

CEBS

Certified Employee Benefit Specialist® Program

GBA Group Benefits
Associate

RPA Retirement Plans
Associate

2026

Employee Benefits Designations

You're a professional who understands that behind every policy and regulation is a person—an employee who may be facing a medical emergency or a financial challenge. You want to be the expert they can rely on.

The **Certified Employee Benefit Specialist (CEBS®)**, **Group Benefits Associate (GBA)** and **Retirement Plans Associate (RPA)** designations are designed for you.

With curriculum developed by the renowned **Wharton School of the University of Pennsylvania**, these programs give you the specialized knowledge you need to navigate the complexities of the industry and provide real, tangible help to those who need it most. By earning a designation, you join a community of compassionate leaders who are committed to making a positive impact in the workplace and beyond.

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@CEBSProgram

CEBS NEWS
CEBS.IFEBP.ORG

The International Foundation of Employee Benefit Plans is privileged to partner with the Wharton School in offering the CEBS program.



The International Foundation of Employee Benefit Plans—a nonprofit educational organization dedicated to providing the diverse employee benefits community with objective, solution-oriented education, research and information—established the CEBS program in 1976.



Founded in 1881 as the first collegiate business school, the Wharton School is recognized globally for intellectual leadership and ongoing innovation across every major discipline of business education. The most comprehensive source of business knowledge in the world, Wharton bridges research and practice through its broad engagement with the global business community.

The CEBS, GBA and RPA Designations

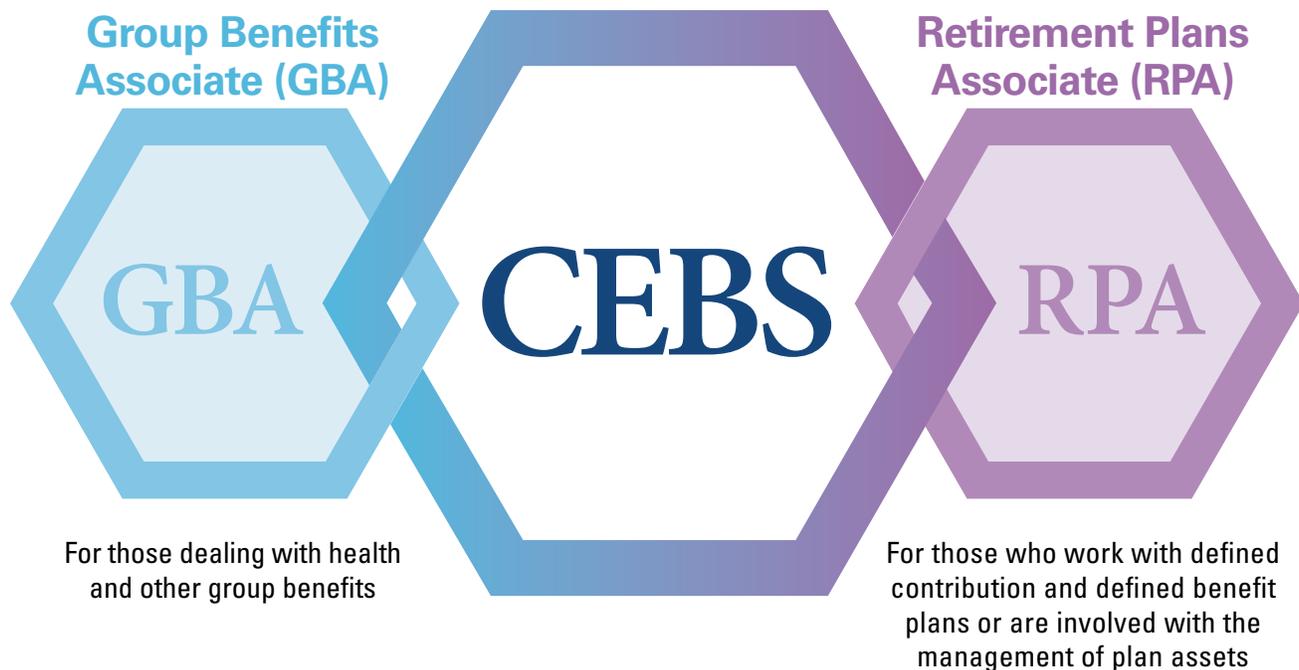
The Certified Employee Benefit Specialist (CEBS) program provides the specialized knowledge, skills and confidence needed to meet the challenges of the profession, no matter how your career path led to a role in employee benefits.

What is the value of employee benefit designations for you and your work?

- Gain credibility with clients and peers
- Enhance daily work performance
- Impact long-range career objectives
- Stand out to potential employers
- Broaden expertise
- Career resilience
- Financial incentives
- Insurance license CE credits
- Expand your local network

About the Program

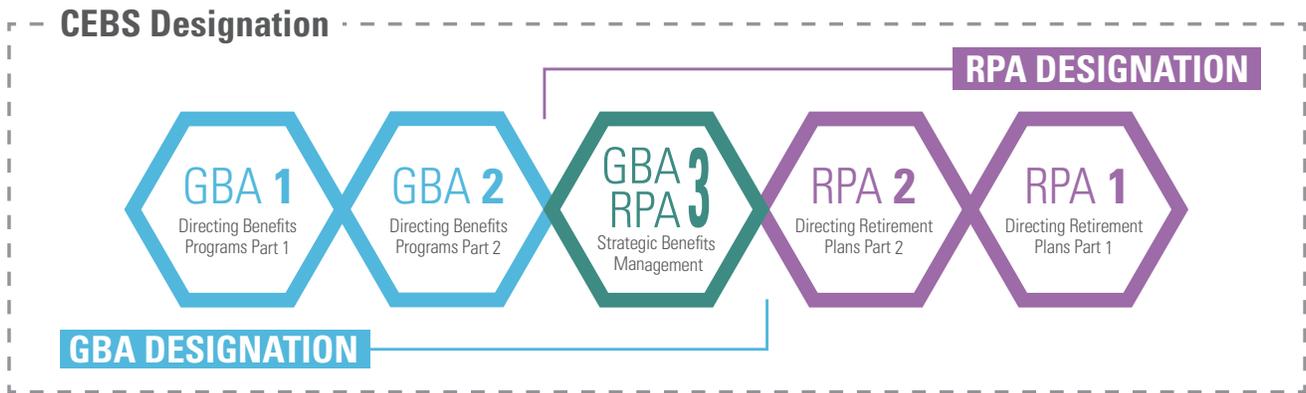
To earn your CEBS designation, you will complete five required courses using a self-paced, self-study curriculum. Earn your GBA or RPA designation by completing a specified combination of three courses—all counting toward the CEBS designation.



GBA and RPA Designations

You can also earn your GBA or RPA designation by completing three courses described below. Each course applies toward the CEBS designation.

It is recommended you start with GBA 1 or RPA 1.



Group Benefits Associate (GBA)

The courses reflect up-to-date and relevant information—including the latest on health care—needed to effectively design, administer and communicate group benefits.

To earn the Group Benefits Associate designation, complete:

- GBA 1—Directing Benefits Programs Part 1
- GBA 2—Directing Benefits Programs Part 2
- GBA/RPA 3—Strategic Benefits Management *(This course also counts for credit toward the RPA designation).*

Retirement Plans Associate (RPA)

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

To earn the Retirement Plans Associate designation, complete:

- RPA 1—Directing Retirement Plans Part 1
- RPA 2—Directing Retirement Plans Part 2
- GBA/RPA 3—Strategic Benefits Management *(This course also counts for credit toward the GBA designation).*

What You Need to Study

CEBS study materials provide you with the information you need to understand the benefits industry. Courses are designed for self-paced study.



The Study Guide

Written specifically for the CEBS program, the Study Guide for each course will lead you through the content needed to prepare for your exam.

Each Study Guide includes:

- Eleven to 13 modules of content, organized in a portable binder and also accessible online, providing structured coverage and highlighting key elements and critical takeaways from the assigned readings
- Tools to help apply what you are learning and solidify new concepts:
 - Benefits in Action*—Short case studies based on the concepts covered in the module
 - Integrated Case Study—Final module of the course draws upon your knowledge across multiple modules
- Full digital access to all Study Guide content, plus:
 - An interactive online practice exam to help you gauge your progress as you study and identify the areas needing more work as well as to give you a feel for the actual exam format
 - Progress tracking, which helps you visualize your advancement through the course as you complete the modules
 - Helpful tips and information throughout.



The Textbook

Each CEBS course has an accompanying textbook. The textbook provides the theory and content of the topics covered in the Study Guide and expands upon the concepts covered in the case studies.



OPTIONAL ADDED STRUCTURE

Online Study Group With Instructor Support

Do you need a little guidance from an expert instructor and peer support to stay on track? Online Study Groups are for you! CEBS Online Study Groups are an optional resource that provides access to an online platform available 24/7 during each 12-week session. Online Study Groups include audio overviews, interactive games and quizzes, live review sessions and a suggested time frame to stay on track. Find more details on page 6.

Online Study Group experience video:



SAVE 20%
WITH A SUCCESS PACKAGE

Position yourself for the best outcome with a Success Package. Each package has the key elements you'll need to jump-start your CEBS journey—the textbook, Study Guide, Online Study Group and exam.

Online Study Groups With Instructor Support

Online Study Groups are an additional resource providing study support for a course via an online platform. Study Groups feature instructor support, a suggested 12-week time frame for structure, a variety of study tools and the opportunity to connect with your peers online.

Twelve-week sessions are offered in the spring, summer and fall each year. The online portal is available on demand 24/7, giving you the flexibility to study whenever and wherever you'd like. Join a 12-week session anytime—You'll have full access to content from the previous weeks.

Online Study Group—\$270

(Note: To participate in the Online Study Group, you must also purchase the corresponding exam.) Make sure you select an exam window that gives you a sufficient amount of time to complete your Online Study Group.

Upcoming Online Study Group Schedule

Spring 2026

January 19-April 10

Summer 2026

May 11-July 31

Fall 2026

August 24-November 13

Reasons to Sign Up for an Online Study Group

Instructor Guidance and Support—

1 Gain real-world insight from an employee benefits insider. Ask questions to maximize your learning experience.

Study Tools and Applications—

2 Secure your knowledge with activities and case study worksheets to reinforce what you've learned in the textbook and Study Guide.

Connect With Peers—

3 Interact, discuss and connect with others who share your experience!

Online Study Groups Include These Invaluable Study Tools



Instructor Notes for Each Module



Quizzes and Interactive Games



Weekly Poll Questions to Test Your Employee Benefits Knowledge



Two Instructor-Led Live Review Sessions



Printable Flash Cards



Website Links Connect What You're Learning to Current Events



Brief Audio Overview of Each Module



Weekly Instructor Discussion Questions Related to Each Module

How to Prepare for Your Course

Order Study Materials and Exam

Order the textbook and Study Guide (includes online Study Guide and practice exam access), and purchase your exam. Take advantage of unlimited access to the online practice exam to check your progress and get a feel for the exam format.

Prepare

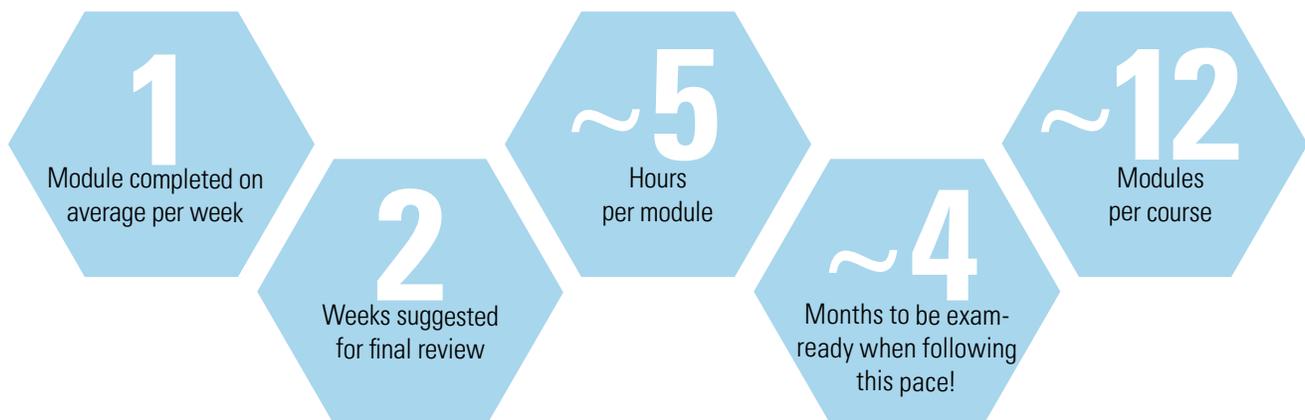
Study when and where you learn best. One week of study per module is recommended, and most courses have 12 modules. Allow one to two additional weeks to review the course content prior to your exam. Online Study Groups With Instructor Support are also offered. (See details on page 6.)

Exam Details

CEBS virtual exams are computer-based and administered in four testing windows each year. Choose your preferred testing window at the time of your exam purchase. It is best to purchase your exam with your study materials and set an exam date. This will help motivate you to stay on track with your study plan. Visit www.cebs.org/virtualexams to learn more.

Create Your Study Plan

How much time do you need to prepare for each exam? Consider these numbers to determine your time investment. (Actual time needed to prepare for each exam varies per individual.)



The CEBS program reserves the right to update study materials for any course without advance notice. Registrants are encouraged to consult the CEBS website to keep apprised of planned course revisions. Reach out to the CEBS customer service team with any questions regarding the current status of your materials at cebs@ifebp.org.

Testing Information

All exams are administered exclusively in a virtual format. Take your exam within your selected testing window and where you're most comfortable.

Set a Testing Window Goal and Register for Your Exam

Once you have selected a course, purchase the course materials and keep yourself motivated by choosing a testing window and registering for your exam. Go to www.cebs.org for ordering details.

- When purchasing an exam, you must choose an exam window.

Window 1: January 15-March 15

Window 3: July 15-September 15

Window 2: April 15-June 15

Window 4: October 15-December 15

- Exams purchased and not taken within the selected window will require a transfer fee to be moved to a future testing window.
- Exam purchases include two test attempts. Please visit www.cebs.org/virtualexams for additional information.



Virtual Testing

Virtual exams are offered for the courses so you can test wherever you are most comfortable.

- The exams are available during the testing window you registered for; no specific appointment time is needed.
- In order to take the virtual exam, you will need the Chrome browser, a webcam and a microphone.
- Allow additional time prior to the start of the timed exam to enable the required exam monitoring extension for added security and complete the pre-exam steps.

Please visit www.cebs.org/virtualexams for additional virtual testing guidelines.



Take Exam

A score of at least 70% is required to pass. You will receive your pass or fail result immediately upon completion. **You've got this!**



86%

"Having my CEBS designation earned me respect from my colleagues."

CEBS Graduate Survey

Visit www.cebs.org/virtualexams to learn more.

Please note that customer service support is available to assist with exam access-related questions Monday-Friday from 8:00 a.m. to 5:00 p.m. CT.

Testing Schedule and Fees

Testing Windows

Window 1

January 15-March 15

Window 2

April 15-June 15

Window 3

July 15-September 15

Window 4

October 15-December 15

Exam Fees

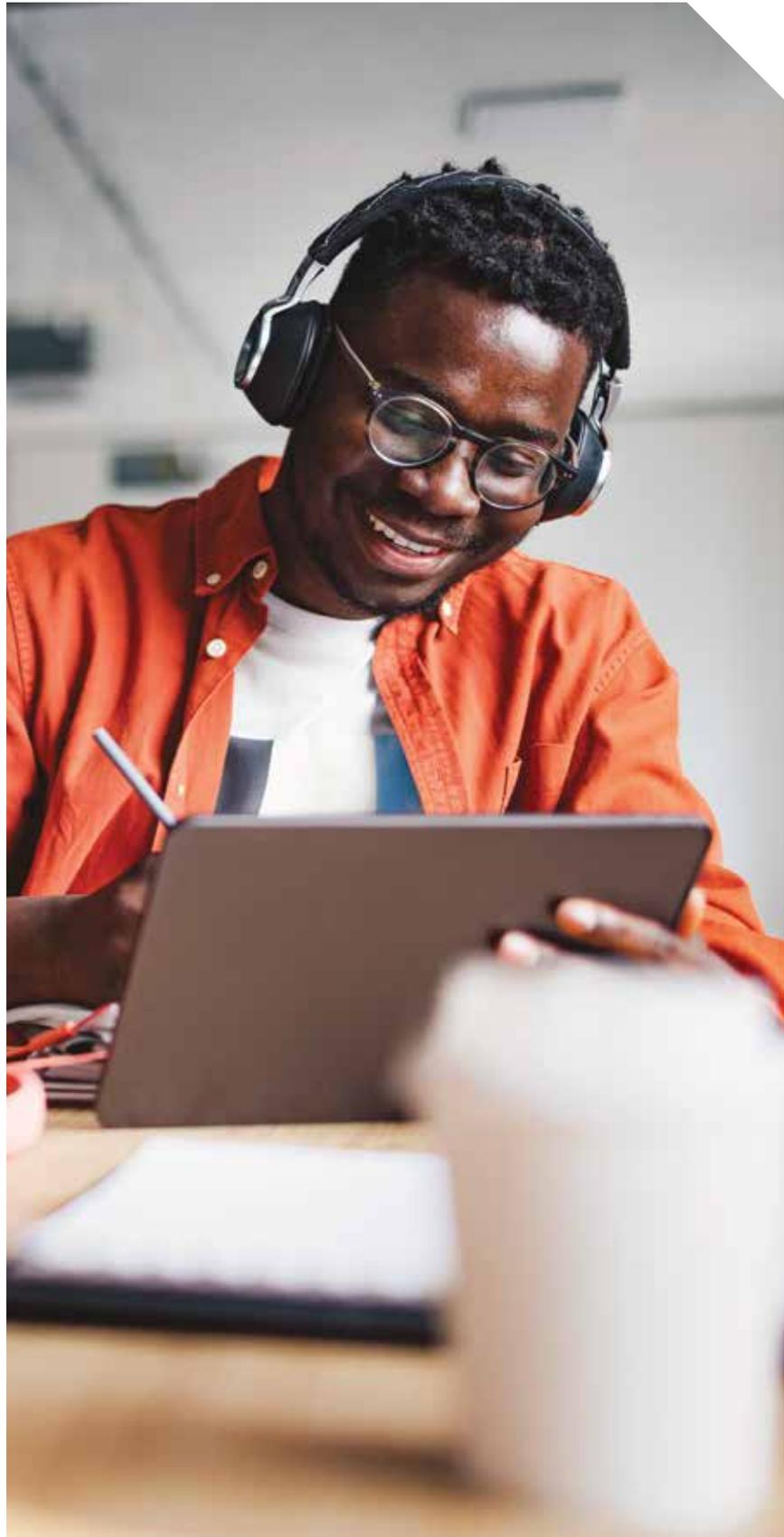
Exam (includes two attempts*) \$580

Exam Transfer \$150

Exam Retake \$100

SAVE 20%

Position yourself for the best outcome with the Success Package. When you purchase the textbook, Study Guide, Online Study Group With Instructor Support and corresponding exam, you will save 20% and be one step closer to a successful course experience.



*Visit www.cebs.org/virtualexams for details.

GBA 1

Directing Benefits Programs Part 1

Organizational success in today's competitive world places a premium on attracting and retaining global talent. Designing and administering the very best employee benefits plans is a critical success factor contributing to effective total compensation strategies. GBA 1 provides the essential framework, knowledge and competencies for designing cutting-edge health and welfare employee benefits programs. The course is updated to supply the latest legislative, regulatory and marketplace innovations to thrive in a post-COVID-19 world. GBA 1 details wide-ranging issues in managing employee benefit risks and supplies the expertise to meet the myriad challenges that accompany health and welfare plan administration. The course provides an approach for strategically evaluating an organization's overall benefits philosophy and for selecting specific benefit plan alternatives on the health and welfare continuum. Alongside group health, dental, behavioral health and wellness programs, the course explains the various vendors and specialized professionals (such as prescription benefit managers, employee assistance professionals and consultants) whose expertise must be integrated to deliver a fully functional world-class benefits program.

GBA 1

Directing Benefits Programs Part 1

GBA 2

Directing Benefits Programs Part 2

GBA 3
RPA 3

Strategic Benefits Management

RPA 2

Directing Retirement Plans Part 2

RPA 1

Directing Retirement Plans Part 1

GBA 1 Learning Modules

- Employee Benefits: The Environment
- Managing Employee Benefits Risks
- Group Health Plan Structures
- Consumer-Directed Health Plans
- Dental, Vision and Hearing Care Benefits
- Prescription Drug Plans
- Behavioral Health Care Benefits
- Workplace Wellness Programs
- Section 125 Plans
- Health Care Regulation
- Integrated Case Study: Diagnosing and Remediating Prescription Drug Cost Increases Can Be Complicated

GBA 1 *Benefits in Action* and Integrated Case Study topics include:

- Benefits supporting strategic business results
- Explaining benefit differences
- Developing a wellness program
- Flex plans
- Prescription drug plan design and cost control.

Visit www.cebs.org/CEStates for detailed information on continuing education credit related to this course.

SAVE 20%
WITH A SUCCESS PACKAGE

GBA 1 Package \$1,064
Save 20% when you purchase the textbook, Study Guide, Online Study Group and GBA 1 exam.

Resources for GBA 1

Essential

Study Guide \$280

GBA 1 Study Guide, 2nd Edition, including online access to the modules and practice exam

Textbook \$200

Employee Benefits Design and Compliance: Health and Welfare Plans, 2nd Edition

Required

Exam \$580

Successful completion of comprehensive exam
(Exam purchases include two test attempts.)

Additional

Online Study Group \$270

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall

GBA 2

Directing Benefits Programs Part 2

GBA 2 highlights the impact of managing and directing employee benefit plans in realizing strategic organizational milestones. The course's primary focus is on structuring, administering and enhancing health-related benefit programs to achieve a competitive advantage in attracting and retaining talent in a constantly changing labor marketplace. The course begins with a comprehensive overview of the U.S. health care system, looking at various market segments and how they impact pricing and offerings in other sectors. GBA 2 then delves into selected advanced topics to deliver value in health plan design. The course examines rating and premium setting, controlling risk, and designing quality and cost-effective provider networks. The course integrates actuarial and funding issues with program design and compliance. Additionally, the course acquaints the learner with an understanding of other needs-relevant group benefits, such as disability income programs, long-term care and life insurance protections. GBA 2 uses mini cases and an integrated, course-wide case study to achieve its learning objectives of developing an appreciation for designing benefits programs within a highly volatile and rapidly evolving market economy.

GBA 1

Directing Benefits Programs Part 1

GBA 2

Directing Benefits Programs Part 2

**GBA
RPA 3**

Strategic Benefits Management

RPA 2

Directing Retirement Plans Part 2

RPA 1

Directing Retirement Plans Part 1

GBA 2 Learning Modules

- The Changing Dynamics of the U.S. Health Care System
- Rating and Premium Setting
- Controlling Risk Factors
- Designing Cost-Effective Health Provider Networks
- Participant Response to Health Plan Pricing
- Initiatives in Health Care Quality Improvement
- The Small-Group and the Individual Insurance Market
- Self-Funding by Small Employers
- Integrated Patient Care
- Disability Income Programs
- Long-Term Care Insurance
- Life Insurance Concepts and Policy Options
- Integrated Case Study: Employee Benefits—Balancing Competing Constraints

GBA 2 *Benefits in Action* and Integrated Case Study topics include:

- Benefits get personal
- Understanding the patient perspective
- Stop-loss mathematics: Understanding the costs of lasering
- Systems thinking comes to benefits
- Employee benefits—Balancing competing constraints.

Visit www.cebs.org/CEStates for detailed information on continuing education credit related to this course.

SAVE 20%
WITH A SUCCESS PACKAGE

GBA 2 Package \$1,056
Save 20% when you purchase the textbook, Study Guide, Online Study Group and GBA 2 exam.

Resources for GBA 2

Essential

Study Guide \$280

GBA 2 Study Guide, 2nd Edition, including online access to the modules and practice exam

Textbook \$190

Employee Benefits Management and Financing, 2nd Edition

Required

Exam \$580

Successful completion of comprehensive exam
(Exam purchases include two test attempts.)

Additional

Online Study Group \$270

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall

GBA/RPA 3

Strategic Benefits Management

This course applies to GBA, RPA and CEBS.

The strategic use of employee benefits programs is key to premiere talent acquisition and effective execution on business objectives. In a world disrupted by a global pandemic, employers and workers have a renewed appreciation for the importance of reducing risk and bolstering security for employee benefits programs. GBA/RPA 3 maps the dynamic environment in which employee benefit plans operate. The course surveys the regulatory environment established by ERISA, tax incentives, compliance requirements, and the exciting use of new technologies for reporting and disclosure. GBA/RPA 3 reviews today's most pressing problems, such as cybersecurity and privacy intrusions, assuring high-quality plan audits, and the use of advanced analytics to monitor results and the performance of the myriad service providers whose expertise is needed to effectively direct modern benefits programs. The course also examines integration of private benefit plans with social insurance programs and how these plans can be deployed on a worldwide basis for today's global workforce.

GBA 1

Directing Benefits Programs Part 1

GBA 2

Directing Benefits Programs Part 2

GBA 3
RPA 3
Strategic Benefits Management

RPA 2

Directing Retirement Plans Part 2

RPA 1

Directing Retirement Plans Part 1

GBA/RPA 3 Learning Modules

- ERISA Regulatory Framework
- Benefits Industry
- Plan Documentation Requirements
- Cybersecurity and Privacy Concerns
- Overseeing and Managing Plan Audits
- Issues in Vendor Management—Retirement
- Analytics and Vendor Management—Health
- Impact of Financial Product Innovation on Retirement Plans
- ERISA in Practice—Key Issues
- Social Insurance
- Health Care Coverage in Retirement
- Global Employee Benefits
- Integrated Case Study: Preparing for and Surviving an Employee Benefits Plan Data Breach

GBA/RPA 3 *Benefits in Action* and Integrated Case Study topics include:

- Auditing the auditor
- Adding innovative investment products
- Drafting a severance agreement
- Explaining retiree health coverage
- Surviving an employee benefits plan data breach.

Visit www.cebs.org/CEStates for detailed information on continuing education credit related to this course.

SAVE 20%
WITH A SUCCESS PACKAGE

GBA/RPA 3 Package \$1,092
Save 20% when you purchase the textbook, Study Guide, Online Study Group and GBA/RPA3 exam.

Resources for GBA/RPA 3

Essential

Study Guide \$280

GBA/RPA 3 Study Guide, 2nd Edition, including online access to the modules and practice exam

Textbook \$235

Strategic Benefits Management, 2nd Edition

Required

Exam \$580

Successful completion of comprehensive exam
(Exam purchases include two test attempts.)

Additional

Online Study Group \$270

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall

RPA 1

Directing Retirement Plans Part 1

This course describes the various alternatives for plan sponsors as they strategically design retirement plans to meet the ever-evolving needs of a dynamic workforce and an ever-changing, competitive marketplace for talent. Students learn essential knowledge for understanding retirement plan design. The course outlines requirements for achieving tax-qualified status, distinguishes differences between defined contribution (DC) and defined benefit (DB) structures, and provides a framework for understanding DC plan types whose use depends on the sponsor's legal entity and the employee group's characteristics. This course also provides a comprehensive understanding of 401(k) plans, 403(b) plans, 457 plans and other specialized niche plans. It views the appropriateness of these plans and the latitude sponsors possess in defining eligibility and establishing plan provisions. Also addressed are the unique situations involving executive talent, nonprofit employees and governmental workers. The course also examines the challenges of small employers in sponsoring a retirement plan. As such, it reviews simplified employee pensions (SEPs), SIMPLE plans, safe-harbor 401(k)s and solo 401(k)s. Key plan issues such as fee transparency; environmental, social and governance (ESG) investments; and inclusion of cryptocurrency investments are also addressed. The course incorporates both currently applicable law and future, to-be-phased-in requirements from the SECURE 2.0 Act.

GBA 1

Directing Benefits Programs Part 1

GBA 2

Directing Benefits Programs Part 2

**GBA
RPA 3**

Strategic Benefits Management

RPA 2

Directing Retirement Plans Part 2

RPA 1

Directing Retirement Plans Part 1

RPA 1 Learning Modules

- Private Retirement Plans: Background and Context
- Defined Contribution and Defined Benefit Structures
- Defined Benefit Approaches and Executive Plan Arrangements
- Overview of Defined Contribution Plan Structures and Stock Compensation Plans
- Profit-Sharing and Money Purchase Plans
- Foundations of 401(k) Plans
- Defined Contribution Practice Issues
- Special Purpose Plans: 403(b)s, 457s and ESOPs
- Small Employer Retirement Plan Alternatives
- Individual Retirement Accounts (IRAs)
- Integrated Case Study: Retirement Planning: Achieving Personal Goals for Plan Participants and Strategic Results for Senior Management

RPA 1 *Benefits in Action* and Integrated Case Study topics include:

- Filing a section 83(b) election
- Retaining key executives
- Selecting a small employer retirement plan
- Leaving a job
- Retirement planning.

Visit www.cebs.org/CEStates for detailed information on continuing education credit related to this course.

SAVE 20%
WITH A SUCCESS PACKAGE

RPA 1 Package \$1,056
Save 20% when you purchase the textbook, Study Guide, Online Study Group and RPA 1 exam.

Resources for RPA 1

Essential

Study Guide \$280

RPA 1 Study Guide, 2nd Edition, including online access to the modules and practice exam

Textbook \$190

Defined Contribution Plan Types 401(k)s, 403(b)s, 457s, ESOPs, IRAs, and small employer retirement plans, 2nd Edition

Required

Exam \$580

Successful completion of comprehensive exam
(Exam purchases include two test attempts.)

Additional

Online Study Group \$270

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall

RPA 2

Directing Retirement Plans Part 2

This course imparts the essential elements of portfolio theory and asset allocation when overseeing or delegating responsibilities for retirement plan investment management. The course explores the necessity for mitigating risk through diversification when pursuing superior asset returns. Topics include today's generally accepted investment theories and the necessity for plan sponsors to formulate workable investment policy statements based on these sound investing principles. A study of the historical returns and risk dispersions of various asset classes over multiple time horizons provide a context from which to develop portfolio policies and investment strategies. Covered topics include whether active or passive investment strategies should be pursued as well as how insights from behavioral finance can enhance plan design and participant decision making. The course further delves into the use of investment managers and other service providers as well as how a fiduciary monitors the ongoing performance of these plan intermediaries. Varied investment products such as index funds, target-date funds (TDFs) and exchange traded funds (ETFs) are explained and evaluated.

The course investigates all of these critical investment issues using a fiduciary perspective and highlights the importance of prudence and the high ethical standards demanded of plan sponsors in serving the interests of participants and their beneficiaries under an ERISA-qualified plan. The course incorporates both currently applicable law and future, to-be-phased-in requirements from the SECURE 2.0 Act.



RPA 2 Learning Modules

- Retirement Plan Investing
- Balancing Risk and Return
- Portfolio Theory
- Portfolio Selection and Asset Allocation
- Investment Managers and Plan Intermediaries
- Active and Passive Investment Strategies
- Insights From Behavioral Finance
- Hybrid Retirement Plan Approaches
- Plan Sponsor Administrative Responsibilities
- Participant Services
- Fiduciary Oversight and Plan Governance
- Integrated Case Study: Assessing Fiduciary Concerns Under Threat of Litigation

RPA 2 *Benefits in Action* and Integrated Case Study topics include:

- Evaluating an investment manager's performance
- Utilizing behavioral finance concepts in 401(k) plan design
- Explaining a company's cash balance plan design to a key executive hire
- Preparing for a DOL audit
- Assessing fiduciary concerns under threat of litigation.

Visit www.cebs.org/CEStates for detailed information on continuing education credit related to this course.

SAVE 20%
WITH A SUCCESS PACKAGE

RPA 2 Package \$1,056
Save 20% when you purchase the textbooks, Study Guide, Online Study Group and RPA 2 exam.

Resources for RPA 2

Essential

Study Guide \$280

RPA 2 Study Guide, 2nd Edition, including online access to the modules and practice exam

Textbook \$190

Fundamentals of Retirement Plan Investing and Fiduciary Oversight

Required

Exam \$580

Successful completion of comprehensive exam
(Exam purchases include two test attempts.)

Additional

Online Study Group \$270

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall

Frequently Asked Questions

What are the options to purchase exams and the materials?

For each course, students have the option to purchase course materials and the exam individually. Or, to save 20% and gain access to the online study group with instructor support, students can purchase the Success Package. Please see page 21 for a price breakdown.

What are the prerequisites?

There are **no prerequisites** for entering the CEBS program—Simply begin taking a course at any time. When you enroll, you will be asked to meet Precertification Standards and agree to the Principles of Conduct.

How do I purchase/register/take the virtual exam?

Go to www.cebs.org/virtualexams to find full details on the exam purchase/registration process, computer requirements and the online exam experience. Exam purchases include two test attempts. Exams are available on demand throughout the testing window.

What is the passing score for each of the exams? Will I be given a grade?

A score of at least 70% must be achieved in order to pass. A final grade or score is not given, but you will receive a pass or fail result immediately upon completing the online exam.

What is the difference between the online Study Guide and the Online Study Group With Instructor Support?

The Study Guide is an essential course resource—You will be tested on it and the textbook/readings in

the examination. Your purchase includes both a printed version and access to an online environment where you will find digital versions of the learning modules and the practice exam.

The Online Study Group With Instructor Support is optional and supplements your study. The Online Study Group is a virtual platform that will lead you through your course with instructor notes, an audio overview of modules, quizzes, live review sessions, and the opportunity to ask questions and network with others in the group via an online chat platform. The Online Study Group is available 24/7 online, throughout a 12-week period.

How long will it take to earn a designation?

The CEBS program is designed so that you can complete the GBA, RPA and CEBS designations within a 1½- to 3-year time frame. Depending on personal/professional demands, you can determine how many courses you take each year and how long it will take you to finish the program.

There is no time limit for earning the CEBS, GBA or RPA designations, and there is no limit on the number of courses you can take in any given year.

Have additional questions?

The CEBS Customer Service Team can help you.

Call: (800) 449-2327, option 3

Email: cebs@ifebp.org

“The CEBS program is the best education program for benefits professionals. The knowledge you gain from the program will help you for the rest of your career. Plus, being a member of ISCEBS and your local chapter gives you an opportunity to connect and learn with a top-notch professional organization.”

Stephanie Carter, CEBS

Director, Total Rewards

Minnesota Star Tribune, Minneapolis, MN

U.S. 2026 Pricing Sheet*

ITEM	PRICE
Exam—Purchases include two test attempts	\$580
Study Guide—Printed and digital access	\$280
Online Study Group With Instructor Support	\$270
Exam Retake Fee	\$100
Exam Transfer Fee	\$150
GBA 1 Textbook	\$200
GBA 2 Textbook	\$190
RPA 1 Textbook	\$190
RPA 2 Textbook	\$190
GBA/RPA 3 Textbook	\$235
CEBS Success Packages—Includes exam, study guide, Online Study Group and textbook.	
GBA 1 Success Package	\$1,064
GBA 2 Success Package	\$1,056
RPA 1 Success Package	\$1,056
RPA 2 Success Package	\$1,056
GBA/RPA 3 Success Package	\$1,092
Total Cost for 2026 Program—Assuming students select the success package for each course	\$5,324

*Please note: Program pricing may change at any time. The final cost will be determined by any supplementary materials or resources needed to complete the program.



TWO OUT OF THREE

graduates reported that having a CEBS designation helped them get a promotion or new job.

CEBS Graduate Survey

CEBS Compliance

Engage in Career-Long Education



The world of benefits doesn't stand still. It's an ongoing challenge of new regulations, advancing technology and changing workforce trends to learn, manage and integrate into your plans.



After you earn your CEBS designation, validate your ongoing professional commitment with CEBS Compliance. This status signifies you are a committed, knowledgeable professional dedicated to career-long learning.

CEBS Compliance is beneficial for all CEBS designees, from recent graduates to longtime designation holders, at every level of their careers. Stay CEBS Compliant by earning and reporting a minimum of 30 hours of credit over two calendar years, and you will be listed and recognized in a publicly available and searchable listing of all graduates whose CEBS Compliance is current. Visit www.cebs.org/compliance for more information on eligible activities, reporting guidelines and policies.

While all CEBS graduates are expected to continue their professional development, there is no revocation policy for not participating in CEBS Compliance.

Showcase Your Accomplishment With Digital Badges!

You worked hard to earn your designation and remain compliant—Show it off! Digital badges provide CEBS graduates, GBA and RPA designees, and CEBS Compliant individuals a way to publicize their achievements online. Learn more at www.ifebp.org/digitalbadges.

Digital badges allow you to easily show your network the details of your achievements:

- When you earned your designation
- Skills associated and requirements to earn
- What you must do to remain CEBS Compliant.

Badges are shareable on social media platforms, such as LinkedIn, X and Facebook, as well as in email signatures. Badges can also be embedded on websites.



84%

Having my CEBS designation gave me the knowledge to make or recommend plan design improvements for my employer.

CEBS Graduate Survey

Continuing Education (CE) Credit

Participation in the CEBS program may help you meet your continuing professional education and licensing requirements. CEBS courses are accepted in many states as CE credit for insurance agents and other professions.

Credit hours and filing procedures vary by discipline and from state to state. Insurance credit information for each state is available on our website at www.cebs.org/CEStates, or you can contact the CE department for a summary of state approvals and reporting procedures.

Some states require in-person proctored exams for CE credit. Please see www.cebs.org/CEStates for more information. We encourage you to check your individual state requirements for more details, as they are frequently updated.

Please visit www.cebs.org/CEStates for additional CE information.

Questions and/or Requests?

Email

continuinged@ifebp.org

Call

(262) 786-6710, option 2

Invest in Your Employees, Strengthen Your Organization

Credentials are must-haves in today's business environment. Invest in your team's professional development with CEBS, GBA or RPA to better prepare them as well as strengthen your organization's ability to respond to workplace changes and the benefits needs of your employees and clients.

Here's Why These Professional Designations Work for Your Team

- Relevant and application-based
- High-caliber knowledge
- Recognized and respected
- Provide a competitive edge

Go to www.cebs.org/employer to request a complimentary employer toolkit. Volume discounts are available for teams. Contact us for details at (800) 449-2327, option 3, or outreach@ifebp.org.

Who Will Benefit From Employee Benefits Designations?

Benefits Departments

Human resources and benefits managers, administrators, executives, generalists and specialists

Sales Teams and Professional Services

Agents, brokers, producers, account managers, account executives, consultants, actuaries, attorneys, accountants and third-party administrators

University Students

If you are looking to start a career in employee benefits, the CEBS, GBA and RPA designations are strong additions to your resume and will set you apart from your professional peers. Full-time undergraduate students receive discounted examination fees and study materials.

Visit www.cebs.org/university to learn more.

International Society

of Certified Employee Benefit Specialists

A community exclusively for CEBS, GBA and RPA students and graduates

While you are on your CEBS journey, you are welcome to join the premier community of benefits professionals committed to career-long learning through objective education, shared industry knowledge and networking opportunities—the International Society of Certified Employee Benefit Specialists (ISCEBS). Join after registering for your first exam (or any time along the way!) and remain connected for career-long relationships and professional growth. Picture yourself among local and national leaders who help others develop professionally and personally. As a nonprofit membership association, our focus is on our members. Providing YOU with resources and information YOU need to do YOUR job.

www.iscebs.org

Connect With ISCEBS Members Locally— *Join a Local Chapter!*

With more than 40 chapters in the United States and Canada, you're likely to find one near you. Chapters offer members a variety of perks and services, targeted local benefits education and a chance to be seen as a benefits subject matter expert in your local area.

Discover what doors will open for you by adding membership to your local chapter when you join the Society! Anyone may attend chapter events.

www.iscebs.org/chapters



Membership Benefits Include:

- **ISCEBSLink**—A member-exclusive online community where you can ask questions, get insights and share best practices with other members
- **Webcasts**—Unlimited access to timely, unbiased updates on emerging trends and compliance issues
- **Benefits Quarterly magazine**—Written by recognized experts, each issue delves into a particular topic or trend, covering it from multiple perspectives.
- **Member Directory**—by searching this online directory of ISCEBS members, you are able to connect with other benefits professionals on a more targeted basis.
- **Today's Headlines**—Daily dose of the top benefits news stories, carefully compiled from thousands of sources
- **Unlimited research**—Our information specialists will provide complimentary personalized research for you, using reputable, vetted sources of information.
- **Discounted registration** at the ISCEBS Employee Benefits Symposium.
- **Surveys**—Gauge where your plan fits on key issues like educational assistance plans, workplace wellness initiatives, financial literacy and more. Members have access to numerous surveys annually.

Annual Employee Benefits Symposium

Be Recognized for Your Achievement

The annual ISCEBS Employee Benefits Symposium brings together like-minded professionals for two and a half energizing days of education and ample networking time with peers. CEBS students and graduates, ISCEBS members and International Foundation corporate members are among the benefits professionals who attend this premiere event.

From the moment you arrive, you will feel the positive energy created by the gathering of those who work in benefits and share the same day-to-day experiences. You'll find it easy to connect and enjoy activities that foster interaction throughout the conference.

CEBS Conferment Ceremony

Earning a CEBS designation is an impressive accomplishment! This is the place to celebrate.

Held just before the Employee Benefits Symposium kicks off each year, the Conferment Ceremony honors new CEBS graduates as well as new GBA and RPA designees. This is your opportunity to be publicly applauded for your academic achievements and welcomed into the community of benefits professionals.

The Conferment Ceremony offers a formal way to recognize the significance of your accomplishment. Continue celebrating at the Conferment Reception, immediately following the ceremony, for a celebration with your peers.

Future Conferment and Symposium Schedule

Set your completion goals and start picturing your conferment! As you prepare your study plan, set a goal for your favorite city on the list to celebrate and reward yourself, learn and connect with other graduates, and enjoy a world-class conference at an upcoming Symposium.

Conferment: August 23, 2026

Arizona Biltmore
Phoenix, Arizona
Symposium: August 23-26, 2026

Conferment: September 19, 2027

Manchester Grand Hyatt San Diego
San Diego, California
Symposium: September 19-22, 2027

Conferment: September 10, 2028

Austin Marriott Downtown
Austin, Texas
Symposium: September 10-13, 2028

Conferment: August 19, 2029

The Westin Copley Place, Boston
Boston, Massachusetts
Symposium: August 19-22, 2029

See www.iscebs.org/symposium for complete details.



Principles of Conduct

In order to support the basic objectives of high levels of competence, performance and ethical conduct, all persons who seek or obtain the CEBS designation are expected to comply with the letter and spirit of these Principles of Conduct. Visit www.cebs.org/precert to read the Precertification Standards.

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 benefits 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 that 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 benefits 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.



CEBS Pledge

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, 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.

More Educational Options From the International Foundation



Consider these additional options available through the International Foundation.

www.ifebp.org

If you work in employee benefits, no day is ever the same. The last thing you want to spend your time researching is where to find vetted, impartial, quality education and information to stay compliant and informed. Since 1954, the Foundation has served as the largest organization for employee benefits education.



E-Learning Courses

Online and self-paced courses on health care, retirement and benefits compliance topics



Webcasts

Live or on demand, webcasts cover the latest trends and regulations. *Free to Foundation and ISCEBS members!*



Virtual Conferences

Designed specifically for the online attendee, Foundation conferences can be attended without leaving your home or office.



Online Certificate Programs

Showcase your knowledge and enhance your professional growth with an online certificate that demonstrates your commitment to education.



Employee Benefits Courses and Certificates

www.ifebp.org/benefitscourses

The Employee Benefits Courses and Certificates offers two-day, in-person courses in each of the areas of benefits and compensation. Take the required three courses to earn a certificate of achievement in the area of your choice, or take a single course on a specific topic. Multiple courses can be taken at separate times and locations or all in one trip.



Public Sector Benefits Administration



Benefit Plan Administration



Strategic Benefits Management



Health and Welfare Plans



Benefits and Compensation



Retirement Plans



125M-1125

CE2512688

CEBS

Certified Employee Benefit Specialist® Program

GBA Group Benefits
Associate

RPA Retirement Plans
Associate

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See inside for details.