

CEBS® | Experience the Benefits

2011-2012 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 and other online resources. To find out more about membership, visit www.ifebp.org/membership.

The International Foundation is privileged to partner with Dalhousie University in Halifax, Nova Scotia 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 Dalhousie University.



Dalhousie University is an institution of international renown and plays a crucial role in higher education. Dalhousie's professional schools and facilities enjoy a reputation for excellence which extends far beyond the borders of the region and helps to attract students from many parts of the world.

Almost 18,000 students are enrolled at Dalhousie, either full or part time. Dalhousie offers over 180 undergraduate, professional and graduate programs. Visit Dalhousie's website at www.dal.ca.

Dalhousie is a recognized leader in management education. The School of Business Administration is one of four that make up the Faculty of Management. Its AACSB-accredited

Commerce Co-op and M.B.A. programs offer specialization in traditional business functions as well as distinctive study possibilities including information management, marketing informatics, electronic commerce and risk management.

**Academic Staff—
Dalhousie University**

Ann O'Neill
Academic Director
Canadian CEBS Program

Lissa Benjamin
Academic Associate
Canadian CEBS Program





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 of demonstrating professional and practical knowledge. They set individuals with a credential apart from or above those who have not earned it and also serve as public recognition of professional achievement.

The education we offer is relevant and timely. 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 highly skilled professionals, those who are serious about their career and who are 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 1985, the CEBS program has helped thousands of professionals grow in their careers. The curriculum is developed by Dalhousie University, widely recognized as a leader in management education. Current and future employers, co-workers and other business professionals will recognize and appreciate the credibility and rigor of a Dalhousie-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 have been working in group benefits for only two years, and started taking my first CEBS exam (GBA 1) just a few months after joining the industry. The depth of the courses, and the choice of self-study or online classes allows all types of learners to succeed in the CEBS program. The program has allowed me to excel in my group benefits analyst role, and I look forward to one day having the CEBS designation next to my name!"

Holly Crandall, GBA
Associate Manager
Morneau Shepell

We're Here to Help

CEBS is dedicated to assisting its 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 him or her. 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 include

- Initial registration process
- Exam applications
- Online study class registration
- Transcript requests
- Answering questions or concerns
- Providing course advice and recommendations
- Processing designation certificates
- Discussing continuing education 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 to stay current on updates to the CEBS program.

Become a fan on 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 CEBS Program. Join us now—our fan base is growing every day!

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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)



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Mail

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 Toronto, ON M5W 2K6



Website

www.cebs.org



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(262) 786-8650

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www.cebs.org

Credit card orders and all other correspondence

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 USA

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 achieved. 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 cosponsor that's second to none. Here's your chance to earn a credential from one of the top schools in the country—Dalhousie University in Halifax, Nova Scotia.
- A credential designed for busy professionals. All CEBS courses are designed for self-study. With optional online classes and twice-a-year testing, you can make CEBS fit into 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—Principles of Group Benefits
GBA 2—Applications of Group Benefits
RPA 1—Retirement Income Programs
RPA 3—Government-Sponsored Benefits
CMS 1—Compensation Concepts and Principles
CMS 3—Human Resource Management

Plus Any Two of the Following Electives

GBA 3—Health Care Economics and Issues
RPA 2—Asset Management
CMS 2—Executive Compensation Management

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 are aligned with the natural career development paths of the industry.

GBA—Group Benefits Associate

Three Required Courses

GBA 1—Principles of Group Benefits
GBA 2—Applications of Group Benefits
GBA 3—Health Care Economics and Issues

RPA—Retirement Plans Associate

Three Required Courses

RPA 1—Retirement Income Programs
RPA 2—Asset Management
RPA 3—Government-Sponsored Benefits

CMS—Compensation Management Specialist

Three Required Courses

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

Detailed information on each CEBS course appears within its specialty designation.



GBA Designation



Group Benefits Associate (GBA) Designation

The Group Benefits Associate (GBA) designation is an ideal fit for those dealing with life, health and other group benefits. The courses reflect up-to-date and relevant information 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—Principles of Group Benefits

Basic Risk and Insurance Concepts
Basic Concepts of Group Insurance Arrangements
Employee Benefits Plan Management
Plan Design
Plan Administration
Plan Administration: Claims Processing
Plan Funding Methods
Mathematics of Insurance: Compound Interest
Mathematics of Insurance: Probability
Pricing: Initial Underwriting
Pricing: Renewal Underwriting
Plan Marketing
Ethical Business Conduct

Study Materials

GBA 1 Learning Guide

Canadian Group Insurance Benefits (2004 edition) by Khemani, Canadian Association of Insurance and Financial Advisors, North York, Ontario. ISBN 1-895477-57-3.

(Note: This text is also used in GBA 2.)

GBA 2—Applications of Group Benefits

Benefits Plan Management
Death Benefits
Short-Term Income Replacement Benefits
Long-Term Income Replacement Benefits
Absence and Disability Management
Health Care Benefits: Extended Health Care
Health Care Benefits: Dental
Health Care Benefits Cost Management
Work-Life Benefits: Employee Assistance Programs and Wellness Programs
Work-Life Benefits: Other
Flexible Benefits Plan Design
Plan Management Considerations for Special Groups

Study Materials

GBA 2 Learning Guide

Canadian Group Insurance Benefits (2004 edition) by Khemani, Canadian Association of Insurance and Financial Advisors, North York, Ontario. ISBN 1-895477-57-3.

(Note: This text is also used in GBA 1.)



GBA 3—Health Care Economics and Issues

The Relevance of Health Care Economics
Economic Concepts Relevant to Health Care Markets
Introduction to Statistical Tools for Health Economics
Supply and Demand in Health Care Markets
How Health Care Markets Differ From Other Markets
Health Insurance Markets and Consumer Choice
Financing of Physician and Hospital Care
Impact of Information Asymmetries in Health Care Markets
Impact of Health Care Costs and Technology on Production
Economic Analysis Techniques and Evaluation Measures
Economic Analysis Techniques and Evaluation
Measures Applied to Pharmaceuticals
Human Capital Markets: Supply of Physicians and Nurses

Study Materials

GBA 3 Learning Guide, 2nd edition
The Economics of Health and Health Care (6th edition) by Folland, Goodman and Stano, Prentice-Hall, Inc., Upper Saddle River, New Jersey. ISBN 978-0-13-608030-5.

“I work in the plan implementation and amendment area. I found the first course I took really helped me understand the intricacies of the group benefits plans I was implementing for other companies.”

Kristy Mallet
Business Analyst
Manulife Financial

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 education requirements. See page 17 for details. Since credit hours and filing procedures vary by province, 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:

- www.ifebp.org—keep an eye on this site for daily news updates and regularly updated resources.
- Glossary of terms—an indispensable resource that’s available for purchase at (888) 334-3327 or by visiting www.ifebp.org.
- E-learning courses—a convenient and cost-effective way to learn about a specific area. Courses include
 - The Group Insurance Landscape
 - Group Benefits Design and Administration
 - Funding and Pricing Group Benefits
 - Insurer Group Plan Distribution Cycle.
- Certificate in Canadian Benefit Plans—for those who need a quick refresher in benefit plans but prefer in-person learning. Visit www.certificateseries.org for more information.

RPA Designation



Retirement Plans Associate (RPA) Designation

The Retirement Plans Associate (RPA) designation is a great credential for those who work with pension plans or government-sponsored plans, or who 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.

To earn the RPA 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. RPA 1 and RPA 3

are required courses for CEBS; RPA 2 may be used as an elective for CEBS.

RPA 1—Retirement Income Programs

Canada's Retirement Income Programs
Registered Pension Plans
Non-RPP Registered Plans
Income Tax Act Regulation
Pension Standards Legislation
Overview of Governance
Funding Methods and Policy
Financial Accounting of Plan Assets
Investment Management
Special Provisions: Multi-Employer Pension Plans
Special Situations: Plan Terminations
Special Situations: Surplus and Reorganizations
Nonregistered Plans

Study Materials

RPA 1 Learning Guide

Morneau Sobeco Handbook of Canadian Pension and Benefit Plans (14th edition), by Whiston and Gottlieb, CCH Canadian Limited (2008). ISBN 978-1-55367-961-5.

RPA 2—Asset Management

Introduction to Registered Retirement Plan
Asset Management
Capital Markets and Financial Services
Investment Choices: Fixed-Income Securities
Investment Choices Continued: Equities
Investment Choices Continued: Derivatives
Analyzing Markets and Products
The Portfolio Approach
Investment Choices: Managed and Structured Products
Investment Choices: Managed and Structured Products
Continued
Legal Considerations and Best Practices in Investment of
Registered Plan Assets
Statement of Investment Policy
Implementing Investing Policy: DB RPPs
Implementing Investment Policy: CAP Plans

Study Materials

RPA 2 Learning Guide

Fundamentals of Investments (2nd Canadian edition), by Jordan, Miller and Yuce, McGraw-Hill Ryerson 2009. ISBN 978-0-07097-980-2.

Exam Transfer Credit

If you have earned the CFP, CFA or CSC designation, or if you have completed the Institut québécois de planification financière diplôme Planificateur financier (IQPF), you may receive exam transfer credit for RPA 2. Application information and a complete list of eligible courses can be found on page 16.



RPA 3—Government-Sponsored Benefits

Introduction to Canada's Social Security System

Old Age Security

Introduction to Canada/Quebec Pension Plans

Canada/Quebec Pension Plan Benefits

Employment Insurance

Workers' Compensation

Government-Sponsored Health Care

Study Materials

RPA 3 Learning Guide

“As a recent CEBS graduate, I can certainly speak to the benefits of online study in the completion of the designation. I found the regular communication that was provided and the ability to interact with both fellow students and the instructor to be of great value. That said, the real value for me was the ability to access instructor notes, practice tests and exams, and the audio recordings. The online study can be of great value to anyone regardless of their preferred learning style and it was certainly of value to me in the completion of CEBS.”

Mike Trowell, CEBS
Assistant Vice President
Comprehensive Benefit Solutions Ltd

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 education requirements. See page 17 for details. Since credit hours and filing procedures vary by province, 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:

- Glossary of terms—an indispensable resource that's available for purchase at (888) 334-3327 or by visiting www.ifebp.org.
- E-learning courses—a convenient and cost-effective way to learn about a specific area. Courses include
 - The Retirement Landscape
 - Employer-Sponsored Retirement Plans
 - Retirement Plan Sponsor Responsibilities
 - Insurer Retirement Plan Distribution Cycle
 - Defined Contribution Pension Plans
 - Group Registered Retirement Savings Plans
 - Deferred Profit Sharing Plans.
- For those who prefer in-person learning, the following conferences are available. Visit www.ifebp.org for more information.
 - Canadian Legal and Legislative Update
 - Portfolio Concepts and Management
 - French Canadian Investments Institute

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 3 are required courses for CEBS; CMS 2 may be used as an elective for CEBS.

CMS 1—Compensation Concepts and Principles

Compensation Management: A Strategic Framework
Internal Alignment of Organizational Pay Structures
Internal Alignment Continued:
Job-Based Pay Systems—The Job Analysis Step
Internal Alignment Continued:
Job-Based Pay Systems—The Job Evaluation Step
Internal Alignment Continued: Person-Based Pay Systems
External Competitiveness Defined
External Competitiveness:
Designing Pay Levels, Pay Mix and Pay Structures
Employee Benefits
Pay for Performance: Plan Design and Performance Appraisal
Pay-for-Performance Plans
Managing the System: The Impact of Government and Unions
Managing the Pay System:
Budgets, Administration and Communication
Managing the System: International Pay Systems

Study Materials

CMS 1 Learning Guide

Compensation (Second Canadian edition) by Milkovich, Newman and Cole, McGraw-Hill Ryerson Limited 2007. ISBN 0-07-096335-1.

Exam Transfer Credit

If you have earned the CCP 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—Executive Compensation Management

Context of Executive Compensation
Governance Role of Directors
Fixed Compensation
Pay for Performance
Nonequity Incentives
Equity Incentives
Director Compensation
Administration and Communication

Study Materials

CMS 2 Learning Guide

Executive Compensation: A Director's Guide (special CEBS edition), by Côté, Carswell 2009. ISBN 978-0-7798-2328-4.



CMS 3—Human Resource Management

Context for Human Resource Management
Legal Environment of the Employment Relationship
Organization of Work
Recruitment
Selection
Training
Career Development
Performance Management
Total Compensation
Benefits
Health, Safety and Security
Employee Rights
Union/Management Relations

Study Materials

CMS 3 Learning Guide

Human Resource Management (Canadian edition) by Mathis, Jackson and Zinni, 2007, Thomson Nelson, ISBN 978-0-17-625144-4.

Exam Transfer Credit

If you have earned the CHRP designation, you may receive exam transfer credit for CMS 3. 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 education requirements. See page 17 for details. Since credit hours and filing procedures vary by province, 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 human resources and compensation field:

- Glossary of terms—an indispensable resource that's available for purchase at (888) 334-3327 or by visiting www.ifebp.org.
- Must-have books provide comprehensive guidance on the issues you face each day. A sample of the topics include
 - *Employee Benefits in Canada*
 - *Canadian Group Insurance Benefits: A Practitioner's Guide and Reference Manual*
 - *Group Health Care Cost Control in Canada: Survey Results 2010*.
- For those who prefer in-person learning, the following conferences are available. Visit www.ifebp.org for more information.
 - Certificate in Global Benefits Management
 - Certificate in Canadian Benefit Plans

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 non-refundable 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 the Principles of Conduct on pages 20 and 25 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 21-24 of this catalog for CEBS order forms, or download and print PDFs from our website at www.cebs.org.



How to Apply for a CEBS Examination

Only CEBS registrants may file an examination application. The examination application fee is \$360 or \$335 with discount (late fees are \$410 and \$385). The examination fees are neither refundable nor transferable to another candidate.

Each time you apply for an examination, you will receive a letter confirming the course you applied for and the date and time of your examination. **If you do not receive a confirmation letter or if there are any discrepancies, contact the CEBS Department at the International Foundation headquarters in Brookfield, Wisconsin.**

Examination Application Options

Examination Extensions (Transfer)

If you are unable to sit for a scheduled examination, whether for business or personal reasons, it is possible to purchase an examination extension for a future date, or the fee can be transferred to another course. The examination extension fee is \$125 per examination and must accompany the completed CEBS Examination Application form. The examination request and appropriate fee must be postmarked on or before the date of your examination.

If you choose to extend your examination, please note that the study materials purchased in preparation for the examination may not be current for a future examination.

Because fees are not refundable or transferable to another individual, if you do not sit for an examination or extend it to a future date, you will forfeit the examination fee.

Retake

If you receive a nonpassing grade on your examination, you may reapply for that exam. You will need to submit a new application form and payment of the full examination fee. There is no limit to the number of times you may take an examination for a CEBS course that is not passed.

Testing and Score Reporting

Admission Tickets

Approximately ten days prior to the examination day, you will receive an admission ticket to the exam site for the examination(s) you are scheduled to take, along with other pertinent information. The admission ticket, accompanied by a driver's license or photo identification, must be presented to the exam proctor in order to be admitted to the exam room.

Test Format

The two-hour examination contains 100 multiple choice questions that are evenly distributed among the topics of the course. Illustrations of the styles of objective questions that comprise the examinations are presented in the Learning Guides.

Conduct

Reports of improper conduct relating to the examination process, including conduct during the examination, will be investigated by Dalhousie University and the International Foundation. Such conduct may result in an examinee being barred from taking further examinations or from receiving the CEBS designation.

Results

Examination results are sent out approximately 20 days after the examination and include a record for all examinations passed. Examination results are also available on the CEBS website approximately three weeks after the close of the exam. There is a confidential relationship between the candidate and the CEBS program administrators. Because of the professional nature of the program, grades are reported on a passed/not passed basis. No numerical 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 confidential grade analysis that may be of assistance to you in preparing for a future examination for that course.

The International Foundation and Dalhousie University reserve the right to provide the following information upon inquiry from the instructor, university or employer of the respective student: name and address, examinations successfully completed and examination applications for courses. In no event will information be communicated on any examination a student has not passed.

In the remote contingency that it is impossible to administer a CEBS examination, or if your examination results are impaired or lost, the International Foundation's liability shall be limited to a complete refund of the examination fee.

Yes, it was a lot of work; but, once you graduate, I know you will agree that it was all worth it!

Cheryl Ploof, CEBS
Benefits Administrator
The McAtteer Group of Companies

Course Study Materials

Courses

Each CEBS course stands alone. The course materials, examinations and grading standards are geared toward the junior/senior level of an accredited college or university.

When working toward your CEBS, 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 textbook and/or Learning Guide for each course. The Learning Guide is divided into a series of modules. Each module outlines the required readings from the text or other supplemental readings contained in the Learning Guide. In addition to learning objectives, 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.

Study materials can be ordered from Britnell Book Wholesalers at www.britnell.com/cebs. See the Study Materials order form on page 23 for specific ordering information. 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 testing period in which you plan to write 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 the CEBS *Advantage*—the official candidate e-newsletter containing announcements of new program developments and other important information—and on our website at www.cebs.org. If you aren't receiving *Advantage*, please update your e-mail address at cebs@ifebp.org.



See pages 21-24 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 you with 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 any 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. Each instructor also conducts at least one live review session per class via telephone and Internet conference to help you fully understand important concepts. In addition, interactive quizzes and learning activities help you 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 and fall, and there is a \$185 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/tourcanada.

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

Fall 2011

August 22–November 18, 2011

- GBA 1—Principles of Group Benefits
- GBA 2—Applications of Group Benefits
- GBA 3—Health Care Economics and Issues
- RPA 1—Retirement Income Programs
- RPA 3—Government-Sponsored Benefits
- CMS 3—Human Resource Management

Spring 2012

(Tentative—subject to change)

February 27–May 25, 2012

- GBA 1—Principles of Group Benefits
- GBA 2—Applications of Group Benefits
- GBA 3—Health Care Economics and Issues
- RPA 3—Government-Sponsored Benefits
- CMS 1—Compensation Concepts and Principles
- CMS 2—Executive 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 3 (and you have completed CMS 2), you will be awarded the CMS 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 Transfer 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 1—Compensation Concepts and Principles
Certified Financial Planner™ (CFP®)	RPA 2—Asset Management
Chartered Financial Analyst (CFA)	RPA 2—Asset Management
Institut québécois de planification financière diplome Planificateur financier (IQPF)	RPA 2—Asset Management
Canadian Securities Course (CSC)	RPA 2—Asset Management
Certified Human Resources Professional (CHRP)	CMS 3—Human Resource Management



Continuing Professional Education Credit

Insurance Agents, Brokers and Adjusters

Insurance professionals licensed in Alberta, British Columbia, Manitoba, Saskatchewan, Ontario and Quebec can use CEBS courses to meet continuing education requirements. Each province accepts 30 credit hours for each course when the examination is passed, except Quebec which accepts 60 PDUs and Alberta which accepts 30 hours of life, accident and sickness credit and four hours of general adjuster credit. In British Columbia only, it may be possible to earn 15 hours of credit when the examination is not passed. Contact the CE Department for more information on partial credit in British Columbia.

Reporting Credit

In most cases, the grade notice received from Dalhousie University upon successful completion of a CEBS exam can be used as proof of completion. To document your credit, sign the grade notice and indicate the number of hours approved before forwarding it to your provincial insurance council or commission.

If you are licensed in **Alberta** or **Manitoba**, contact the CEBS Department to request a certificate of completion. A \$25 service fee applies for each certificate and is payable at the time of your request. This certificate will list the provincial-assigned course numbers and is required documentation for reporting credit. Detailed reporting procedures are available from each province.

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 charge. This does not guarantee that credit can be reported, as late filing is not accepted in all provinces.

For insurance professionals licensed in provinces other than Alberta, British Columbia, Manitoba, Saskatchewan, Ontario and Quebec, please contact the CEBS Department if continuing education requirements are implemented.

Registered Insurance Brokers of Ontario (RIBO)

Four hours of management credit can be reported for all CEBS courses.

Direct Questions and Requests on Continuing Professional Education Credit to

Continuing Education Department
International Foundation of Employee Benefit Plans

E-mail: continuinged@ifebp.org

Telephone: (262) 786-6710, option 3 (Insurance)
(262) 786-6710, option 2 (Other professions).

Designations

Earning the CEBS, GBA, RPA and CMS Designations

The CEBS, GBA, RPA and CMS designations are awarded by CEBS, Inc. and Dalhousie University 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 25). CEBS, Inc. and Dalhousie University 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 be 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 to you.

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

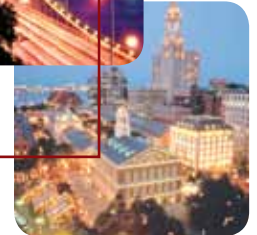
A national conferment ceremony is held each year to honor new CEBS graduates. The ceremony takes place in conjunction with the Annual Employee Benefits Symposium of the International Society of Certified Employee Benefit Specialists. CEBS, GBA, RPA and CMS designees and CEBS students who have completed at least one exam are eligible to attend the Symposium.

CEBS Conferment Dates

October 2, 2011
Grand Hyatt
San Antonio, Texas

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.

A sample of some of the benefits of Society membership follows.

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 the current or past discussions of others.

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
Austin
Baltimore
Birmingham Area
British Columbia Area
Capital
Carolinas
Central Indiana

Central Ohio
Central Pennsylvania
Chicago
Cincinnati/Dayton
Colorado
Dallas/Fort Worth
Des Moines
Detroit Area

Georgia
Greater Boston
Greater Philadelphia
Greater Pittsburgh
Halifax
Houston
Jacksonville
Kansas City

Los Angeles
Louisville
Milwaukee
Nebraska
New York Metro
Northeast Ohio
Northern California
Northern New Jersey

Orange County
Oregon Cascades
Orlando
Pacific Northwest
Phoenix
Richmond
St. Louis
San Antonio

Southern New England
South Florida
Southwestern Ontario
Tampa Bay Area
Toronto
Twin Cities
West Michigan

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 bimonthly bulletin offers 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 Dalhousie University, 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 the International Foundation of Employee Benefit Plans and Dalhousie University 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 provincial agency, board, commission, hearing examiner 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 Revenue Canada, any provincial pension commission, the federal Department of Insurance or other federal or provincial 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 provincial agency, board, commission, hearing examiner 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 Revenue Canada, any provincial pension commission, the federal Department of Insurance or other federal or provincial 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, favour, 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 provincial agency, board, commission, hearing examiner or other official administrative authority.
 - D. Being disbarred or suspended from practice as an actuary, lawyer or accountant by any duly constituted authority.
 - E. Willfully failing to make a federal or provincial tax return in violation of the laws of Canada, or evading, attempting to evade, or participating in any way in evading or attempting to evade any federal or provincial tax or payment thereof, knowingly counselling or suggesting to a client or prospective client an illegal plan to evade federal or provincial taxes or payment thereof, or concealing assets of himself or herself or another to evade federal or provincial taxes or payment thereof, as found in an adjudication, decision, or determination by a court of law, including a tax court or board.
 - F. Providing false or misleading information, or deliberately omitting unfavourable 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 No. 3 or for any violation of the examination rules. Registered status permits the 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 designation. 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.

Canadian Registration, Examination and Online Study Application



CUSTOMER INFORMATION (Please type or print)

Priority code **CC01** Individual ID# or CEBS® ID# _____
 First name _____ M.I. _____ Last name _____
 Employer _____
 Title _____
 Address _____ Business Home
 City _____ State/Province _____ Country _____ ZIP/Postal code _____
 Phone _____ Fax _____
 E-mail _____ Last 4/3 digits of SSN/SIN _____ Date of birth (mm/dd/yyyy) _____

See our policies regarding your registration/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 Dalhousie University 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

NEW CANDIDATES ONLY: ADD \$125 REGISTRATION FEE	+	\$ _____
TOTAL EXAM AND ONLINE FEES FROM BACK	+	\$ _____
CE PROCESSING FEE (ADD \$25 PER COURSE ALBERTA AND MANITOBA INSURANCE PRODUCERS ONLY)	+	\$ _____
AFTER PASS DATE: ADDITIONAL \$50 CE FEE	+	\$ _____
TOTAL (Canadian funds)		\$ _____

No refunds will be made for the registration fee, exams and online classes.

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

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	
<input type="checkbox"/> Consultant	CON	<input type="checkbox"/> Administrator	TPA
<input type="checkbox"/> HR Professional	HRP	<input type="checkbox"/> Other	OTH
<input type="checkbox"/> Insurance Rep.	INS	<input type="checkbox"/> Multi-Employer	
<input type="checkbox"/> Investment Mgt.	INV	<input type="checkbox"/> Labour Trustee	LBT
<input type="checkbox"/> Multi-Employer		<input type="checkbox"/> Multi-Employer	
<input type="checkbox"/> Industry Rep.	MIR	<input type="checkbox"/> Mgt. Trustee	MGT
<input type="checkbox"/> Public Administrative/ Support Staff	PES	<input type="checkbox"/> Salaried Administrator	SAD

CONTINUING EDUCATION CREDIT FOR W AGENTS

Special Reporting Procedures—Alberta and Manitoba

\$25 service charge due at time of registration.

Complete this section only if you want to use the examination(s) applied for on this form to report credit in Alberta or Manitoba.

\$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 provinces.

CEBS course _____

Insurance agents in all other provinces, refer to the CEBS website for filing instructions.

CE inquiries: (262) 786-6710, option 2; e-mail: continuinged@ifebp.org.

PAYMENT INFORMATION

Full payment in Canadian funds must accompany order. Make cheque payable to CEBS Program.

Cheque # _____ \$ _____
 VISA MasterCard Discover
 Credit card # _____ Exp. date _____
 Cardholder's name _____

**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 cheque or credit card number to:
 CEBS Program
 International Foundation
 P.O. 2406, Postal Station A
 Toronto, ON M5W 2K6 CANADA


For information, e-mail cancebs@ifebp.org or phone toll free (800) 449-2327, option 3 **OR** (262) 786-6710, option 3

EXAMINATION APPLICATION AND ONLINE STUDY REGISTRATION

	EXAMS Nov./Dec. 2011 \$360	EXAMS June 2012 \$360	EXAMS November 2012 \$360	010L49 Fall 2011 Online* Fee \$185	010L51 Spring 2012 Online* Fee \$185	EXTENSION (Transfer) June 2012 \$125	EXTENSION (Transfer) Nov. 2012 \$125
GBA 1 Principles of Group Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GBA 2 Applications of Group Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
GBA 3 Health Care Economics and Issues	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RPA 1 Retirement Income Programs	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RPA 2 Asset Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
RPA 3 Government-Sponsored Benefits	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CMS 1 Compensation Concepts and Principles	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CMS 2 Executive Compensation Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
CMS 3 Human Resource Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Examination fee discounts. If you are an active member of ISCEBS or the International Foundation of Employee Benefit Plans, you are eligible for the discounted examination fee of \$335 (\$385 late fee).

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

 Special exam assistance?
 Yes No

Exam fees \$ _____
Late exam fee** \$ _____
Online fee (\$185 per class) \$ _____
Subtotal \$ _____

EXAM SITE CODES

ALBERTA	MANITOBA	Kapuskasing.....020N42
Athabasca.....02AB14	Brandon.....02MB05	Kenora.....020N52
Calgary.....02AB18	Flin Flon.....02MB07	Kingston.....020N31
Edmonton.....02AB02	The Pas.....02MB09	London.....020N12
Fort McMurray.....02AB05	Winnipeg.....02MB03	Manitowadge.....020N38
Grande Prairie.....02AB08	NEW BRUNSWICK	Niagara-on-the-Lake.....020N33
Hinton.....02AB13	Campbellton.....02NB17	North Bay.....020N19
Lethbridge.....02AB04	Fredericton.....02NB12	Orangeville.....020N26
Medicine Hat.....02AB09	Miramichi.....02NB16	Orillia.....020N23
Peace River.....02AB16	Moncton.....02NB08	Oshawa.....020N35
Red Deer.....02AB15	Saint John.....02NB07	Ottawa.....020N04
Whitecourt.....02AB19	Woodstock.....02NB13	Owen Sound.....020N45
BRITISH COLUMBIA	NEWFOUNDLAND	Peterborough.....020N28
Campbell River.....02BC22	St. John's.....02NF01	Sarnia.....020N32
Castlegar.....02BC30	NORTHWEST TERRITORIES	Sault Ste. Marie.....020N22
Cranbrook.....02BC09	Yellowknife.....02NT01	Sudbury.....020N27
Houston.....02BC24	NOVA SCOTIA	Thunder Bay.....020N15
Kamloops.....02BC13	Bridgewater.....02NS07	Timmins.....020N25
Kelowna.....02BC21	Halifax.....02NS01	Toronto.....020N11
Nanaimo.....02BC33	Stellarton.....02NS03	Waterloo.....020N47
Penticton.....02BC06	Sydney.....02NS06	Windsor.....020N07
Port Alberni.....02BC26	Truro.....02NS04	PRINCE EDWARD ISLAND
Prince George.....02BC32	Wolfville.....02NS05	Charlottetown.....02PE01
Prince Rupert.....02BC17	ONTARIO	QUEBEC
Salmon Arm.....02BC23	Bancroft.....020N43	Montreal.....02PQ04
Sechelt.....02BC15	Barrie.....020N21	Sainte-Foy.....02PQ05
Smithers.....02BC34	Bracebridge.....020N48	SASKATCHEWAN
Squamish.....02BC27	Cobourg.....020N54	Kindersley.....02SK05
Terrace.....02BC15	Fort Frances.....020N18	Regina.....02SK01
Vancouver.....02BC25	Haileybury.....020N40	Saskatoon.....02SK08
Victoria.....02BC08	Hamilton.....020N09	YUKON TERRITORY
Williams Lake.....02BC16		White Horse.....02YT01

NEW EXAM APPLICATION

An examination application fee of \$360 or \$410** (Canadian funds) is payable for each course examination you wish to take. Your application and fee must be postmarked or faxed in accordance with the deadline dates indicated.

Nov./Dec. 2011 Exams	\$360 by October 1, 2011
	\$410** by November 1, 2011
June 2012 Exams	\$360 by April 1, 2012
	\$410** by May 1, 2012

** Late fee

EXAM SITE REQUIRED

Exam Site Code _____
 Other* _____
 *If you are not within proximity to one of these locations, please indicate your preference in the "Other" section and every attempt will be made to meet your request.

CEBS EXAMINATION SCHEDULE

Nov./Dec. 2011	June 2012	November 2012
November 29 (Tues.)	June 5 (Tues.)	November 27 (Tues.)
RPA 1 9:30 to 11:30 a.m.	RPA 1 9:30 to 11:30 a.m.	RPA 1 9:30 to 11:30 a.m.
GBA 1 1:00 to 3:00 p.m.	GBA 1 1:00 to 3:00 p.m.	GBA 1 1:00 to 3:00 p.m.
GBA 2 3:30 to 5:30 p.m.	GBA 2 3:30 to 5:30 p.m.	GBA 2 3:30 to 5:30 p.m.
November 30 (Wed.)	June 6 (Wed.)	November 28 (Wed.)
CMS 1 9:30 to 11:30 a.m.	CMS 1 9:30 to 11:30 a.m.	CMS 1 9:30 to 11:30 a.m.
RPA 2 1:00 to 3:00 p.m.	RPA 2 1:00 to 3:00 p.m.	RPA 2 1:00 to 3:00 p.m.
RPA 3 3:30 to 5:30 p.m.	RPA 3 3:30 to 5:30 p.m.	RPA 3 3:30 to 5:30 p.m.
December 1 (Thurs.)	June 7 (Thurs.)	November 29 (Thurs.)
GBA 3 9:30 to 11:30 a.m.	GBA 3 9:30 to 11:30 a.m.	GBA 3 9:30 to 11:30 a.m.
CMS 2 1:00 to 3:00 p.m.	CMS 2 1:00 to 3:00 p.m.	CMS 2 1:00 to 3:00 p.m.
CMS 3 3:30 to 5:30 p.m.	CMS 3 3:30 to 5:30 p.m.	CMS 3 3:30 to 5:30 p.m.

Canadian Study Materials

Online ordering available at Britnell.com (preferred method)
or send to Britnell Books in Toronto (details below)

(PLEASE TYPE OR PRINT)



CUSTOMER INFORMATION

First name _____ Last name _____

Company name (if part of shipping address) _____

Shipping Address _____

City _____ State/Province _____ Country _____ ZIP/Postal code _____

Daytime phone _____

E-mail _____

If billing address is the same as the shipping address, please mark box.

Company name (if part of billing address) _____

Billing Address _____

City _____ State/Province _____ Country _____ ZIP/Postal code _____

See our policies regarding your registration/cancellation/refund/record retention/photo release and privacy at www.ifebp.org/policies.

CEBS ORDER SUMMARY

TOTAL—STUDY MATERIAL PURCHASES FROM BACK	+	\$ _____
GST (5%) on Study Materials	+	\$ _____
TOTAL—SHIPPING (see chart at right)	+	\$ _____
NS residents add 15% HST on S/H charges.	+	\$ _____
ON, NB and NF residents add 13% HST on S/H charges.	+	\$ _____
BC residents add 12% HST on S/H charges.	+	\$ _____
AB, SK, MB, QC, PE, NT, NU and YT add 5% GST on S/H charges	+	\$ _____
TOTAL (Canadian funds)	\$	_____

SHIPPING/HANDLING CHARGES

	First Manual/Text	Additional Manuals/Texts
Ontario and Quebec	\$11.00/book	\$2.00/book
Elsewhere in Canada	\$17.00/book	\$2.00/book

Total shipping _____

Shipping Information

- Orders will be shipped by a delivery service. (Allow two weeks for delivery.) If you use a home address, your order will be sent parcel post.
- Courier requires a signature for deliveries. Britnell Books will not accept responsibility for parcels left at the door.
- Back-ordered items will be shipped as soon as stock is available.
- Shipping and handling charges apply to ground shipments within Canada only.

PLEASE NOTE:

GST IS APPLICABLE TO ALL STUDY MATERIALS. GST/HST IS APPLICABLE TO THE SHIPPING/HANDLING CHARGES.

STUDY MATERIALS ARE NOT RETURNABLE AND NO REFUNDS WILL BE MADE. QUESTIONS? CALL BRITNELL BOOKS AT (800) 668-9372.

PAYMENT INFORMATION


Full payment in Canadian funds must accompany order.

VISA MasterCard American Express


Credit card # _____ Exp. date _____


Cardholder's name _____ CVV Number _____

For CEBS updates,
visit www.cebs.org.

 Order online at britnell.com
using your MasterCard,
American Express or VISA

 Fax Britnell Books toll-free
at (866) 253-9839

 Britnell Books/Books for Business
120 Adelaide St. West
Toronto, ON M5H 1T1
CANADA

 Call Britnell Books
toll-free at (800) 668-9372

International Foundation
EDUCATION - BENEFITS • COMPENSATION



Study Materials

First name _____ M.I. _____ Last name _____

COURSE MATERIALS		Each	Quantity	Total
GBA 1	Principles of Group Benefits			
8021	<i>Learning Guide</i>	\$145.00	×	\$ _____
8022	Text— <i>Canadian Group Insurance Benefits</i> (2004 edition), by Khemani	\$ 69.95	×	\$ _____
Same text used in GBA 2				
GBA 2	Applications of Group Benefits			
8031	<i>Learning Guide</i>	\$145.00	×	\$ _____
8022	Text— <i>Canadian Group Insurance Benefits</i> (2004 edition), by Khemani	\$ 69.95	×	\$ _____
Same text used in GBA 1				
GBA 3	Health Care Economics and Issues			
8091	<i>Learning Guide</i>	\$145.00	×	\$ _____
8092	Text— <i>The Economics of Health and Health Care</i> (6th edition), by Folland, Goodman and Stano	\$185.15	×	\$ _____
RPA 1	Retirement Income Programs			
8041	<i>Learning Guide</i>	\$145.00	×	\$ _____
8042	Text— <i>The Morneau Sobeco Handbook of Canadian Pension and Benefit Plans</i> (14th edition), by Whiston and Gottlieb	\$139.00	×	\$ _____
RPA 2	Asset Management			
8071	<i>Learning Guide</i>	\$145.00	×	\$ _____
8072	Text— <i>Fundamentals of Investments</i> (2nd Canadian edition, 2009), by Jordan, Miller and Yuce	\$128.95	×	\$ _____
RPA 3	Government-Sponsored Benefits			
8011	<i>Learning Guide</i>	\$180.00	×	\$ _____
CMS 1	Compensation Concepts and Principles			
8051	<i>Learning Guide</i>	\$145.00	×	\$ _____
8052	Text— <i>Compensation</i> (2nd Canadian edition, 2007), by Milkovich, Newman and Cole	\$118.95	×	\$ _____
CMS 2	Executive Compensation Management			
8061	<i>Learning Guide</i>	\$155.00	×	\$ _____
8062	Text— <i>Executive Compensation: A Director's Guide</i> (special CEBS edition), by Côté	\$130.00	×	\$ _____
CMS 3	Human Resource Management			
8081	<i>Learning Guide</i>	\$145.00	×	\$ _____
8082	Text— <i>Human Resource Management</i> (Canadian edition), by Mathis, Jackson and Zinni	\$133.95	×	\$ _____

• Prices are subject to change without notice.

Subtotal \$ _____

SPECIAL INSTRUCTIONS

ONLINE ORDERS

For the fastest and most efficient service, please place your order online at britnell.com.

MAIL ORDERS

1. Print or type on label showing complete shipping address (including suite or apartment number if applicable).
2. Insert quantity of books desired in quantity column and calculate extension. Be certain to add appropriate shipping and handling charges and GST/HST.
3. Payment must accompany orders. No personal cheques. Mail to Books for Business, 120 Adelaide St. West, Toronto, ON M5H 1T1 Canada.

TELEPHONE or FAX ORDERS

Call toll-free (800) 668-9372 or fax toll-free (866) 253-9839 using your MasterCard, American Express or VISA. Be sure to specify the course number and titles of the materials being ordered, and where the books are to be shipped.

PICKUP ORDERS

Students who prefer to pick up their materials and avoid shipping charges may do so by visiting the Britnell Books/Books for Business retail location, 120 Adelaide St. West, Street Level, Toronto, ON M5H 1T1, between 8:00 a.m. and 6:00 p.m. Monday through Friday. The phone number at the retail location is (800) 668-9372.

Please note these additional terms:

- No book returns are allowed. We suggest that you order books for the current semester only.
- Companies with established accounts will be invoiced.

CEBS Principles of Conduct



CEBS Program

In order to support the basic objectives of high levels of competence, performance and ethical conduct, all persons who seek or obtain the CEBS designation are expected to comply with the letter and spirit of these Principles of Conduct.

Principle 1: In all professional, business or fiduciary relationships, a CEBS shall act with honor and integrity in dealings with the public, plan participants, employers, clients and other professionals.

Principle 2: A CEBS shall continually strive to maintain and improve the knowledge, skills and competence needed for effective performance in the profession. This not only includes the initial acquisition of professional knowledge and skills but also requires continued learning and development.

Principle 3: When serving an employee benefit plan, whether in a fiduciary capacity or otherwise, a CEBS shall apply care, skill, prudence and diligence in accordance with the “prudent person rule.”

Principle 4: A CEBS shall not allow the pursuit of financial gain or other personal benefit to interfere with the best interests of plan participants, beneficiaries, employers and clients.

Principle 5: In business, professional or fiduciary activities, a CEBS shall avoid any activity or conduct which constitutes a dishonest, deceitful, fraudulent or knowingly illegal act.

Principle 6: A CEBS shall maintain knowledge of and comply with the enforcement of laws, regulations and codes that foster the highest level of competence, performance and ethical conduct as it pertains to employee benefit plans.

Principle 7: A CEBS shall respect confidential relationships that may arise in business or professional activities.

Principle 8: A CEBS shall honor the integrity and respect the limitations placed on the use of the CEBS designation.

Principle 9: A CEBS shall only recommend for CEBS candidacy, those individuals known by the member who engage in practices that conform with the Principles of Conduct.

“My journey for earning my CEBS designation lasted six years. It was hard work and well worth the effort. The teachers’ notes were very helpful and knowing they were available whenever I needed answers to my many questions made things easier. The CEBS online study program is well designed and is part of the reason why I was able to earn my designation.”

Manuela Del Dotto, CEBS
Standard Life Assurance Co.

CEBS Exam Schedule

November/December 2011

Tuesday, November 29

RPA 1	9:30 to 11:30 a.m.
GBA 1	1:00 to 3:00 p.m.
GBA 2	3:30 to 5:30 p.m.

Wednesday, November 30

CMS 1	9:30 to 11:30 a.m.
RPA 2	1:00 to 3:00 p.m.
RPA 3	3:30 to 5:30 p.m.

Thursday, December 1

GBA 3	9:30 to 11:30 a.m.
CMS 2	1:00 to 3:00 p.m.
CMS 3	3:30 to 5:30 p.m.

June 2012

Tuesday, June 5

RPA 1	9:30 to 11:30 a.m.
GBA 1	1:00 to 3:00 p.m.
GBA 2	3:30 to 5:30 p.m.

Wednesday, June 6

CMS 1	9:30 to 11:30 a.m.
RPA 2	1:00 to 3:00 p.m.
RPA 3	3:30 to 5:30 p.m.

Thursday, June 7

GBA 3	9:30 to 11:30 a.m.
CMS 2	1:00 to 3:00 p.m.
CMS 3	3:30 to 5:30 p.m.

November 2012

Tuesday, November 27

RPA 1	9:30 to 11:30 a.m.
GBA 1	1:00 to 3:00 p.m.
GBA 2	3:30 to 5:30 p.m.

Wednesday, November 28

CMS 1	9:30 to 11:30 a.m.
RPA 2	1:00 to 3:00 p.m.
RPA 3	3:30 to 5:30 p.m.

Thursday, November 29

GBA 3	9:30 to 11:30 a.m.
CMS 2	1:00 to 3:00 p.m.
CMS 3	3:30 to 5:30 p.m.

June 2013

Tuesday, June 4

RPA 1	9:30 to 11:30 a.m.
GBA 1	1:00 to 3:00 p.m.
GBA 2	3:30 to 5:30 p.m.

Wednesday, June 5

CMS 1	9:30 to 11:30 a.m.
RPA 2	1:00 to 3:00 p.m.
RPA 3	3:30 to 5:30 p.m.

Thursday, June 6

GBA 3	9:30 to 11:30 a.m.
CMS 2	1:00 to 3:00 p.m.
CMS 3	3:30 to 5:30 p.m.

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 | \$180-\$330

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

Examination Fees

Regular Examination Fee | \$360

Late Regular Examination Fee | \$410

After October 1 for November/December exams
and after April 1 for June exams

Discounted Examination Fee | \$335

You qualify for this discounted fee if you are an active member of ISCEBS or the International Foundation.

Late Discounted Examination Fee | \$385

After October 1 for November/December exams
and after April 1 for June exams

**Discounted Examination Fee
for Full-Time Students** | \$180

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.

Examination Extension Fee (Transfer) | \$125

Must be postmarked on or before the date of the scheduled examination.



**Online Study Registration Fee
(Must apply for corresponding exam.)
Online Study Fee** | \$185

Continuing Education Fees

Continuing Education Processing Fee | \$25

**Continuing Education Processing Fee
After Exam Date Pass** | \$50

Benefits Quarterly Renewal

One Year—Four Issues.

Special Student Renewal Rate | \$95

New CEBS registrants receive a complimentary one-year subscription.

Benefits and Compensation Glossary | \$54

(I.F. Members \$39)

An indispensable resource for assisting you with your CEBS studies.



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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.

Keep Your Information Current

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 cancebs@ifebp.org.

CEBS E-Newsletter

The fastest way to learn about the latest program information. Don't miss out . . . send us your current e-mail address today. CEBS e-mail: cancebs@ifebp.org

