

CFP® Certification Examination Topics List Correlation Table

RETIREMENT PLANNING (18%)	Tools & Techniques of Employee Benefit and Retirement Planning 11th Edition	Supplemental Reading: <i>Tax Facts on Insurance & Employee Benefits</i> (2009) <i>ERISA Facts</i> (2009) <i>Field Guide to Financial Planning</i> (2009) <i>Social Security Sourcebook</i> (2009) <i>All About Medicare</i> (2009)
59. Retirement needs analysis	Chapter 2: Planning for Retirement Needs	Field Guide to Financial Planning (2009): Chapter 17, Planning for Retirement
A. Assumptions for retirement planning		
1. Inflation		
2. Retirement period and life expectancy		
3. Lifestyle		
4. Total return		
B. Income Sources		
C. Financial needs		
1. Living costs		
2. Charitable and beneficiary gifting objectives	Chapter 9: Estate and Retirement Planning with Qualified Plans and IRAs	
3. Medical costs, including long-term care needs analysis	Chapter 2: Planning for Retirement Needs	
4. Other (trust and foundation funding, education funding, etc.)	Chapter 9: Estate and Retirement Planning with Qualified Plans and IRAs	
D. Straight-line returns vs. probability analysis	Chapter 2: Planning for Retirement Needs	
E. Pure annuity vs. capital preservation	Chapter 2: Planning for Retirement Needs; Chapter 8: Qualified Plans: Distributions and Loans	
F. Alternatives to compensate for projected cash-flow shortfalls	Chapter 2: Planning for Retirement Needs	
60. Social Security [Old Age, Survivor, and Disability Insurance (OASDI)]		Social Security Source Book (2009)
A. Paying into the system	Chapter 3: Social Security	Social Security Source Book (2009): Wages and Self-Employment Income, C-1 to C-15
B. Eligibility and benefit		
1. Retirement		
2. Disability		
	Social Security Source Book (2009): Coverage, B-1; Benefits, E-1 to E-11	
	Social Security Source Book (2009): Coverage, B-1; Benefits, E-12 to E-28	

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3. Survivor		Social Security Source Book (2009): Coverage, B-1; Benefits, E-54
4. Family limitations		Social Security Source Book (2009): Coverage, B-1; Benefits, E-29 to E-82
C. How benefits are calculated		Social Security Source Book (2009): Computing Benefits, F-1 to F-35
D. Working after retirement		Social Security Source Book (2009): Loss of Benefits Because of "Excess" Earnings, H-1 to H-10
E. Taxation of benefits		Social Security Source Book (2009): Taxation of Social Security Benefits, G-1 to G-9; Tax Facts on Insurance & Employee Benefits (2009): Q 807
61. Types of retirement plans		
A. Characteristics	Chapter 1: Designing the Right Pension Plan	
1. Qualified plans	Chapter 1: Designing the Right Pension Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 322, Q 323
2. Non-qualified plans	Chapter 26: Nonqualified Plans Appendix E: Long Term Incentives: A Comparative Analysis	Tax Facts on Insurance & Employee Benefits (2009): Q 115 to 131
B. Types and basic provisions of qualified plans		
1. Defined contribution	Chapter 1: Designing the Right Retirement Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 375 to 380
a. Money purchase	Chapter 16: Money Purchase Pension Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 376, Q 381
b. Target benefit	Chapter 21: Cross-Tested/Age-Weighted Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 382
c. Profit-sharing	Chapters 16: Profit Sharing Plan; Chapter 18: ESOP/Stock Bonus Plan; Chapter 19: Savings Match Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 392 to Q 394
1. 401(k) plan	Chapter 20: Section 401(k) Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 395 to Q 411
2. Safe harbor 401(k) plan	Chapter 20: Section 401(k) Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 401

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3. Age-based plan	Chapter 21: Cross-Tested/Age-Weighted Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 330
4. Stock bonus plan	Chapter 18: ESOP/Stock Bonus Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 414
5. Employee stock ownership plan (ESOP)	Chapter 18: ESOP/Stock Bonus Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 415
6. New comparability plan	Chapter 21: Cross-Tested/Age-Weighted Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 330
7. Thrift plan	Chapter 19: Savings Match Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 378
2. Defined benefit		
a. Traditional	Chapter 14: Defined Benefit Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 370 to Q 374
b. Cash balance	Chapter 15: Cash Balance Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 373
c. 412(i) plan	Chapter 13: Life Insurance in a Qualified Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 412 to Q 413
62. Qualified plan rules and options		
A. Nondiscrimination and eligibility requirements		
1. Age and service requirements	Chapter 7: General Rules for Qualification	Tax Facts on Insurance & Employee Benefits (2009): Q 325
2. Coverage requirements		Tax Facts on Insurance & Employee Benefits (2009): Q 326
3. Minimum participation		Tax Facts on Insurance & Employee Benefits (2009): Q 325 to Q 326
4. Highly compensated		Tax Facts on Insurance & Employee Benefits (2009): Q 357
5. Permitted vesting schedules		Tax Facts on Insurance & Employee Benefits (2009): Q 334
6. ADP/ACP testing		Chapter 20: Section 401(k) Plan
7. Controlled group	Appendix C: Common Control Rules	Tax Facts on Insurance & Employee Benefits (2009): Q 360
B. Integration with Social Security/disparity limits	Chapter 7: General Rules for Qualification	Tax Facts on Insurance & Employee Benefits (2009): Q 331

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1. Defined benefit plans	Chapter 14 Defined Benefit Pension Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 331
2. Defined contribution plans	Chapter 1: Designing the Right Retirement Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 331
C. Factors affecting contributions or benefits	Chapter 7: General Rules for Qualification	
1. Deduction Limit (§404(c))		Tax Facts on Insurance & Employee Benefits (2009): Q 363 to Q 368
2. Defined contribution limits		Tax Facts on Insurance & Employee Benefits (2009): Q 333, Q 377
3. Defined benefit limit		Tax Facts on Insurance & Employee Benefits (2009): Q 333, 372
4. Annual compensation limit		Tax Facts on Insurance & Employee Benefits (2009): Q 332
5. Definition of compensation		Tax Facts on Insurance & Employee Benefits (2009): Q 332
6. Multiple plans	Chapter 1: Designing the Right Retirement Plan	
7. Special rules for self-employed (non-corporations)	Chapter 22: HR 10 (Keogh) Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 423
D. Top-heavy plans	Chapter 7: General Rules for Qualification	
1. Definition		Tax Facts on Insurance & Employee Benefits (2009): Q 352
2. Key Employee		Tax Facts on Insurance & Employee Benefits (2009): Q 358
3. Vesting		Tax Facts on Insurance & Employee Benefits (2009): Q 353
4. Effects on contributions or benefits		Tax Facts on Insurance & Employee Benefits (2009): Q 353
E. Loans from qualified plans	Chapter 8: Qualified Plans: Distributions and Loans	Tax Facts on Insurance & Employee Benefits (2009): Q 432
63. Other tax-advantaged retirement plans		
A. Types and basic provisions	Chapter 1: Designing the Right Retirement Plan	
1. Traditional IRA	Chapter 5: Traditional IRA	Tax Facts on Insurance & Employee Benefits (2009): Q 210 to Q 239
2. Roth IRA, including conversion analysis	Chapter 6: Roth IRA	Tax Facts on Insurance & Employee Benefits (2009): Q 210 to Q 239

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3. SEP	Chapter 24: Simplified Employee Pension	Tax Facts on Insurance & Employee Benefits (2009): Q 240 to Q 241
4. SIMPLE	Chapter 23: SIMPLE IRAs	Tax Facts on Insurance & Employee Benefits (2009): Q 242 to Q 243
5. §403(b) plans	Chapter 25: Tax Deferred Annuity	Tax Facts on Insurance & Employee Benefits (2009): Q 471 to Q 501
6. §457 plans	Chapter 27: Governmental Employer Deferred Compensation (Section 457) Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 124 to Q 127
7. Keogh (HR-10) plans	Chapter 22: HR 10 (Keogh) Plan	Tax Facts on Insurance & Employee Benefits (2009): Q 423
64. Regulatory considerations		
A. Employee Retirement Income Security Act (ERISA)	Appendix A: Knowing the Rules: Government Regulations and How to Find Them; Chapter 12: ERISA Reporting and Disclosure for Pension and Welfare Plans	ERISA Facts (2009)
B. Department of Labor (DOL) regulations	Appendix A: Knowing the Rules: Government Regulations and How to Find Them: pp. 43-45; Chapter 12: ERISA Reporting and Disclosure for Pension and Welfare Plans	ERISA Facts (2009)
C. Fiduciary liability issues	Chapter 12: ERISA Reporting and Disclosure for Pension and Welfare Plans	ERISA Facts (2009): Q 497 to Q 542
D. Prohibited transactions	Chapter 11: Qualified Plan Investments	ERISA Facts (2009): Q 394 to Q 424
E. Reporting requirements	Chapter 12: ERISA Reporting and Disclosure for Pension and Welfare Plans	ERISA Facts (2009): Q 61 to Q 118
65. Key factors affecting plan selection for businesses		
A. Owner's personal objectives	Chapter 2: Planning for Retirement Needs	
1. Tax considerations		
2. Capital needs at retirement		
3. Capital needs at death		
B. Business' objectives		
1. Tax considerations		
2. Administrative costs		
3. Cash flow situation and outlook		
4. Employee demographics	Appendix D: Qualified Plan Fact Finder	

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5. Comparison of defined contribution and defined benefit plan alternatives	Chapter 2: Planning for Retirement Needs	
66. Investment considerations for retirement plans	Chapter 11: Qualified Plan Investments	
A. Suitability		ERISA Facts (2009): Q 299
B. Time horizon		ERISA Facts (2009): Q 335, Q 343, Q 344, Q 347
C. Diversification		
D. Fiduciary considerations		
E. Unrelated Business Taxable Income (UBIT)		
F. Life insurance		Chapter 29: Designing the Right Life Insurance Plan
G. Appropriate assets for tax-advantages vs. taxable accounts.	Chapter 11: Qualified Plan Investments	
67. Distribution rules, alternatives, and taxation		
A. Premature distributions	Chapter 8: Qualified Plans: Distributions and Loans; Chapter 5: Traditional IRAs	
1. Penalties		Tax Facts on Insurance & Employee Benefits (2009): Q 231, Q 435, Q 492
2. Exceptions to penalties		Tax Facts on Insurance & Employee Benefits (2009): Q 231, Q 435, Q 492
3. Substantially equal payments (§72(t))		Tax Facts on Insurance & Employee Benefits (2009): Q 232
B. Election of distribution options	Chapter 8: Qualified Plans: Distributions and Loans	
1. Lump sum distributions		Tax Facts on Insurance & Employee Benefits (2009): Q 437
2. Annuity options		Tax Facts on Insurance & Employee Benefits (2009): Q 438, Q 440, Q 441
3. Rollover		Tax Facts on Insurance & Employee Benefits (2009): Q 451 to Q 464
4. Direct transfer		Tax Facts on Insurance & Employee Benefits (2009): Q 455
C. Required minimum distributions	Chapter 8: Qualified Plans: Distributions and Loans; Chapter 9: Estate and Retirement Planning with Qualified Plans and IRAs	
1. Rules		Tax Facts on Insurance & Employee Benefits (2009): Q 233 to Q 237, Q 339 to Q 347, Q 493 to Q 496
2. Calculations		
3. Penalties		
D. Beneficiary considerations/Stretch IRAS		

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E. Qualified Domestic Relations Order (QDRO)	Chapter 8: Qualified Plans: Distributions and Loans	Tax Facts on Insurance & Employee Benefits (2009): Q 350
F. Taxation of distributions		
1. Tax management techniques		
2. Net unrealized appreciation (NUA)		

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