

CEBS® | Experience the Benefits

2012 Course Catalog





International Foundation [®]
EDUCATION – BENEFITS • COMPENSATION

The International Foundation of Employee Benefit Plans is a nonprofit organization dedicated to being a leading objective and independent global source of employee benefits, compensation, and financial literacy education and information.

Since 1954, it has helped benefit leaders ensure the future security of all beneficiaries. Members of the International Foundation enjoy personalized research services, industry news, informative publications and discounts on educational programs and CEBS exam fees. More than 100 educational programs are offered using the best traditional and e-learning methods. Other services include a bookstore, jobs service,

health care reform education and other online resources. To find out more about membership, visit www.ifebp.org/membership.

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 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.



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.

Informed by in-depth, groundbreaking academic research and extensive industry experience, Wharton executive education programs offer a supportive and challenging context where participants gain the skills necessary for their next level of executive development. Participants who come to Wharton from a diverse range of industries engage with faculty

who are the most cited, most published faculty of all top-tier business schools. With a profound influence upon global business, Wharton faculty are the sought-after, trusted advisors of corporations and governments worldwide.

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.





Experience the Benefits!



Thank you for your interest in the Certified Employee Benefit Specialist (CEBS) program. If advancing in the employee benefits and compensation industry is something you value, then you will appreciate the courses and designations offered through CEBS. It's clear that certification leads to success! Whether you're just beginning your work in the total compensation industry, are focused in a specialized field or are a seasoned professional, you can count on us at every stage of your career development.

It's no secret that 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 way to demonstrate professional and practical knowledge. They set individuals with a credential apart or above those who have not earned it and also serve as public recognition of professional achievement.

The education that we offer is relevant and timely, including the latest on health care reform and the most recent legislation affecting retirement plans. 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.

Since 1976, the CEBS program has helped over 110,000 professionals grow in their careers. The curriculum is 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, CEBS is the key to acknowledging your dedication to your career. In return for your commitment, you'll gain credibility, respect, knowledge and connections that will last throughout your career!

"I've only just begun my first two CEBS classes and it's already helped me tremendously. I have learned so much . . . I already have a more in-depth understanding of so many concepts that I am better equipped to both answer and ask questions that help our organization's strategic benefits planning."

Karen Hallsman
Manager of Benefits and HR Administration
TelePacific Communications

We're Here to Help

The CEBS Department is dedicated to assisting our students by providing timely and accurate responses to all questions and inquiries. We'll also help each individual decide which course/designation is the best fit for them. Students, potential students and graduates can reach our staff by mail, e-mail or phone. While we handle thousands of calls each year, we're committed to providing the best customer service to each individual. Some of the things we can assist you with are:

- Initial registration process
- Study material orders
- Exam applications
- Online study class registration
- Transcript requests
- Answering questions or concerns
- Providing course advice and recommendations
- Processing designation certificates
- Discussing continuing education (CE) recommendations
- Providing information on course updates/revisions.

Contact us today to see how we can help you with your professional development!

CEBS and Social Networking



Join CEBS online—we're active on Facebook, LinkedIn and Twitter! This is a great way to network with other benefits professionals and stay current on updates to the CEBS program.


"Like" our Facebook page by searching for CEBS Educational Services. Join the LinkedIn group at Certified Employee Benefit Specialist (CEBS) and look for our tweets from CEBSProgram. Join us now—our fan base is growing every day!

Table of Contents


CEBS—Certified Employee Benefit Specialist Designation	5
GBA—Group Benefits Associate	6
RPA—Retirement Plans Associate	8
CMS—Compensation Management Specialist	10
Registration and Exams	12
Course Study Materials	14
Study Options	15
Online Classes	15
Course/Exam Credit	16
Exam Transfer Credit	16
Continuing Education Credit	16
ISCEBS—Power Up Your Connections	19
Precertification Standards	20
CEBS Fees and Principles of Conduct	23



How to Contact CEBS


 **Phone**
 (800) 449-2327, option 3
 (262) 786-6700 (general)
 (262) 786-6710, option 3
 (Autoattendant/CEBS and after-hours voice mail)

 **Fax**
 (262) 786-8650

 **E-Mail**
 cebs@ifebp.org

 **Website**
 www.cebs.org

Order online at
www.cebs.org

 **By Mail**
Orders accompanied by check or money order
 International Foundation—Certification
 P.O. Box 689954
 Chicago, IL 60695-9954

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

CEBS—What Does It Offer You?

The CEBS program offers four distinct certifications for those working in employee benefits and compensation. The capstone is the CEBS designation—a total compensation credential that is recognized for the depth and breadth of critical knowledge that it provides. The eight-course curriculum model for earning the CEBS designation draws from the GBA, RPA and CMS curriculum to build a total compensation perspective. It gives you the flexibility in earning the designation(s) that will enhance your career objectives. CEBS will provide you with

- Knowledge—not just data. CEBS courses are designed to give you the current, need-to-know information to do your job better and solve your organizational challenges.
- A co-sponsor that's second to none. Here's your chance to earn a credential from one of the top business schools in the country—the prestigious Wharton School of the University of Pennsylvania.
- A credential designed for busy professionals. All CEBS courses are designed for self-study. With optional online classes, computer-based testing and instant grade results, you can make CEBS fit your schedule.
- The recognition that comes from earning the most sought-after designation in employee benefits.

CEBS—Certified Employee Benefit Specialist

Six Required Courses

GBA 1—Group Health Plan Design
GBA 2—Group Benefits Management
RPA 1—Retirement Plan Design
RPA 2—Retirement Plan Management
CMS 1—Human Resources and Compensation Management
CMS 2—Compensation Concepts and Principles

Plus Any Two of the Following Electives

GBA 3—Health Care: Financing, Quality and Reform
RPA 3—Asset Management
RPA 4—Personal Wealth Management
CMS 3—Executive Compensation

CEBS recognizes that not everyone wants the same thing. That's why we also offer the opportunity to earn specialty designations. Each of these designations requires the completion of three CEBS courses providing the core knowledge needed by benefits and compensation professionals. The specialty designations are distinct, yet complementary, and aligned with the natural career development paths of the industry.

GBA—Group Benefits Associate

Three Required Courses

GBA 1—Group Health Plan Design
GBA 2—Group Benefits Management
GBA 3—Health Care: Financing, Quality and Reform

RPA—Retirement Plans Associate

Two Required Courses

RPA 1—Retirement Plan Design
RPA 2—Retirement Plan Management

Plus One of the Following Electives

RPA 3—Asset Management
RPA 4—Personal Wealth Management

CMS—Compensation Management Specialist

Three Required Courses

CMS 1—Human Resources and Compensation Management
CMS 2—Compensation Concepts and Principles
CMS 3—Executive Compensation

Detailed information on each CEBS course appears within their specialty designation section.

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—including the latest on health care reform—needed to effectively design, administer and communicate group benefits.

To earn the GBA designation, you'll need to complete the following three courses. If you're working on the CEBS designation, all three 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—Group Health Plan Design

- Employee Benefit Planning
- Risk Management
- Health Plan Designs and Cost Control
- Managed Care Spectrum
- Consumer-Driven Health Plans
- Dental, Vision and Hearing Care Benefits
- Prescription Drug Plans
- Behavioral Health Care Benefits
- Wellness Programs
- Fiduciary and Ethical Responsibility

Study Materials

GBA 1 Learning Guide, 2nd edition, includes practice exam on CD.

The Handbook of Employee Benefits: Health and Group Benefits, 7th edition. Jerry S. Rosenbloom, editor, McGraw-Hill, 2011. ISBN 9780071745987.

(Note: This textbook is also used in GBA 2 and GBA 3.)

GBA 2—Group Benefits Management

- Individual and Group Life Insurance Alternatives
- Disability Income Programs
- Time-Off Benefits and Leaves
- Dependent Care and Work-Life Benefits
- Flexible Benefits I
- Flexible Benefits II
- Plan Administration, Technology and Communication
- Taxation of Group Plan Benefits
- Workers' Compensation
- Social Insurance Concepts
- Welfare Benefits for Retirees
- Long-Term Care

Study Materials

GBA 2 Learning Guide, 2nd edition, includes practice exam on CD.

The Handbook of Employee Benefits: Health and Group Benefits, 7th edition. Jerry S. Rosenbloom, editor, McGraw-Hill, 2011. ISBN 9780071745987.

(Note: This textbook is also used in GBA 1 and GBA 3.)

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.



GBA 3—Health Care: Financing, Quality and Reform

Strategic Plan Design Amidst Health Reform
Health Reform Overview
Selecting Health Plans
Purchasing and Managing Quality Health Care
and Vendor Management
Plan Design and Evidence-Based Research
Multiemployer Plans
Managing and Measuring Care Management
Intervention Programs
Health Care Cost Containment: Demand-Side Approaches
Funding Benefits I
Funding Benefits II
Small Company Benefits
Global Employee Benefits

Study Materials

GBA 3 Learning Guide, 2nd edition, includes practice exam on CD.

The Handbook of Employee Benefits: Health and Group Benefits, 7th edition. Jerry S. Rosenbloom, editor, McGraw-Hill, 2011. ISBN 9780071745987.

(Note: This textbook is also used in GBA 1 and GBA 2.)

“The CEBS program has benefited my career by giving me more detailed knowledge of the industry. There have been so many times that someone has asked a question and I have recalled the answer from my CEBS studies or am able to use the textbook as reference material. This is especially true for compliance questions.”

Lynne Koval, CEBS
Account Manager
Waldman Brothers

Study Options

All CEBS courses are designed for independent study. Online study is available as an additional option to enhance your educational experience. See the schedule on page 15 for the upcoming fall and spring classes.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 16 for details. Since credit hours and filing procedures vary by state, visit the CEBS website at www.cebs.org for more information.

Learning Resources From the International Foundation

There are a number of additional resources offered through the International Foundation that are designed to help you stay on top of the employee benefits field:

- Health Care Reform Central—www.ifebp.org. Keep an eye on this site for daily news updates and regularly updated resources.
- Glossary of Terms—an indispensable resource (www.ifebp.org) that's available for purchase at (888) 334-3327.
- E-Learning Courses—a convenient and cost-effective way to learn about a specific area. A sample of the topics includes:
 - HIPAA Security/Privacy
 - COBRA
 - Health Care Reform
 - Introduction to Health Care and Group Benefit Plans.
- Certificate Series Courses—for those who need a quick refresher in health and group benefits but prefer in-person learning. Visit www.certificate-series.org for more information on these seminars.

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. The courses reflect the most current and relevant information needed to effectively design and manage retirement plans.

And to give you even more flexibility, a new course, RPA 4—Personal Wealth Management will be added to the curriculum in 2012. To earn the RPA designation, you'll need to complete three courses—RPA 1 and RPA 2 plus your choice of RPA 3 or RPA 4. 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 and RPA 4 may be used as electives for CEBS.

Special Note: Those who lack familiarity with retirement programs should consider completing RPA 1 before RPA 2.

RPA 1—Retirement Plan Design

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 Plans and Money Purchase Plans
Foundations of 401(k) Plans
401(k) Practice Issues
403(b) Plan Issues
Section 457 Plans

Study Materials

RPA 1 Learning Guide includes practice exam on CD.
Retirement Plans, 10th edition. Everett T. Allen Jr., Joseph J. Melone, Jerry S. Rosenbloom and Dennis F. Mahoney, McGraw-Hill, 2008. 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.

RPA 2—Retirement Plan Management

Investment Management
Individual Retirement Accounts
Keogh and Small Employer Plans
Executive Retirement Arrangements
Stock Compensation Plans
Defined Benefit Plan Overview I
Defined Benefit Plan Overview II
Cash Balance and Other Hybrid Retirement Plan Approaches
Plan Sponsor Administration
Communication, Investment Advice and Other Participant Services
Fiduciary Oversight and Plan Governance
Wealth Management and Distribution Planning

Study Materials

RPA 2 Learning Guide includes practice exam on CD.
Retirement Plans, 10th edition. Everett T. Allen Jr., Joseph J. Melone, Jerry S. Rosenbloom and Dennis F. Mahoney, McGraw-Hill, 2008. ISBN 0-07-337742-2.
(Note: This textbook is also used in RPA 1.)

RPA 3—Asset Management

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
Economy and Industry Analysis
Company and Technical Analysis
Investment Companies
Lifecycle Funds: Focus on Target-Date Funds

Study Materials

RPA 3 Learning Guide includes practice exam on CD.
Investments: Analysis and Management, 11th edition.
Charles P. Jones, John Wiley & Sons, Inc. 2010.
ISBN 978-0-470-47712-0.

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.

RPA 4—Personal Wealth Management

Personal Wealth Management
Managing Risk: A Macro View
Investment Strategy
Retirement Planning Approaches
The Tax Management Process
An Overview of Estate Planning
Managing Personal Risk Issues
Managing Property and Liability Risk Issues
Investment Management:
Growth and Value Through Equity Investing
Investment Management: Income Generation
Portfolio Theory and Diversification
Accumulating and Deploying Capital for Targeted Goals

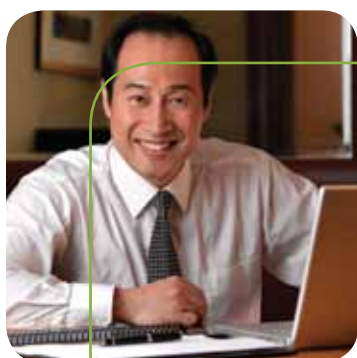
*New Elective for the
RPA and CEBS
Designations!*

Study Materials

(Available in early 2012 for testing after April 15)
RPA 4 Learning Guide includes practice exam on CD.
Private Wealth Management, 8th edition. G. Victor Hallman
and Jerry S. Rosenbloom, McGraw-Hill, 2009.
ISBN 978-0-071-54421-4.

Exam Transfer Credit

If you have earned the CFP designation, you may receive exam transfer credit for RPA 4. Application information and a complete list of eligible courses can be found on page 16.



Study Options

All CEBS courses are designed for independent study. Online study is available as an additional option to enhance your educational experience. See the schedule on page 15 for the upcoming fall and spring classes.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 16 for details. Since credit hours and filing procedures vary by state, visit the CEBS website at www.cebs.org for more information.

Learning Resources From the International Foundation

There are a number of additional resources offered through the International Foundation that are designed to help you stay on top of the retirement field:

- Glossary of Terms—an indispensable resource (www.ifebp.org) that's available for purchase at (888) 334-3327.
- E-Learning Courses—a convenient and cost-effective way to learn about a specific area. A sample of the topics includes:
 - Overview of Retirement Plans
 - Defined Contribution Plans
 - Defined Benefit Plans
 - 401(k) Plans.
- Certificate Series Courses—for those who need a quick refresher in the retirement area but prefer in-person learning. Visit www.certificate-series.org for more information on these seminars.

CMS Designation



Compensation Management Specialist (CMS) Designation

Earning the Compensation Management Specialist (CMS) designation is the perfect way to showcase your expertise in the human resources 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 three 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

Nature and Challenges of Human Resources Management
Equal Employment Opportunity
Achieving Employee Productivity Through Job Design
Human Resource Planning and Recruitment
Human Resource Recruitment and Selection
Training and Talent Development
Performance Appraisal
Employee Safety and Health
International Human Resources and Compensation Management
High-Performance Work Systems

Study Materials

CMS 1 Learning Guide includes practice exam on CD.
Managing Human Resources, 15th edition, George Bohlander and Scott Snell, South-Western Cengage Learning, 2010. ISBN 0-324-59331-7.

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.

CMS 2—Compensation Concepts and Principles

Compensation Management:
A Strategic Approach and Analytical Framework
Establishing Internal Alignment
Job Analysis—Critical First Step in Job-Based Pay Systems
Job Evaluation:
Measuring Content, Value and External Market Links
Person-Based Pay Systems
Attracting and Retaining Talent
Designing Pay Levels, Mix and Pay Structures
Rewarding Talent: Pay for Performance
Aligning Strategy, Talent and Rewards:
Pay-for-Performance Plans
Employee Benefits: Key Feature of Total Rewards
Rewards in a Global Marketplace
Managing the Compensation Process

Study Materials

CMS 2 Learning Guide includes practice exam on CD.
Compensation, 10th edition, George T. Milkovich, Jerry M. Newman and Barry Gerhart. McGraw-Hill, 2010. ISBN 978-0-0735-3049-9.

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.



CMS 3—Executive Compensation

Executive Compensation Framework
Performance Measurements and
Deferred Compensation
Salary
Employee Benefits and Perquisites Part I
Employee Benefits and Perquisites Part II
Employee Benefits and Perquisites Part III
Short-Term Incentives
Long-Term Incentives Part I
Long-Term Incentives Part II
Design and Communication Considerations
The Board of Directors

Study Materials

CMS 3 Learning Guide includes practice exam on CD.
The Complete Guide to Executive Compensation, revised
edition, Bruce R. Ellig. McGraw-Hill, 2007.
ISBN 0-07-147407-2.

“I have taken five classes and I appreciate the rigor of the curriculum and the opportunity to study online. What with personal life and work life constantly interfering with schedules, the flexibility is absolutely essential. The online learning aids, including games, audio lectures, discussions, review session with PowerPoints, and practice exams, all help immensely!”

Bob Shaevel, GBA

Research Director and Employee Benefit Specialist
Illinois Federation of Teachers

Study Options

All CEBS courses are designed for independent study. Online study is available as an additional option to enhance your educational experience. See the schedule on page 15 for the upcoming fall and spring classes.

Continuing Education Credit

You may use these courses to meet licensing and other continuing professional educational requirements. See page 16 for details. Since credit hours and filing procedures vary by state, visit the CEBS website at www.cebs.org for more information.

Learning Resources

There are a number of additional resources offered through the International Foundation that are designed to help you stay on top of the HR and compensation field:

- Glossary of Terms—an indispensable resource (www.ifebp.org) that’s available for purchase at (888) 334-3327.
- E-Learning Courses—a convenient and cost-effective way to learn about a specific area. A sample of the topics includes:
 - Introduction to Compensation
 - Family and Medical Leave Act
 - Form 5500—Quarterbacking Your Efforts for E-Filing
 - Americans with Disabilities Act.
- Certificate Series Courses—for those who need a quick refresher in the benefits and compensation area but prefer in-person learning. Visit www.certificate-series.org for more information on these seminars.

Registration and Examinations

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 20 and 23 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 21-22 of this catalog for CEBS order forms; or download and print PDFs from our website at 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 Prometric 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.

How to Apply for a CEBS Examination

Only CEBS registrants may file an examination application. The examination application fee is \$325 (\$305 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

Rescheduled Appointment/Prometric Fee

If you need to reschedule an appointment within the same testing window, please note that Prometric will charge a \$50 fee to reschedule your appointment within three to 12 days of the original test date. If you are within three business days of your test appointment, the no-show fee will apply. Please see the section on Appointment Cancellations and Changes in the *Examination Handbook*.

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, otherwise the exam will expire.**

Important: If you have already made an appointment for the examination you wish to extend, you must cancel the appointment two calendar days prior to your appointment to avoid a no-show fee. 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 \$325 (\$305 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 \$175. 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 250 testing locations in the United States and internationally. Testing center locations and directions are listed on the Prometric website at 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 practice exam on the CD for each course 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 participate 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, please contact the CEBS Department and we will have one mailed to you.)

Because of the professional nature of the program, grades are reported on a passed/not-passed basis. No numerical score or letter grade is provided. A pass grade is based on scoring 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 full 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, it is available online or you may contact the CEBS program.

Course Study Materials

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 Learning Guide, textbook and practice exam on CD for each course. The 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 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 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 announce future changes to the curriculum in a timely manner in order to allow you to purchase your materials accordingly. Course revisions and updates are announced in *NewsScope*—the official candidate e-newsletter containing announcements of new program developments and other important information—and on the website at www.cebs.org.



See pages 21-22 of this catalog for CEBS order forms; or download and print PDFs from our website at www.cebs.org.

Study Options



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.

Online Study

CEBS online study classes are a great way to prepare for an exam. You have access to 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 accomplished professionals with real-world experience. They are ready to answer questions and provide clarification of key concepts. Lecture notes and audio files that correspond to the readings of the Learning Guide and textbook are available at the start of class. In addition, interactive quizzes and learning activities help monitor your progress in the class. Instructors also complement the learning process by making additional resources available such as current articles, websites and other materials.

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 \$195 fee per course.

Online Study Guided Tour

The CEBS online study program is designed to ensure that you have all the information you need to pass each course exam. Take a guided tour of an online study class to see the many features available to help you prepare for CEBS exams. The tour is located at www.cebs.org/tourus.

Classroom Instruction

There are a few select locations that offer formal CEBS courses. View the CEBS website at www.cebs.org for additional information.

Online Class Schedule

Spring 2012

January 23-April 20, 2012

GBA 1—Group Health Plan Design
RPA 2—Retirement Plan Management
RPA 3—Asset Management
CMS 1—Human Resources and
Compensation Management

February 6-May 4, 2012

GBA 2—Group Benefits Management
GBA 3—Health Care: Financing, Quality and Reform
RPA 1—Retirement Plan Design
RPA 4—Personal Wealth Management
CMS 2—Compensation Concepts and Principles

Summer 2012

(Tentative—subject to change)

May 29-August 24, 2012

GBA 1—Group Health Plan Design
GBA 2—Group Benefits Management
RPA 2—Retirement Plan Management
CMS 1—Human Resources and
Compensation Management

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 transfer credit for RPA 1, RPA 3

or RPA 4, you will be awarded the RPA designation upon completion of the CEBS designation.

- There is a \$125 application fee per exam credit. An application for exam credit can be downloaded and printed from our website at 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

Professional Designations/Courses	CEBS Courses Eligible for Exam Credit <i>(Two-credit maximum toward CEBS designation, and one-credit maximum toward GBA, RPA and CMS designations)</i>
Certified Compensation Professional (CCP®)	CMS 2—Compensation Concepts and Principles
Certified Financial Planner™ (CFP®)	RPA 3—Asset Management RPA 4—Personal Wealth Management
Chartered Financial Analyst (CFA)	RPA 3—Asset Management
American College Courses (CLU, ChFC, REBC, RHU) HS 325* or HS 312*: Group Benefits	GBA 2—Group Benefits Management
HS 326*: Planning for Retirement Needs	RPA 1—Retirement Plan Design
HS 328*: Investments	RPA 3—Asset Management
Professional in Human Resources (PHR) Senior Professional in Human Resources (SPHR)	CMS 1—Human Resources and Compensation Management

*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.

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.

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 website at www.cebs.org or contact the CE 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 to each certificate and is payable at the time of your request. Your course is not complete until you request continuing education credit.

Please Note: If you request credit after the exam pass date, you will be charged a \$50 late fee in addition to the \$25 service fee. This does not guarantee that credit can be reported, as late filing is not accepted in all states.

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 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 (visit www.cebs.org 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.

Attorneys

Credit is contingent upon whether the state granting credit accepts self-study courses or whether classes were attended at a college/university. In either case, attorneys generally are more successful in receiving CLE credit if they apply for credit on an individual basis and explain how the content of the CEBS course relates to their practice of law.

Certified Financial Planners

The International Foundation of Employee Benefit Plans sponsor agreement has been accepted by the International Board of Standards and Practices for Certified Financial Planners. CEBS courses are accepted for 28 hours each. No credit is awarded for CMS 1, CMS 2 or CMS 3. The original notice (with seal) from the computer-based testing center is the certificate of satisfactory completion.

GBA 1—10 Insurance, 18 Employee Benefits

GBA 2—10 Insurance, 18 Employee Benefits

GBA 3—28 Employee Benefits

RPA 1—28 Retirement

RPA 2—28 Retirement

RPA 3—28 Investment

RPA 4—Pending

No CFP credit for CMS courses.

Enrolled Actuaries

The International Foundation of Employee Benefit Plans is an accepted sponsor under Section 20, CFR Part 901(g)(2)(iii) of the final Rules and Regulations governing those enrolled to perform actuarial services under ERISA. It is the actuary's responsibility to identify "core" and "noncore" credit hours.

PHRs and SPHRs

Passing a CEBS examination can be used to meet your recertification requirements. HRCI awards 30 credit hours for each CEBS examination passed. Your pass notice from the Prometric Testing Center is your proof of satisfactory completion. HRCI recommends you retain all supporting documentation for at least six months after successful recertification. No further documentation is needed from the International Foundation.



The use of this seal is not an endorsement by the HR Certification Institute of the quality of the program. It means that this program has met the HR Certification Institute's criteria to be preapproved for recertification credit.

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

Telephone: (262) 786-6710, option 2

Designations

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 20 and 23). 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 and CEBS students who have completed at least one exam are eligible to attend the Symposium.

CEBS Conferment Dates

August 5, 2012
San Francisco Hilton
San Francisco, California

September 22, 2013
Westin Copley Place
Boston, Massachusetts



“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.”

CEBS PLEDGE



ISCEBS— Power Up Your Connections



Here's your chance to connect with like-minded professionals and be among the best and the brightest. Membership in the International Society of Certified Employee Benefit Specialists (ISCEBS) offers a host of informational, networking and educational resources. Membership in the Society is available to those who hold the CEBS, GBA, RPA and CMS designations, along with CEBS students who have passed at least one exam.

Here's just a sample of some of the benefits of Society membership.

Local Chapters

The Society's 47 chapters sponsor educational programs and abundant networking opportunities. Chapter programs are open to the public and student membership is available. Find a chapter near you—your next job, hire, vendor or connection could be just a handshake away!

Information Center

Need some research? Have a question? As a Society member, you'll have access to an Information Center that's unmatched in the industry. With three research requests per year included in your dues, this benefit alone pays for your membership!

ISCEBSLink Listserve

The ISCEBS listserv provides an instant panel of experts and ideas that are just a keystroke away. Tap this valuable resource to ask a question, weigh in on an issue or read others' current or past discussions.

Job Opportunities and Free Resumé Posting

If you have a position to fill or are considering a job change, visit www.JobsInBenefits.com to browse the job and resumé databanks.

ISCEBS Local Chapters

Albany	Central Ohio	Georgia	Los Angeles	Orange County	Southern New England
Austin	Central Pennsylvania	Greater Boston	Louisville	Oregon Cascades	South Florida
Baltimore	Chicago	Greater Philadelphia	Milwaukee	Orlando	Southwest Ontario
Birmingham Area	Cincinnati/Dayton	Greater Pittsburgh	Nebraska	Pacific Northwest	Tampa Bay Area
British Columbia Area	Colorado	Halifax	New York Metro	Phoenix	Toronto
Capital	Dallas/Fort Worth	Houston	Northeast Ohio	Richmond	Twin Cities
Carolinas	Des Moines	Jacksonville	Northern California	St. Louis	West Michigan
Central Indiana	Detroit Area	Kansas City	Northern New Jersey	San Antonio	

Publications

- *Benefits Quarterly (BQ)*—written by recognized experts in total compensation, each issue of *BQ* delves into a particular issue or trend, covering it from multiple perspectives.
- *Newsbriefs*—the quarterly bulletin with benefit and compensation information, survey findings, member updates, guest features and highlights on current Society activities.
- E-Newsletter—as a complement to *Newsbriefs*, you'll receive periodic e-newsletters connecting you to valuable reference materials, new publications, surveys and industry updates.

Continuing Education Course/ Fellowship Status



Take your designation one step further with the continuing education course and exam. The course, developed by the Wharton School, covers the latest trends, issues and developments affecting benefit plans. Passing the exam results in the fellowship distinction (CEBS graduates only)—validating you as a committed, knowledgeable professional.

Annual Employee Benefits Symposium

The capstone of the Society's educational offerings, the Employee Benefits Symposium features 2½ days of sessions, workshops and interactive discussions on the most pressing and challenging total compensation issues. The Symposium also is the venue for the annual Conferment Ceremony recognizing new CEBS graduates as well as new GBA, RPA and CMS designation holders.

Phone (262) 786-8771 | Fax (262) 786-8650 | E-mail iscebs@iscebs.org | www.iscebs.org

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. Registration, Study Materials, Exam and Online Study Application



CUSTOMER INFORMATION (Please print clearly)

Priority code **CE01** Individual ID# or CEBS® ID# _____
 First name _____ M.I. _____ Last name _____
 Employer _____
 Title _____
 Address _____ Business Home
 (Street address only, no P.O. Box)
 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/cancellation/refund/record retention/photo release and privacy at www.ifebp.org/policies.

First-Time Registrant

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.

- I certify that I have met the Precertification Standards and agree to abide by the Principles of Conduct as outlined in the CEBS Course Catalog.
- 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 ORDER SUMMARY

TOTAL—STUDY MATERIAL PURCHASES FROM BACK	+	\$ _____
Add shipping/handling (see chart on the back)	+	\$ _____
Subtotal		(\$ _____)
Wisconsin residents add 5.1% sales tax	+	\$ _____
NEW CANDIDATES ONLY: ADD \$125 REGISTRATION FEE (Signature required above for first-time candidates)	+	\$ _____
TOTAL EXAM AND ONLINE FEES FROM BACK	+	\$ _____
CE PROCESSING FEE (ADD \$25 PER COURSE INSURANCE PRODUCERS ONLY)	+	\$ _____
AFTER PASS DATE: ADDITIONAL \$50 CE FEE	+	\$ _____
OPTIONAL ENRICHMENT READING 10501 <i>Benefits Quarterly</i> —CEBS subscription \$95	+	\$ _____
One year (four issues)		
TOTAL (U.S. funds)		\$ _____

Registration fee, exams, online classes and 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 International Foundation of Employee Benefit Plans.

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

CONTACT/CUSTOMER TYPE

<input type="checkbox"/> Accountant/Auditor ACC	<input type="checkbox"/> Public Employee
<input type="checkbox"/> Actuary ACT	<input type="checkbox"/> Trustee—Appointed PTA
<input type="checkbox"/> Attorney ATY	<input type="checkbox"/> Public Employee
<input type="checkbox"/> Benefits Professional BNP	<input type="checkbox"/> Trustee—Elected PTE
<input type="checkbox"/> Compensation Prof. CMP	<input type="checkbox"/> Third-Party Administrator TPA
<input type="checkbox"/> Consultant CON	<input type="checkbox"/> Other OTH
<input type="checkbox"/> HR Professional HRP	<input type="checkbox"/> Multiemployer Labor Trustee LBT
<input type="checkbox"/> Insurance Rep. INS	<input type="checkbox"/> Multiemployer Mgt. Trustee MGT
<input type="checkbox"/> Investment Mgt. INV	<input type="checkbox"/> Salaried Administrator SAD
<input type="checkbox"/> Multiemployer Industry Rep. MIR	
<input type="checkbox"/> Public Administrative/Support Staff PES	

CONTINUING EDUCATION CREDIT FOR INSURANCE PRODUCERS

\$25 service charge due at time of registration.
 \$50 late CE request charge. If requesting credit after exam pass date, individuals will be charged a \$50 late fee in addition to the \$25 service charge. This does NOT guarantee that credit can be reported, as late filing is not accepted in all states.

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(s) _____

Resident insurance license state _____ Resident insurance license number/NPN _____
 \$25 service charge does not apply to Illinois or Alaska producers. For CE inquiries, please call (262) 786-6710, option 2; or e-mail continuinged@ifebp.org.

For CEBS updates, visit www.cebs.org.

Order online at www.cebs.org

Fax your order form with credit card number: (262) 364-1818

Mail the order form with check or credit card number to: CEBS Program
 International Foundation—Certification
 P.O. Box 689954
 Chicago, IL 60695-9954

For CEBS information, e-mail 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
GBA 1	Group Health Plan Design			
10010	Learning Guide (2nd edition) + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10011	Text— <i>The Handbook of Employee Benefits</i> (7th edition) (same text used in GBA 2 and GBA 3)	_____ ×	\$135.00	\$ _____
GBA 2	Group Benefits Management			
10026	Learning Guide (2nd edition) + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10011	Text— <i>The Handbook of Employee Benefits</i> (7th edition) (same text used in GBA 1 and GBA 3)	_____ ×	\$135.00	\$ _____
GBA 3	Health Care: Financing, Quality and Reform			
10099	Learning Guide (2nd edition) + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10011	Text— <i>The Handbook of Employee Benefits</i> (7th edition) (same text used in GBA 1 and GBA 2)	_____ ×	\$135.00	\$ _____
RPA 1	Retirement Plan Design			
10038	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 2)	_____ ×	\$213.00	\$ _____
RPA 2	Retirement Plan Management			
10044	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10037	Text— <i>Retirement Plans</i> (10th edition) (same text used in RPA 1)	_____ ×	\$213.00	\$ _____
RPA 3	Asset Management			
10070	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10071	Text— <i>Investments: Analysis and Management</i> (11th edition)	_____ ×	\$179.00	\$ _____
RPA 4	Personal Wealth Management			
	<i>Materials valid for testing after April 15, 2012</i>			
11122	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
11123	Text— <i>Private Wealth Management: The Complete Reference for the Personal Financial Planner</i> (8th edition)	_____ ×	\$ 65.00	\$ _____
CMS 1	Human Resources and Compensation Management			
10080	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10081	Text— <i>Managing Human Resources</i> (15th edition)	_____ ×	\$233.00	\$ _____
CMS 2	Compensation Concepts and Principles			
10312	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10313	Text— <i>Compensation</i> (10th edition)	_____ ×	\$221.00	\$ _____
CMS 3	Executive Compensation			
10323	Learning Guide + Practice Exam on CD	_____ ×	\$155.00	\$ _____
10324	Text— <i>The Complete Guide to Executive Compensation</i> (Revised Edition)	_____ ×	\$130.00	\$ _____
			Subtotal	\$ _____

Student Note: Practice exam on CD is compatible with PCs only.

EXAM APPLICATION AND ONLINE STUDY REGISTRATION								
	Regular \$325	Discount \$305	Retake \$175	Extension (Transfer) \$100	Exam Quarter No. (1,2,3,4)	Exam Year (2011-2012)	010L52 Spring 2012 Online* Fee \$195	010L53 Summer 2012 Online* Fee \$195
GBA 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
GBA 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
GBA 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
RPA 4	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
CMS 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
							Exam fees	\$ _____
							Online fee (\$195 per class)	\$ _____
							Subtotal	\$ _____

*E-mail required—please include e-mail on reverse side.

SHIPPING/HANDLING CHARGES			
Total of Book Order	Delivery—Type of Service		
	Ground— Allow five days for delivery.	2-Day Air	Next-Day Air
Up to \$100, add	\$10	\$30	\$45
\$101-\$200, add	\$18	\$38	\$53
\$201-\$350, add	\$20	\$40	\$55
Over \$350, add	6% of study material purchases	6% of study material purchases +\$20	6% of study material purchases +\$35

Allow a maximum of 3 business days for processing all orders in addition to the delivery time.

Saturday Delivery and International Shipments—
Contact the CEBS Department for more information.

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 3 July 1-September 30
Quarter 2 April 1-June 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 \$305.

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

CEBS Fees

Registration—First-Time Candidate | \$125

You must register before or concurrent with your first examination application. It is not necessary to register to purchase study materials.

Study Materials | \$220-\$388

Prices vary per course. See the current CEBS Order Form for specific prices. All courses have a Learning Guide and a required textbook. Some textbooks are used for more than one course.

Examination Fees

Regular Examination Fee | \$325

Discounted Examination Fee | \$305

You qualify for this discounted fee if you order your study materials at the same time you apply for the corresponding examination OR you are an active member of ISCEBS or the International Foundation.

Discounted Examination Fee for Full-Time Students | \$165

You qualify for this discounted fee if you are a full-time student (as defined by the institution) of an accredited institution. Verification from the institution confirming full-time student status must accompany each examination application.

Please note: You must be a full-time student at the time you apply and take your exam.

Examination Extension Fee (Transfer) | \$100

Must be received by CEBS before the end of the quarter.

Examination Retake Fee | \$175

May reapply immediately. Allow up to ten days processing time.

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Payable if you do not cancel your appointment on time or if you arrive too late for your appointment.

CE Processing Fee | \$25

CE Processing Fee After Exam Date Pass | \$50

Online Study Registration Fee (Must apply for corresponding exam.)

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An indispensable resource for assisting you with your CEBS studies.



CEBS Program—Principles of Conduct

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.



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18700 West Bluemound Road
Brookfield, WI 53045
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The CEBS Website—www.cebs.org

One-Stop Source for All of Your CEBS Information

Learn about the latest CEBS developments, program updates and other special announcements. From the CEBS website at www.cebs.org, you are one click away from all the CEBS information you need. Bookmark the CEBS website today!

Here are just some of the links you'll find under "Getting Started" and Forms:

- Registration, Study Material and Exam Application Forms
- Place Your Order Online or Print Out the Form You Need
- Examination Information and Course Descriptions
- Study Methods and Materials, including CEBS Online Study Information
- Change Your Address or Other Information.

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Now, it's easy to manage your communications from the CEBS program. From the user profile area of our website, you can select what messages you'd like to receive, update your contact information, view and print your invoices/receipts, view your educational transcripts, and more!

Of course, you can log in anytime to change your preferences. If you have any questions about making updates to "My Profile," please contact us at (800) 449-2327, option 3; or e-mail us at cebs@ifebp.org.

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