



Qualified  
Personal  
Finance  
Professional<sup>®</sup>

## QPFP Certification Program

Prepares You to  
Do Good for Clients and Earn Well for Self

# Build Competency Build Credibility



More Clients

Better Income



Professional Recognition

Lifetime Career

Higher Competency

Stronger Credibility



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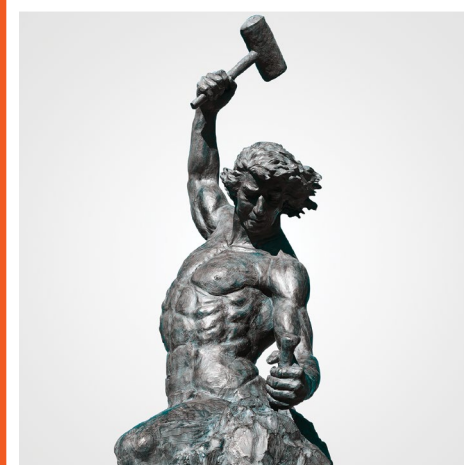
The Foundation of Your Professional Success

# It's your future, take charge

- You want a career for lifetime, so that you are assured of a good & stable future.
- You want higher income, so that you & your family can live a good life.
- You want more clients, so that you can make a difference to people's lives.
- You want professional recognition, so that you feel valued for your hard work & commitment.

Personal Finance Profession is a great and noble profession which can help you achieve above.

QPFP Certification Program helps you build a strong foundation with higher competency and stronger credibility.





## How QPFP helps Clients

*QPFP program is designed to serve the interests of clients. Below are some ways in which Clients benefit by working with QPFP Certificants;*

- ✓ Solve money problems & concerns
- ✓ Create, protect and manage wealth
- ✓ Achieve financial wellbeing & freedom
- ✓ Meet family's financial goals & dreams
- ✓ Gets a trustworthy well-wisher for family

## How QPFP helps Professionals

*QPFP program also helps professionals be it 'employed' or 'self-employed'. Below are some ways in which QPFP Certification helps them;*

- ✓ Adopt Client First approach
- ✓ Attract & acquire Ideal Clients
- ✓ Get 100% wallet-share from clients
- ✓ Serve & retain clients for life
- ✓ Streamline processes for scaling



## QPFP Program Structure / Highlights

A 6-month online program designed for financial advisors and distributors to learn from seasoned experts who've been there, done that and earn the coveted title – Qualified Personal Finance Professional (QPFP). Below are some highlights of program.



**100+**

Training Hours



**50+**

Tools & Resources



**30+**

Practitioner Trainers



**1-to-1**

Coaching Call



**1,000+**

Practical Questions

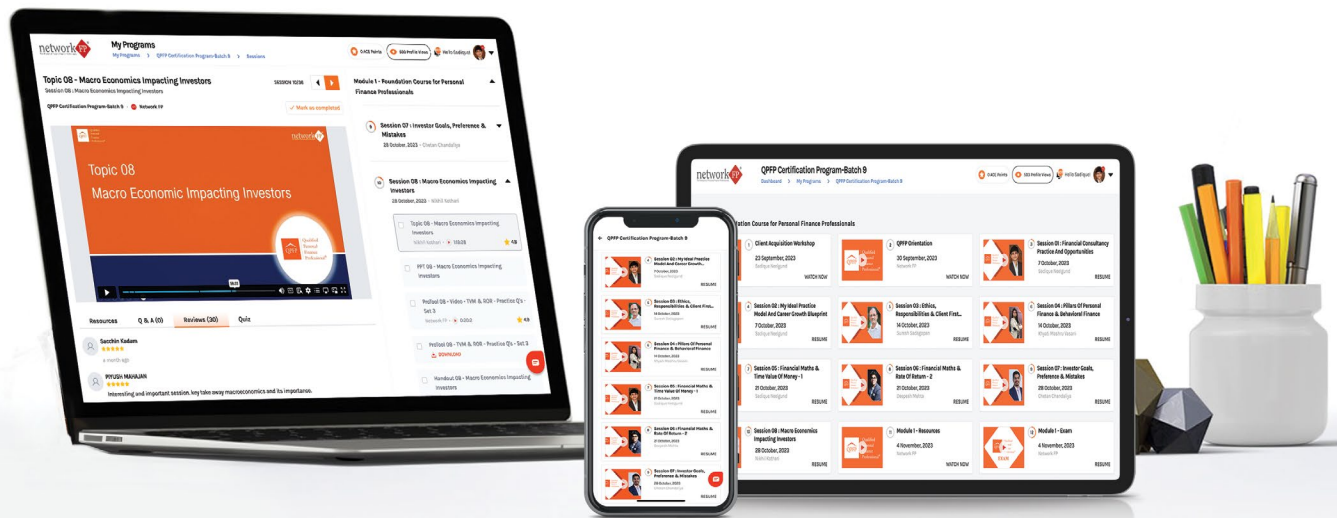


**200+**

Learners Batch

# QPFP Education Delivery Model

QPFP Certification Program is delivered 100% online wherein sessions and exams can be attended virtually by candidates from the comfort of their home / office.



**LIVE**

## Live Sessions :

Candidates can attend the weekly sessions live from the comfort of their home / office if the timings are convenient. Live sessions are held on pre decided date and are interactive in nature.

**REC**

## Recorded Sessions :

Candidates for whom live timings are not suitable can watch the recorded sessions at their convenience anytime in students login portal. Recordings are uploaded by end of day soon after live.

## QFPF Program Trainers and Coaches

Network FP has hand picked some of the leading practitioners of India who are passionate about profession, have build a successful practice and are also good trainers. The trainers bring a practical approach to learning making it interesting and relevant.



Amit Trivedi



Arijit Sen



Arvind Rao



Babu Krishnamoorthy



Ajaay Beel



Balvir Chawla



Bhuvanaa Shreeram



Chetan Chandaliya



Charmi Shah



Deepesh Mehta



Dilshad Billimoria



Gajendra Kothari



Harsh Roongta



Hitesh Soni



Kalpesh Ashar



Kavitha Menon



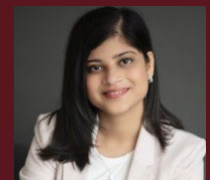
Khyati Mashru



Kiran Telang



Meghashyam Sinkar



Mohini Mahadevia

## Learn from the Masters

QFPF Trainers and coaches are successful practitioners serving hundreds of clients and managing anywhere from ₹100 to ₹1,000 crores of assets. The trainers bring a practical approach to learning making it interesting and relevant.



Mukul Agarwal



Nikhil Karnik



Nikhil Kothari



Nisha Sanghavi



Nitesh Buddhadev



Prathiba Girish



Puneet Agarwal



Puneet Oberoi



Rajeshwar Reddy



Saurabh Mittal



Shailendra Kumar



Shalini Dhawan



Suresh A



Suresh Sadagopan



Sandeep Sahni



Srikanth Matrubai



Vishal Dhawan



Viral Bhatt



Dipin Chachlani



Sadique Neelgund

*Note: The trainers & coaches mentioned above are from past batches. The next batch of trainers & coaches maybe same or different.*

# QPFP Curriculum



## QPFP Topics

### LEVEL - I

#### Foundations for Personal Finance Professionals

1. Industry, Profession & Career Opportunities
2. PFP Career & Practice Growth Blueprint
3. Ethics, Role & Client First Approach
4. Pillars of PF & Behavioral Finance
5. Financial Maths & Time Value of Money-1
6. Financial Maths & Rate of Return - 2
7. Investor Goals, Preferences & Mistakes
8. Macro Economics Impacting Investors
9. Six-Step Financial Consultancy Process
10. Industry Regulations and Compliance



## QPFP Protocols

1. PFP Capability Analyzer
2. Practice Indicators & Business Plan
3. Ethics @ Heart - Self Analysis Tool
4. REAL Statement
5. One TVM Calculator
6. One ROR Calculator
7. Clients Goal Matrix
8. TVM & ROR - Practice Questions
9. PFP Consultancy Process Matrix
10. PFP Best Practices Checklist

# QFP Curriculum



## QFP Topics

### LEVEL - II

#### Personal Finance Solutions & Client Goals

1. Organizing Financials & Debt Mgmt
2. Wealth Management Solutions
3. Health & General Insurance Solutions
4. Life Insurance Solutions
5. Child's Higher Education
6. House Purchase Solutions
7. Retirement Accumulation Solutions
8. Retirement Distribution Solutions
9. Income Tax Planning & Solutions
10. NRI Investments & Solutions
11. Wills & Succession Solutions
12. Asset Classes / Asset Allocation Models



## QFP Pro Tools

1. Family FIDOK & Emergency Funding Tool
2. Risk Profiling Tool
3. Complete Insurance Portfolio Builder
4. Life Insurance Calculator
5. Children's Future Calculator
6. House Purchase Calculator
7. Retirement Accumulation Calculator
8. Retirement Distribution Calculator
9. Income Tax Calculator - Old & New
10. One Page Financial Plan
11. Will Template
12. Asset Allocation Models





## QPFP Topics

### LEVEL - III

#### Personal Finance Products & Suitability Analysis

1. Life Insurance Products
2. Health & General Insurance Products
3. Home Loans & Other Liabilities
4. Employment Benefits & Govt Schemes
5. MFs - Categories, Features & Benefits
6. Mutual Funds - Plans, Taxation & Costs
7. Equity Markets and Direct Equity
8. PMS & AIF Products
9. Debt Markets and Debt Products
10. Other Investments - P2P, Smallcase, ETFs
11. Evaluation of Investment Products
12. Capital Gains Tax on Investments
13. International Investing
14. Physical Investments (Real Estate & Gold)



## QPFP Protocols

1. Life Insurance Comparision Template
2. Health Insurance Comparision Template
3. Loan Amortization Calculator
4. Employee Benefits Cal. - EPF, NPS, Gratuity
5. SIP Calculators
6. SWP Calculators
7. Traditional Insurance v/s MF + Term Plan
8. Product Suitability Matrix
9. House Rent vs. Purchase Calculator
10. SIP to Foreclose EMI on Home Loan
11. Mutual Fund Whitelist Tracker - Equity
12. Mutual Fund Whitelist Tracker - Debt
13. Mutual Fund Whitelist Tracker - Hybrid
14. Capital Gains Calculator



## OPTIONAL – XLFP WORKSHOP

Workshop on ‘Comprehensive Financial Blueprint Construction’  
using Excel-based Financial Planning Templates (XLFP)



### XLFP Coverage

1. Comprehensive Planning / Blueprint
2. Data Gathering Process
3. Current Financials Process
4. Future Goals Process
5. Cashflow Preparation Process
6. Executive Summary Preparation
7. Formatting & Customisation
8. Basic Planning / Blueprint



### XLFP Templates

1. Master XLFP Tool & Templates
2. Data Gathering Templates
3. Current Financials Templates
4. Future Goals Templates
5. Cashflow Preparation Templates
6. Executive Summary Templates
7. Excel Functions & Shortcuts for PFPs
8. Financial Plan / Blueprint Process Chart

# Ready to use Tools & Templates

ProTools are templates, formats and claculators that can be used in practice and with clients soon after learning in QFPF program.

Client Goals Matrix

|                          | Short-Term Goals<br>Less than 2 Years       | Medium-Term Goals<br>3-7 Years        | Long Term Goals<br>More than 7 Years |
|--------------------------|---|---------------------------------------|--------------------------------------|
| Needs<br>High-Priority   | Emergency Funding<br>House Purchase         | Parents Medical F                     |                                      |
| Wants<br>Medium Priority | 1<br>Self-Higher Education                  | 2<br>Vacations Abroad<br>Car Purchase |                                      |
| Dreams<br>Low Priority   | 4<br>Learn a Hobby<br>Charity / Social Work | 5<br>Long term Sabbat<br>Holiday Home |                                      |
|                          | 7   | 8                                     |                                      |

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Personal Financial Report of  
Mr. Philip Naronha & Family

Current Financial Situation of Family

|   |                          |   |           |   |                      |   |           |
|---|--------------------------|---|-----------|---|----------------------|---|-----------|
| 1 | Your Current Assets      | ₹ | 32,00,000 | 5 | Your Annual Income   | ₹ | 21,00,000 |
| 2 | Your Current Liabilities | ₹ | 5,00,000  | 6 | Your Annual Expenses | ₹ | 10,70,000 |
| 3 | Your Current Networth    | ₹ | 27,00,000 | 7 | Your Annual Surplus  | ₹ | 10,30,000 |
| 4 | Emergency Funds Required | ₹ | 3,56,667  | 8 | Your Monthly Surplus | ₹ | 85,833    |

Investment Recommendations for Meeting Goals

| Sr. No. | Financial Goals of Family | Present Value of Amount | Years for Goal | Future Value of Amount |
|---------|---------------------------|-------------------------|----------------|------------------------|
| 1       | Retirement Planning       | NA                      | 28             | ₹ 9,32,05,2            |
| 2       | House Downpayment         | NA                      | 5              | ₹ 36,50,6              |
| 3       | Child's Graduation        | ₹ 20,00,000             | 14             | ₹ 51,57,0              |
| 4       | Child's Marriage          | ₹ 20,00,000             | 16             | ₹ 59,04,3              |
| 5       | Vacations                 | ₹ 1,00,000              | 3              | ₹ 1,22,5               |

Total Monthly Investments Suggested

Retirement Accumulation Calculator

Client Goal

You would like to accumulate an investment corpus to fund your retirement living expenses from the age 60 to 85.

| Sr. No.                           | Particulars                             | Figures     |
|-----------------------------------|---|-------------|
| Your Current Expenses             |   |             |
| 1                                 | Household Expenses (Annual)             | 3,60,000    |
| 2                                 | Lifestyle Expenses (Annual)             | 3,60,000    |
| 3                                 | Any Other Expenses                      | 0           |
| Total Current Annual Expenses     |   | 7,20,000    |
| Total Current Monthly Expenses    |   | 60,000      |
| Your Future Annual Expenses       |   |             |
| 1                                 | Current Age                             | 38          |
| 2                                 | Retirement Age                          | 60          |
| 3                                 | No. of Years for Retirement             | 22          |
| 4                                 | Inflation                               | 6.0%        |
| 5                                 | Drop in Expenses after Retirement       | 20.0%       |
| Annual Expenses @ Retirement Age  |   | 20,76,000   |
| Monthly Expenses @ Retirement Age |   | 1,73,000    |
| Investment Corpus Required        |   |             |
| 1                                 | Life Expectancy Age                     | 85          |
| 2                                 | No. of Years Post Retirement            | 25          |
| 3                                 | Inflation during Retirement Years       | 5.0%        |
| 4                                 | Net Tax on Investment Income            | 15.0%       |
| 5                                 | Investment Returns on Retirement Corpus | 10.0%       |
| 6                                 | Tax Adjusted Returns                    | 8.50%       |
| 7                                 | Real Returns (Inflation & Tax Adjusted) | 3.33%       |
| Retirement Corpus Required        |   | 3,58,88,282 |

50+  
ProTools

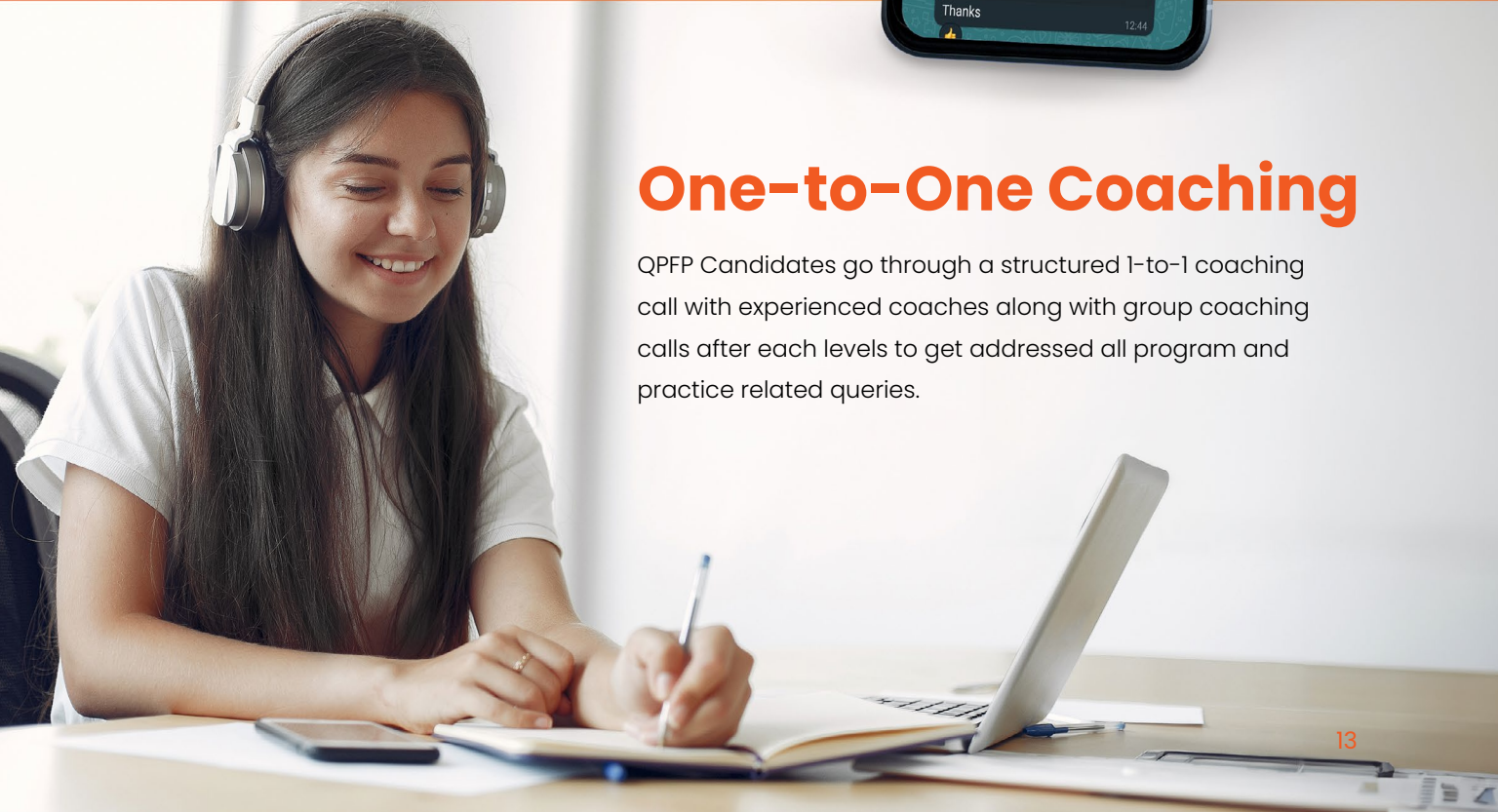
# Peer-to-Peer Learning

QPFP Candidates not only get to learn from trainers and coaches, but also from fellow batch-mates. The program through various channels facilitates knowledge sharing and bond building with like-minded professionals from across India.



## One-to-One Coaching

QPFP Candidates go through a structured 1-to-1 coaching call with experienced coaches along with group coaching calls after each levels to get addressed all program and practice related queries.



## QFPF Details, Eligibility & Fees

1. Live Timings – Saturdays 9.30 AM to 2.00 PM (4.5 Hours).
2. Recordings for Self Study – uploaded on Saturday itself.
3. For next batch dates and discount offers, contact NFP team.

### Program Fees – Pay as you progress

|                           |                      |                 |
|---------------------------|----------------------|-----------------|
| First Installment         | Level 1 Program Fees | ₹ 15,000        |
| Second Installment        | Level 2 Program Fees | ₹ 15,000        |
| Third Installment         | Level 3 Program Fees | ₹ 15,000        |
| <b>Total Program Fees</b> |                      | <b>₹ 45,000</b> |

|   |          |
|---|----------|
| Optional – QFPF Certification Fees (after passing final exam) | ₹ 15,000 |
| Optional – XLFP Workshop & Templates                          | ₹ 15,000 |
| Optional – NFP ProMembership Fees                             | ₹ 15,000 |

\* GST 18% is applicable on the above fees mentioned.

\* First attempt of all level exams & final exam are free. Nominal fees for re-attempts & extensions.

### Program Fee Inclusions

- 1 **Training** – 100+ Hours of Training (Live / Recordings)
- 2 **ProTools** – 50+ Tools / Templates / Calculators
- 3 **Courseware** – Digital Handouts / PPT Slides
- 4 **Examinations** – Level Exams, Mocks & Final Exam
- 5 **Tests & Exams** – 3 Level Exams & 1 Final Exam
- 6 **Coaching** – 1-to-1 and Group Coaching with Coaches
- 7 **Peer-to-Peer** – Query solving and Knowledge sharing

### QFPF Eligibility Criteria

1. Completed Graduation in any stream
2. Cleared any one industry examination

*E.g. Any NISM exams or SEBI, IRDA, PFRDA, RBI exams or CFP / CWM / CFA / CA exams or PG.*

# QFPF Journey – From Start to Finish Line

## Step 1

### QFPF Application

Meet the QFPF Eligibility Criteria and apply for upcoming QFPF batch.

## Step 2

### QFPF Level I

Attend Level I sessions and attempt topic tests & clear 2 hour / 120 marks exam.

## Step 3

### QFPF Level II

Attend Level II sessions and attempt topic tests & clear 2 hour / 120 marks exam.

## Step 4

### QFPF Level III

Attend Level II sessions and attempt topic tests & clear 2 hour / 120 marks exam.

## Step 5

### QFPF Final Exam

Prepare with 2 Mock Exams and clear 4 hr / 240 marks proctored live final exam.

## Step 6

### QFPF Certification

Apply to get QFPF Certification to use QFPF® marks, logo and designation.

## Optional

### After Step 4 – XLFP Workshop

After Level III, opt to attend XLFP Workshop & Templates (live / recorded).

## Optional

### After Step 6 – ProMembership

Apply for NFP ProMembership to maintain, renew & use QFPF Certification.



# Why QFPPIans the Program

“

## Successful practitioners as trainers



The key highlight of the program is the Curriculum which is diligently designed to offer excellent practical insights into the real-world related challenges. Another would be experienced and the esteemed trainers of the program.

*Roshni Nayak, QFPF\*, Mumbai*”

“

## Doubled my practice in just 2 years



QFPF Program is a gateway to success for PFPs. Personally, QFPF has helped me to not only to two-fold my business in just 2 years but also helped me to improve my relationships with my existing & new clients.

*Narayan Ambulgekar, QFPF\*, Bengaluru*”

“

## Professional client presentations



Obtaining the QFPF Certification has been a transformative experience for me as a personal finance professional. The utilization of Protools has significantly enhanced my ability to deliver compelling and professional presentations to clients.

*Makesh Sivasankar, QFPF\*, Bengaluru*”

“

## Client First model of business



The QFPF course enabled me to acquire ProTools for my practice. The deep learning from coaches, trainers, and peers provided a robust learning foundation which has given me a perfect base for the Client First model of business.

*Uday Rao, QFPF\*, Vadodara*”

“

## Most practical and engaging course



QFPF is the most knowledgeable, practical and engaging course for PFPs. It has equipped me with skills to manage my clients better and enhance their experience and grateful to Network FP for this initiative.

*Varsha Murdeshwar, QFPF\*, Mumbai*”

“

## Boosted my confidence in profession



The QFPF training proved to be highly advantageous. The well-organized curriculum and knowledgeable professors facilitated the comprehension of intricate subjects. On the whole, it greatly improved my skills and boosted my confidence in the profession.

*Chintan Kamdar, QFPF\*, Rajkot*”





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“

### Practical templates for all client goals



I was a NFP Pro-member and I was impressed by what I heard about QFPF certification. And I must say that QFPF did not disappoint me. It helped me in the following ways: 1) Soft skills to grow my business ; 2) Ready to use practical, excel based templates for all client goals. ; 3) ETHICS at heart, it taught me right values and attitude

Seema Ahuja, QFPF®, Mumbai”

“

### It's been transformational for both of us



NetworkFP's QFPF course is commendable for all the PFPs. Both personally and professionally transformative for me and my daughter. With the incredible benefits we've experienced, I am eager to have my entire team join the QFPF program. It has truly made a significant difference in our lives and careers

Kavita Bothra, QFPF®, Mumbai”

“

### Skills to design tailored solutions



QFPF has been a transformative journey, providing a comprehensive foundation in personal finance. The course, enriched with insightful live sessions led by industry professionals, has equipped me with the skills to design tailored financial solutions and analyze products adeptly.

Vivekh Pathak, QFPF®, Gurgaon”

“

### QFPF is a great launchpad



As a 2nd Gen MFD, the QFPF gave me immense value add. The curriculum delved deep into every aspect, we perfected client interaction, consultancy processes, personalized financial plan building, and navigating different personal finance situations guided by the industry experts.

Sumit Jha, QFPF®, Bengaluru”

“

### Got hands-on knowledge from veterans



Enrolling for the QFPF course was a game-changer for me as I set up my practice. The hands-on knowledge from industry veterans and a comprehensive curriculum equipped me with everything needed for success in the personal finance profession.

Diipesh Daggha, QFPF®, Mumbai”

“

### Got my identity as a professional



I had everything like own office, client base, and goodwill of my family but something was still missing. And that was correct approach towards client by asking right questions and how to do financial planning, etc. QFPF helped me in many ways to get that approach right.

Snehal Patwardhan, QFPF®, Pune”



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