



MONARCH
INSTITUTE

FNS60415

Advanced Diploma of Financial Planning

- Get the skills that employers really want.
- Unrivalled support. Delivered with care.
- Absolute flexibility. Your way, your terms.

Education for
the real world

RTO Code - 22530



NATIONALLY RECOGNISED
TRAINING

Take your financial planning skill set to the next level

You deserve to learn from experts who are just as committed to the financial planning profession as you. Monarch Institute was founded by experienced financial advisers who wanted to show students what it's actually like to practice in the real world. In other words, not just the theory. Courses are developed with an industry advisory council including recognised thought leaders.

Monarch Institute delivers nationally recognised qualifications, taught on your terms. Fit your professional development into your busy schedule, confident that you'll be supported by your trainers every step of the way. It's just one part of our commitment in helping you smash your career goals.

What does the course cover?

- **Advanced investments**
- **Estate planning**
- **Social security and taxation planning**
- **Practice management**

Key benefits

Nationally recognised

The course meets the requirements of the Australian Qualifications Framework. You'll be able to use it as a pathway to higher level qualifications at tertiary institutions around the country.

ASIC compliant

This course is ASIC compliant and has been approved by ASIC's authorised assessors.

Professional membership

The FNS60415 Advanced Diploma of Financial Planning is now the minimum education requirement for entry into the AFA (Association of Financial Advisers) and FChFP (Fellow Chartered Financial Practitioner) designation.

XPLAN software training

You have the option of adding XPLAN software training, the financial industry's go-to financial planning software package, when studying this course.

Government funded

If you live in Victoria, you may be eligible for government funding. Get in touch with a course consultant to check your eligibility.

Tax (Financial) Adviser module

Add our TPB (Tax Practitioners Board) approved module to be able to provide planning-related advice.



Study online. With a difference.

This course has been developed to give you absolute flexibility. Study on your couch, on public transport, on your break at work, out in the park – wherever and whenever you like. The best part is, with Monarch Institute, 'online' doesn't mean 'alone'. You'll be backed by our trainers at every step along the way.

You'll get:

- Easy-to-follow course materials
- The option to add on XPLAN software training
- Videos and webinars
- Heaps of support from your course trainers (phone, email, Skype, Zoom)
- A dedicated admin team on hand to guide you
- Online assessments
- Access to the course student Facebook group

What is the course structure?

This course is delivered completely online. This means you'll access your learning and assessment resources using an online portal. You can access this anywhere and anytime. You'll also have access to the course specific student Facebook group.

You'll need to study a total of 15 nationally recognised units, which are spread out over four modules.

We consistently receive feedback from our students telling us the course is very well structured and easy to follow. Of course, if you're having trouble wrapping your head around a concept or assessment piece, you can always reach out to your trainer for support.

What is the course duration?

Most students complete this qualification in 12 months to 24 months. Your completion time frame depends on your previous education, work experience, time availability and work rate. You're expected to complete at least one module every six months.

What are the entry requirements?

To enrol, you'll need to have completed the core of the FNS50615 Diploma of Financial Planning, or equivalent, as it's a Government requirement.

These units are:

- FNSFPL501 Comply with financial planning practice ethical and operational guidelines and regulations
- FNSFPL502 Conduct financial planning analysis and research
- FNSFPL503 Develop and prepare financial plan
- FNSFPL504 Implement financial plan
- FNSFPL505 Review financial plans and provide ongoing service
- FNSINC401 Apply principles of professional practice to work in the financial services industry
- FNSFPL506 Determine client financial requirements and expectations
- FNSASICZ503 Provide advice in financial planning

If this is your first time studying at this level, we'll need to check your levels of English and maths before you enrol. People with disabilities are encouraged and supported to apply.

Course costs

Monarch's courses are competitively priced.

Check our website for the most up-to-date prices at www.monarch.edu.au/courses or call us on 1300 738 955.

This training is delivered with Victorian and Commonwealth Government funding for eligible students. Please check the eligibility requirements on our website, or get in touch to discuss your funding options.

Course modules

Module 1 / Advanced Investments

- What is investment risk?
- Risk and diversification
- How to measure risk
- Understanding correlation coefficients
- Measures of risk adjusted returns
- Valuation of shares
- Valuation of bonds
- Introduction to derivatives
- Futures contracts
- Options contracts
- Application of investment principles in financial planning
- Margin Lending

Module 2 / Estate Planning

- Creating a will
- Role of the executor
- Client needs and estate planning
- Powers of attorney
- The rights of beneficiaries
- Administration of an estate
- Trusts and estate planning
- Taxation and estate planning
- Provision of advice
- Application of estate planning principles in financial planning

Module 3 / Social Security & Taxation Planning

- Australian social security system
- Income test and assets test
- Social security and income streams
- Pensions and allowances
- Eligibility for the age pension
- Taxation and the age pension
- Pay-as-you-go (PAYG) withholding
- Goods and Services Tax (GST)
- Dividend imputation
- Fringe benefits tax
- Capital gains and capital losses
- Taxation for minors

Module 4 / Practice Management

- Marketing fundamentals
- Software and client relationship management systems
- Practice management principles applied to insurance
- Tips and traps of implementing insurance policies
- Deciding on an investment philosophy
- Core and satellite approach to investing
- Blending managers
- Using platforms in a practice
- Different types of debt
- Debt management strategies
- Margin lending
- Debt recycling
- Client file requirements
- Provision of advice



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Jobs and career pathways

Completing the Advanced Diploma in Financial Planning qualification can propel a financial adviser's career. But it's not just for full time advisers. Others within the financial services industry value chain can apply the theory and strategy from the Advanced Diploma to their work. Anyone in the financial services industry can apply what they learn in the course.

University pathways

You need a pathway to a relevant degree for FASEA purposes*. So we've got your back. Monarch Institute has partnered with the University of New England (UNE) to make it quicker and easier to get the quality education you need to meet FASEA requirements.

Where you'll work

There are many workplaces for which an Advanced Diploma of Financial Planning would add substantial credibility and skill, including:

- Banks
- Investment funds, platform providers, and research houses
- Superannuation funds
- Stock brokers
- Credit unions
- Accounting practices
- Financial planning practices
- Mortgage broking businesses
- Insurance firms
- Business brokerages
- Real estate agencies

Key opportunities include

- Financial planner/adviser
- Associate financial planner/adviser (junior)
- Paraplanner
- Financial planning practice manager
- Compliance officer at a financial planning firm/AFSL
- Call-centre adviser for either an insurance provider, investment fund management provider, investment platform provider or superannuation provider
- Back-office officer for a super fund, insurance company, fund management firm, or investment platform

* Currently practicing advisers must have a relevant degree by 2024.

Industry insights



Employment/positions projection

4.6% growth to 2024



Earnings (average full time)

\$2,307 per week



Full time vs part time

84% full time



Flexibility

Work remotely or on the go



Working with people

**Help people protect their families
and achieve their goals**

Industry insights

Take your place in the fastest growing profession in finance

Financial planning is an exciting, fast changing industry. It's quietly transforming the futures of millions of Australians. And you're about to be a part of it.

The financial advice industry is in the midst of a revolution. Technology is changing the way clients get advice. There's a trend towards online advice; it's more accessible and affordable for lots of clients. More and more practices are using software to manage each part of the client advice journey. For example, around 70% of advice practices in Australia use XPLAN, including many of the major banks. Client expectations and needs are evolving. You need to graduate ready to meet those needs.

Bridging the gap for your clients

According to research done on behalf of ASIC, less than 40% of Aussie adults understand basic investment principles like risk/return and diversification. Nearly a quarter wouldn't be able to cover (or don't know how they'd cover) three months' living expenses if they lost their income. 11% have recently lost money they couldn't afford to lose on an investment. Long story short, there's never been a greater need for quality financial advice. As an adviser, you'll have a responsibility for ensuring your clients have a plan in place that meets their needs. But you'll also need to make sure they understand what you've recommended, so they can move forward confidently. And to do that, you'll need to understand the subject matter inside out. That's where Monarch Institute comes in. We don't just teach you the regulation and theory. You'll learn how to communicate key concepts to your clients.

Your future in financial planning starts now. Get qualified for one of the thousands of job openings in financial advice each year. Or take your career to the next level and specialise in a specific type of advice. Whatever path you're on, you'll love where studying with Monarch Institute takes you.

Sources: JobOutlook Employment Projections, 2020
Labour Market Information Portal, 2020
ASIC financial literacy Report, 2020



Why choose Monarch Institute?

**You need a different learning experience.
We're ready to deliver.**

Expertise

- ✓ Courses developed with leading academics and industry associations
- ✓ Delivered by brilliant trainers who work with corporate leaders
- ✓ Learn from professionals using real world case studies

Flexibility

- ✓ Fit study around work, family, life.
- ✓ Start immediately, or down the track
- ✓ Flexible payment options

Support

- ✓ Dedicated team of trainers and support staff on hand to guide you
- ✓ Up to date, easy to understand course materials
- ✓ Assessment turnaround in 5-7 business days with comprehensive trainer feedback

Enrol today

Commence your FNS60415 Advanced Diploma of Financial with Monarch Institute today to take the next step forward in your career.



To discuss the course that's right for you call
1300 738 955



To find out more information email
info@monarch.edu.au



To enrol, visit our website
www.monarch.edu.au

