upgrading from RFP®-Insurance, the remaining education modules are Module 3: Investment Analysis and Module 4: Retirement, Estate, and Tax Planning. The remaining CFP® Exams to be undertaken are CFP® Exam 2, 3, and 4.
- CFP® upgrading RFP®-Investment from Multimatics, the remaining education modules are Module 4: Retirement, Estate, and Tax Planning. The remaining CFP® Exams to be undertaken are CFP® Exam 1, 3, and 4.

RFP® designation will be replaced by CFP® designation upon participant's successful fulfilment of all requirement of CFP® Certification.

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ABOUT RFP® CERTIFICATION EXAM PREPARATION TRAINING

Program Description



RFP® certification is designed for those seeking a respectable financial certification but not yet qualified to obtain CFP® Certification. RFP® Certification from

Multimatics is designed for those wish to be trained and certified in Risk Management and Investment Management aspect of financial planning. By having the RFP® credential, you are to be acknowledged to have a recognised competency status among your peers. Your valuable costumers view RFP® certification as an indication a qualified and trustworthy Insurance and Investment advisors.

These 4 days Comprehensive RFP® Exam Preparatory Program is the ideal pathway program for participants preparing themselves towards the requirement of the CFP® certification.

There are 2 branches of RFP® Certification, RFP®-Insurance and RFP®-Investment. RFP®-Insurance focuses on Insurance Planning as the education modules required are Module 1 and Module 2, and the exam required is CFP® Exam 1. RFP®-Investment from Multimatics is an extended version of RFP®-Insurance with an extra education module and the exam required is CFP® Exam 2. For obtaining RFP®-Investment, the required modules to be studied in Multimatics are Module 1: Fundamentals of Financial Planning, Module 2: Risk Management and Insurance Planning, and Module 3: Investment planning.

Multimatics' RFP®-Investment Participants will learn the fundamentals of financial planning, Risk management and Insurance Planning, and the focused study in investment analysis and Planning. RFP®-Investment holder will be able to be able to provide an extensive advice and plan on investment management and wealth accumulation added with Insurance and Risk Management Planning, on top of sound Cash flow Planning. Participants in the program are provided with a variety of study aids which address the essential learning objectives where a participant must understand for exam purposes. Support materials also contain numerous theoretical and scenario-based questions and case studies which the participants can use as part exam preparation. This program will be an interactive experience lead by a strong team of highly qualified industry practitioners where you can gain the real world experience in the Financial Industry.

Registered Financial Planner (RFP®) Certification is pathway certification towards CFP® Certification.

Program Objective

- Able to demonstrate the understanding for the Concept of Financial Planning Advisory, Cash Management, Personal Risk Manage, Investment Portfolio Management
- Understand client's need through the Internationally approved Financial Planning process and properly deliver a tailored solution suitable to client's need in Cash and Credit Management, Risk Management, and Investment Portfolio Management
- Able to properly comprehensively profile client's investment risk profile and investment preference
- Apply the Consultative Financial Planning Sales Talk and use FPSB's Financial Planning Software
- Prepared for RFP® Examination



Target Audience

This program is designed for executive professionals who are working in the Financial Industry as Wealth Manager, Investment Advisor, Financial Consultant, and for those wishing to practice the profession of Financial Planner. RFP® is also designed for those who wish to be recognised in the theoretical knowledge and practical application of Wealth creation, accumulation, and preservation in Financial Organisation such as in Banking, Insurance, Mutual Fund, Asset Management, and Stock Brokerage.

Duration

4 days (Weekdays: 2 days per week – 2 weeks program) OR

4 days (Weekend: 4x Saturday – 6 weeks program)

Requirement

RFP® is available for professionals and practitioners with bachelor degree (S1) of any qualification and a minimum 1 (one) year of relevant work experience OR a Diploma (D3) holder of any qualification with 3 (three) years of relevant working experience.

Methodology

Due to the nature of the subjects, the program will be a combination of intensive class learning environment and multiple case studies. Lecturers will be accompanied by slides to enhance learning process. The Participants are encouraged to be highly interactive during the lessons and intense discussion is expected during the case study sessions to increase understanding of the scope of the lesson.



Program Outline

Module	Topic of Study	Study Hours
MODULE 1 : FUNDMENTALS OF FINANCIAL PLANNING	<ol style="list-style-type: none"> 1. <i>Financial Planning Concept, Process, and Ethics (2 hours)</i> <ol style="list-style-type: none"> 1.1. <i>The world of Financial Planner</i> 1.2. <i>FP Process</i> 1.3. <i>FPSB Code of Ethic</i> 2. <i>Financial Statements (1.5 hours)</i> <ol style="list-style-type: none"> 2.1. <i>Personal Financial Ratios</i> 2.2. <i>Net Worth and Liabilities</i> 3. <i>Cash flow, Debt, and Financing Strategies (1.5 hours)</i> <ol style="list-style-type: none"> 3.1. <i>Cash allocation and distribution</i> 3.2. <i>Debt Instruments</i> 3.3. <i>Good debt and bad debt</i> 4. <i>Time Value of Money Concept and Calculation (2 hours)</i> <ol style="list-style-type: none"> 4.1. <i>Present Value of Money</i> 4.2. <i>Future Value of Money</i> 4.3. <i>Interest and Inflation</i> 	7 hours 1 day
MODULE 2 : RISK MANAGEMENT AND INSURANCE PLANNING	<ol style="list-style-type: none"> 1. <i>Fundamental Concept in Risk Management (1.5 hours)</i> <ol style="list-style-type: none"> 1.1. <i>Identifying Client's exposure to morality, Health, Disability, Property, Liability, and long term care risk</i> 1.2. <i>Selecting Appropriate risk management techniques</i> 2. <i>Principles of Insurance and Legal Principles in Insurance Contract (1.5 hours)</i> <ol style="list-style-type: none"> 2.1. <i>Role of Insurance in Financial Planning</i> 2.2. <i>Understanding legal terms and conditions in Insurance policy contract</i> 3. <i>Life Insurance and Unit Link Insurance (1.5 hours)</i> <ol style="list-style-type: none"> 3.1. <i>Types of Life Insurance</i> 3.2. <i>Analysis of Unit Link Insurance</i> 4. <i>General Insurance and Health Insurance Management (1.5 hours)</i> 5. <i>Insurance Need Analysis and Policy Selection (1 hours)</i> 	7 hours 1 day
MODULE 3 : INVESTMENT PLANNING	<ol style="list-style-type: none"> 1. <i>Fundamentals of Investment (2 hours)</i> <ol style="list-style-type: none"> 1.1. <i>Purpose of investment</i> 1.2. <i>Types of investments</i> 1.3. <i>Investment risks</i> 2. <i>Introduction to Indonesia Stock Exchange (2 hours)</i> <ol style="list-style-type: none"> 2.1. <i>Stock exchange structure, instruments, and transaction</i> 	14 hours 2 day2



	<p><i>in Indonesia</i></p> <p>2.2. <i>Stock exchange rules and regulations</i></p> <p>3. <i>Mutual Funds (2 hours)</i></p> <p>3.1. <i>Types of Mutual Funds</i></p> <p>3.2. <i>NAV/Net Asset Value</i></p> <p>3.3. <i>MF performance analysis</i></p> <p>4. <i>Investment in Bonds Or Fixed Income Securities (2 hours)</i></p> <p>4.1. <i>Types of bonds or fixed income securities</i></p> <p>4.2. <i>Valuation of bonds and fixed income securities</i></p> <p>5. <i>Derivatives (2 hours)</i></p> <p>5.1. <i>Future Contract, Options, Leasing, Warrant</i></p> <p>5.2. <i>Buy/sell/lease decision</i></p> <p>6. <i>Asset Allocation and Port Folio Diversification (2 hours)</i></p> <p>6.1. <i>Fundamentals Analysis of portfolio</i></p> <p>6.2. <i>Factors in Diversification decision</i></p> <p>6.3. <i>Asset diversification techniques</i></p> <p>7. <i>Equity and Shares Analysis (2 hours)</i></p> <p>7.1. <i>Categories and characteristics of shares</i></p> <p>7.2. <i>Portfolio management and analysis</i></p> <p>7.3. <i>Equity Risk and Gains Valuation</i></p>	
	Total Days	28 hours 4 days

Class Structure:

Multimatics designed the each of its class to be of optimal setting for learning. The standard settings for class are:

- Each class are to have between 5 - 25 people
- Trainers to be accompanied by PowerPoint presentation displayed on screen or LCD Monitor
- A full day training will include 2 light snacks, lunch, free flow of coffee and tea, and snacks

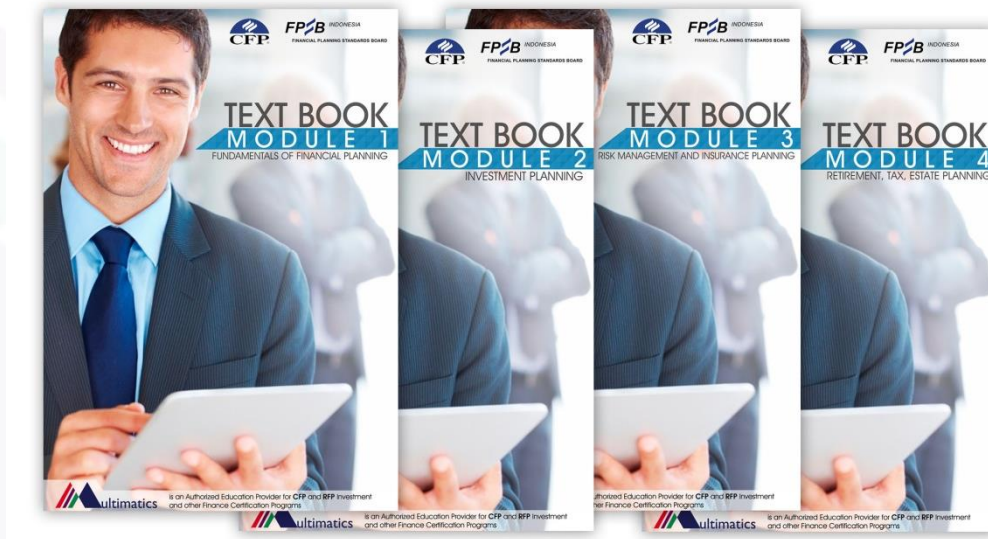
Textbooks and References:

A study guide and slides containing the important notes on the course is provided for participants' use. In addition, participants will be encouraged to maximize the use of the Internet and the library for research and self-study. A list of relevant reading materials is available by request.

RFP® Certification Training uses the same book for CFP® Certification Training under Module 1-3 only



CFP® Curriculum Textbooks



CFP® Curriculum PPT Handouts



Award

At the end of program the participants will be awarded with a Certificate of Completion from Multimatics. Multimatics' Certificate will be accepted by FPSB Indonesia as the proof for successfully completed the education hours requirement.

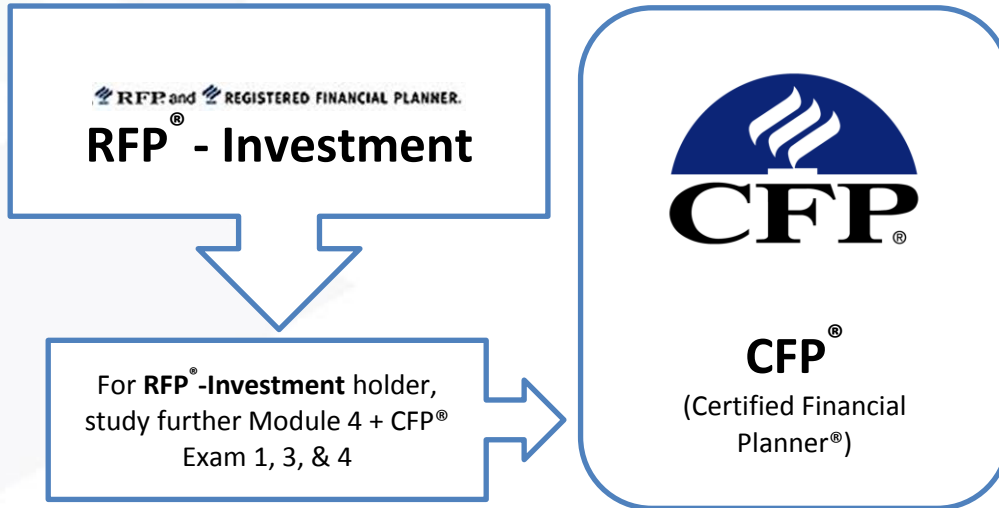
Certification of RFP® is awarded for those who has attended all the required modules and study hours, passed the 2 hours exam requirements from FPSB, and registered as a member of FPSB

Multimatics' RFP® is a pathway certification towards CFP® Certification. Upgrading RFP®-Investment from Multimatics to CFP® Certification only need to study for 1 more module (module 4 - 2 days training) and complete the remaining exams (CFP® Exam 1, 3, and 4)



RFP® title will be replaced with CFP® when the RFP® Certification holder has qualified for all the remaining studies and exam requirements to obtain CFP® Certification.

Certification Pathway



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LIST OF TRAINERS OF CFP® CERTIFICATION

Multimatics CFP® Certification trainers are consisting of practicing CFP® Professionals, senior consultants, and has been approved by FPSB Indonesia to train the CFP® materials. Each professional has their own specific field of expertise, hence CFP® Certification Training are delivered by a team of trainers. Below is an extensive, but not limiting, name of trainers that has delivered trainings at Multimatics.

1	<p>Tri Djoko Santoso [ChFC, CFP®, CLU®, QWP®, AEPP®] Chairman, FPSB Indonesia</p>	<ul style="list-style-type: none"> • Certified trainer for Qualified Wealth Planner (QWP®) Certification • Sole Certified Trainer for Associate Estate Planning Practitioner (AEPP®) Certification in Indonesia • Specialised topics: <ul style="list-style-type: none"> ○ Fundamentals of Financial Planning ○ Risk Management and Insurance Planning ○ Retirement Planning ○ Estate Planning
2	<p>Henra. A.L., MM [CFP®, QWP®, AEPP®, Cht, CMP-NLP] Executive Director, FPSB Indonesia Director, Henra8 Consultancy</p>	<ul style="list-style-type: none"> • Certified Trainer for Qualified Wealth Planner (QWP®) Certification • Certified Master Practitioner of NLP and Hypnotherapy • Licensed Fund Manager • Master trainer of “Mindwealth” • Specialised topics: <ul style="list-style-type: none"> ○ Fundamentals of Financial Planning ○ Risk Management and Insurance Planning ○ Retirement Planning ○ Estate Planning
3	<p>Antony Japari, MM [AAAIJ, DipFP, ChFC, CLU, CPLHI, CPFS, ALMI, AFSI, QWP®, AEPP®, CFP®] Managing Director, PT. Central Asia Financial</p>	<ul style="list-style-type: none"> • Previous Experience include as CMO of AJ Central Asia Raya and Regional Director of PT. Panin Life, Tbk. • Author of “10 Panduan Mengelola Keuangan Keluarga”, ABFI Institute Perbanas • Investment and Risk Management Consultant



		<ul style="list-style-type: none"> Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial Planning Risk Management and Insurance Planning Investment Planning Estate Planning
4	<p>Tejasari, SE., MAppFin., MMInv. [CFP®, QWP®, AEPP®, AWM, RFA®] Owner, Tatadana Consulting</p>	<ul style="list-style-type: none"> Previously experience: <ul style="list-style-type: none"> 11 years of experience in BTN, Treasury Experience 5 years of experience as Director of PT. QM Financial Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial Planning Risk Management and Insurance Planning Investment Planning Retirement Planning
5	<p>Aprida, SE, CFP® Financial Consultant, Tatadana Consulting</p>	<ul style="list-style-type: none"> Specialist in Investment Planning and Portfolio Management Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial Planning Investment Planning Retirement Planning
6	<p>Andrie Setiawan, SPd., MM [CFP®, Cht] Agency Training Specialist, Prudential Indonesia</p>	<ul style="list-style-type: none"> Author of “Komunikasi Dashyat Dengan Hipnosis” Specialist in Investment Planning, Portfolio Management, Islamic Finance Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial Planning Investment Planning Retirement Planning
7	<p>Rudi J. Limuria, BB, MA, CFP® Agency Training Specialist, Prudential Indonesia</p>	<ul style="list-style-type: none"> Licensed Fund Manager Professional Experience include as Head for Investment Banking and Asset Management at PT. Dhanawibawa Arthacemerlang, and Risk and Compliance

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		<p>Manager at PT. Minna Padi Asset Management</p> <ul style="list-style-type: none"> Specialised topics: <ul style="list-style-type: none"> Investment Planning
8	<p>Tommy Zhu [CFA®, CFP®, CWM, AEPP®] Director, Investor Academy</p>	<ul style="list-style-type: none"> Over 10 years of experience in Stocks and Investment Management Licensed Fund Manager Contributor to Investor Corner in Property and Bank Magazine Master Trainer for Technical Trading and Fundamental Analysis Specialised topics: <ul style="list-style-type: none"> Investment Planning
9	<p>Desi Pujiastuti, SE, CFP® Lead Trainer, Mega Life Insurance</p>	<ul style="list-style-type: none"> Certified Trainer for Registered Financial Planner (RFP®) Certification by FPSB Indonesia Over 12 years of experience in training Insurance agencies in several Major Insurance companies Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial Planning Risk Management and Insurance Planning Retirement Planning
10	<p>Indra Hadiwidjaja, BSc., CFP® Senior Agency Manager, PT. Prudential Indonesia</p>	<ul style="list-style-type: none"> 3x MDRT Qualified Member Executive Committee Member of Komunitas Sales Indonesia [KOMISI] Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial Planning Risk Management and Insurance Planning Retirement Planning
11	<p>Anwar Aonillah, CFP® Life and Group Insurance Specialist, PT. Manulife Indonesia</p>	<ul style="list-style-type: none"> Over 4 years of experience in Group and Life Insurance Certified in Group Life and Health Insurance Products Specialised topics: <ul style="list-style-type: none"> Fundamentals of Financial

MULTIMATICS

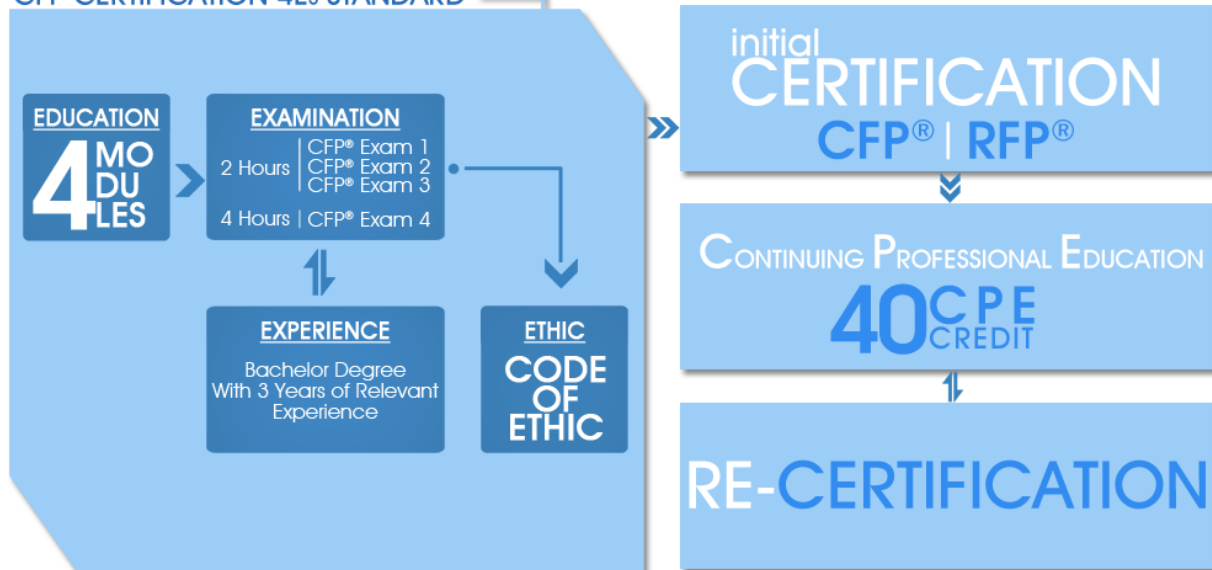


		<p>Planning</p> <ul style="list-style-type: none"> ○ Risk Management and Insurance Planning ○ Retirement Planning
12	Pet Hen Oei, B.Eng, CFP®, QWP® Marketing Manager, Multimatics	<ul style="list-style-type: none"> ● Over 10 years of experience in Various positions in Sales Management, Strategic Management, General Management, and Financial Management ● Trained as 10P Business Driver Analyst and Consultant by Institute of Innovation, Integration, and Impact (USA) ● Specialised topics: <ul style="list-style-type: none"> ○ Fundamentals of Financial Planning ○ Risk Management and Insurance Planning ○ Retirement Planning
13	Iman Rivani, SH, MH, CFP® Legal Council, Head of Consumer, SME/Commercial and Syariah Banking Products, BII Maybank	<ul style="list-style-type: none"> ● Specialist of Estate Planning, Banking Products laws and regulations, Syariah Laws ● Specialised topics: <ul style="list-style-type: none"> ○ Estate Planning
14	Yausianata, S.Ak, M.AK Manager, Consultation Division, PriceWaterhouse Cooper	<ul style="list-style-type: none"> ● Certified Public Accountant ● Over 10 years of experience as Financial Management, Auditor, and Consultant ● Specialised topics: <ul style="list-style-type: none"> ○ Tax Planning
15	Tigor Simanjuntak, Ak Director, Smartaxationing Consutancy	<ul style="list-style-type: none"> ● Certified in Public Accountant and registered tax consultant ● Guest lecturer to PPM Manajemen ● Specialised topics: <ul style="list-style-type: none"> ○ Tax Planning
16	Irene Salaki, M.Ak, CFP® Owner, Salaki & Salaki Consutancy	<ul style="list-style-type: none"> ● Certified in Public Accountant and registered tax consultant ● Specialised topics: <ul style="list-style-type: none"> ○ Tax Planning



CFP® CERTIFICATION PROCESS

CFP CERTIFICATION 4Es STANDARD



CFP® CERTIFICATION 2014 TRAINING SCHEDULE

Weekdays Public Class		
	Week 1	Week 2
January	14-16	21-13
February	11-13	18-20
March	11-13	18-20
April	8-10	15-17
May	13-16	20-22
June	10-12	17-19
July	15-17	22-25
August	12-14	19-21
September	9-11	16-17
October	14-16	21-23
November	11-13	18-20
December	9-11	16-18

Weekend Public Class		
	Starts	Finish
January	18-Jan	
February		22-Feb
March	22-Mar	
April		26-Apr
May	24-May	
June		28-Jul
July	26-Jul	
August		30-Aug
September	20-Sep	
October		25-Oct
November	15-Nov	
December		20-Dec

Note:

- Training schedule date may be revised if the minimum participants quota are not met
- Training exam exclude an additional Exam Prep Review Class and does not include 2 days CFP® Exams
- Schedules ay change dependant are for public classes, not for in-house training



CFP® CERTIFICATION TRAINING VENUE

Multimatics

AXA Tower 37 Floor | Jl Satrio Kav 18 – Setiabudi, Kuningan | South of Jakarta 12940, Indonesia
T (021)30056123 | M 0811 9693 106 | F (021)30056124

CFP® CERTIFICATION PUBLIC TRAINING AND FEES

CFP® (Certified Financial Planner)

Exam Preparation Course Fee: Rp. 12,000,000,-

Pricing Include:

- 6 days training and lecturer's fee
- Study Materials (Textbooks and PPT Handouts)
- Lunch and light beverages
- Certificate of Completion from Multimatics

Additional CFP® examination fee payable to FPSB Indonesia:

- Full CFP® Exam Fee: Rp. 2,200,000,-
- 1 years of FPSB Indonesia membership + Certificate of Proficiency (COP) for Financial Planning from BNSP: Rp. 1,200,000,-

CFP® Upgrade from RFP®-Insurance

Exam Preparation Course Fee: Rp. 8,000,000,-

Pricing Include:

- 4 days training and lecturer's fee
- Study Materials (Textbooks and PPT Handouts)
- Lunch and light beverages
- Certificate of Completion from Informatics

Additional RFP® examination fee payable to FPSB Indonesia:

- Continuation to CFP® Exam Fee: Rp. 1,800,000,-
- 1 years of FPSB Indonesia membership + Certificate of Proficiency from BNSP: Rp. 1,200,000,-

CFP® Upgrade from RFP®-Investment trained at Multimatics

Exam Preparation Course Fee: Rp. 4,000,000,-

Pricing Include:

- 2 days training and lecturer's fee
- Study Materials (Textbooks and PPT Handouts)
- Lunch and light beverages
- Certificate of Completion from Informatics

Additional RFP® examination fee payable to FPSB Indonesia:

- Continuation to CFP® Exam Fee: Rp. 1,800,000,-
- 1 years of FPSB Indonesia membership + Certificate of Proficiency from BNSP: Rp. 1,200,000,-



RFP® (Registered Financial Planner) – Investment from Multimatics

Exam Preparation Course Fee: Rp. 8,000,000,-

Pricing Include:

- 4 days training and lecturer's fee
- Study Materials (Textbooks and PPT Handouts)
- Lunch and light beverages
- Certificate of Completion from Informatics

Additional RFP® examination fee payable to FPSB Indonesia:

- RFP® Exam Fee: Rp. 400,000,-
- 1 years of FPSB Indonesia membership: Rp. 400,000,-

Registration Payment can be transferred to :

PT. Lifelong Learning, BCA cab. H.R. Rasuna Said Branch, Account: 5700-302-689 (IDR)

REGISTRATION AND INFORMATION

For Information and Registration, Please contact:

Pet Hen Oei, B.Eng, CFP®, QWP®

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