

## Appendix A

| <b>Weights for Sampling of Domains by Level of Mastery</b> |                          |               |             |          |           |               |
|--|--------------------------|---------------|-------------|----------|-----------|---------------|
| <i>(% exam score)</i>                                      |                          |               |             |          |           |               |
| <b>Best Initial Weights</b>                                | <b>Levels of Mastery</b> |               |             |          |           |               |
| <b>Domain-Level Weights</b>                                | Knowledge                | Understanding | Application | Analysis | Synthesis | Domain weight |
| INVESTMENT   | 1.8                      | 3.0           | 4.7         | 6.2      | 4.9       | 20.6          |
| RETIREMENT   | 1.3                      | 2.2           | 3.4         | 4.5      | 3.6       | 15.0          |
| ESTATE   | 1.0                      | 1.7           | 2.6         | 3.5      | 2.8       | 11.5          |
| RISK MGMT & INSURANCE                                      | 1.1                      | 1.9           | 3.2         | 3.7      | 3.1       | 13.0          |
| TAXATION   | 2.5                      | 3.2           | 2.9         | 1.9      | 1.0       | 11.5          |
| LAW & ETHICS   | 2.1                      | 2.6           | 2.0         | 1.5      | 0.7       | 8.9           |
| FINANCIAL PLANNING PROCESS                                 | 0.9                      | 1.5           | 2.3         | 2.5      | 3.0       | 10.0          |
| FUNDAMENTALS   | 2.3                      | 2.7           | 2.3         | 1.4      | 0.7       | 9.4           |
| TOTAL  | 13.0                     | 18.6          | 23.4        | 25.1     | 19.9      | 100.0         |

## Appendix B

### Sub-topics for the Eight Content Domains

#### 1. Investment

Types of Instruments  
Structure/risk of packaged products  
Investment strategies  
Evaluation and analysis of products  
Economics and Economic Analysis  
Investment Objectives  
Portfolio Management & theory  
Taxation and investment choice  
Insurance Products  
Accounting  
Wills & Estates  
Borrowing to invest  
Hedging & option strategies  
Real Estate

#### 4. Risk Mgmt & Insurance

Risk and types of insurance  
Risk – Disability, Death  
Risk – Property Loss, Liability, General  
History, Economics & Regulation  
Insurance Product Knowledge  
Mortgage insurance  
Individual & Pooled Products  
Health & Long-term care  
Contract, Guaranties clauses  
Investment purposes  
Law of insurance  
Taxation of insurance  
Small-business/Self-employed coverage

#### 2. Retirement Planning

Intro to Retirement Planning and Annuities  
CPP/QPP and other govt. benefits  
Retirement/pension plans - Public/private  
Taxation and retirement  
Economics of retirement  
Retirement investment planning  
Post-retirement investment strategies  
Insurance strategies

#### 5. Taxation

Basic Taxation -individual/corps  
Revenue  
Tax Planning  
Law  
Transfer of property  
Interest  
Deductions  
Registered saving plans/ Insurance  
Tax tables & computation  
Tax shelters  
Education Funding  
Small Business/Self-employed Taxation

#### 3. Estate Planning

Taxation and Death  
Family relationships-support obligations  
Intestacy and Probate  
Estate planning process  
Law: Wills, Estates, Family property  
Living Wills / Power of Attorney  
Insurance strategies  
Trusts –Testamentary/Inter-vivos  
Fiscal implications of death  
Estate planning-special situations  
Estate Planning for Small Business

#### 6. Law & Ethics

Family law  
Wills and estates  
Trusts and agency  
Individual rights and capacity  
Corporations and associations  
Insurance and pension law  
Bankruptcy  
Taxation  
Law of Real Property/Personal property  
Tort law  
Conflict of interest  
Contacts-network of professionals

## **7. Financial Planning Process**

Determining client needs and goals

Determine actual position of client-Statements

Plan construction and Analysis

Balancing debt and investment

Capital budgeting techniques

Professional responsibility

Managing client relationships

Managing the practice

Creating a financial plan

Presenting a financial plan

Debt management

Cash management

Communication/Interviewing skills

## **8. Fundamentals**

Time value of money

Annuities/Perpetuities

Measuring Investment Returns

Monetary/ Fiscal Policy

Economics- micro, macro

Compound interest

Depreciation

Supply, Demand, Market Risk

Financial Ins. & Inv. Reg.

Money and Banking

Finding/Using fin. Info.

Leasing