

DON'T JUST GET THE DEGREE! GET THE TRAINING, AND GET CERTIFIED!

Training for Finance and Investment Management Certifications



Huritt Global Business School has developed a partnership relationship with Fitch Learning for the training of graduates and individuals seeking to enter the banking and investment industry.

Fitch Learning is a Global Premier training provider of Finance and Wealth Management Certifications for industry professionals, and has offices in New York, Toronto, London, Singapore, Dubai, and Hong Kong. With this partnership, we work to empower our financial sector with the appropriate training, skills, and most importantly the consolidation of the credibility and quality of Nigeria's financial services.

Fitch Learning offers CFA (Levels 1-3), CIPM and other finance certifications training. We are kicking off with the globally recognized and relevant certification qualifications, *Claritas Investment Certificate* and CFA Level 1 training.

Learn more at www.huritt-edu.com

The CFA Program provides a strong foundation of real-world investment analysis and portfolio management skills along with the practical knowledge you need in today's investment industry. It also emphasizes the highest ethical and professional standards.

Who is CFA for?

Typical candidates include fund managers, analysts, investment bankers and traders. An increasing number of students are completing Level I of the CFA Program alongside their Undergraduate or Masters program to increase their employability.

Who takes Claritas® Investment Certificate ?

The certificate is being introduced globally by CFA Institute for anyone preparing and supporting investment decisions within the finance and investment industry. Targeted for financial professionals in operations, client support services, marketing, compliance, HR, IT, legal -- all would benefit from the syllabus covered by this qualification.

Huritt Global Business School

215 Ademola Adetokunbo Crescents
2nd Floor. The Valley. Box Office
Wuse 2. FCT Abuja Nigeria

Phone: + 234 808-856-5326
Phone: + 234 909-307-7218
E-mail: info@hurittglobal-edu.com
Website: www.huritt-edu.com



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How long does it take?

Exam sittings: Level I - June and December, Level II - June only, Level III - June only

Exam info: 6 hour exam per level

Recommended study time: 300 hours per level

Completing the entire program typically takes candidates 2-3 years.

Are there any entry requirements?

Before you enroll in the CFA Program you must meet the following entrance requirements:

- Hold a Bachelor's (or equivalent) degree, or be in the final year of your Bachelor's degree, *or*
- Have four years of qualified, professional work experience, *or*
- Have a combination of work and college experience that totals at least four years
- Be prepared to take the exams in English
- Have a valid international passport

Online Learning Portal: With Fitch Learning CFA, candidates get access to a great learning portal that features more than 120 hours of recorded video lessons, progress tests, and progress tracking that determines strengths and weaknesses. A study planner helps guide students through the course.

Instructor Support: International faculty around the globe and 24/7 access to the help desk guarantees that students will receive prompt answers to their questions, regardless of time zone. Mentors also regularly check in with students to ask how the course is going.

Money-Back Guarantee: Fitch Learning offers their students a 100% money back guarantee if they do not pass the exam after meeting certain milestones. Only CFA Level I students are eligible for the guarantee, so be sure to check out the full list of requirements on their website.

Mobile App: A mobile app allows students to access key course features on the go. It is available in both the iTunes and Google Play stores. Course content can be searched and downloaded in advance for offline studying. This allows busy professionals to study for the CFA exam anywhere they go from their smartphone or tablet, whenever they have a few minutes.

IS CFA Prep Worth It?

Q: I am looking to take the CFA Level 1 in December. Has anyone used the Prep programs for additional help? If so, were they helpful.

A1: The curriculum is huge. if you stack the books CFA Institute sent you, it's about 8 inches tall. You stack the review books from a training institution, you would get about half of that. Its really just a time thing, more than anything else. The prep books extract the essentials for the examination. I personally didn't used prep books for L1 because I didn't have a job so time wasn't of the essence. But if you're busy, I'd say use a prep program though.

A2: So at my office there were a few of us taking Level I a few years ago. Our company only paid for the test/CFA materials, and I was cheap so I decided to use CFA materials only. A buddy in my group bought training program books, and I took a practice test from those a couple and found out that I was going to fail if I only used the CFA books. I bought a training program from Fitch and ended up passing. Followed the same strategy for Levels 2 and 3 and passed both on the first try.

The CFA books are actually pretty good on their own, but like any class you've taken it can be hard to tell from the textbook what will be on the test. I'd personally recommend Fitch Learning from my own experiences, but no matter what prep company you choose it helps to have someone show you what is going to be on the test, and this where I find Fitch learning very helpful.

CFA Level I Experience Tips

- **Don't ignore Ethics** - As I did, thinking that its just those "do-the-right-thing" obvious questions that don't require much reading. I only discovered this in my practice exams period (1-2 months before exam date) and had to scramble to take it a little more seriously then.
- **Practice, practice, practice-** Given the multiple choice nature of this Level, the more questions you can attempt, the better, since it is clearer what is right and wrong to maximize learning. Best to allow at least 1 month prior to exams to focus on this bit as you will *always* discover new areas that you need more work on.
- **Learn from history** - Always good to check out what are the common patterns in past exams. The free Level I commandments are pretty solid advice too.
- **Speed is key** - Level I is about breadth and you need to be ruthless in time management (1.5 minute max per multiple-choice question), before you fall into this slippery slope and not be able to recover ground. Give yourself some time to mull over questions, but once times up, shoot and go!

- **Have a study buddy** - It helped a lot in my experience and it is not just for academic reasons. It's nice to have someone to go for lunch with, moan about the dreaded pension accounting questions, or just to play foosball with during your break.
- **Take care of yourself** - It's only the first battle out of three, so take care of your well being by achieving some balance between study, play and sleep. Drinking 3 coffee shots 5 nights in a row is NOT the way to go for this marathon! Incorporating some exercise, having enough sleep and more importantly eat well to concentrate better in those study sessions. It pays dividends in the long run.

So there you have it: my formula for Level I. It's no big secret and never will be, just some careful planning and disciplined hard work, interspersed with some fun. I hope you all found these useful.



What Fitch Learning delegates are saying

98% of our candidates would recommend us to a friend or colleague. Most delegates come to us through referrals. See what our they're saying about us.

Having used the online study portal plus 2-day review course as my source of study to pass Level I, I would strongly recommend Fitch Learning! The question bank, study session statistics and final countdown review slides were all instrumental in ensuring I was prepared for the exam. Flexibility to study around work hours using the iPad app to watch instructor recordings was an added bonus!

GG, Level I CFA candidate - June 2014

I passed the exam. Thanks for all your help, I couldn't have done it without you. See you for Level II!

IR, Level I CFA candidate - June 2014

I took your online learning course for CFA Level I and I am glad to inform that I found it extremely helpful and cleared my Level I in the very first attempt. I am now planning to sit for Level II in June 2015.

SA, CFA Level I candidate - June 2014

Just wanted to let you know that I passed! Thanks for all your help and guidance. I wouldn't have passed without you!

CR, CFA Level I candidate - December 2013

During the past six months of preparation, I had so many questions and you always helped me understand and clear the questions so quickly via the online helpdesk. I can't say a big enough thank you for your passionate teaching and response. The whole experience with Fitch Learning instructors really helped ease my learning and keep me motivated and focussed to go on.

JT, Level I CFA candidate - June 2013

I've just heard that I passed Level I. I made full use of the Fitch Learning videos and practice questions - so I feel like I spent half of April and all of May hanging out in my living room with your instructors! They were so clear, I owe my passing mark to them.

DD, Level I CFA candidate - June 2013

Having completed two levels of the CFA with Fitch Learning, achieving passes on both examinations, I would highly recommend them myself as a course provider.

KL, Level II CFA candidate - June 2013

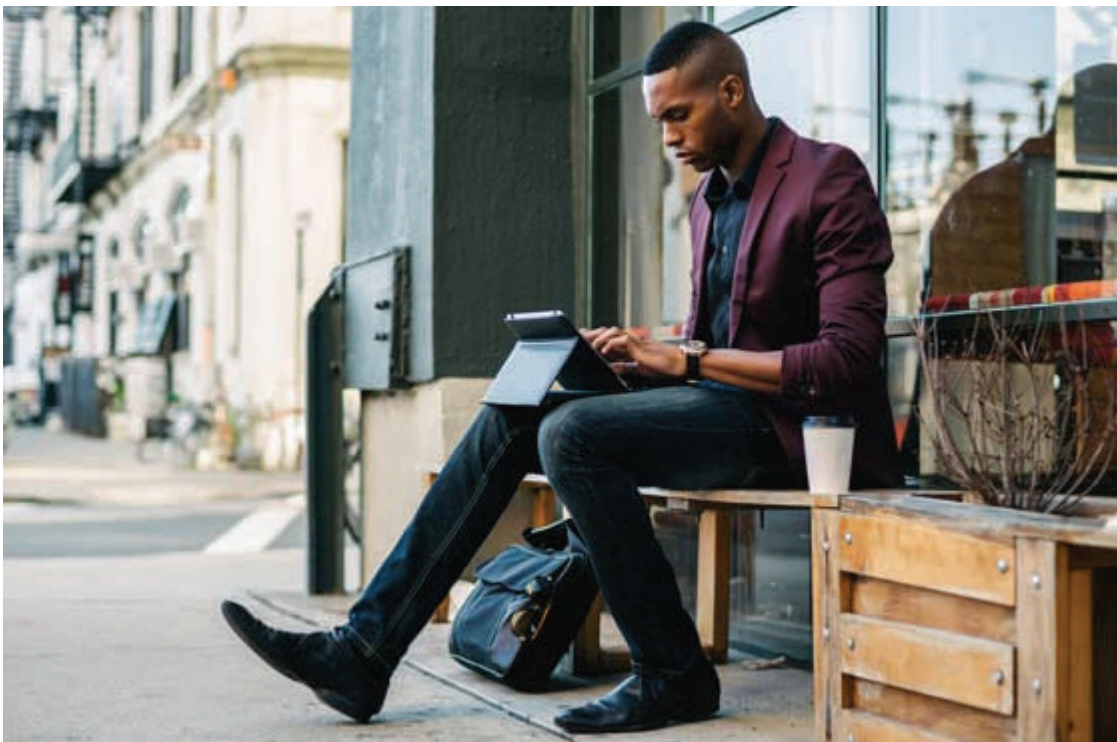
FREE STUDY RESOURCES

We offer a range of free study resources for the CFA® exam. Choose from:

- Free access to our online portal
- Free instructor recordings and practice questions
- Free subject workshops

Our Pass Rates

CFA Institute do not allow prep providers to publish their pass rates. However, we are so confident that you will find exam success with us that if you do not pass first time, we will refund your entire course fees.





Frequently asked questions

CFA[®] exam preparation

How long does the CFA[®] Program take to complete?

With Level I exams in June and December and Level II and III exams in June, it is possible to complete the CFA program in two years. However, with a recommended study time of 300 hours per exam level, it takes most people three to four years to complete the full program.

Can Fitch Learning book the CFA[®] exam for me?

As a candidate you are responsible for booking the exam directly with CFA Institute. This is a simple process and only takes around 15 minutes to complete. We cannot book exams on your behalf. Your local institute may be able to help you book the exam. In Nigeria contact Huritt.

What are Fitch Learning's pass rates?

CFA Institute does not allow their prep providers to publish their pass rates. Our CFA exam preparation programs all follow the 'CFA Institute Prep Provider Guidelines' and we are so confident that you will find exam success with us that if you do not pass first time, we will refund your entire course fee. See our No Pass No Pay policy for more details.

If I miss one of my classes can I attend one from a different program?

Subject to availability – we will always look to accommodate you on another classroom session if you cannot make one of your classes. Don't forget we also stream our classes live via the online portal so you can always catch up online too.

I'm an international student and wish to extend my student visa. Can Fitch Learning help?

No, we are a private training institution and our courses are not considered to be full time. We cannot help out with visa applications/extensions. Contact your local institute if you need help.

What is the format of the proctored mock exam?

To ensure that you are fully prepared for the rigors of exam day, we give you a realistic mock exam that recreates exam conditions. It is six hours long and proctored at one of our training centers. After the mock exam you will have access to an online debrief by one of our expert instructors. They will run through each topic area, providing advice and support on how to improve on your score for the real exam. If you choose to study via one of our online learning packages, you will have access to an online mock exam.

What is formal mentoring?

Scheduled at three key stages throughout the study period, one of our dedicated CFA[®] exam mentors will call you. We like to make sure that you are happy with the study resources available to you and take full advantage of our online portal to manage and track your CFA exam studies. Our mentors will review your performance reports and discuss particular areas of weakness. Before the exam, they will share their insights into exam technique and final revision tips. We've set aside more than 400 hours of our time to ensure that you receive the support and guidance necessary to help you pass the exams. Formal mentoring is available for Level I CFA exam candidates only to help settle into their study.

What is the difference between a class recording and live streaming?

Class recordings are available to download in WAV or MP4 format. You can view them at any time. They're useful if you can't attend the class or want to revisit particular topics you're struggling with. We also live stream some of our classes, so that even if you can't get to the classroom, you can join the class online. You can view the session in real time and ask questions as the class progresses.

What happens during the two day review course?

Our two day classroom review course is available for both classroom and online learners. It focuses on reviewing key areas and question practice. Recordings and notes from the class are also available to download from the online portal.

What happens in the classroom?

We don't just go through the slide pack. We work with you. Our instructors bring to life the concepts that you have read in your workbook and seen on the portal. We'll look at how to use that knowledge to answer the questions to get you through the exam and to help you apply it in the workplace. The class is also a great opportunity to meet other like minded professionals and discuss common concerns and questions.

The CFA[®] Program

CFA[®] Program Curriculum

The curriculum is divided into four major areas:

- Ethical and professional standards
- Tools and inputs for investment valuation and management
- Asset valuation
- Portfolio management

For more information visit the CFA Institute website: www.cfainstitute.org

CFA[®] Examinations

The CFA[®] Program has three distinct levels, each culminating in examination, which must be taken in order before moving on to the next level. There are two exam sittings per year:

- December = Level I only
- June = all three levels

Each exam is 6 hours long and can be taken at exam centres all over the world.

Entry Requirements

Before you can apply for the CFA[®] Program, you must fulfil the following criteria set out by CFA Institute:

Meet the entrance requirements:

- Have a bachelor's (or equivalent) degree

or be in the final year of your bachelor's degree program at the time of registration*

or have four years of professional work experience (does not have to be investment related)

or have a combination of professional work and college experience that totals at least four years.

Part-time positions do not qualify, and the four-year total must be accrued prior to enrollment.

- Be sure you understand the Professional Conduct Statement and Candidate Responsibility Statement.
- Be prepared to take the exams in English.

- Have a valid international travel passport (required for exam registration and admission to the test center). Read the ID policy.

For further details, please visit the CFA Institute website at www.cfainstitute.org

Booking your exam with CFA Institute

To book your exam you will need to register directly with CFA Institute. You must complete and sign a Professional Conduct and Candidate Responsibility Statement and pay an exam registration fee and an enrollment fee (first exam only).

For more information on the exam fees and to apply online, visit www.cfainstitute.org

Gaining the Charter

Having applied for and successfully completed all three levels of the exams, there are some other requirements to fulfil before gaining the charter:

- Have four years of acceptable work experience (gained before, during or after the exam phase)
- Join the CFA Institute as a member by:
 1. Submitting a professional conduct statement
 2. Providing current, completed sponsor forms
 3. Signing a certification form agreeing to comply with the terms of the Members' Agreement
 4. Exhibiting a "high degree of ethical and professional conduct"
 5. Apply for membership with a CFA Institute member society

For more information visit www.cfainstitute.org

Claritas[®] Investment Certificate Facts

Entry Requirements	None
Estimated Study Time	Up to 100 hours
Exam Administrator	Computer based testing
Examining Body	CFA Institute
Exam Format	Narrative based, multiple choice questions
Exam Duration	2 hours
Number of Questions	120
Syllabus	<input type="checkbox"/> Investment industry overview <input type="checkbox"/> Ethics and regulation <input type="checkbox"/> Tools and inputs <input type="checkbox"/> Investment instruments <input type="checkbox"/> Industry structure <input type="checkbox"/> Industry controls <input type="checkbox"/> Serving clients' needs

Who takes Claritas[®] Investment Certificate ?

The certificate is being introduced globally by CFA Institute for anyone preparing and supporting investment decisions within the industry - operations, client support services, marketing, compliance, HR, IT, legal - all would benefit from the broad syllabus covered by this qualification.

Why take Claritas[®] Investment Certificate

Studying the Claritas Investment Certificate can help improve your overall standard of knowledge. It can boost your understanding of investment decision and build a better understanding of roles and responsibilities across the industry. Claritas also offers a universal and global standard to measure competency within the industry.

About the exam

Exam questions = 120 questions

Time for exam = 2 hours

When are the exams?

Claritas Investment Certificate is examined by multiple choice questions. The exam is administered via computer-based testing and exams run throughout the year.

Our Training

Our study packages are designed to suit your learning style and availability. We offer both classroom courses and an online learning course.

Whichever you choose, you will have to study independently to pass. Our training includes access to our online portal as part of the package.

Classroom Tuition

2 day intensive instructor-led classroom lectures, held at our London training centre or distance learning options

Materials

Course slide pack with summary notes and instructor annotations uploaded onto the portal for post class review.

Online Learning

Home to a wealth of study resources and question practice, the online portal is available for all candidates studying with us

Support

Daily email questions to help you be exam-ready, as well as an online helpdesk where you can post questions to our expert instructors.

Exam Practice

Chapter question and mock exam book as well as an extensive question bank online with diagnostic tools to analyse your performance and improve your performance

Learning Guarantee

If you attend one of our classroom courses and you are unsuccessful for whatever reason, you can attend another classroom course for free. If you are distance learning, you will have access to your online portal until you pass.



Study materials

Can I have material delivered to my workplace?

Yes, we can send the materials to your preferred delivery address, but they will require a signature so there will need to be somebody available to sign for them.

Can I access the material on a tablet device?

The recordings and slide packs can be downloaded in various formats (mp3, mp4 etc.) which can be transferred to your tablet or smartphone.

About the exam

Who books the exam?

You will need to book the exam yourself. For some companies we are authorised to book exams on your behalf, to find out if we do this for your company, please contact our client services team or your local institution.

Does the cost of the course include the exam fees?

The cost of the courses quoted on the website does not include the exam fee; this is payable directly to the examining body. Fitch Learning does offer a fully managed exam administration service for corporate clients, however individuals booking the course and exam on their own behalf are responsible for booking the exams themselves.

Studying online

How long do I have access to the portal?

You will have access to the online portal for as long as you require it. The syllabus may be updated periodically, but your portal will update with any changes.

How do I access the online content?

You will be sent joining instructions by email when you register for the course. This will also provide you with a link to your portal, your username and password.

Attending a classroom course

Is attendance registered?

Yes. If you are attending a classroom course, we will keep a track of your attendance. If you are coming to a class in our London training centre, you will be requested to sign in using our electronic registration screens outside the classroom.

What times do the courses run?

The courses usually run from 9am until 5pm, but your booking details will be confirmed in the joining instructions email you receive upon registration.

Is there a dress code?

Smart/casual.

What do I need to bring on the day?

We will send you the materials before you attend the course, but you do not need to bring these with you. We will provide you with a course slide pack which you can annotate.

Studying for the qualification

If I am struggling with my studies, is there anyone I can contact?

There is a helpdesk function on your portal where you can contact our instructors or support teams, should you require any further assistance.



The Claritas Investment Certificate differs substantially from the CFA in a number of ways, including:

- **Program scope:** The CFA program is widely considered to be the investment profession’s most rigorous credentialing program and the “gold standard” for investment management. The Claritas certificate is a foundation-level program that aims to impart an understanding of investment industry fundamentals. While the CFA curriculum is much more in-depth, the Claritas program can be a good way to “test the waters” for those considering enrollment in the CFA program.
- **Different target markets:** The Claritas certification is aimed at everyone in the investment industry who helps enable investment decision-making. The CFA program is targeted at those individuals who are directly involved in investment decision-making.
- **Entry requirements:** While the Claritas certificate is aimed at support staff in the financial services sector, there are no entry restrictions, and anyone can register for it. In contrast, the entry requirements for the CFA program are quite stringent – the candidate should have a Bachelor’s degree (or be in the final year of a Bachelor’s degree program), or have four years of professional work experience, or have a combined four years of college and professional work experience. Candidates also have to sign a Professional Conduct Statement disclosing if they have been the subject of a written complaint or have been involved in any litigation or investigation for the previous two years.
- **Certificate / charter requirements:** Candidates who successfully pass the Claritas exam receive the Claritas Investment Certificate. To become a CFA charterholder, the candidate has to pass all three levels of the CFA program, each of which culminates in a six-hour exam. In addition, the candidate must also possess four years of qualified investment work experience of which at least 50% must be directly involved in making investment decisions.

- **Passing levels:** 82% of the 2,408 candidates who took part in the Claritas pilot program successfully passed the exam. The 10-year average pass rate (from 2003 to 2012) for all three levels of the CFA program was 42%; only one in five people who begins the CFA program successfully completes it and becomes a CFA charterholder.
- **Commitment levels:** The Claritas program is cheaper and requires a far lower time commitment than the CFA. CFA candidates have to pay a one-time enrollment fee of US\$440, as well as an exam registration fee that can range between US\$620 and US\$1,170, depending on whether the registration is done before the first deadline in September or the final one in March. Each level of the CFA program takes about six months of preparation. While most candidates take between two and five years to
- complete the program, successful candidates take an average of four years to do so.

Who should enroll in the Claritas program?

- Professionals working with investment decision makers in support or back-office / front-office functions – operations, administration, IT, human resources, marketing, sales, compliance, customer service.
- Since there are no restrictions on entry into the program, the Claritas program may be a cost-effective alternative for someone looking to switch fields and get into the financial services industry.
- It also appears well suited for students who wish to get into entry-level positions in financial services.

The Bottom Line

The Claritas Investment Certificate is likely to find growing acceptance as the new foundation-level education and ethics standard for the financial service sector internationally. While most nations have country-specific credentials for industry personnel involved in areas such as operations and compliance – for example, the Series 99 and Series 14 exams in the U.S. – there are no alternatives at the international level. The fact that 3,300 candidates from 70 companies in 50 countries served as participants in the pilot program that was launched in January 2013 bodes well for its acceptance by large financial firms around the world. The Claritas Investment Certificate's association with the CFA Institute is also a powerful marketing tool, as 43% of the pilot study participants cited this as one of the top benefits of the program. The Claritas program may also possibly come to be regarded by potential CFA program participants as a useful sprint before embarking on the CFA marathon.