

CFP Exam: Certified Financial Planner Examination

Official Body: CFP Board | Syllabus: 2022 Principal Knowledge Topics (8 Domains from 2021 Job

Free 10-Q Diagnostic ->

Passing Standard: Pass/Fail scaled determination established through Modified Angoff scoring methodology

Format & Timing: 170 Multiple Choice Questions (including stand-alone MCQs and item sets/case scenarios). Two 3-hour sessions with a 40-min Testing Windows: Three testing windows per year (March, July, November)

1. OFFICIAL 2026 BLUEPRINT DOMAINS & WEIGHTINGS

CFP-PCR - Domain 1: Professional Conduct and Regulation Professional Conduct and Regulation (8%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-GEN - Domain 2: General Principles of Financial Planning General Principles of Financial Planning (15%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-RISK - Domain 3: Risk Management and Insurance Planning Risk Management and Insurance Planning (11%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-INV - Domain 4: Investment Planning Investment Planning (17%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-TAX - Domain 5: Tax Planning Tax Planning (14%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-RET - Domain 6: Retirement Savings and Income Planning Retirement Savings and Income Planning (18%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-EST - Domain 7: Estate Planning Estate Planning (10%)	6 Hours (Full Exam) Stand-alone and Scenario
CFP-PSY - Domain 8: Psychology of Financial Planning Psychology of Financial Planning (7%)	6 Hours (Full Exam) Stand-alone and Scenario

2. PRIMARY STATUTORY & REGULATORY AUTHORITIES TESTED

- * **CFP Board Code of Ethics and Standards of Conduct - Standard A.1 (Fiduciary Duty: Duty of Loyalty)**
Enforceable fiduciary duty requiring CFP professionals to act in the best interest of the client at all times when providing Financial Advice
- * **Internal Revenue Code Title 26 (Tax, Retirement, and Estate Law) - IRC Sec. 401(k), Sec. 403(b)**
Statutory basis for retirement contribution limits, rollover restrictions, capital gain calculations, and estate/gift exclusions
- * **Social Security Act & Medicare Title XVIII - 42 U.S.C. Chapter 7; IRMAA (Income-Related Monthly Adjustment Amount)**
Calculation of Full Retirement Age (FRA), primary insurance amount (PIA), delayed retirement credits (8%/yr up to age 70), and Medicare Part A/B/C/D

3. EXAMINER TRAPS & HIGH-YIELD PASS STRATEGY

Key Challenge: Synthesis of multiple disciplines: a single retirement scenario question requires calculating Medicare IRMAA surcharges, social security taxation, and RMD penalties simultaneously.