MONARCH
INSTITUTE

FNS60415

Advanced Diploma of Financial Planning

- Get the skills that employers really want.
- Unrivalled support. Delivered with care.
- Absolute flexibility. Your way, your terms.

Education for the real world

RTO Code - 22530

Nationally Recognised Training

Take your financial planning skill set to the next level

You deserve to learn from experts who are just as committed to the financial planning profession as you. Monarch Institute was founded by experienced financial advisers who wanted to show students what it's actually like to practice in the real world. In other words, not just the theory. Courses are developed with an industry advisory council including recognised thought leaders.

Monarch Institute delivers nationally recognised qualifications, taught on your terms. Fit your professional development into your busy schedule, confident that you'll be supported by your trainers every step of the way. It's just one part of our commitment in helping you smash your career goals.

What does the course over?

- **Advanced investments**
- **Estate planning**
- **Social security and taxation planning**
- **Practice management**

Key benefits

Nationally recognised

The course meets the requirements of the Australian Qualifications Framework. You'll be able to use it as a pathway to higher level qualifications at tertiary institutions around the country.

ASIC compliant

This course is ASIC compliant and has been approved by ASIC's authorised assessors.

Professional membership

The FNS60415 Advanced Diploma of Financial Planning is now the minimum education requirement for entry into the AFA (Association of Financial Advisers) and FChFP (Fellow Chartered Financial Practitioner) designation.

XPLAN software training

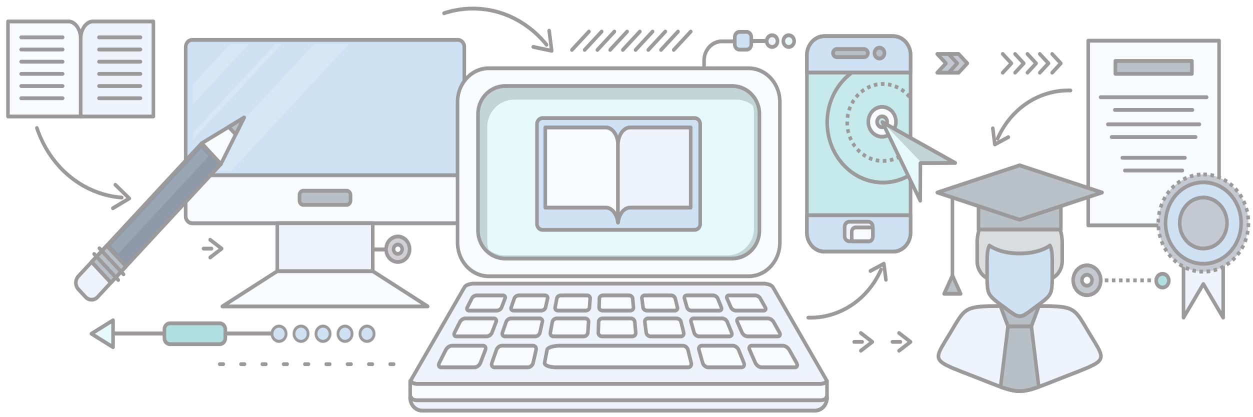
You have the option of adding XPLAN software training, the financial industry's go-to financial planning software package, when studying this course.

Government funded

If you live in Victoria, you may be eligible for government funding. Get in touch with a course consultant to check your eligibility.

Tax (Financial) Adviser module

Add our TPB (Tax Practitioners Board) approved module to be able to provide planning-related advice.



Study online. With a difference.

This course has been developed to give you absolute flexibility. Study on your couch, on public transport, on your break at work, out in the park – wherever and whenever you like. The best part is, with Monarch Institute, 'online' doesn't mean 'alone'. You'll be backed by our trainers at every step along the way. You'll get:

- Easy-to-follow course materials
- The option to add on XPLAN software training
- Videos and webinars
- Heaps of support from your course trainers (phone, email, Skype, Zoom)
- A dedicated admin team on hand to guide you
- Online assessments
- Access to the course student Facebook group

What is the course structure?

This course is delivered completely online. This means you'll access your learning and assessment resources using an online portal. You can access this anywhere and anytime. You'll also have access to the course specific student Facebook group.

You'll need to study a total of 15 nationally recognised units, which are spread out over four modules.

We consistently receive feedback from our students telling us the course is very well structured and easy to follow. Of course, if you're having trouble wrapping your head around a concept or assessment piece, you can always reach out to your trainer for support.

What is the course duration?

Most students complete this qualification in 12 months to 24 months. Your completion time frame depends on your previous education, work experience, time availability and work rate. You're expected to complete at least one module every six months.

What are the entry requirements?

There are no formal entry requirements. Just bring your drive, motivation and passion for the industry. That said, if this is your first time studying at this level, we'll need to check your levels of English and maths before you enrol. People with disabilities are encouraged and supported to apply.

Course costs

Monarch's courses are competively priced.

Check our website for the most up-to-date prices at **www.monarch.edu.au/courses** or call us on **1300 738 955.**

This training is delivered with Victorian and Commonwealth Government funding for eligible students. Please check the eligibility requirements on our website, or get in touch to discuss your funding options.

Course modules

Module 1 / Foundations of Financial Planning

- Fundamentals of the Australian economy
- Financial markets and participants
- Regulatory environment
- Australian licensing framework
- Establishing client relationships
- Identifying client goals and objectives
- Analysing client risk profile
- Developing financial-planning strategies
- Presenting strategies to clients
- Implementation of strategies
- Client-review process
- Code of ethics
- Introduction to taxation
- Introduction to social security
- Estate-planning fundamentals
- Economic fundamentals
- Risk management within a financial-services office

Module 2 / Investments

- Key asset classes
- Securities – money-market instruments
- Securities – fixed interest and bonds
- Securities – property
- Securities – shares
- Securities – alternative investments
- Risk and return
- Derivatives
- Investing in each asset class
- Difference between income and growth
- Dollar-cost averaging
- Diversification
- Managed investments
- Index funds
- Fund managers
- Investment platforms
- Case studies
- Strategic asset allocation
- Tactical asset allocation
- Time value of money
- Application of investment principles

Module 3 / Superannuation & Retirement Planning

- Superannuation in Australia
- Accumulation funds and defined benefit funds
- Who can contribute into superannuation
- Identify different kinds of contributions
- Taxation and superannuation earnings
- Superannuation guarantee
- Government co-contribution
- Super splitting and how it works
- Salary sacrifice and how it's applied
- Strategies and case studies
- Role and responsibility of superannuation trustees
- How self-managed super funds operate
- Mechanics of a superannuation pension
- Preservation age and accessing superannuation
- Tax applicable to superannuation benefits

Module 4 / Insurance and Risk Management

- Relationship between risk and insurance
- Basic characteristics of insurance
- General insurance
- Different types of insurance contracts
- Term life insurance
- Total and permanent disability insurance
- Critical illness (trauma) insurance
- Income protection insurance
- Taxation and personal insurance
- Identifying and calculating lump-sum death and disablement requirements
- Insurance ownership structures
- Policy features, riders and add-ons
- Disclosure rules and obligations

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Jobs and career pathways

Completing the Advanced Diploma in Financial Planning qualification can propel a financial adviser's career. But it's not just for full time advisers. Others within the financial services industry value chain can apply the theory and strategy from the Advanced Diploma to their work. Anyone in the financial services industry can apply what they learn in the course.

University pathways

You need a pathway to a relevant degree for FASEA purposes*. So we've got your back. Monarch Institute has partnered with the University of New England (UNE) to make it quicker and easier to get the quality education you need to meet FASEA requirements.

Where you'll work

There are many workplaces for which an Advanced Diploma of Financial Planning would add substantial credibility and skill, including:

- banks
- investment funds, platform providers, and research houses
- superannuation funds
- stock brokers
- credit unions
- accounting practices
- financial planning practices
- mortgage broking businesses
- insurance firms
- business brokerages
- real estate agencies

Key opportunities include

- Financial planner/adviser
- Associate financial planner/adviser (junior)
- Paraplanner
- Financial planning practice manager
- Compliance officer at a financial planning firm/AFSL
- Call-centre adviser for either an insurance provider, investment fund management provider, investment platform provider or superannuation provider
- Back-office officer for a super fund, insurance company, fund management firm, or investment platform

* For new advisers starting 2019. Currently practicing advisers must have a relevant degree by 2024.

Industry insights

Employment/positions projection

22% growth to 2020

Earnings (average full time earnings)

$1,701 per week

Full time vs part time

85.3% full time

Flexibility

Work remotely or on the go

Working with people

Help people protect their families and achieve their goals

Sources: Job Outlook, Employment Projects, FB, 2018
Labour market Information Portal, 2017
General employment outlook information, 2017
ASIC financial literacy, 2018

Industry insights

Take your place in the fastest growing profession in finance

Financial planning is an exciting, fast changing industry. It's quietly transforming the futures of millions of Australians. And you're about to be a part of it.

The financial advice industry is in the midst of a revolution. Technology is changing the way clients get advice. There's a trend towards online advice; it's more accessible and affordable for lots of clients. More and more practices are using software to manage each part of the client advice journey. For example, around 70% of advice practices in Australia use XPLAN, including many of the major banks. Client expectations and needs are evolving. You need to graduate ready to meet those needs.

Bridging the gap for your clients

According to research done on behalf of ASIC, less than 40% of Aussie adults understand basic investment principles like risk/return and diversification. Nearly a quarter wouldn't be able to cover (or don't know how they'd cover) three months' living expenses if they lost their income. 11% have recently lost money they couldn't afford to lose on an investment. Long story short, there's never been a greater need for quality financial advice. As an adviser, you'll have a responsibility for ensuring your clients have a plan in place that meets their needs. But you'll also need to make sure they understand what you've recommended, so they can move forward confidently. And to do that, you'll need to understand the subject matter inside out. That's where Monarch Institute comes in. We don't just teach you the regulation and theory. You'll learn how to communicate key concepts to your clients.

Your future in financial planning starts now. Get qualified for one of the thousands of job openings in financial advice each year. Or take your career to the next level and specialise in a specific type of advice. Whatever path you're on, you'll love where studying with Monarch Institute takes you.

Sources: Job Outlook, Employment Projects, FB, 2018
Labour market Information Portal, 2017
General employment outlook information, 2017
ASIC financial literacy, 2018

Why choose Monarch Institute?

You need a different learning experience. We're ready to deliver.

Expertise

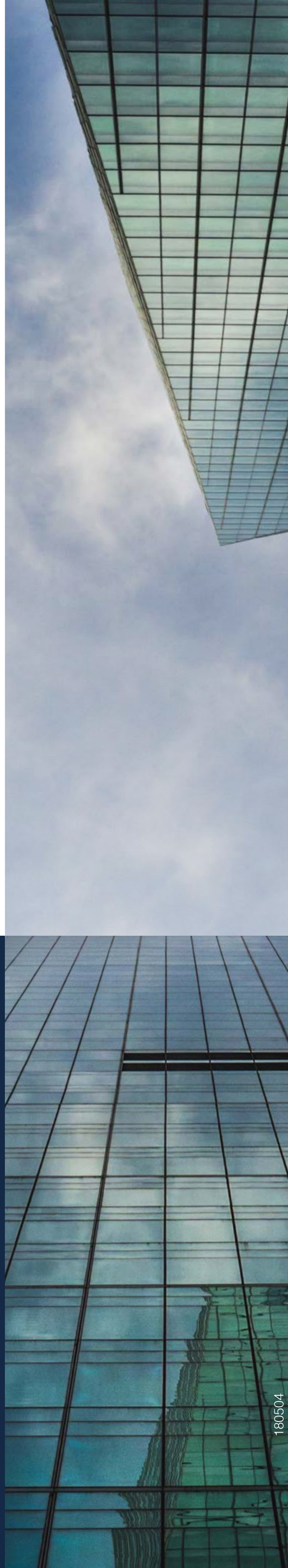
- ✓ Courses developed with leading academics and industry associations
- ✓ Delivered by brilliant trainers who work with corporate leaders
- ✓ Learn from professionals using real world case studies

Flexibility

- ✓ Fit study around work, family, life.
- ✓ Start immediately, or down the track
- ✓ Flexible payment options

Support

- ✓ Dedicated team of trainers and support staff on hand to guide you
- ✓ Up to date, easy to understand course materials
- ✓ Assessment turnaround in 5-7 business days with comprehensive trainer feedback



Enrol today

Commence your FNS60415 Advanced Diploma of Financial with Monarch Institute today to take the next step forward in your career.

To discuss the course that's right for you call
1300 738 955

To find out more information email
info@monarch.edu.au

To enrol, visit our website
www.monarch.edu.au

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