

# CEBS<sup>®</sup> Program

The Power of  
Professional Development

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



# The Partnership

## THE INTERNATIONAL FOUNDATION OF EMPLOYEE BENEFIT PLANS

For more than 50 years, the International Foundation has served as the premier source of education and information for benefits and compensation professionals. Total membership has grown to over 35,000 individuals, representing 8,600 trust funds, corporations, public employee groups and professional advisory firms throughout the United States and Canada.



The International Foundation offers a variety of services: monthly and quarterly publications, the largest employee benefits library in the world, and more than 100 educational programs each year. Other services include a suite of e-learning orientation and training courses, an online employee benefits database, research surveys, books and videos covering a wide range of benefits and compensation topics. For more information, visit the Web site at [www.ifebp.org](http://www.ifebp.org).

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. Wharton's innovative environment continues to generate the knowledge and ideas that are the building blocks of global business practice in virtually every industry. Wharton expands not only the knowledge that advances business, but also the ways that knowledge is best communicated and implemented in practice.



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.



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*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.*

**International Foundation**  
EDUCATION - BENEFITS • COMPENSATION   
*Accomplish More.*

 **Wharton**  
UNIVERSITY OF PENNSYLVANIA

# Welcome to CEBS— Your Source for Total Compensation Education

**W**e 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.

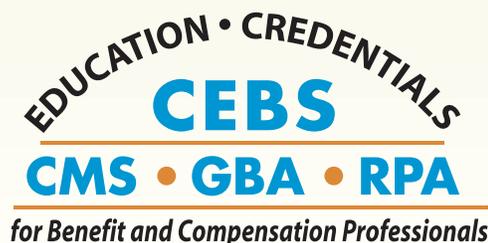
In today's increasingly complex business world, one of the keys to success is being better prepared than your competition. Employers are looking to fill jobs with individuals who are knowledgeable and skilled. Certifications are a valid and reliable way to demonstrate professional and practical knowledge. 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 a serious level of 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 commitment to your career. In return for your investment of time and money, you'll gain credibility, respect, knowledge and connections that will last throughout your career.

**THANK YOU FOR  
CONSIDERING THE  
CEBS PROGRAM.**



# Let's Look at CEBS

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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



### E-Mail

[cebs@ifebp.org](mailto:cebs@ifebp.org)



### Web Site

[www.cebs.org](http://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](http://www.cebs.org)**

## WHAT'S NEW

This year, the CEBS Program observed the 30th anniversary of its first exam offering to employee benefits professionals.

From those modest beginnings in a fledgling industry, CEBS has become firmly ensconced as the most recognized and highly respected designation in benefits and compensation. One of the primary reasons is that over the years, the International Foundation and its academic partner, the Wharton School of the University of Pennsylvania, have been firmly committed to keeping CEBS in tune with the latest industry trends and developments by continuously revising and updating the curriculum.

Despite its success, CEBS has never been content to rest on its laurels! With this version of the Catalog, you'll begin to notice some changes in CEBS. First, as courses are revised, the Study

Manual will be replaced with a Learning Guide streamlined to fit the busy schedules of today's professional learners. The revisions begin with the new study materials from the two retirement courses which will be available in fall 2007. The remaining courses will be revised in stages in the near future.

In addition, course titles have been changed to reflect their affiliation with the different specialty designations. For example, Employee Benefits: Concepts and Health Care Benefits will be referred to as GBA 1; Retirement Plan Management will be referred to as RPA 2; Executive Compensation will be referred to as CMS 3, etc.

So stay tuned! Further developments will be communicated to CEBS candidates in *NewsScope* and through monthly e-newsletters.

## 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®)
- Group Benefits Associate (GBA)
- Retirement Plans Associate (RPA)
- Compensation Management Specialist (CMS)

The **CEBS designation** is 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. To become a CEBS, you must complete six required courses and two electives.

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 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.)
- CEBS graduates can earn 16 hours of credit toward a master of science in human resource management degree from Boston University. (Visit the CEBS Web site at [www.cebs.org](http://www.cebs.org).)
- 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

**GBA 1**—Employee Benefits: Concepts and Health Care Benefits (CEBS Course 1)  
*Required*

**GBA 2**—Employee Benefits: Design, Administration and Other Welfare Benefits (CEBS Course 2)  
*Required*

**GBA 3**—Health Economics (CEBS Course 9)  
*Elective*

#### RPA

**RPA 1**—Retirement Plan Design (CEBS Course 3)  
*Required*

**RPA 2**—Retirement Plan Management (CEBS Course 4)  
*Required*

**RPA 3**—Asset Management (CEBS Course 7)  
*Elective*

#### CMS

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

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

**CMS 3**—Executive Compensation and Compensation Issues (CEBS Comp 2)  
*Elective*

## ADDITIONAL ELECTIVES

**PF1**—Personal Financial Planning 1: Concepts and Principles *Elective*

**PF2**—Personal Financial Planning 2: Tax and Estate Planning Techniques *Elective*

# ■ 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 these benefits. To earn the GBA designation, you'll need to complete three courses. If you're working on the CEBS designation, all 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—Employee Benefits: Concepts and Health Care Benefits (CEBS Course 1)

- Employee Benefit Environment and the Functional Approach to Planning
- Risk Management and Insurance Techniques
- Health Plan Designs and Cost-Control Techniques
- Managed Care Spectrum
- Consumer-Driven Health Plans, HRAs and HSAs
- The Health Care Cost Equation
- Evaluating and Selecting Health Plans
- Dental, Vision and Hearing Care Benefits
- Prescription Drug Plans
- Managed Behavioral Health Care Benefits
- Maintaining and Improving Employee Health
- Health Benefits for Retirees
- Long-Term Care
- Purchasing Quality Health Care and Vendor Management
- Fiduciary Liability and Ethical Responsibility

#### **Study Materials**

Study Manual, 4th edition 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. See page 17 for application details.

### GBA 2—Employee Benefits: Design, Administration and Other Welfare Benefits (CEBS Course 2)

- Life Insurance and Group Term Life Insurance
- Group Life Insurance
- Insuring and Managing Employee Disabilities
- Vacation and Other Time-Off Benefits
- Dependent Care and Work/Life Benefits
- Additional Welfare Benefits
- Flexible Benefits
- Employee Benefit Administration, Technology and Communication
- Techniques of Funding Welfare Benefits
- Accounting, Reporting and Other Legal Issues
- The Federal Tax Environment of Welfare Benefit Plans
- Social Insurance Concepts
- Workers' Compensation
- Multiemployer Plans

#### **Study Materials**

Study Manual, 4th edition 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. See page 17 for application details.

## GBA 3—Health Economics (CEBS Course 9)

- Health Economics
- Health and Medical Care: Cost and Benefit Analysis
- Health Care Systems and Institutions
- The Demand for Medical Services
- The Demand for Medical Insurance: Traditional and Managed Care Coverage
- Medical Care Production and Costs
- Structure, Conduct, Performance and Market Analysis
- Government Health and Medical Care
- Government as Health Insurer
- The Private Health Insurance Industry
- The Physician Services Industry
- The Hospital Services Industry
- The Pharmaceutical Industry
- The Long-Term Care Industry
- Health Care Reform

### **Study Materials**

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

*Health Economics*, 3rd edition, Rexford E. Santerre and Stephen P. Neun, South-Western College Publishing, a division of Thomson Learning, 2004. ISBN 0-324-17186-2.

### **Academic Credit Recommendations**

Upper division baccalaureate degree category, three semester hours—Microeconomics; graduate degree category, two semester hours—Health Economics or Microeconomics. See page 17 for application details.

### **Study Options**

All CEBS courses are designed for independent study. You can also select a blended learning approach to enhance your educational experience. Online study is offered for the three GBA courses. The Online Study Schedule for Fall 2007 and Spring 2008 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. Since credit hours and the filing procedures vary by state, visit the CEBS Web site: [www.cebs.org](http://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 Group Benefits and Health Care Plans—offered through the International Foundation. See page 21 for more information or visit the Foundation's Web site: [www.ifebp.org](http://www.ifebp.org).

*See pages 23-28 of this catalog for  
CEBS order forms; or download and print  
PDFs from our Web site at [www.cebs.org](http://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. All of the courses have recently been revised and 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 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:** It is strongly recommended that students complete RPA 1 before RPA 2, particularly those students who lack familiarity with retirement programs.

### 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 and Money Purchase Pension 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. Jerry S. Rosenbloom, editor, McGraw-Hill, 2007. ISBN 0-07-337742-2.

(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

This course is currently under review for Academic Credit. It is anticipated that the following recommendations will be made: upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Retirement Planning, Business Administration or Human Resource Management. 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 Plans
- Defined Benefit Plan Features
- Cash Balance and Other Hybrid Retirement Plans
- Plan Sponsor Administration
- Communication, Investment Advice and 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. Jerry S. Rosenbloom, editor, McGraw-Hill, 2007. ISBN 0-07-337742-2.

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

#### Academic Credit Recommendations

This course is currently under review for Academic Credit. It is anticipated that the following recommendations will be made: upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Retirement Planning, Business Administration or Human Resource Management. See page 17 for application details.

## 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
- Market and Industry Analysis
- Company and Technical Analysis
- Options and Futures
- Investment Companies
- Lifecycle Investing
- Evaluating Investment Performance
- International Investing

### **Study Materials**

Study Manual, 6th edition includes practice exam on CD.

*Investments: Analysis and Management*, 10th edition.  
Charles P. Jones, John Wiley & Sons, Inc. 2006.  
ISBN 0-470-04781-X.

### **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. See page 17 for application details.

### **Study Options**

All CEBS courses are designed for independent study. You can also select a blended learning approach to enhance your educational experience. Online Study is offered for the three RPA courses. The Online Study Schedule for Fall 2007 and Spring 2008 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. Since credit hours and the filing procedures vary by state, visit the CEBS Web site: [www.cebs.org](http://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—Introduction to Retirement Plans or one of the specialized topic training courses—401(k) Plans, Defined Contribution Plans, Defined Benefit Plans or Overview of Retirement Plans offered through the International Foundation. See page 21 for more information or visit the Foundation's Web site: [www.ifebp.org](http://www.ifebp.org).

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PDFs from our Web site at [www.cebs.org](http://www.cebs.org).

# CMS Designation

## COMPENSATION MANAGEMENT SPECIALIST (CMS) DESIGNATION

Earning the Compensation Management Specialist (CMS) designation is the perfect way to showcase your expertise in the HR 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 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
- Job Requirements and the Design of Organizations to Achieve Employee Productivity
- Human Resource Planning and Recruitment
- Personnel Recruitment Process
- Training and Development
- Performance Appraisal
- Compensation Concepts and Programs
- Total Compensation Concepts
- Employee Safety and Health
- Employee Rights and Discipline
- Labor Relations
- Collective Bargaining and Contract Administration
- International Human Resources and Compensation Management
- High-Performance Work Systems

#### Study Materials

Study Manual, 5th edition includes practice exam on CD.

*Managing Human Resources*, 13th edition, George Bohlander and Scott Snell, South-Western College Publishing, a division of Thomson Learning, 2004. ISBN 0-324-18405-0.

#### 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. See page 17 for application details.

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

- Compensation Management: A Strategic Perspective and Framework for Analysis
- Internal Alignment of Organizational Pay Structures
- Job Analysis
- Job Evaluation
- Person-Based Pay Systems
- Competitiveness and Compensation
- Designing Pay Levels, Mix and Pay Structure
- Pay for Performance
- Pay for Performance Plans
- Performance Appraisal
- The Benefits Determination Process
- Benefits Options
- Compensation of Special Groups and the Union's Role
- International Pay Systems
- Issues, Budgets and Administration of Compensation

#### Study Materials

Study Manual includes practice exam on CD.

*Compensation*, 7th edition, George T. Milkovich and Jerry M. Newman. McGraw-Hill, 2002. ISBN 0-07-243671-9 or 0-390-85012-8.

#### 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. See page 17 for application details.

## CMS 3—Executive Compensation and Compensation Issues (CEBS Comp 2)

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

### Study Materials

Study Manual includes practice exam on CD.

*The Complete Guide to Executive Compensation*, Bruce R. Ellig. McGraw-Hill, 2002. ISBN 0-07-137629-1.

*Harvard Business Review on Compensation*, Harvard Business School Publishing Corporation, 2001. ISBN 1-57851-701-X.

### Academic Credit Recommendations

Upper division baccalaureate degree category, three semester hours; graduate degree category, two semester hours—Executive Compensation or Advanced Compensation. See page 17 for application details.

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*Graduate members of the International Society can use CMS 2: Compensation Concepts and Principles and CMS 3: Executive Compensation and Compensation Issues to attain ISCEBS Fellowship status. Refer to the Society's Web site at [www.iscebs.org](http://www.iscebs.org) for details.*

### Study Options

All CEBS courses are designed for independent study. You can also select a blended learning approach to enhance your educational experience. Online Study is offered for the three CMS courses. The Online Study Schedule for Fall 2007 and Spring 2008 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. Since credit hours and the filing procedures vary by state, visit the CEBS Web site: [www.cebs.org](http://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 one of the e-learning courses—Introduction to Human Resource Management or Introduction to Compensation—offered through the International Foundation. See page 21 for more information or visit the Foundation's Web site: [www.ifebp.org](http://www.ifebp.org).

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## 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 courses can be used as electives toward the eight-course CEBS requirement.

#### **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 text 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. 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 text 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. See page 17 for application details.

## Study Options

These courses are designed for independent study. You can select a blended learning approach to enhance your educational experience. See the Online Study Schedule for Fall 2007 on page 15.

## Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. Since credit hours and the filing procedures vary by state, visit the CEBS Web site: [www.cebs.org](http://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](http://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: [www.cfp.net](http://www.cfp.net).

### 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](http://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).

\*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.

## Registration

### 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](http://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 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 \$285 (\$265 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 by 10:00 a.m. EST of the second business day prior to your appointment.** 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 \$285 (\$265 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 \$135. 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 260 testing locations in the United States, Canada, Guam and Puerto Rico. Testing center locations and directions are listed on the Prometric Web site at [www.prometric.com](http://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, it will be mailed to you at your CEBS mailing address within two weeks.)

Because of the professional nature of the program, grades are reported on a pass/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 complete 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-ROM 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-ROM 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 notify you in a timely manner of future changes to the curriculum, in order to allow you to test using your current materials. 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](http://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.

As a service to candidates who self-study, the Online Resource Instructor Program is available to help clarify concepts relating to course content. Details can be found on our Web site, [www.cebs.org](http://www.cebs.org)—Look for the link “Study Options/Independent Study.”

### Online Study

CEBS online study classes are a great way to prepare for an exam. The online classes are conducted in an asynchronous format which means you can access 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 experienced professionals who play a key role in all online classes. The instructors provide weekly lecture notes and quizzes to help you evaluate your understanding of the learning concepts. The discussion board and chat features provide a high level of interaction between the instructor and registrants and among the registrants themselves. The online format provides a unique mix of information directly relevant to your professional needs.

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 \$150 fee per course.

### Online Study Guided Tour

A guided tour is available offering you an opportunity to view how online study can enhance your preparation for CEBS examinations. Take our online class guided tour at [www.ifebp.org/cebsonlinestudytourus](http://www.ifebp.org/cebsonlinestudytourus).



## ONLINE CLASSES

### Fall 2007

September 10-December 7, 2007

*Registration Deadline: August 31*

**RPA 3—Asset Management (CEBS Course 7)**

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

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

**PFP 1—Personal Financial Planning 1: Concepts and Principles**

September 17-December 14, 2007

*Registration Deadline: September 7*

**GBA 1—Employee Benefits: Concepts and Health Care Benefits (CEBS Course 1)**

**GBA 2—Employee Benefits: Design, Administration and Other Welfare Benefits (CEBS Course 2)**

**RPA 1—Retirement Plan Design (CEBS Course 3)**

**RPA 2—Retirement Plan Management (CEBS Course 4)**

**GBA 3—Health Economics (CEBS Course 9)**

### Spring 2008

January 21-April 18, 2008

*Registration Deadline: January 11*

**GBA 1—Employee Benefits: Concepts and Health Care Benefits (CEBS Course 1)**

**RPA 1—Retirement Plan Design (CEBS Course 3)**

**RPA 3—Asset Management (CEBS Course 7)**

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

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

February 4-May 2, 2008

*Registration Deadline: January 25*

**GBA 2—Employee Benefits: Design, Administration and Other Welfare Benefits (CEBS Course 2)**

**RPA 2—Retirement Plan Management (CEBS Course 4)**

**GBA 3—Health Economics (CEBS Course 9)**

**CMS 3—Executive Compensation and Compensation Issues (CEBS Comp 2)**

## CLASSROOM INSTRUCTION

CEBS classroom instruction is offered at these colleges and universities. It provides a disciplined and structured approach for preparing for a CEBS examination. You'll have direct access to a knowledgeable instructor and can ask questions about difficult material. Classes are an excellent forum for the exchange of ideas and will provide an opportunity to network with your peers. Watch for local announcements of CEBS classes in your area, or visit our Web site at [www.cebs.org](http://www.cebs.org) for a complete list of cooperating educational providers and contact information.

If you choose to attend a class, you'll pay instructional fees directly to the educational institution providing the class. These fees are separate from, and in addition to, the registration, study material and examination fees payable to the CEBS Program.

### CALIFORNIA

**Los Angeles**  
California State University  
(323) 343-4916

### DISTRICT OF COLUMBIA

**Washington, D.C.**  
The Catholic University of  
America  
(202) 319-5808

### FLORIDA

**Jacksonville**  
Florida Community College  
at Jacksonville  
(904) 361-6261

### Miami/Orlando

Barry University  
(305) 899-3320

### Tampa

Hillsborough Community  
College  
(813) 259-6514

### HAWAII

**Honolulu**  
University of Hawaii at  
Manoa  
(808) 956-8132

### ILLINOIS

**Rockford**  
Rock Valley College  
(815) 921-3905

### INDIANA

**Indianapolis**  
Vincennes University  
(317) 849-5983

### IOWA

**West Des Moines**  
Simpson College  
(515) 223-8842

### KENTUCKY

**Louisville**  
Jefferson Community College  
(502) 213-2374

### MAINE

**Portland**  
University of Southern Maine  
(207) 780-5900

### MARYLAND

**Baltimore Area**  
Anne Arundel Community  
College  
(410) 777-2958

### MICHIGAN

**Grand Rapids**  
Western Michigan University  
(616) 742-5027

### Livonia

Eastern Michigan University  
(734) 487-9158

### NEBRASKA

**Omaha**  
Metropolitan Community  
College  
(402) 738-4003

### NEW JERSEY

**Hackensac/Madison**  
Fairleigh Dickinson  
University  
(973) 443-8990

### NEW YORK

**Hempstead**  
Hofstra University  
(516) 463-5998

### New York

Burach College of CUNY  
(646) 312-5125

### OHIO

**Akron**  
The University of Akron  
(330) 972-7837

### Cincinnati

Cincinnati State Technical  
and Community College  
(513) 569-1462

### Cleveland

Cleveland State University  
(216) 687-2149

### Columbus

Columbus State Community  
College  
(614) 287-5787

### Toledo

University of Toledo  
(419) 383-6956

### PENNSYLVANIA

**Malvern**  
Penn State Great Valley  
(610) 648-3281

### Philadelphia

University of Pennsylvania  
(215) 898-7170

### Pittsburgh

Community College of  
Allegheny County  
(412) 788-7385

### TENNESSEE

**Knoxville**  
Mississippi State Technical  
Community College  
(865) 694-6416

### TEXAS

**Dallas**  
Southern Methodist  
University  
(214) 768-2327

### San Antonio

San Antonio College  
(210) 733-2638

### WISCONSIN

**Milwaukee**  
Marquette University  
(414) 288-7346

## 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 credit for RPA 1 and RPA 3, you will be awarded the RPA designation upon completion of the CEBS designation.
- There is a \$50 application fee per exam credit. An application for exam credit can be downloaded and printed from our Web site at [www.cebs.org](http://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

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

### General Information

The American Council on Education (ACE) is a non-profit 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 CEBS and 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](http://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. For details on the ACE Transcript Service, including a sample of an ACE transcript, visit the ACE Web site at [www.acenet.edu](http://www.acenet.edu). Look for the link "College Credit Recommendation Service."

### ***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](mailto: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. Information for insurance producers and CPAs follows. All other professionals, please visit our Web site at [www.cebs.org](http://www.cebs.org) under the Student Resources Section or contact the Continuing Education Department at the International Foundation.

#### 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](http://www.cebs.org), or contact the CEBS 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 for each certificate and is payable at the time of your request.

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 now 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.

#### ***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](mailto:continuinged@ifebp.org)

Telephone Inquiries: Insurance—  
(262) 786-6710, option 3

Other Professions—(262) 786-6710, option 2

## 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.

## 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 are eligible to attend the Symposium. See page 20 for details.

### **CEBS Conferment Dates**

#### **September 16, 2007**

The Westin Seattle  
Seattle, Washington

#### **September 21, 2008**

Disney's Yacht and Beach Club Resort  
Lake Buena Vista (Orlando), Florida

#### **October 4, 2009**

Manchester Grand Hyatt  
San Diego, California

#### **October 3, 2010**

The Westin Charlotte  
Charlotte, North Carolina

## **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.*

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

## WHY YOU SHOULD JOIN ISCEBS

CEBS graduates, including those who have earned the GBA, RPA and CMS designations, 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 like-minded 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.

### 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.

### ISCEBSLink Listserve

A quick and easy online resource to get answers, access new ideas and share information on the latest industry news and views.

### Annual Employee Benefits Symposium

A 2½-day educational conference open to all Society members, the Symposium includes general sessions and interactive workshops tailored to meet the needs of benefits and compensation professionals. It is also the venue for the annual CEBS Conferment Ceremony. CEBS candidates who have earned the GBA, RPA or CMS designation or who have completed at least three courses are eligible to register for the Symposium.

#### Symposium Dates

- September 16-19, 2007, Seattle, Washington
- September 21-24, 2008, Lake Buena Vista (Orlando), Florida
- October 4-7, 2009, San Diego, California
- October 3-6, 2010, Charlotte, North Carolina

### Continuing Education Course/Fellowship

A comprehensive course with an optional exam is developed annually by the Wharton School to keep CEBS graduates 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 once every two years.

### Online Community

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

(262) 786-8771 | (262) 786-8650 fax

E-mail: [iscebs@iscebs.org](mailto:iscebs@iscebs.org)

Visit our Web site at [www.iscebs.org](http://www.iscebs.org)

## E-Learning Courses

### E-LEARNING COURSES TO COMPLEMENT YOUR CEBS STUDIES

- *Do you need continuing education credit for a professional license or certification?*
- *Are you moving into a new practice and need a refresher course?*
- *Are you looking for a basic introductory course before starting your CEBS studies?*
- *Do you need to train a new employee?*
- *Are you looking to learn on your own time without leaving your home or office?*

If so, you should consider the International Foundation's series of e-learning courses. Whether you're looking for an introductory course, a course on ERISA, HSAs and HRAs, HIPAA Security Rules, COBRA or any one of a number of specialized topics, there's a course to fit your needs. These e-learning courses are designed to give you the answers to your immediate questions and will help you solve the daily challenges you face in your job. Each course is two to four hours in length and qualifies for CE credit in most states. Additional courses will continue to be added throughout the year!

**For details regarding the course offerings or for more information on continuing education credit, visit [www.ifebp.org/elearning](http://www.ifebp.org/elearning) or call (800) 449-2327, option 3.**

## 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  
 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 and privacy at [www.ifebp.org/policies](http://www.ifebp.org/policies).

## CEBS INFORMATION

Preferred for mail:  Business  Home  
 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 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.

## BUSINESS CATEGORY

- |  |    |   |    |
|--|----|---|----|
| <input type="checkbox"/> Accounting                  | AC | <input type="checkbox"/> Insurance Company          | IN |
| <input type="checkbox"/> Third-Party Administrator   | AD | <input type="checkbox"/> Investments                | IV |
| <input type="checkbox"/> Law Firm                    | AT | <input type="checkbox"/> Labor Union                | LU |
| <input type="checkbox"/> Bank/Trust Company          | BK | <input type="checkbox"/> Multiemployer Trust Fund   | MT |
| <input type="checkbox"/> Corporation                 | CP | <input type="checkbox"/> Other                      | OT |
| <input type="checkbox"/> Consulting/Actuarial        | CS | <input type="checkbox"/> Professional Association   | PA |
| <input type="checkbox"/> Employer Association        | EA | <input type="checkbox"/> Public Employee/Other      | PE |
| <input type="checkbox"/> Hospital/HMO/Medical Center | HC | <input type="checkbox"/> Public Employee Trust Fund | PT |

## 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](http://www.cebs.org).**

- Order online at [www.cebs.org](http://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](mailto: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 Employee 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
- Service Provider

**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.)**

- Associate, Society of Actuaries
- Certified Benefit Professional
- Certified Compensation Professional
- Certified Financial Planner
- Certified Pension Consultant
- Certified Public Accountant
- Chartered Financial Analyst
- Chartered Financial Consultant
- Chartered Life Underwriter
- Chartered Property/Casualty Underwriter
- Enrolled Actuary
- Fellow, Life Management Institute
- Fellow, Society of Actuaries
- Health Insurance Associate
- Insurance Institute of America Programs
- Professional in Human Resources
- Registered Employee Benefit Consultant
- Registered Health Underwriter
- Senior Professional in Human Resources
- Other \_\_\_\_\_

**7. Highest level of education**

- Associate Degree/College Diploma
- Bachelor's Degree
- High School
- Law Degree
- Master's Degree
- Ph.D.
- Some College/University
- 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  
 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 and privacy at [www.ifebp.org/policies](http://www.ifebp.org/policies).

## CEBS INFORMATION

**Preferred for study materials:**  Business  Home (UPS cannot deliver to a P.O. Box.) **Preferred for mail:**  Business  Home  
**Optional address:** \_\_\_\_\_ City \_\_\_\_\_ State/Province \_\_\_\_\_ ZIP/Postal code \_\_\_\_\_  
 Business  Home  
**Optional phone:** \_\_\_\_\_

## CEBS ORDER SUMMARY

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

**New students** please submit separate CEBS registration form. \$125 registration fee charged. Visit [www.cebs.org](http://www.cebs.org) for CEBS registration form.

I am a member of ISCEBS or the International Foundation.  
 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) \_\_\_\_\_

**For CEBS updates, visit [www.cebs.org](http://www.cebs.org).**

## CONTINUING EDUCATION CREDIT FOR INSURANCE PRODUCERS

\$25 service charge due at time of registration.  
 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 \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_  
 Resident insurance license number/NPN \_\_\_\_\_ Credit due date (license renewal) \_\_\_\_\_  
 Fee does not apply to Illinois and Michigan producers. In addition, producers in Alaska, North Carolina and Texas should refer to the CEBS Web site for special filing instructions. \$25 service charge does not apply in these states. CE inquiries: (262) 786-6710, option 2; e-mail: [continuinged@ifebp.org](mailto:continuinged@ifebp.org).

## UPS SHIPPING/HANDLING CHARGES

Total of Book Order	UPS Delivery—Type of Service		
	Ground— Allow five days for delivery.	2-Day Air	Next-Day Air
\$25-\$75, add	\$ 9	\$24	\$29
\$76-\$170, add	\$16	\$31	\$36
\$171-\$340, add	\$18	\$33	\$38
Over \$340, add	6% of study material purchases	6% of study material purchases +\$15	6% of study material purchases +\$20

Saturday Delivery—Add \$10 to Next-Day Air Charges  
**Allow a maximum of 3 business days for processing all orders in addition to the UPS delivery time.**  
 Overseas Shipments—Contact the CEBS Department for more information.

Order online at [www.cebs.org](http://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 CEBS information, e-mail [cebs@ifebp.org](mailto:cebs@ifebp.org) or phone toll free (800) 449-2327, option 3 **OR** (262) 786-6710, option 3

# Study Materials

COURSE MATERIALS		Quantity	Price Each	Amount
<b>GBA 1—</b>	<b>Employee Benefits: Concepts and Health Care Benefits (CEBS Course 1)</b>			
10017	Study Manual (4th edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10018	Text— <i>The Handbook of Employee Benefits</i> (6th edition) (same text used in GBA 2)	_____ ×	\$130.00	\$ _____
<b>GBA 2—</b>	<b>Employee Benefits: Design, Administration and Other Welfare Benefits (CEBS Course 2)</b>			
10024	Study Manual (4th edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10018	Text— <i>The Handbook of Employee Benefits</i> (6th edition) (same text used in GBA 1)	_____ ×	\$130.00	\$ _____
<b>GBA 3—</b>	<b>Health Economics (CEBS Course 9)</b>			
10095	Study Manual (2nd edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10096	Text— <i>Health Economics</i> (3rd edition)	_____ ×	\$142.00	\$ _____
<b>RPA 1—</b>	<b>Retirement Plan Design (CEBS Course 3)</b>			
	<i>These materials are for exams taken after 10/15/07.</i>			
10038	Learning Guide + Practice Exam on CD-ROM	_____ ×	\$135.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 2)	_____ ×	\$148.00	\$ _____
<b>RPA 2—</b>	<b>Retirement Plan Management (CEBS Course 4)</b>			
	<i>These materials are for exams taken after 10/15/07.</i>			
10044	Learning Guide + Practice Exam on CD-ROM	_____ ×	\$135.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 1)	_____ ×	\$148.00	\$ _____
<b>RPA 3—</b>	<b>Asset Management (CEBS Course 7)</b>			
10077	Study Manual (6th edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10078	Text— <i>Investments: Analysis and Management</i> (10th edition)	_____ ×	\$101.00	\$ _____
<b>CMS 1—</b>	<b>Human Resources and Compensation Management (CEBS Course 8)</b>			
10088	Study Manual (5th edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10089	Text— <i>Managing Human Resources</i> (13th edition)	_____ ×	\$152.00	\$ _____
<b>CMS 2—</b>	<b>Compensation Concepts and Principles (CEBS Comp 1)</b>			
10310	Study Manual + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10311	Text— <i>Compensation</i> (7th edition)	_____ ×	\$122.00	\$ _____
<b>CMS 3—</b>	<b>Executive Compensation and Compensation Issues (CEBS Comp 2)</b>			
10320	Study Manual + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
10321	Text— <i>The Complete Guide to Executive Compensation</i>	_____ ×	\$105.00	\$ _____
10322	Text— <i>Harvard Business Review on Compensation</i>	_____ ×	\$20.00	\$ _____
<b>PFP 1—</b>	<b>Personal Financial Planning 1: Concepts and Principles</b>			
10122	Study Manual (2nd edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
11121	Text— <i>Personal Financial Planning</i> (7th edition) (same text used in PFP 2)	_____ ×	\$50.00	\$ _____
<b>PFP 2—</b>	<b>Personal Financial Planning 2: Tax and Estate Planning Techniques</b>			
10123	Study Manual (2nd edition) + Practice Exam on CD-ROM	_____ ×	\$120.00	\$ _____
11121	Text— <i>Personal Financial Planning</i> (7th edition) (same text used in PFP 1)	_____ ×	\$50.00	\$ _____
			<b>Subtotal</b>	<b>\$ _____</b>

EXAM APPLICATION AND ONLINE STUDY REGISTRATION									
	Regular \$285	Discount \$265	Retake \$135	Extension (Transfer) \$100	Exam Quarter No. (1,2,3,4)	Exam Year (2007-2008)	010L29 Fall 2007 Online* Fee \$150	010L31 Spring 2008 Online* Fee \$150	
<b>GBA 1 (C1)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>GBA 2 (C2)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>GBA 3 (C9)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>RPA 1 (C3)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>RPA 2 (C4)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>RPA 3 (C7)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>CMS 1 (C8)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>CMS 2 (Comp 1)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>CMS 3 (Comp 2)</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>PFP 1</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
<b>PFP 2</b>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
							<b>Exam fees</b>	<b>\$ _____</b>	
							<b>Online fee (\$150 per class)</b>	<b>\$ _____</b>	
<b>*E-mail address for online study (required):</b>								<b>Subtotal</b>	<b>\$ _____</b>

## 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 \$265.

## ONLINE STUDY

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

	Special exam assistance?
<input type="checkbox"/>	Yes
<input type="checkbox"/>	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  
 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 and privacy at [www.ifebp.org/policies](http://www.ifebp.org/policies).

## CEBS INFORMATION

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**Optional address:** \_\_\_\_\_ City \_\_\_\_\_ State/Province \_\_\_\_\_ ZIP/Postal code \_\_\_\_\_  
 Business  Home  
**Optional phone:** \_\_\_\_\_

## CEBS ORDER SUMMARY

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

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

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Check # \_\_\_\_\_ \$ \_\_\_\_\_  
 VISA  MasterCard  American Express (U.S. only)  
 Credit card # \_\_\_\_\_ Exp. date \_\_\_\_\_  
 Cardholder's name (print) \_\_\_\_\_

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