

CEBS® Program 2010-2011 Catalog of Information

The Standard of Excellence in Employee Benefits

EDUCATION • CREDENTIALS
CEBS
CMS • GBA • RPA
for Benefit and Compensation Professionals



The CEBS Partnership

The International Foundation of Employee Benefit Plans

The International Foundation of Employee Benefit Plans is a nonprofit organization dedicated to being a leading objective and independent global source of employee benefits, compensation, and financial literacy education and information.

Since 1954, it has helped benefit leaders ensure the future security of all beneficiaries. Members of the International Foundation enjoy personalized research services, industry news, informative publications and discounts on educational programs and CEBS

exam fees. More than 100 educational programs are offered using the best traditional and e-learning methods.

Other services include a bookstore, jobs service, health care reform education and other online resources. To find out more about membership, visit www.ifebp.org/membership.

The International Foundation is privileged to partner with the Wharton School of the University of Pennsylvania in offering the CEBS Program. This unique partnership distinguishes CEBS and its university-based curriculum from other total compensation designations. In its partnership role, the International Foundation is responsible for program administration for the CEBS, GBA, RPA and CMS designations.

The Wharton School, University of Pennsylvania

The Wharton School, founded in 1881 as the first collegiate business school, is recognized globally for intellectual leadership and ongoing innovation across every major discipline of business education.

The most comprehensive source of business knowledge in the world, Wharton bridges research and practice through its broad engagement with the global business community.

Informed by in-depth, ground-breaking academic research and extensive industry experience, Wharton executive education programs offer a supportive and challenging context where participants gain the skills necessary for their next level of executive development.

Participants who come to Wharton from a diverse range of industries engage with faculty who are the most cited, most published faculty of all top-tier business schools. With a profound influence upon global business, Wharton faculty are the sought-after, trusted advisors of corporations and governments worldwide.

Since the inception of CEBS, the Wharton School has been responsible for all academic standards, including curriculum and examinations. CEBS is pleased to offer candidates the opportunity to earn a unique series of credentials backed by one of the world's preeminent educational institutions.

Wharton photos published through courtesy of Penn Publication Services.

The Certified Employee Benefit Specialist® program is a joint program of the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania.

Welcome to CEBS®— Your Source for Total Compensation Education

We welcome your interest in the Certified Employee Benefit Specialist® (CEBS®) Program and commend you for the commitment that you are about to make. If advancing in the employee benefits and compensation industry is something you value, then you will appreciate the courses and designations offered through CEBS.

In today's increasingly complex business world, one of the keys to success is being better prepared than your competition. Employers are looking to fill jobs with individuals who are knowledgeable and skilled. Certifications are a valid and reliable way to demonstrate professional and practical knowledge. They set individuals with a credential apart or above those who have not earned it. They also serve as public recognition of professional achievement both within and outside of the profession.

Since 1976, the CEBS program has helped over 100,000 professionals grow in their careers. CEBS stands as the industry mark of excellence and reflects what it takes to be a professional in today's challenging climate. The CEBS designation is the mark of the highly skilled professional, someone who is serious about their career and is an asset to their organization. Many employers recognize CEBS as the definitive standard for measuring competence and professional integrity. They often look for CEBS graduates when hiring and view the designation as added value when evaluating prospective employees.

CEBS certification is a voluntary process, one that requires commitment on your part. The college-level courses in the curriculum are developed by the Wharton School of the University of Pennsylvania, widely recognized as one of the most prestigious business schools in the world. Current and future employers, your co-workers and other business professionals will recognize and appreciate the credibility and rigor of a Wharton-backed credential.

So, if you're ready to achieve a new level of professional growth and recognition, the CEBS program will enhance your professional capabilities, elevate your performance, and certify to your employer and other benefits and compensation professionals your deep dedication to your career. In return for your commitment, you'll gain credibility, respect, knowledge and connections that will last throughout your career.

www.cebs.org
(800) 449-CEBS (2327)



A Closer Look at CEBS



WHAT'S NEW? CEBS is finishing up the revisions to the CMS designation courses! Compensation Concepts and Principles (CMS 2) is the final course in the CMS curriculum to be revised. Now, all of the courses in the GBA, RPA and CMS curriculums have been revised and redesigned. In addition, the corresponding study manuals have been replaced with learning guides streamlined to fit the needs of today's professional learners.

The online classes continue to be a very popular study method! Our format allows you to interact with the instructor and other registrants, providing a unique mix of information directly relevant to your professional needs. Each course assignment has its own resource page listing required readings, instructor lecture notes, audio files, discussion questions, interactive practice quizzes and learning activities. Although the look of the online classes has recently changed, we've kept the elements of the original format that are essential to maximizing learning and interaction, such as the instructor chat sessions and the discussion board.

WHAT EFFECT WILL HEALTH CARE REFORM HAVE ON THE CEBS CURRICULUM?

As anticipated, President Obama signed the Health Care and Education Reconciliation Act into law on March 30, 2010. This act along with its companion legislation, the Patient Protection and Affordable Care Act, makes sweeping changes to the nation's health care system. Consequently, revisions will be forthcoming in the courses comprising the CEBS® program. It is anticipated that updates to course materials will be issued as these changes become effective. It is CEBS program policy that students taking the CEBS national examinations are NOT responsible for changes in the law until these changes are actually incorporated into study materials with the issuance of course updates. Students are advised to be attentive to course updates when issued. Such updates will clearly indicate the date on which the changes in the law will be subject to inclusion on the national examinations. Information on issuance of any course updates will appear in *NewsScope* and posted to the Web site at www.cebs.org.

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HOW TO CONTACT CEBS

By Phone

(800) 449-2327, option 3
(262) 786-6700 (general)
(262) 786-6710, option 3
(Autoattendant/CEBS and after-hours voice mail)



By Fax

(262) 786-8650



By E-Mail

cebs@ifebp.org



Web Site

www.cebs.org



By Mail

Orders accompanied by check or money order
IFEBP—Certification
P.O. Box 68-9955
Milwaukee, WI 53268-9955



Credit card orders and all other correspondence
International Foundation of Employee Benefit Plans
18700 W. Bluemound Road, P.O. Box 1270
Brookfield, WI 53008-1270

Order online at www.cebs.org

CEBS Program

CEBS—YOUR SOURCE FOR TOTAL COMPENSATION EDUCATION

The CEBS program offers four distinct certifications for those working in employee benefits and compensation:

- Certified Employee Benefit Specialist (CEBS)—(Awarded to individuals who complete eight CEBS courses—six required plus two electives.)
- Group Benefits Associate (GBA)—(Awarded to individuals who complete GBA 1, GBA 2 and GBA 3)
- Retirement Plans Associate (RPA)—(Awarded to individuals who complete RPA 1, RPA 2 and RPA 3)
- Compensation Management Specialist (CMS)—(Awarded to individuals who complete CMS 1, CMS 2 and CMS 3).

The capstone is the **CEBS designation**—a total compensation credential that is recognized for the depth and breadth of critical knowledge that it provides. It draws from the GBA, RPA and CMS curriculum to build a total compensation perspective.

Each of the specialty designations requires completion of three CEBS courses providing the core knowledge needed by benefit and compensation professionals. The specialty designations are distinct, yet complementary, and aligned with the natural career development paths of the industry.

CEBS courses are designed for self-study and offer the convenience of daily computer testing to meet the needs of today's busy professionals.

Detailed information on each CEBS course appears within their specialty designation or with the personal financial planning course electives.

CEBS OPPORTUNITIES

There are additional benefits in earning a designation:

- Continuing education credits for licenses and other certifications
- CEBS, GBA, RPA and CMS designees as well as students who have passed at least one CEBS exam are eligible to join the International Society of Certified Employee Benefit Specialists (ISCEBS) offering career-enhancing programs and networking opportunities. (See page 20.)
- CEBS graduates can meet the educational prerequisites for applying for the CFP Certification Examination. (See page 11.)
- Designations are powerful tools to display on your business card or include on your resumé.

CEBS DESIGNATION REQUIREMENTS

Certified Employee Benefit Specialist® (CEBS®) Designation SIX Required and Any TWO Electives

GBA	RPA	CMS
<p>GBA 1—Group Health Plan Design (CEBS Course 1) <i>Required</i></p> <p>GBA 2—Group Benefits Management (CEBS Course 2) <i>Required</i></p> <p>GBA 3—Health Care Financing and Economics (CEBS Course 9) <i>Elective</i></p>	<p>RPA 1—Retirement Plan Design (CEBS Course 3) <i>Required</i></p> <p>RPA 2—Retirement Plan Management (CEBS Course 4) <i>Required</i></p> <p>RPA 3—Asset Management (CEBS Course 7) <i>Elective</i></p>	<p>CMS 1—Human Resources and Compensation Management (CEBS Course 8) <i>Required</i></p> <p>CMS 2—Compensation Concepts and Principles (CEBS Comp 1) <i>Required</i></p> <p>CMS 3—Executive Compensation (CEBS Comp 2) <i>Elective</i></p>
Additional Electives		
<p>PFP 1—Personal Financial Planning 1: Concepts and Principles</p>	<p>PFP 2—Personal Financial Planning 2: Tax and Estate Planning Techniques</p>	

GBA Designation



Group Benefits Associate (GBA) Designation The Group Benefits Associate (GBA) designation is an ideal fit for those dealing with health and other group benefits. The courses reflect up-to-date and relevant information needed to effectively design, administer and communicate group benefits. To earn the GBA designation, you'll need to complete three courses. If you're working on the CEBS designation, all three of these courses apply toward the eight-course CEBS requirement. GBA 1 and GBA 2 are required courses for CEBS; GBA 3 may be used as an elective for CEBS.

GBA 1—Group Health Plan Design (CEBS Course 1)

- Employee Benefit Planning
- Risk Management
- Health Plan Designs and Cost Control
- Managed Care Spectrum
- Consumer-Driven Health Plans
- Dental, Vision and Hearing Care Benefits
- Prescription Drug Plans
- Behavioral Health Care Benefits
- Wellness Programs
- Fiduciary and Ethical Responsibility

Study Materials

Learning Guide includes practice exam on CD.

The Handbook of Employee Benefits: Design, Funding and Administration, 6th edition. Jerry S. Rosenbloom, editor, McGraw-Hill, 2005. ISBN 0-07-144512-9.

(Note: This textbook is also used in GBA 2.)

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Insurance, Business, Public Administration, Health Care or Industrial Relations. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after that date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

GBA 2—Group Benefits Management (CEBS Course 2)

- Individual and Group Life Insurance Alternatives
- Disability Management
- Vacations and Other Time-Off Benefits
- Dependent-Care and Work-Life Benefits
- Flexible Benefits I
- Flexible Benefits II
- Plan Administration, Technology and Communication
- Taxation of Group Plan Benefits
- Workers' Compensation
- Social Insurance Concepts
- Health Benefits for Retirees
- Long-Term Care

Study Materials

Learning Guide includes practice exam on CD.

The Handbook of Employee Benefits: Design, Funding and Administration, 6th edition. Jerry S. Rosenbloom, editor, McGraw-Hill, 2005. ISBN 0-07-144512-9.

(Note: This textbook is also used in GBA 1.)

Exam Transfer Credit

If you have completed Course HS 325 or HS 312 (Group Benefits) from the American College, you may receive exam transfer credit for GBA 2. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Compensation Administration, Employee Benefits, Business Administration or Human Resource Management. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after that date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

GBA Designation

GBA 3—Health Care Financing and Economics (CEBS Course 9)

- Health Economics
- Health Care Cost and Benefit Analysis
- Health Care Systems and Institutions
- Demand for Medical Services
- Health Care Financing
- Funding Benefits
- Health Care Cost Equation
- Selecting Health Plans
- Purchasing Quality Health Care and Vendor Management
- Group Benefits Issues
- Developments in Group Benefits

Study Materials

Learning Guide includes practice exam on CD.

Health Economics, special CEBS edition, Santerre and Neun, Cengage Learning, 2009. ISBN 142406838X.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours—Microeconomics; graduate degree category, two semester hours—Health Economics or Microeconomics. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

Study Options

All CEBS courses are designed for independent study. We also offer two additional options to enhance your educational experience. Online study is offered for the three GBA courses. The online study schedule for fall 2010 and spring 2011 appears on page 15. Classroom instruction is available at several locations. See page 15 for details.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 18 for details. Since credit hours and filing procedures vary by state, visit the CEBS Web site at www.cebs.org for more information.

Learning Resources

Need a more basic introduction to the area of group benefits? You may want to consider the e-learning course—Introduction to Health Care and Group Benefit Plans or one of the specialized topic training courses: COBRA, HSAs and HRAs, HIPAA Security or Section 125 Plans—offered through the International Foundation. See page 21 for more information, or visit the Foundation's Web site at www.ifebp.org. If you need a quick refresher but prefer in-person learning, try the Certificate Series health care courses at www.certificateseries.org. You will also find the *Benefits and Compensation Glossary* an indispensable resource. To order, call (888) 334-3327, option 4; or visit www.ifebp.org/bookstore.



See pages 23-28 of this catalog for CEBS order forms; or download and print PDFs from our Web site at www.cebs.org.

RPA Designation



Retirement Plans Associate (RPA) Designation The Retirement Plans Associate (RPA) designation is a great credential for those who work with defined contribution and defined benefit plans or are involved with the management of plan assets. The courses reflect the most current and relevant information needed to effectively design and manage retirement plans. To earn the RPA designation, you'll need to complete three courses. If you're working on the CEBS designation, all three of these courses apply toward the eight-course CEBS requirement. RPA 1 and RPA 2 are required courses for CEBS; RPA 3 may be used as an elective for CEBS.

Special Note: Those who lack familiarity with retirement programs should consider completing RPA 1 before RPA 2.

RPA 1—Retirement Plan Design (CEBS Course 3)

- Private Retirement Plan and Social Security Development
- Understanding Retirement Risks
- Retirement Plan Design
- Defined Contribution vs. Defined Benefit Structures
- Overview of Defined Contribution Plan Structure
- Profit-Sharing Plans and Money Purchase Plans
- Foundations of 401(k) Plans
- 401(k) Practice Issues
- 403(b) Plan Issues
- Section 457 Plans

Study Materials

Learning Guide includes practice exam on CD.

Retirement Plans, 10th edition. Everett T. Allen Jr., Joseph J. Melone, Jerry S. Rosenbloom and Dennis F. Mahoney, McGraw-Hill, 2008. ISBN 0-07-337742-1.

(Note: This textbook is also used in RPA 2.)

Exam Transfer Credit

If you have completed Course HS 326 (Planning for Retirement Needs) from the American College, you may receive exam transfer credit for RPA 1. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Retirement Planning, Business Administration or Human Resource Management. Transcript requests will be honored by ACE for exams taken on or before September 30, 2007. Exams taken after that date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

RPA 2—Retirement Plan Management (CEBS Course 4)

- Investment Management
- IRAs
- Keogh and Small Employer Plans
- Executive Retirement Arrangements
- Stock Compensation Plans
- Defined Benefit Plan Overview I
- Defined Benefit Plan Overview II
- Cash Balance and Other Hybrid Retirement Plans
- Plan Sponsor Administration
- Communication, Investment Advice and Other Participant Services
- Fiduciary Oversight and Plan Governance
- Wealth Management and Distribution Planning

Study Materials

Learning Guide includes practice exam on CD.

Retirement Plans, 10th edition. Everett T. Allen Jr., Joseph J. Melone, Jerry S. Rosenbloom and Dennis F. Mahoney, McGraw-Hill, 2008. ISBN 0-07-337742-1.

(Note: This textbook is also used in RPA 1.)

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Retirement Planning, Business Administration or Human Resource Management. Transcript requests will be honored by ACE for exams taken on or before September 30, 2007. Exams taken after that date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

RPA Designation

RPA 3—Asset Management (CEBS Course 7)

- Setting Investment Objectives
- Securities Markets
- Risk and Return Concepts
- Portfolio Theory and Selection
- The Basics of Bonds
- Bond Analysis and Strategy
- Common Stock: Valuation, Analysis and Strategy
- Common Stock: Active Strategies and Market Efficiency
- Economy and Industry Analysis
- Company and Technical Analysis
- Investment Companies
- Lifecycle Funds: Focus on Target-Date Funds

Study Materials

Learning Guide includes practice exam on CD.

Investments: Analysis and Management, 11th edition.

Charles P. Jones, John Wiley & Sons, Inc. 2010.

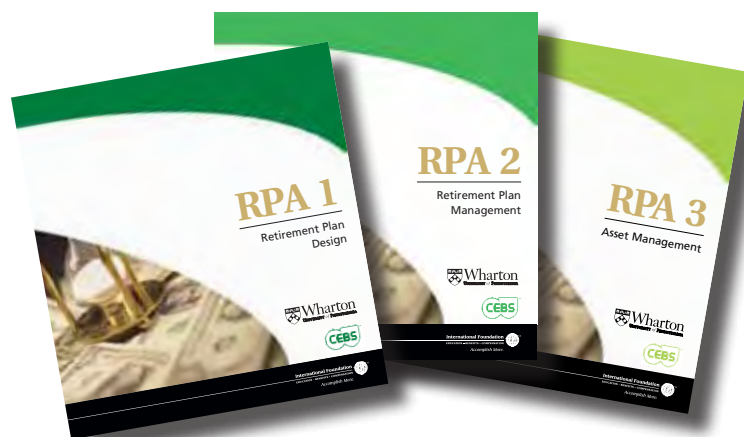
ISBN 978-0-470-47712-0.

Exam Transfer Credit

If you have completed Course HS 328 (Investments) from the American College, or you have earned the CFP or CFA designations, you may receive exam transfer credit for RPA 3. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Principles of Investments or Investments. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after that date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.



Study Options

All CEBS courses are designed for independent study. We also offer two additional options to enhance your educational experience. Online study is offered for the three RPA courses. The online study schedule for fall 2010 and spring 2011 appears on page 15. Classroom instruction is available at several locations. See page 15 for details.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 18 for details. Since credit hours and filing procedures vary by state, visit the CEBS Web site at www.cebs.org for more information.

Learning Resources

Need a more basic introduction to the area of retirement plans? You may want to consider the e-learning course—Overview of Retirement Plans or one of the specialized topic training courses—401(k) Plans, Defined Contribution Plans, Defined Benefit Plans, ERISA or 401(k) Fees in the Spotlight offered through the International Foundation. See page 21 for more information, or visit the Foundation's Web site at www.ifebp.org. If you need a quick refresher but prefer in-person learning, try the Certificate Series retirement courses at www.certificateseries.org. You will also find the *Benefits and Compensation Glossary* an indispensable resource. To order, call (888) 334-3327, option 4; or visit www.ifebp.org/bookstore.



See pages 23-28 of this catalog for CEBS order forms; or download and print PDFs from our Web site at www.cebs.org.



Compensation Management Specialist (CMS) Designation Earning the Compensation Management Specialist (CMS) designation is the perfect way to showcase your expertise in the human resources and compensation area. The CMS courses will help you understand the principles of human resources, compensation design and administration, and executive compensation. To earn the CMS designation, you'll need to complete three courses. If you're working on the CEBS designation, all three of these courses apply toward the eight-course CEBS requirement. CMS 1 and CMS 2 are required courses for CEBS; CMS 3 may be used as an elective for CEBS.

CMS 1—Human Resources and Compensation Management (CEBS Course 8)

- Nature and Challenges of Human Resources Management
- Equal Employment Opportunity
- Achieving Employee Productivity Through Job Design
- Human Resource Planning and Recruitment
- Human Resource Recruitment and Selection
- Training and Development
- Performance Appraisal
- Employee Safety and Health
- International Human Resources and Compensation Management
- High-Performance Work Systems

Study Materials

Learning Guide includes practice exam on CD.

Managing Human Resources, 15th edition, George Bohlander and Scott Snell, South-Western Cengage Learning, 2010. ISBN 0-324-59331-7.

Exam Transfer Credit

If you have earned the PHR or SPHR designation, you may receive exam transfer credit for CMS 1. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Human Resource Management or Personnel Administration. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

CMS 2—Compensation Concepts and Principles (CEBS Comp 1)

- Compensation Management: A Strategic Approach and Analytical Framework
- Establishing Internal Alignment
- Job Analysis—Critical First Step in Job-Based Pay Systems
- Job Evaluation: Measuring Content, Value and External Market Links
- Person-Based Pay Systems
- Attracting and Retaining Talent
- Designing Pay Levels, Mix and Pay Structures
- Rewarding Talent: Pay for Performance
- Aligning Strategy, Talent and Rewards: Pay-for-Performance Plans
- Employee Benefits: Key Feature of Total Rewards
- Rewards in a Global Marketplace
- Managing the Compensation Process

Study Materials (for exams taken on or after October 15, 2010)

Learning Guide includes practice exam on CD.

Compensation, 10th edition, George T. Milkovich, Jerry M. Newman and Barry Gerhart. McGraw-Hill, 2010. ISBN 978-0-0735-3049-9.

Exam Transfer Credit

If you have earned the CCP designation, you may receive exam transfer credit for CMS 2. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Principles of Compensation or Salary Administration. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

CMS Designation

CMS 3—Executive Compensation (CEBS Comp 2)

- Executive Compensation Framework
- Performance Measurements and Deferred Compensation
- Salary
- Employee Benefits and Perquisites
- Short-Term Incentives
- Long-Term Incentives
- Design and Communication Considerations for Executive Pay
- The Board of Directors

Study Materials

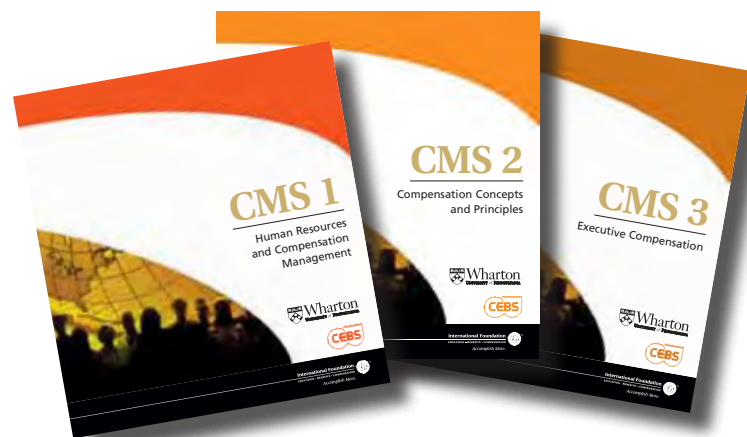
Learning Guide includes practice exam on CD.

The Complete Guide to Executive Compensation, revised edition, Bruce R. Ellig. McGraw-Hill, 2007. ISBN 0-07-187407-2.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Executive Compensation or Advanced Compensation. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

Graduate members of the International Society can use CMS 2—Compensation Concepts and Principles, and CMS 3—Executive Compensation to attain ISCEBS fellowship status. Refer to the Society's Web site at www.iscebs.org for details.



Study Options

All CEBS courses are designed for independent study. We also offer two additional options to enhance your educational experience. Online study is offered for the three CMS courses. The online study schedule for fall 2010 and spring 2011 appears on page 15. Classroom instruction is available at several locations. See page 15 for details.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 18 for details. Since credit hours and filing procedures vary by state, visit the CEBS Web site at www.cebs.org for more information.

Learning Resources

Need a more basic introduction to the area of human resources or compensation? You may want to consider the e-learning course—Introduction to Compensation—offered through the International Foundation. See page 21 for more information, or visit the Foundation's Web site at www.ifebp.org. If you need a quick refresher but prefer in-person learning, try the Certificate Series compensation courses at www.certificate-series.org. You will also find the *Benefits and Compensation Glossary* an indispensable resource. To order, call (888) 334-3327, option 4; or visit www.ifebp.org/bookstore.



See pages 23-28 of this catalog for CEBS order forms; or download and print PDFs from our Web site at www.cebs.org.

PFP Courses



Personal Financial Planning (PFP) Courses If you're interested in financial planning for either personal or professional reasons, these courses are for you! In addition to covering the concepts and principles needed to effectively develop and manage financial plans, you'll learn about techniques for tax and estate planning. If you're working on the CEBS designation, these two courses can be used as electives toward the eight-course CEBS requirement. A Recognition of Academic Achievement Certificate is awarded upon completion of both Personal Financial Planning courses.

PFP 1—Concepts and Principles

- The Personal Financial Planning Process
- Insuring for Risks
- Investment Planning
- Retirement Planning
- Income Tax Planning
- Estate Planning
- Life and Health Insurance
- Property and Liability Insurance
- Long-Term Care Insurance
- Common Stocks and Other Equity Investments
- Other Investment Choices
- Mutual Funds and Investment Strategy
- Special Retirement Investment Products and Capital Accumulation Plans
- Retirement Planning Strategies
- Financial Planning Ethics and Professionalism

Study Materials

Study Manual, 2nd edition, includes practice exam on CD.

Personal Financial Planning, 7th edition, G. Victor Hallman and Jerry S. Rosenbloom, McGraw-Hill, 2003.
ISBN 0-07-141944-6.

(Note: This textbook is also used in PFP 2.)

Exam Transfer Credit

If you have earned the CFP designation, you may receive exam transfer credit for PFP 1. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Personal Finance or Business Administration. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after that date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

PFP 2—Tax and Estate Planning Techniques

- Income Taxation—A Detailed Analysis
- Income Tax-Saving Techniques for the Individual
- Planning for Retirement Plan Distributions
- The Transfer Tax System
- Lifetime Gifting and Sales Within a Family
- Planning for Education Expenses
- Strategies for Using the Marital Deduction
- Charitable Giving
- Life Insurance in Estate Planning
- Revocable Living Trusts, Other Will Substitutes and Property Management Arrangements
- Selection and Use of Business Entities
- Planning for the Retention or Disposition of Business Interests
- Developing a Financial Plan in Specialized Situations
- Developing, Implementing and Modifying a Comprehensive Financial Plan

Study Materials

Study Manual, 2nd edition, includes practice exam on CD.

Personal Financial Planning, 7th edition, G. Victor Hallman and Jerry S. Rosenbloom, McGraw-Hill, 2003.
ISBN 0-07-141944-6.

(Note: This textbook is also used in PFP 1.)

Exam Transfer Credit

If you have earned the CFP designation, you may receive exam transfer credit for PFP 2. Application information and a complete list of eligible courses can be found on page 16.

Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Personal Finance or Business Administration. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE has not yet reviewed the CEBS courses for renewal. See page 17 for application details.

Study Options

These courses are designed for independent study. Online classes are available and are designed to enhance your educational experience. See the online study schedule on page 15.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 18 for details. Since credit hours and filing procedures vary by state, visit the CEBS Web site at www.cebs.org for more information.

Graduate members of the International Society can use Personal Financial Planning 1—Concepts and Principles, and Personal Financial Planning 2—Tax and Estate Planning Techniques to attain ISCEBS fellowship status. Refer to the Society's Web site at www.iscebs.org for details.

CFP CERTIFICATION

Using CEBS Courses to Qualify for the CFP Exam

According to the Certified Financial Planner Board of Standards (CFP Board), those who successfully complete the two financial planning courses, earn the CEBS designation* and have an undergraduate degree can meet the educational prerequisites to apply for the CFP Certification Examination. While this fulfills the educational requirement to sit for the CFP Certification Examination, it may not be adequate preparation for successfully completing the test. The educational prerequisite ensures that candidates have a theoretical understanding of financial planning concepts and processes. However, the CFP Certification Examination reflects a level of knowledge, synthesis and evaluation of financial planning similar to that of the actual practice of financial planning. For that reason, the cognitive difficulty of the CFP Certification Examination may be quite different, and additional preparation may be required to pass the CFP Certification Examination.

The CFP Certification Examination is a ten-hour test, given over a two-day period, three times a year. Complete information as well as a list of the topics and subtopics covered on the CFP Certification Examination can be found on the CFP Board Web site at www.cfp.net.

*Candidates must complete the required courses as reviewed and approved by the Certified Financial Planner Board of Standards as of the time of the application. Contact the CEBS program at the International Foundation on these required courses.

Applying for the CFP Certification Examination

The CFP application form must be completed and filed in accordance with all CFP Board deadlines. Application forms can be downloaded from the CFP Board Web site at www.cfp.net or obtained by calling the CFP Board office at (303) 830-7500 or (800) 487-1497.

Contact the CEBS program to request a transcript letter. Attach a copy of this transcript to your CFP Certification Examination Application.

Disclaimer: The International Foundation and the Wharton School do not award the CFP® and Certified Financial Planner™ certification. The right to use the marks CFP and Certified Financial Planner is granted by the Certified Financial Planner Board of Standards to those persons who have met its rigorous educational standards, passed the CFP Board's Certification Examination, satisfied a work experience requirement and agreed to abide by the CFP Board's Code of Ethics and Professional Responsibility. Only persons registered with the CFP Board are permitted to sit for the Certification Examination.

CFP and CERTIFIED FINANCIAL PLANNER certification are marks owned by the Certified Financial Planner Board of Standards, Inc. (CFP Board).

Registration

FIRST-TIME CANDIDATES

If you are a new candidate, you must register in the CEBS program before or concurrent with your first examination application. The one-time registration fee of \$125 is nonrefundable and nontransferable. However, you can order study materials for CEBS courses without becoming a registrant.

Before completing the registration form, please be sure to review the Precertification Standards and Principles of Conduct on pages 21-22 of this catalog. Upon receipt of the registration form and fee, your personal CEBS file will be established. You will receive a confirmation letter acknowledging your registration status and your permanent registration number.

See pages 23-28 of this catalog for CEBS order forms; or download and print PDFs from our Web site at www.cebs.org.

Americans with Disabilities Act

The International Foundation of Employee Benefit Plans and the Wharton School support the intent of the Americans with Disabilities Act (ADA). The CEBS program will make a reasonable effort to provide individuals who have documented disabilities the necessary auxiliary aids and services that do not fundamentally alter the measurement of the skills or knowledge the CEBS program is intended to test or do not result in an undue burden. In addition, all Prometric test centers will comply with the requirements of this act. [Americans with Disabilities Act (ADA), Section 309(b)(3)]

Please contact the CEBS program for further information. Documentation of a disability is required.

Examinations

HOW TO APPLY FOR A CEBS EXAMINATION

Only CEBS registrants may file an examination application. The examination application fee is \$315 (\$295 with discount). CEBS examinations are neither refundable nor transferable to another candidate. Payment of the examination application fee establishes eligibility for one quarter of testing. There are four CEBS testing quarters per year:

Quarter 1: January 1-March 31

Quarter 2: April 1-June 30

Quarter 3: July 1-September 30

Quarter 4: October 1-December 31

Approximately two weeks after receipt of your examination application and fee, you will receive a letter confirming your course examination and eligibility testing period. You also will receive the Examination Handbook with specific details on scheduling your appointment. **If you do not receive a confirmation letter, or if there is a discrepancy in the course and/or quarter or the spelling of your name, contact the CEBS Department at the International Foundation immediately.**

EXAMINATION APPLICATION OPTIONS

Examination Extensions (Transfer)

You may purchase an extension to a future testing quarter for your CEBS examination with payment of a \$100 extension fee. Payment of the fee must be received **before the end of the quarter.**

Important: If you have already made an appointment for the examination you wish to extend, you must cancel the appointment two calendar days prior to your appointment to avoid a no-show fee. Refer to the Examination Handbook for details.

If it is necessary to extend your examination, please note that the study materials you purchased in preparation for the examination may not be current for future testing quarters.

Expired Eligibility

If you do not extend your examination and fail to take it before the eligibility period has expired, you must reapply for the examination at the full fee of \$315 (\$295 with discount).

No-Show/Lost-Computer-Time Fee

There is a \$75 penalty fee for lost computer time if you do not cancel your appointment on time or if you arrive too late for your appointment. Please see the section on Appointment Cancellations and Changes in the Examination Handbook. Keep in mind that when a lost-computer-time fee is incurred, it can take up to a week to reestablish eligibility to take your CEBS examination.

Retake

If you receive a nonpassing grade on your examination, you may reapply for that exam at a reduced fee of \$145. You may retake the exam during the same testing quarter or a future quarter, but you must wait until you receive your new confirmation letter from CEBS before you schedule an appointment with Prometric. Reestablishing your eligibility for your retake exam can take up to ten business days, as CEBS must receive your initial grade before processing your new eligibility. There is no limit to the number of times an examination can be retaken.

TESTING AND SCORE REPORTING

Testing Locations

CEBS examinations are administered through computer-based testing at Prometric Testing Centers.

There are over 250 testing locations in the United States and internationally. Testing center locations and directions are listed on the Prometric Web site at www.prometric.com.

Special testing accommodations are available for persons with documented disabilities. To request a special accommodation, attach your request and specific requirements to your CEBS examination application. Refer to the Examination Handbook for complete information on scheduling a testing appointment and taking an exam.

Test Format

Each two-hour examination contains 100 multiple-choice questions evenly distributed among the topics of the course. Illustrations of the three types of objective questions that comprise the examinations are included in the study materials for each course. In addition, the CD-ROM for each course also provides an opportunity for you to become familiar with the types of questions presented and with the mechanics of taking your exam on the computer. Finally, before each CEBS exam administration, you will have the option of participating in a tutorial designed to familiarize you with the CEBS examination process.

Conduct

Reports of improper conduct relating to the examination process, including conduct during the examination, will be investigated by the Wharton School and the International Foundation. Such conduct may result in an examinee being barred from taking further examinations or from receiving the CEBS designation. Refer to the Examination Handbook for more details on conduct at the testing center.

Score Reports/Results

At the conclusion of an examination, the computer will tabulate the score. The pass/not-passed test results will appear on screen and your personal copy will be printed on site. (If a test center is unable to print out a score report, please contact the CEBS department and we will have one mailed to you.)

Because of the professional nature of the program, grades are reported on a passed/not-passed basis. No numerical score or letter grade is provided. A pass grade is based on scoring approximately 70% on the examination. If you do not pass an examination, you will receive a detailed grade analysis, which may be of assistance in preparing for a future examination for that course.

In the remote contingency that it is impossible to administer a CEBS examination, or if your examination results are impaired or lost, the International Foundation's liability shall be limited to a full refund of the examination fee.

Transcripts

Only examination results for the current examination will be provided at the test center. If you need to have a record of all of the examinations you have completed, please contact the CEBS program. NOTE: For information on academic transcripts, see page 17 of this catalog.

Course Study Materials/Study Options

COURSES

Each CEBS course stands alone. The course materials, examinations and grading standards are geared to the junior/senior level of an accredited college or university.

When working toward your GBA, RPA or CMS designation, it is suggested that you take the courses in the order presented. In some cases, it is useful to have knowledge of the concepts presented in an earlier course. However, based on your personal or professional needs, educational background, or work experience, you can determine the sequence that works best for you.

STUDY MATERIALS

There is a Study Manual/Learning Guide, textbook and practice exam on CD for each course. The Study Manual/Learning Guide is divided into a series of assignments. Each assignment outlines the required readings from the text or other supplemental readings contained in the Study Manual/Learning Guide. It presents an outline of the topics to be explored, key concepts for study and a series of questions and answers for review of the material presented in the required reading.

After completing the course work, you can use the CD practice exam to assess your understanding of the material presented in the course. The practice exam is not a substitute for knowing the required material. A thorough understanding can be obtained only by careful review of the study materials. A successful score on the practice exam should not be construed as a guarantee of successful performance on the actual exam. For those not familiar with computer-based testing, the CD incorporates the basic mechanics of taking a CEBS computer-based exam.

Study materials can be ordered from the CEBS program at the International Foundation. You do not have to be enrolled in the CEBS program to order study materials.

Make sure you use or purchase study materials that correspond to the quarter in which you plan to take your exam. Study materials are not returnable or refundable. The CEBS program does reserve the right to update study materials for any course without advance notice. However, the CEBS program will make every effort to announce future changes to the curriculum in a timely manner in order to allow you to purchase your materials accordingly. Course revisions and updates are announced in *NewsScope*—the official candidate newsletter containing announcements of new program developments and other important information—and on the Web site at www.cebs.org.

STUDY OPTIONS

Independent Study

All CEBS courses are designed for independent study in preparing for an examination. The primary advantage of independent study is flexibility. You can tailor your own schedule to complete the course work and apply for the examination.

Online Study

CEBS online study classes are a great way to prepare for an exam. You have access to your class seven days a week, 24 hours a day, from the convenience of your work or home. Online classes provide the flexibility to complete your designation as your schedule permits.

CEBS online instructors are accomplished professionals with real-world experience. They are ready to answer questions and provide clarification of key concepts. Lecture notes and audio files that correspond to the readings of the Learning Guide and textbook are available at the start of class. In addition, interactive quizzes and learning activities help monitor your progress in the class. Instructors also complement the learning process by making additional resources available such as current articles, Web sites and other materials.

In order to participate in online study, you must be registered in the CEBS program and apply for the corresponding exam. Courses are offered in the spring, summer and fall; and there is a \$175 fee per course.

Online Study Guided Tour

The CEBS online study program is designed to ensure that you have all the information you need to pass each course exam. Take a guided tour of an online study class to see the many features available to help you prepare for CEBS exams. The tour is located at www.cebs.org/tourus.

ONLINE CLASS SCHEDULE

Fall 2010

September 7-December 3

GBA 2—Group Benefits Management
GBA 3—Health Care Financing and Economics
RPA 2—Retirement Plan Management
RPA 3—Asset Management

September 13-December 10

GBA 1—Group Health Benefits
RPA 1—Retirement Plan Design
CMS 1—Human Resources and Compensation Management
PFP 1—Personal Financial Planning 1: Concepts and Principles

September 20-December 17

CMS 2—Compensation Concepts and Principles

CLASSROOM INSTRUCTION

In addition to providing access to an instructor with experience in the course subject matter, formal classes offer a disciplined approach to studying the material and preparing for the national exams. Classes also are a great way to network with other professionals in your community and to find out what's going on in other organizations. Call the educational institution in your area, and ask for a CEBS brochure and class registration information. Instructional fees for classroom study are separate from and in addition to CEBS examination and study material fees payable to the CEBS program.

CALIFORNIA

Los Angeles
California State University
(323) 343-4916

FLORIDA

Tampa
Hillsborough Community
College
(813) 259-6026

ILLINOIS

Chicago
Triton College
(708) 456-0300, ext. 3708

MARYLAND

Baltimore Area
Anne Arundel
Community College
(410) 777-2910

MICHIGAN

Livonia
Eastern Michigan University
(734) 487-9158

NEW JERSEY

**Florham/Madison/
Hackensack/Teaneck**
Fairleigh Dickinson
University
(973) 443-8990

NEW YORK

New York
Baruch College of CUNY
(646) 312-5125

PENNSYLVANIA

Philadelphia
University of Pennsylvania
(215) 898-7170
Pittsburgh
Community College of
Allegheny County
(412) 788-7385

Spring 2011

January 24-April 22

RPA 2—Retirement Plan Management
RPA 3—Asset Management
GBA 3—Health Care Financing and Economics

February 7-May 6

GBA 1—Group Health Benefits
GBA 2—Group Benefits Management
RPA 1—Retirement Plan Design

February 21-May 20

CMS 1—Human Resources and Compensation Management
CMS 2—Compensation Concepts and Principles
CMS 3—Executive Compensation

IN-HOUSE CLASSES

In-House classes can be a valuable benefit for employees and their employer. These classes are set up by both the company coordinator and/or the CEBS coordinator at a local college/university where the CEBS program has an existing affiliation. The company enters into a contractual arrangement to hire an instructor and have the CEBS class conducted in-house. Contact the local educational institution listed below for further information, or contact Linda Bielski, CEBS, at the CEBS program at (262) 373-7671 or lbielski@ifebp.org.



Course/Exam Credit

EXAM TRANSFER CREDIT

The CEBS program recognizes specific professional designations and courses for exam credit in the CEBS curriculum. Please note the following:

- A maximum of TWO EXAM CREDITS can be applied toward the CEBS designation.
- Only one exam credit may be applied toward the GBA, RPA and CMS designations. If you elect to receive exam transfer credit for CMS 1 and CMS 2, you will be awarded the CMS designation upon completion of the CEBS designation. If you elect to receive exam transfer credit for RPA 1 and RPA 3, you will be awarded the RPA designation upon completion of the CEBS designation.
- There is a \$75 application fee per exam credit. An application for exam credit can be downloaded and printed from our Web site at www.cebs.org.
- Official documentation of completion from the sponsoring organization is required.
- Only CEBS registrants and CEBS graduates may apply for exam credit.

EXAM CREDIT

Professional Designations/Courses	CEBS Courses Eligible for Exam Credit <i>(Two-credit maximum toward CEBS designation, and one-credit maximum toward GBA, RPA and CMS designations)</i>
Certified Compensation Professional (CCP®)	CMS 2—Compensation Concepts and Principles (CEBS Comp 1)
Certified Financial Planner™ (CFP®)	RPA 3—Asset Management (CEBS Course 7) Personal Financial Planning 1: Concepts and Principles Personal Financial Planning 2: Tax and Estate Planning Techniques
Chartered Financial Analyst (CFA)	RPA 3—Asset Management (CEBS Course 7)
American College Courses (CLU, ChFC, REBC, RHU) HS 325* or HS 312*: Group Benefits	GBA 2—Group Benefits Management (CEBS Course 2)
HS 326*: Planning for Retirement Needs	RPA 1—Retirement Plan Design (CEBS Course 3)
HS 328*: Investments	RPA 3—Asset Management (CEBS Course 7)
Professional in Human Resources (PHR) Senior Professional in Human Resources (SPHR)	CMS 1—Human Resources and Compensation Management (CEBS Course 8)

*If you obtained this course completion through exam (transfer) credit from the American College, you cannot earn exam credit for this course through the CEBS program.

ACADEMIC CREDIT

The American Council on Education (ACE) has evaluated the CEBS courses and established academic credit recommendations for each of the courses in terms of semester hours, subject areas and academic level. The significance of these credit recommendations is that CEBS candidates and graduates may be able to receive academic credit for successful completion of each course, retroactive to the first CEBS exam in June 1977. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE will review the CEBS courses for renewal in 2011.

General Information

The American Council on Education (ACE) is a nonprofit membership organization composed of approximately 1,800 accredited, degree-granting colleges and universities and higher education-related associations, organizations and corporations. The College Credit Recommendation Service (CREDIT), offered through ACE's Center for Lifelong Learning (CLLL), helps adults obtain college credit for formal courses and examinations taken outside college and university degree programs. CLLL has been at the forefront in the evaluation of education and training attained outside the classroom for more than 50 years.

The recommendations of ACE/CREDIT are not binding on any educational institutions, but rather are intended to guide college and university officials as they consider awarding credit to persons who have successfully completed courses such as those from CEBS and those who wish to obtain college credit for those courses. Actual credit granted will depend on each institution's degree requirements and its general policy on awarding credit for college-level learning achieved outside of that institution. As part of the CREDIT services, ACE provides an advocacy program to assist students with transfer credit acceptance. The network is made up of 15 state affiliate offices located around the country at accredited universities. For a list of affiliate offices and details about the ACE advocacy service, visit their Web site at www.acenet.edu.

Transcript Service

To provide official and comprehensive transcripts to colleges and universities as a service for CEBS candidates and graduates, the CEBS program participates in the ACE Transcript Service. All of your CEBS courses appear on one transcript with easy-to-read course descriptions, the corresponding ACE credit recommendation and suggested transfer areas. Upon your request, your transcript can be released at any time to an institution of your choice.

To join the ACE Transcript Service, contact the CEBS program to request that your CEBS course data and contact information be sent to ACE. Upon receipt, ACE will contact you to activate your record. ACE charges a one-time setup fee of \$40 and \$15 for each transcript you request. After your ACE transcript record is established, contact the CEBS Department to request additional course information to be sent to ACE as you complete each course. Transcript requests will be honored by ACE for exams taken on or before March 31, 2008. Exams taken after this date are not eligible, as ACE will review the CEBS courses for renewal in 2011. For details on the ACE Transcript Service, including a sample of an ACE transcript, visit the ACE Web site at www.acenet.edu, and select "Transcript Services."

Direct Questions and Requests for Academic Credit to:

CEBS Program
P.O. Box 1270
Brookfield, WI 53008-1270
Fax: (262) 786-8650
E-mail: cebs@ifebp.org
Telephone inquiries: (262) 786-6710, option 3

Course/Exam Credit

CONTINUING PROFESSIONAL EDUCATION CREDIT

Many candidates use CEBS courses to meet licensing and other continuing professional education requirements. Credit hours and filing procedures vary by discipline and from state to state.

Insurance Producers

Most CEBS courses are accepted for credit although the hours approved and reporting procedures vary by state. Information for each state is available on our Web site at www.cebs.org, or contact the CE Department for a summary of state approvals and reporting procedures for insurance producers.

To request CE verification for passing a CEBS examination: Complete the Continuing Education Credit section on the front of the CEBS order form at the time you apply for your examination. A \$25 service fee applies to each certificate and is payable at the time of your request. Your course is not complete until you request continuing education credit.

Please Note: If you request credit after the exam pass date, you will be charged a \$50 late fee in addition to the \$25 service charge. This does not guarantee that credit can be reported, as late filing is not accepted in all states.

Credit is earned by passing the CEBS examination. In only a few instances, it may be possible to earn CE credit for classroom attendance, but you must verify this with your school before classes begin.

CPA Credit

The International Foundation of Employee Benefit Plans is not registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of self-study courses. The CEBS self-study format does not meet NASBA's standards for interactive self-study programs.

Whether credit can be earned for CEBS courses when self-studied and the examination is passed, is subject to the individual **state** boards of accountancy regulations. It may be possible to earn continuing education credit for CEBS courses in your state for one or more of the following reasons:

- Your state board accepts self-study courses.
- Because of the cosponsorship with the Wharton School of the University of Pennsylvania and Wharton's role in the academic integrity of the courses and examinations
- Because of the college credit recommendations for the CEBS courses established by the American Council on Education (see page 17 for more information).

If you need assistance in determining how credit might be earned in your state, contact the Continuing Education Department of the International Foundation.

Attorneys

Credit is contingent upon whether the state granting credit accepts self-study courses or whether classes were attended at a college/university. In either case, attorneys generally are more successful in receiving CLE credit if they apply for credit on an individual basis and explain how the content of the CEBS course relates to their practice of law.

Certified Financial Planners

The International Foundation of Employee Benefit Plans sponsor agreement has been accepted by the Certified Financial Planner Board of Standards. CEBS courses are accepted for 36 hours each. No credit is awarded for CMS 1, CMS 2 or CMS 3. The original notice (with seal) from the computer-based testing center is the certificate of satisfactory completion.

Enrolled Actuaries

The International Foundation of Employee Benefit Plans is an accepted sponsor under Section 20, CFR Part 901(g)(2)(iii) of the final Rules and Regulations governing those enrolled to perform actuarial services under ERISA. It is the actuary's responsibility to identify "core" and "noncore" credit hours.

PHRs and SPHRs

Passing a CEBS examination can be used to meet your recertification requirements. HRCI awards 30 credit hours for each CEBS examination passed. Your pass notice from the Prometric Testing Center is your proof of satisfactory completion. HRCI recommends you retain all supporting documentation for at least six months after successful recertification. No further documentation is needed from the International Foundation.

Direct Questions and Requests on Continuing Professional Education Credit to:

Continuing Education Department
International Foundation of Employee Benefit Plans
P.O. Box 69
Brookfield, WI 53008-0069
Fax: (262) 786-6647
E-mail: continuinged@ifebp.org
Telephone: (262) 786-6710, option 2

Completing a Designation

EARNING THE CEBS, GBA, RPA AND CMS DESIGNATIONS

The CEBS, GBA, RPA and CMS designations are awarded by CEBS, Inc. and the Wharton School of the University of Pennsylvania to individuals who complete the required number of CEBS examinations. In addition, CEBS designees must meet the Precertification Standards and agree to abide by the Principles of Conduct (see pages 21-22). CEBS, Inc. and the Wharton School reserve the right to reject an individual at any time up to the conferring of a designation.

Upon passing the required examinations for the GBA, RPA or CMS designations, a formal certificate will automatically be sent. Upon passing eight (six required and two elective) CEBS examinations, you will be notified that your academic prerequisites have been met and asked to sign off on the Precertification Standards and Principles of Conduct. After the required forms are filed with the CEBS program, you will be authorized to use the CEBS designation and a formal certificate will be sent.

CEBS, Inc.

Certified Employee Benefit Specialist, Inc. (CEBS, Inc.) is a wholly owned subsidiary of the International Foundation, a tax-exempt business association. CEBS, Inc. is responsible for granting the CEBS designation and is solely responsible for the promotion of that designation.

CEBS PLEDGE

As a Certified Employee Benefit Specialist, I pledge to abide by the CEBS Principles of Conduct in all my fiduciary, business and professional relationships, and to participate only in activities that conform with the spirit of those principles; I shall strive at all times to maintain and uphold the highest standards of honor and integrity, so that the quality of my work will reflect credit on the CEBS designation, my profession and the employee benefits field.

ANNUAL CEBS CONFERMENT CEREMONY

A national conferment ceremony is held each year to honor new CEBS graduates. The ceremony takes place in conjunction with the Annual Employee Benefits Symposium of the International Society of Certified Employee Benefit Specialists. CEBS, GBA, RPA and CMS designees and CEBS students who have completed at least one exam are eligible to attend the Symposium. See page 20 for details.

CEBS Conferment Dates

October 3, 2010

The Westin Charlotte
Charlotte, North Carolina

October 2, 2011

Grand Hyatt
San Antonio, Texas

August 5, 2012

San Francisco Hilton
San Francisco, California

PROFESSIONAL DEVELOPMENT OPPORTUNITIES IN BENEFITS AND COMPENSATION



ISCEBS Opportunities for CEBS, GBA, RPA, CMS Graduates and CEBS Students

WHY YOU SHOULD JOIN ISCEBS

GBA, RPA and CMS designees, CEBS graduates, and CEBS students who have passed at least one CEBS exam are eligible to join the International Society of Certified Employee Benefit Specialists (ISCEBS). The International Society provides industry resources and people connections to help foster career growth. Society members receive access to an unparalleled cache of continuing education content from organizations like the Wharton School of the University of Pennsylvania, the International Foundation of Employee Benefit Plans, research organizations, think tanks and other industry organizations. In addition, the Society offers its members a wide variety of opportunities and formats for networking with likeminded people who share common interests and goals. Here are some of the services members receive:

Local Chapters

ISCEBS chapters bring professional development and networking to your hometown. Chapters sponsor educational meetings, publish newsletters and enhance local recognition of CEBS. Chapter membership, which is open to all CEBS candidates, is a great way to get advice and mentoring from other graduates, as well as valuable networking resources for staying in touch with the local job market.

ISCEBSLink Listserve

A valuable online resource that allows members to quickly and easily get answers, access new ideas and share information on the latest industry news and views.

Publications

Newsbriefs is a bimonthly publication for Society members that contains industry information as well as current highlights of Society activities and continuing education opportunities. *Benefits Quarterly* is a journal containing in-depth articles and timely features relevant to benefits and compensation professionals.

Annual Employee Benefits Symposium

A 2½-day educational conference open to all Society members, CEBS, CMS, GBA and RPA designation holders and CEBS students with one or more exams passed, the Symposium offers real-time educational opportunities on pending legislation, regulation updates, current practices, as well as valuable take-aways that help you stay at the top of the industry to do your job better. It is also the venue for the annual Conferment Ceremony recognizing new CEBS graduates as well as new GBA, RPA and CMS designation holders.

Symposium Dates

- October 3-6, 2010, Charlotte, North Carolina
- October 2-5, 2011, San Antonio, Texas
- August 5-8, 2012, San Francisco, California

Continuing Education Course/Fellowship

A comprehensive course with an optional exam is developed annually by the Wharton School to keep Society members up to date on recent developments and trends in benefits and compensation. ISCEBS fellowship status is a distinction awarded to CEBS graduate members who pass the continuing education examination or a CEBS course not taken as part of the eight-course requirement.

Online Community

With a full menu of features and options, it facilitates quick and easy communication to you on Society programs and activities. Here are some of the features: online directory, career center, yellow pages, local chapter programs and activities, permanent e-mail address, surveys/polls and events calendar.



International Society
of Certified Employee Benefit Specialists

ISCEBS Local Chapters

Albany	Central Pennsylvania	Greater Philadelphia	Louisville	Oregon Cascades	South Florida
Austin	Chicago	Greater Pittsburgh	Madison	Orlando	Tampa Bay Area
Baltimore	Cincinnati/Dayton	Halifax	Milwaukee	Pacific Northwest	Toronto
Birmingham Area	Colorado	Honolulu	Nebraska	Phoenix	Twin Cities
British Columbia Area	Dallas/Fort Worth	Houston	New York Metro	Richmond	West Michigan
Capital	Des Moines	Jacksonville	Northeast Ohio	St. Louis	
Carolinas	Detroit Area	Kansas City	Northern California	San Antonio	
Central Indiana	Georgia	Kitchener-Waterloo	Northern New Jersey	San Diego	
Central Ohio	Greater Boston	Los Angeles	Orange County	Southern New England	

(262) 786-8771 | (262) 786-8650 fax | E-mail: iscebs@iscebs.org

Visit our Web site at www.iscebs.org

E-Learning Courses

E-LEARNING COURSES— NEED-TO-KNOW INFORMATION RIGHT AT YOUR FINGERTIPS

The International Foundation now offers over 40 e-learning courses in the following areas:

- Health care and group benefit plans
- Pension/retirement
- Compliance
- Human resources.

These courses are designed with you in mind! They provide the flexibility you need to incorporate learning into your busy schedule. Here are some of the features of the Foundation's e-learning courses:

- High quality, just-in-time education that's convenient and cost-effective
- An ideal fit for insurance continuing education licensing credit
- Ability to earn PHR, SPHR and GPHR recertification credits
- As effective as classroom learning—without the travel costs and time away from the office
- Continuously updated content to reflect the latest regulatory changes.

New course features include:

- One-hour courses available in an audio/visual format
- Real-life scenarios and interactive games for testing your knowledge
- A system for tracking your progress and course completions.

Register online and receive instant access to the course. Check out the complete course listing at www.ifebp.org/elearning.

Multiple e-learning discounts are also available. For more information, please contact us at (262) 373-7668 or barbs@ifebp.org.



The use of this seal is not an endorsement by HRCI of the quality of the program. It means that this program has met HRCI's criteria to be preapproved for recertification credit.

CEBS Principles of Conduct

CEBS Program

In order to support the basic objectives of high levels of competence, performance and ethical conduct, all persons who seek or obtain the CEBS designation are expected to comply with the letter and spirit of these Principles of Conduct.

Principle 1:

In all professional, business or fiduciary relationships, a CEBS shall act with honor and integrity in dealings with the public, plan participants, employers, clients and other professionals.

Principle 2:

A CEBS shall continually strive to maintain and improve the knowledge, skills and competence needed for effective performance in the profession. This not only includes the initial acquisition of professional knowledge and skills but also requires continued learning and development.

Principle 3:

When serving an employee benefit plan, whether in a fiduciary capacity or otherwise, a CEBS shall apply care, skill, prudence and diligence in accordance with the "prudent person rule."

Principle 4:

A CEBS shall not allow the pursuit of financial gain or other personal benefit to interfere with the best interests of plan participants, beneficiaries, employers and clients.

Principle 5:

In business, professional or fiduciary activities, a CEBS shall avoid any activity or conduct which constitutes a dishonest, deceitful, fraudulent or knowingly illegal act.

Principle 6:

A CEBS shall maintain knowledge of and comply with the enforcement of laws, regulations and codes that foster the highest level of competence, performance and ethical conduct as it pertains to employee benefit plans.

Principle 7:

A CEBS shall respect confidential relationships that may arise in business or professional activities.

Principle 8:

A CEBS shall honor the integrity and respect the limitations placed on the use of the CEBS designation.

Principle 9:

A CEBS shall only recommend for CEBS candidacy, those individuals known by the member who engage in practices that conform with the Principles of Conduct.

Precertification Standards

Precertification Standards of Personal and Professional Conduct in the CEBS Program

Application for Registration

1. **Form.** An applicant for registration in the CEBS Program shall file with the CEBS Program Director a properly executed application on a form or forms specified by CEBS, Inc. of the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania or their designees (hereafter referred to as governing bodies) and shall agree to comply with the standards of personal and professional conduct specified thereon. Such forms shall include a statement that the applicant has not engaged in activities mentioned in Section No. 3 below.
2. **Additional Information.** The governing bodies or the CEBS Program Director acting on their behalf, as a condition to consideration of an application for registration, may require the applicant to file additional information.
3. **Denial of CEBS Application and Registration Status.** The governing bodies may deny an applicant for enrollment or subsequently revoke or suspend such enrollment if they are informed that during the 15-year period prior to completion of the application and on or after the candidate's 18th birthday, he or she has engaged in any conduct that would bring discredit to the CEBS Program. Such conduct would include but would not be limited to:
 - A. Engaging in conduct evidencing fraud, dishonesty or breach of trust as found in an adjudication, decision, or determination by a court of law, a duly constituted licensing or accreditation authority (other than the governing bodies), or by any federal or state agency, board, commission, hearing examiner, administrative law judge, or other official administrative authority.
 - B. Giving false or misleading information, or participating in any way in the giving of false or misleading information, to the Department of the Treasury, Department of Labor or other federal or state agency or any officer or employee thereof, in connection with any matter pending or likely to be pending before them, knowing such information to be false or misleading, as found in an adjudication, decision, or determination by a court of law, a duly constituted licensing or accreditation authority (other than the governing bodies), or by any federal or state agency, board, commission, hearing examiner, administrative law judge, or other official administrative authority.
 - C. Directly or indirectly attempting to influence, or offering or agreeing to attempt to influence, the official action of any officer or employee of the Department of the Treasury, Department of Labor or other federal or state agency by the use of threats, false accusations, duress or coercion, by the offer of any special inducement or promise of advantage or by bestowing of any gift, favor, or thing of value, as found in an adjudication, decision or determination by a court of law, a duly constituted licensing or accreditation authority (other than the governing bodies), or by any federal or state agency, board, commission, hearing examiner, administrative law judge, or other official administrative authority.
 - D. Being disbarred or suspended from practice as an actuary, attorney, certified public accountant, public accountant or enrolled agent by any duly constituted authority of any state, possession, territory, Commonwealth, the District of Columbia, by any federal court of record, or by the Department of the Treasury or by any other duly constituted licensing or accreditation authority.
 - E. Willfully failing to make a federal tax return in violation of the revenue laws of the United States, or evading, attempting to evade, or participating in any way in evading or attempting to evade any federal tax or payment thereof, knowingly counseling or suggesting to a client or prospective client an illegal plan to evade federal taxes or payment thereof, or concealing assets of himself or herself or another to evade federal taxes or payment thereof, as found in an adjudication, decision, or determination by a court of law, including the tax court.
 - F. Providing false or misleading information, or deliberately omitting unfavorable information, in any application, submission or certification to the governing bodies or the CEBS Program Director.
 - G. Engaging in conduct evidencing fraud, dishonesty, misrepresentation or violation of these standards, policies or other rules, adopted from time to time by the governing bodies of the CEBS Program.

Registration Status

The governing bodies shall register each applicant who meets the requirements for the program, as determined by said governing bodies, and remits the required fee. Registration may be revoked or suspended for such conduct as outlined in Section 3 or for any violation of the examination rules. Registered status permits the CEBS candidate to take the various examinations required for the CEBS designation. A separate fee (over and above the registration fee) is charged for each examination each time it is taken and charges are made for the study materials. All prescribed examinations must be passed before the candidate is evaluated for the CEBS designation.

Denial of CEBS Designation

The governing bodies may withhold the CEBS designation from a candidate who has passed all the prescribed examinations and has fulfilled all other requirements for the designation if they are informed that the candidate, during the 15-year period prior to completion of the last prescribed examination and on or after the candidate's 18th birthday, has engaged in any conduct that would bring discredit to the CEBS Program. Such conduct would include but would not be limited to the conduct described in Section No. 3.

Notification and Appeal Procedure

If the governing bodies propose to deny an application for enrollment, revoke or suspend registration status, or deny the CEBS designation, the CEBS Program Director shall notify the applicant in writing of the proposed action and the reasons therefor, of his or her right to request reconsideration, of the address to which, and the date by which, such request must be made. The applicant may, within 30 days from the date of the written proposed action, file a written request for reconsideration therefrom, together with his or her reasons in support thereof, to the governing bodies. The governing bodies may afford an applicant the opportunity to make a personal appearance before the governing bodies. A decision on the request for reconsideration shall be rendered by the governing bodies within a reasonable period of time. In the absence of a request for reconsideration within the aforesaid 30 days, the proposed action shall, without further proceeding, constitute the final decision of the governing bodies.

U.S. CEBS Registration Form—First-Time Candidate



CUSTOMER INFORMATION (Please type or print)

Priority code **CE01** Individual ID# or CEBS® ID# _____

First name _____ M.I. _____ Last name _____

Employer _____

Title _____

Address _____ Business Home
(Street address only, No P.O. Box)

City _____ State/Province _____ Country _____ ZIP/Postal code _____

Phone _____ Fax _____

E-mail _____ Last 4/3 digits of SSN/SIN _____ Date of birth (mm/dd/yyyy) _____

See our policies regarding your registration/cancellation/refund/record retention and privacy at www.ifebp.org/policies.

CEBS INFORMATION

Optional address: _____ City _____ State/Province _____ ZIP/Postal code _____
Business Home

Optional phone: _____

- I certify that I have met the Precertification Standards and agree to abide by the Principles of Conduct as outlined in the CEBS Catalog of Information.
- I understand that the International Foundation of Employee Benefit Plans and the Wharton School of the University of Pennsylvania reserve the right to provide the following information upon inquiry from the instructor, university or employer of the respective candidate: name and address, examinations successfully completed and examination applications for courses. In no event will information be communicated on any examination a candidate has failed.

*Signed _____ *Date _____

• Your registration will be accepted only if this information is complete.

CEBS REGISTRATION PROCEDURES

An individual must register in the CEBS program prior to or concurrent with the first CEBS examination application. Only CEBS registrants may apply for examinations.

The registration will be accepted only upon receipt of the signed CEBS Registration Form and the \$125 nonrefundable/nontransferable registration fee.

If you are registering in the CEBS program, applying for your first CEBS examination and paying by check, make one check payable to cover all CEBS fees.

Important: Candidates attending CEBS part-time classes pay tuition fees to the coordinating university. Such fees are separate from, and in addition to, the registration and examination fees payable to the CEBS program.

- Forms received without payment will be returned to sender.

CONTACT/CUSTOMER TYPE

- | | |
|--|--|
| <input type="checkbox"/> ACC Accountant/Auditor | <input type="checkbox"/> MIR Multiemployer Industry Rep |
| <input type="checkbox"/> ACT Actuary | <input type="checkbox"/> MGT Multiemployer Management Trustee |
| <input type="checkbox"/> ATY Attorney | <input type="checkbox"/> OTH Other |
| <input type="checkbox"/> BNP Benefits Professional | <input type="checkbox"/> PES Public Administrative/Support Staff |
| <input type="checkbox"/> CMP Compensation Professional | <input type="checkbox"/> PTA Public Employee Trustee—Appointed |
| <input type="checkbox"/> CON Consultant | <input type="checkbox"/> PTE Public Employee Trustee—Elected |
| <input type="checkbox"/> HRP HR Professional | <input type="checkbox"/> SAD Salaried Administrator |
| <input type="checkbox"/> INS Insurance Representative | <input type="checkbox"/> TPA Third-Party Administrator |
| <input type="checkbox"/> INV Investment Management | |
| <input type="checkbox"/> LET Multiemployer Labor Trustee | |

PAYMENT INFORMATION

Full payment in U.S. funds must accompany order. Make check payable to CEBS Program.

Check # _____ \$ _____

VISA MasterCard American Express (U.S. only)

Credit card # _____ Exp. date _____

Cardholder's name (print) _____


REGISTRATION SUMMARY


Registration fee \$ _____

Total (U.S. funds) \$ _____

For CEBS updates, visit www.cebs.org.

 Order online at www.cebs.org

 Fax your order form with credit card number: (262) 786-8650

 Mail the order form with check or credit card number to:
CEBS Program, International Foundation—Certification
P.O. Box 68-9955, Milwaukee, WI 53268-9955

 For information, e-mail cebs@ifebp.org, or phone toll free (800) 449-2327, option 3 **OR** (262) 786-6710, option 3



Candidate Profile

The International Foundation and the Wharton School seek your participation in the Candidate Profile. This information will assist us in evaluating and planning for the future of the CEBS program and its participants. All responses will be kept confidential.

1. What is your primary role/position in the employee benefits field? (Please check all that apply.)

- Accountant/Auditor
- Actuary
- Attorney
- Benefits Professional
- Compensation Professional
- Consultant
- Human Resources Professional
- Insurance Representative
- Investment Management
- Labor Trustee
- Management Trustee
- Public Employer Representative
- Public Employer Trustee
- Salaried Administrator
- Third-Party Administrator
- Other _____

2. For which of the following areas are you responsible? (Please check all that apply.)

- Communication
- Compensation
- Employment/Staffing and Labor Relations
- Financial Planning
- Flexible Benefits
- Health and Welfare Benefits
- Human Resources
- Information Services/Technology/Software
- International
- Legal Issues
- Pension/Retirement Benefits
- Risk Management
- Training and Development
- Other _____

3. Are you a: (check one)

- Plan Sponsor (works with plans)
- Service Provider (provides services to plans)

4. Which type of plans do you work with? (Check all that apply.)

- Association Plan
- Multiemployer Plan
- Public Employee Plan
- Single Employer Plan

5. Approximately what year did you begin working in employee benefits? _____

6. Professional designations (Check all that you have or are pursuing.)

- ASA Associate, Society of Actuaries
- CBP Certified Benefit Professional
- CCP Certified Compensation Professional
- CFP Certified Financial Planner
- CPC Certified Pension Consultant
- CPA Certified Public Accountant
- CFA Chartered Financial Analyst
- ChFC Chartered Financial Consultant
- CLU Chartered Life Underwriter
- CPCU Chartered Property/Casualty Underwriter
- EA Enrolled Actuary
- FLMI Fellow, Life Management Institute
- FSA Fellow, Society of Actuaries
- HIA Health Insurance Associate
- IIA Insurance Institute of America Programs
- PHR Professional in Human Resources
- REBC Registered Employee Benefit Consultant
- RHU Registered Health Underwriter
- SPHR Senior Professional in Human Resources
- Other _____

7. Highest level of education

- High School
- Some College/University
- Associate Degree/College Diploma
- Bachelor's Degree
- Master's Degree
- Ph.D.
- Law Degree
- Other _____

8. Ethnic background

- American Indian or Alaskan Native
- Asian, Asian American or Pacific Islander
- Black or African American, not of Hispanic origin
- Hispanic or Latin American
- White, not of Hispanic origin
- Other _____

9. How did you learn about the CEBS program?

- College/University
- Company Newsletter
- Direct Mail
- E-Mail
- International Foundation
- Internet/Web site
- Magazine Advertisement
- Media Coverage
- Meeting/Conference
- Referral/Recommendation
- Other _____

U.S. Study Materials, Exam Application and Online Study Registration



CUSTOMER INFORMATION (Please print clearly)

Priority code **CE01** Individual ID# or CEBS® ID# _____
 First name _____ M.I. _____ Last name _____
 Employer _____
 Title _____
 Address _____ Business Home
 (Street address only, no P.O. Box)
 City _____ State/Province _____ Country _____ ZIP/Postal code _____
 Phone _____ Fax _____
 E-mail _____ Last 4/3 digits of SSN/SIN _____ Date of birth (mm/dd/yyyy) _____

See our policies regarding your registration/cancellation/refund/record retention and privacy at www.ifebp.org/policies.

CEBS INFORMATION

Optional address: _____ City _____ State/Province _____ ZIP/Postal code _____
 Business Home
 Optional phone: _____

CEBS ORDER SUMMARY

TOTAL—STUDY MATERIAL PURCHASES FROM BACK + \$ _____
 Add shipping/handling (see chart at right) + \$ _____
Subtotal (\$ _____)
 Wisconsin residents add 5.1% sales tax + \$ _____
NEW CANDIDATES ONLY: ADD \$125 REGISTRATION FEE + \$ _____
TOTAL EXAM AND ONLINE FEES FROM BACK + \$ _____
CE PROCESSING FEE (ADD \$25 PER COURSE INSURANCE PRODUCERS ONLY) + \$ _____
AFTER PASS DATE: ADDITIONAL \$50 FEE + \$ _____
OPTIONAL ENRICHMENT READING
 10501 *Benefits Quarterly*—CEBS subscription \$95 + \$ _____
 One year (four issues)
TOTAL (U.S. funds) \$ _____

New candidates please submit separate CEBS registration form. \$125 registration fee charged. Visit www.cebs.org for CEBS registration form.

I am a member of ISCEBS or the International Foundation.

Exams, online classes and study materials are not returnable and no refunds will be made.

QUESTIONS? CALL CEBS AT (262) 786-6710, option 3.

PAYMENT INFORMATION

Full payment in U.S. funds must accompany order. Make check payable to CEBS Program.

Check # _____ \$ _____

VISA MasterCard American Express (U.S. only)

Credit card # _____ Exp. date _____

Cardholder's name (print) _____

Order online at www.cebs.org

Fax your order form with credit card number: (262) 786-8650

Mail the order form with check or credit card number to:
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 P.O. Box 68-9955
 Milwaukee, WI 53268-9955

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CONTINUING EDUCATION CREDIT FOR INSURANCE PRODUCERS

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 \$50 late CE request charge. If requesting credit after exam pass date, individuals will be charged a \$50 late fee in addition to the \$25 service charge. This does NOT guarantee that credit can be reported, as late filing is not accepted in all states.

Complete this section only if you want to use the examination(s) applied for on this form to meet your state's insurance CE requirements.
 CEBS course number(s) _____

Resident insurance license state _____ Resident insurance license number/NPN _____
 \$25 service charge does not apply to Illinois, Michigan or Alaska producers. For CE inquiries, please call (262) 786-6710, option 2; or e-mail continuinged@ifebp.org.

SHIPPING/HANDLING CHARGES

Total of Book Order	Delivery—Type of Service		
	Ground— Allow five days for delivery.	2-Day Air	Next-Day Air
Up to \$75, add	\$10	\$30	\$45
\$76-\$170, add	\$18	\$38	\$53
\$171-\$340, add	\$20	\$40	\$55
Over \$340, add	6% of study material purchases	6% of study material purchases +\$20	6% of study material purchases +\$35

Allow a maximum of 3 business days for processing all orders in addition to the delivery time.
 Saturday Delivery and Overseas Shipments—Contact the CEBS Department for more information.

For CEBS updates, visit www.cebs.org.

Study Materials

COURSE MATERIALS		Quantity	Price Each	Amount
GBA 1	Group Health Plan Design (CEBS Course 1)			
10019	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10018	Text— <i>The Handbook of Employee Benefits</i> (6th edition) (same text used in GBA 2)	_____	× \$130.00	\$ _____
GBA 2	Group Benefits Management (CEBS Course 2)			
10025	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10018	Text— <i>The Handbook of Employee Benefits</i> (6th edition) (same text used in GBA 1)	_____	× \$130.00	\$ _____
GBA 3	Health Care Financing and Economics (CEBS Course 9)			
10097	Learning Guide + Practice Exam on CD-ROM	_____	× \$165.00	\$ _____
10098	Text— <i>Health Economics</i> (Special CEBS edition)	_____	× \$87.00	\$ _____
RPA 1	Retirement Plan Design (CEBS Course 3)			
10038	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 2)	_____	× \$172.00	\$ _____
RPA 2	Retirement Plan Management (CEBS Course 4)			
10044	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 1)	_____	× \$172.00	\$ _____
RPA 3	Asset Management (CEBS Course 7)			
10070	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10071	Text— <i>Investments: Analysis and Management</i> (11th edition)	_____	× \$142.00	\$ _____
CMS 1	Human Resources and Compensation Management (CEBS Course 8)			
10080	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10081	Text— <i>Managing Human Resources</i> (15th edition)	_____	× \$188.00	\$ _____
CMS 2	Compensation Concepts and Principles (CEBS Comp 1) <i>For exams taken on 10/15/2010 or after</i>			
10312	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10313	Text— <i>Compensation</i> (10th edition)	_____	× \$173.75	\$ _____
CMS 3	Executive Compensation (CEBS Comp 2)			
10323	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10324	Text— <i>The Complete Guide to Executive Compensation</i> (Revised Edition)	_____	× \$130.00	\$ _____
PFP 1	Personal Financial Planning 1: Concepts and Principles			
10122	Study Manual (2nd edition) + Practice Exam on CD-ROM	_____	× \$130.00	\$ _____
11121	Text— <i>Personal Financial Planning</i> (7th edition) (same text used in PFP 2)	_____	× \$50.00	\$ _____
PFP 2	Personal Financial Planning 2: Tax and Estate Planning Techniques			
10123	Study Manual (2nd edition) + Practice Exam on CD-ROM	_____	× \$130.00	\$ _____
11121	Text— <i>Personal Financial Planning</i> (7th edition) (same text used in PFP 1)	_____	× \$50.00	\$ _____
			Subtotal	\$ _____

Student Note: CD-ROMs are compatible with PCs only.

EXAM APPLICATION AND ONLINE STUDY REGISTRATION								
	Regular \$315	Discount \$295	Retake \$145	Extension (Transfer) \$100	Exam Quarter No. (1,2,3,4)	Exam Year (2010-2011)	010L44 Fall 2010 Online* Fee \$175	010L46 Spring 2011 Online* Fee \$175
GBA 1 (C1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
GBA 2 (C2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
GBA 3 (C9)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 1 (C3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 2 (C4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 3 (C7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 1 (C8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 2 (Comp 1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 3 (Comp 2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
PFP 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	
PFP 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____		
							Exam fees	\$ _____
							Online fee (\$175 per class)	\$ _____
							Subtotal	\$ _____

*E-mail required—please include e-mail on reverse side.

ADDITIONAL EXAM APPLICATION NOTES

Only CEBS registrants may file exam applications. CEBS fees are neither refundable nor transferable to another candidate.

Fill in the quarter and year you wish to take your exam.


- Quarter 1 January 1-March 31
- Quarter 2 April 1-June 30
- Quarter 3 July 1-September 30
- Quarter 4 October 1-December 31

DISCOUNTS

If you purchase study materials on this order form at the same time you apply for the corresponding examination OR if you are an active member of ISCEBS or the International Foundation, you are eligible for the discounted examination fee of \$295.

ONLINE STUDY

In order to enroll in online study, you must apply for the corresponding exam.

 Special exam assistance?
 Yes No

U.S. Study Materials, Exam Application and Online Study Registration



CUSTOMER INFORMATION (Please print clearly)

Priority code **CE01** Individual ID# or CEBS® ID# _____
 First name _____ M.I. _____ Last name _____
 Employer _____
 Title _____
 Address _____ Business Home
 (Street address only, no P.O. Box)
 City _____ State/Province _____ Country _____ ZIP/Postal code _____
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Optional address: _____ City _____ State/Province _____ ZIP/Postal code _____
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VISA MasterCard American Express (U.S. only)

Credit card # _____ Exp. date _____

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10098	Text— <i>Health Economics</i> (Special CEBS edition)	_____	× \$87.00	\$ _____
RPA 1	Retirement Plan Design (CEBS Course 3)			
10038	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 2)	_____	× \$172.00	\$ _____
RPA 2	Retirement Plan Management (CEBS Course 4)			
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10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 1)	_____	× \$172.00	\$ _____
RPA 3	Asset Management (CEBS Course 7)			
10070	Learning Guide + Practice Exam on CD-ROM	_____	× \$145.00	\$ _____
10071	Text— <i>Investments: Analysis and Management</i> (11th edition)	_____	× \$142.00	\$ _____
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10081	Text— <i>Managing Human Resources</i> (15th edition)	_____	× \$188.00	\$ _____
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10313	Text— <i>Compensation</i> (10th edition)	_____	× \$173.75	\$ _____
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Student Note: CD-ROMs are compatible with PCs only.

EXAM APPLICATION AND ONLINE STUDY REGISTRATION								
	Regular \$315	Discount \$295	Retake \$145	Extension (Transfer) \$100	Exam Quarter No. (1,2,3,4)	Exam Year (2010-2011)	010L44 Fall 2010 Online* Fee \$175	010L46 Spring 2011 Online* Fee \$175
GBA 1 (C1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
GBA 2 (C2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
GBA 3 (C9)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 1 (C3)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 2 (C4)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 3 (C7)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 1 (C8)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 2 (Comp 1)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 3 (Comp 2)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
PFP 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	
PFP 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____		
							Exam fees	\$ _____
							Online fee (\$175 per class)	\$ _____
							Subtotal	\$ _____

*E-mail required—please include e-mail on reverse side.

ADDITIONAL EXAM APPLICATION NOTES

Only CEBS registrants may file exam applications. CEBS fees are neither refundable nor transferable to another candidate.

Fill in the quarter and year you wish to take your exam.

- Quarter 1 January 1-March 31
- Quarter 2 April 1-June 30
- Quarter 3 July 1-September 30
- Quarter 4 October 1-December 31

DISCOUNTS

If you purchase study materials on this order form at the same time you apply for the corresponding examination OR if you are an active member of ISCEBS or the International Foundation, you are eligible for the discounted examination fee of \$295.

ONLINE STUDY

In order to enroll in online study, you must apply for the corresponding exam.



Special exam assistance?

Yes No

Registration— First-Time Candidate

..... \$125
 You must register before or concurrent with your first examination application. It is not necessary to register to purchase study materials.

Study Materials

..... \$175-\$333
 Prices vary per course. See the current CEBS Order Form for specific prices.
 All courses have a Study Manual/Learning Guide and a required textbook.
 Some textbooks are used for more than one course.

Examination Fees

Regular Examination Fee..... \$315
Discounted Examination Fee..... \$295
 You qualify for this discounted fee if you order your study materials at the same time you apply for the corresponding examination OR you are an active member of ISCEBS or the International Foundation.

Discounted Examination Fee for Full-Time Students..... \$160
 You qualify for this discounted fee if you are a full-time student (as defined by the institution) of an accredited institution. Verification from the institution confirming full-time student status must accompany each examination application.

Examination Extension Fee (Transfer)..... \$100
 Must be received by CEBS before the end of the quarter.

Examination Retake Fee..... \$145
 May reapply immediately. Allow up to ten days processing time.

Lost-Computer-Time Penalty Fee..... \$75
 Payable if you do not cancel your appointment on time or if you arrive too late for your appointment.

Online Study Registration Fee

Must apply for corresponding exam.
See Examination Fees..... \$175

**Continuing Education
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Here are just some of the links you'll find under "Getting Started" and Forms:

- Registration, Study Material and Exam Application Forms
- Place your order online or print out the form you need
- Examination Information and Course Descriptions
- Study Methods and Materials, including CEBS Online Study Information
- Change Your Address or Other Information
- Benefits and Compensation Glossary found under International Foundation's "Quick Links."

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