



## CFP® Certification Renewal Application 2014/2015

Failure to submit payment, supply required supporting documentation, or to initial, sign or answer questions where required by March 31, 2014 may result in late fees and a delay in processing your application. Further, your status on the online Directory of CFP® Professionals and FPSC® Registered Candidates in Good Standing (“Directory”) will be changed to “Renewal Pending”. If you fail to provide any renewal documentation by March 31, 2014, your status on the Directory will be changed to “Administrative Suspension”.

Incomplete applications **WILL NOT** be processed. Please return the completed application, payment and **any required supporting documentation** by March 31, 2014. Please refer to CFP certification policies at [www.fpssc.ca/maintain-certification](http://www.fpssc.ca/maintain-certification).

### PART A | Personal Information (please print)

Name
Registrant ID Number

- Check here if you don't have a business address or it is the same as your residential address.  
 Check here if your business address has not changed.

Business Name			
Job Title			
Suite		<b>Business Address (street number and name)</b>	
City	Province	Postal Code	Country
Phone ( )	Ext.	Fax ( )	
Business E-mail		Toll Free ( )	Ext.

- Check here if your residential address has not changed.

Suite		<b>Residential Address (street number and name)</b>	
City	Province	Postal Code	Country
Phone ( )		Fax ( )	
Home/Personal E-mail			

Preferred mailing address:  Business  Residence

- Check here if you would like to opt out of receiving informative e-mails from FPSC.

**(NOTE: FPSC will continue to send you communications regarding important certification information)**

## PART B | Legal Declarations

### Definitions

#### Criminal Offence

A criminal offence means a criminal offence under the Criminal Code of Canada or the laws of a province, territory, state or country.

#### Bankruptcy

Bankruptcy means having declared bankruptcy, or been petitioned into bankruptcy, made an assignment, proposal or plan (including any Notice of Intention thereof) under any bankruptcy or insolvency legislation, been subject to or instituted any proceedings, arrangement or compromise with creditors, or had a receiver and/or receiver-manager appointed).

#### Business

Business means any business of which you are or were a partner, officer, director or shareholder holding at least 10% of the voting shares.

#### Claim, Investigation or Inquiry

Claim, investigation or inquiry means a claim, investigation or inquiry made with a tribunal, court, self-regulatory organization or the compliance department of your current or former employer or organization.

#### Financially related

Financially related means a claim, investigation or inquiry based in whole or in part on fraud, theft, embezzlement, deceit, misrepresentation, breach of trust or similar conduct.

**CFP marks** means CFP®, CERTIFIED FINANCIAL PLANNER®, and CFP (with flame logo) ® which are trademarks owned outside the U.S. by Financial Planning Standards Board (FPSB), and Financial Planning Standards Council is the licensing authority for the CFP Marks in Canada through agreement with FPSB. (refer to question 2)

### **Excerpt from the FPSC Rules of Conduct found in *Standards of Professional Responsibility for CFP® Professionals and FPSC® Registered Candidates***

#### Rule 2

A CFP professional shall not engage in any conduct that reflects adversely on his or her integrity or fitness as a CFP professional, upon the CFP marks, or upon the profession.

#### Rule 18

A CFP professional shall perform financial planning in accordance with applicable laws, regulations, rules or established policies of governmental agencies or other applicable authorities including FPSC.

### Prior Year

- ▶ If you answered “yes” in a prior year’s renewal to one or more of the declarations **and the matter is still outstanding**, indicate the renewal year and specific attestation(s) in the boxes below:

Renewal Year

Attestation (see Attestation under Question 1 on page 3)
<input type="checkbox"/> a <input type="checkbox"/> b <input type="checkbox"/> c <input type="checkbox"/> d <input type="checkbox"/> e <input type="checkbox"/> f

**PART B | Legal Declarations CONT'D**

**1 ▶ Attestation for Current Year (must answer each question)**

In accordance with the provisions of Rules 2 and 18 of the FPSC Rules of Conduct, your response to the following questions are required:

**Charges or Convictions**

- a) *Since signing last year's application, have you or any business with which you are/were involved, been charged or indicted for a criminal offence? .....*  Yes  No
- b) *Since signing last year's application, have you been found guilty by any tribunal, court or self-regulatory body for damages or other relief for any reason whatsoever? .....*  Yes  No
- c) *Since signing last year's application, has any judgment or garnishment been rendered against you (or is any judgment or garnishment currently outstanding against you)?.....*  Yes  No

**Claims**

- d) *Since signing last year's application, has any financially related claim, investigation or inquiry been filed against you or a business? .....*  Yes  No

**Bankruptcy and Insolvency**

- e) *Since signing last year's application, have you declared Bankruptcy? .....*  Yes  No
- f) *Since signing last year's application, has any business with which you are/were involved been declared bankrupt? .....*  Yes  No

- ▶ If you have answered "yes" to one or more of the above, please describe the principle facts, including dates and the outcome, if any, on a separate attached sheet and include copies of any relevant documentation with this application (e.g. proposals in bankruptcy, any discharge from bankruptcy, any court orders or decisions, any decisions or rulings of other regulatory bodies such as IIROC, MFDA, etc.). **Your Application will not be processed until FPSC has reviewed your file.**
- ▶ If during the course of the coming year, circumstances change such that your answer to any of the above questions would be "yes", or if an outcome has been reached, you must advise FPSC of this change within 15 days. Failure to disclose this information is a breach of the *Standards of Professional Responsibility for CFP® Professionals and FPSC® Registered Candidates*.

**2 ▶ Professional Obligations (must agree to the policies below)**

I have read and understand that, as a CFP professional, I must fulfill my professional and ethical obligations as outlined in the *Standards of Professional Responsibility for CFP® Professionals and FPSC® Registered Candidates*, and the *Continuing Education (CE) Guidelines*, and further, that I must abide by the provisions of the *Marks Use Guide for Canadian CERTIFIED FINANCIAL PLANNER® Professionals* and the *Cross Border Use Policy*. I understand that my right to use the CFP marks is subject to my ongoing fulfillment of each of these professional and ethical obligations .....

Initial
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**3 ▶ Right to Enforce**

I understand that if I fail to comply with my professional and ethical obligations, FPSC shall have the full discretion to revoke, suspend or otherwise restrict my use of the CFP marks and to impose such other disciplinary measures as it deems appropriate in accordance with the *Disciplinary Rules and Procedures (DRP)*. Further, should a complaint be lodged against me regarding my activities while I was in whole or in part certified to use the CFP marks, FPSC has the right to investigate and pursue disciplinary action in accordance with the DRP, even if I am no longer certified by FPSC at the time of the investigation or disciplinary proceedings. Any disciplinary sanction made against me by FPSC may be made public in accordance with the *FPSC Policy on the Publication of Disciplinary Information and Policy on Disclosure of Investigation .....*

Initial
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**NOTE: Effective April 1, 2013 any enforcement matter that is referred to a disciplinary Hearing Panel is subject to an administrative fee in accordance with FPSC's "Policy on Administrative Fees for Enforcement Hearings".**

**4 ▶ Privacy**

I consent to the manner in which FPSC will collect, use, disclose and otherwise maintain my personal information as set out in *FPSC's Privacy Policy* .....

Initial
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- ▶ On occasion, employers will ask FPSC to provide them with a list of individuals in their employ who hold the CFP designation. Do you grant FPSC permission to provide your employer with your name and business title (based on the information you provided to FPSC in Part A of your profile)?  Yes  No

**PART C | Continuing Education (CE) Requirements for 2013 Calendar**

Please ensure that you have confirmed/verified that all CE credits are related to the *CFP® Professional Competency Profile 2.0* and *FPSC Continuing Education Guidelines*. As part of our commitment to the integrity of CFP certification, FPSC conducts audits on an annual basis in which CFP professionals are required to provide evidence of CE credits claimed. Please ensure that you have sufficient documentation to verify all CE credits. Refer to the *Continuing Education (CE) Guidelines* for further details ([www.fpsc.ca/continuing-education](http://www.fpsc.ca/continuing-education)).

- 5 ▶** Have you completed your mandatory Continuing Education (CE) requirement of 20 Verifiable credits?  Yes  No

**Answered Yes:**

You indicated that you have completed the mandatory 20 verifiable CE credits. Please proceed to Part E.

**Answered No:**

As you stated that you have NOT completed your mandatory CE requirement of 20 verifiable CE credits for the 2012 calendar year, please indicate the reason:

- Maternity/Parental Leave
- Medical/Disability leave
- Other: \_\_\_\_\_

Please submit to FPSC a completed CE Exemption Request Form located at [www.fpsc.ca/continuing-education](http://www.fpsc.ca/continuing-education) along with the required supporting documentation.

**Note:** Your renewal will not be approved until we receive the supporting documentation as indicated above. Required supporting documentation must be received by March 31, 2014, or late fees will be applied and the processing of your application will be delayed. Further, your status on the Directory of CFP® Professionals and FPSC® Registered Candidates in Good Standing (“the Directory”) will be changed to “Renewal Pending”. If you do not submit **any** renewal documentation by March 31, 2014, your status on the Directory will be changed to “Administrative Suspension”.

Name	Registrant ID Number (Licence No.)
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If you are not applying for a fee reduction, please proceed to Part E- Confirmation

## PART D | Request for Fee Reduction

### Fee Reduction

A fee reduction request must be applied for annually at the time of renewal. A fee reduction of half of the current year's fee may only be granted for one of the following reasons:

Parental Leave

Start Date (mm/dd/yy)	End Date (mm/dd/yy)
<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>

CFP professionals may request a fee reduction for the year in which they are on maternity/parental leave from the workforce from six months up to a maximum of one year. A copy of their child's birth certificate, health card or adoption papers must be included with the request.

Medical Leave

<input style="width: 150px; height: 20px;" type="text"/>	<input style="width: 150px; height: 20px;" type="text"/>
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FPSC will consider such requests on a case-by-case basis. A medical report or doctor's note substantiating the length (at least six months leave from the work force) and reason for the leave must be included with the request, along with an attestation that there has been or is likely to be a substantial loss in earnings.

I understand that any contravention of the above-noted terms will result in the revocation of any fee reduction granted by FPSC, and the outstanding balance will be due immediately, Failure to comply may result in disciplinary action by FPSC.

## PART E | Confirmation

I confirm that all information contained in this CFP® Certification Renewal Application is accurate, true and complete.

Signature	Date
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## PART F | Payment

Certification Fee before	▶ <b>AB, BC, MB, NT, NU, QC, SK, YT</b>	<b>ON, NB, NL</b>	<b>PE</b>	<b>NS</b>
March 31, 2014	\$351.75 (\$335 + 5% GST)	\$378.55 (\$335 + 13% HST)	\$381.90 (\$335 + 14% HST)	\$385.25 (\$335 + 15% HST)
Certification Fee after	▶ <b>AB, BC, MB, NT, NU, QC, SK, YT</b>	<b>ON, NB, NL</b>	<b>PE</b>	<b>NS</b>
April 1, 2014 to June 2, 2014	\$404.25 (\$385 + 5% GST)	\$435.05 (\$385 + 13% HST)	\$438.90 (\$385 + 14% HST)	\$442.75 (\$385 + 15% HST)

- ▶ **Completed applications and any required supporting documentation must be received by March 31, 2014, or the Certification Fee after April 1, 2014 will apply up to June 2, 2014.**
- ▶ **CFP professionals who fail to submit completed applications by June 2, 2014 will be cancelled and subject to reinstatement. Please refer to CFP® Certification & Renewal Policies on our website [www.fpssc.ca](http://www.fpssc.ca).**
- ▶ **An email confirming receipt of your payment will be sent as soon as your payment is processed.**
- ▶ **FPSC reserves the right to permanently revoke the right to use the CFP certification marks of any former CFP professional who has let their CFP certification lapse on more than one occasion.**

Method of Payment ▶  Visa     MasterCard     Money Order     Cheque: (payable to Financial Planning Standards Council or FPSC)

Credit Card information ▶ (Please print card number clearly)

Card #	Expiry Date
<input style="width: 300px; height: 20px;" type="text"/>	<input style="width: 100px; height: 20px;" type="text"/>

Business# 894829878RT

Signature	Date
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## Find a Local CFP® Professional Search Tool

FPSC provides the opportunity for CFP professionals to post their business profiles on its “Find a Local CFP Professional” search tool, which is one of the most visited pages on our website and is often quoted in the media and in our marketing materials as the recommended resource for Canadians looking for competent and ethical planners.

Please indicate your interest in posting your profile here. **You must indicate your permission each year when completing your CFP Certification Renewal Application.** Please remember to update your contact information throughout the year if you have changes to your profile. This ensures the Find a Local CFP Professional tool remains current for Canadians.

►  **Yes, I would like my business profile posted in the “Find a Local CFP Professional” search tool**

► Please indicate your financial planning areas of specialty. (please select all that apply)

- |  |   |
|--|---|
| <input type="checkbox"/> Agriculture/farm business planning      | <input type="checkbox"/> Insurance and risk management        |
| <input type="checkbox"/> Credit counselling and bankruptcy       | <input type="checkbox"/> Mortgages and credit                 |
| <input type="checkbox"/> Cross-border and international planning | <input type="checkbox"/> Planning for those with disabilities |
| <input type="checkbox"/> Divorce and separation                  | <input type="checkbox"/> Private banking                      |
| <input type="checkbox"/> Education planning                      | <input type="checkbox"/> Retirement planning                  |
| <input type="checkbox"/> Elder planning issues                   | <input type="checkbox"/> Severance planning                   |
| <input type="checkbox"/> Employee/group benefit plans            | <input type="checkbox"/> Small business planning              |
| <input type="checkbox"/> Estate planning                         | <input type="checkbox"/> Tax planning Investment planning     |

► What is the minimum value of assets held by your financial planning clients that you are willing to provide financial planning services for?

- No minimum     \$0 - \$99,999     \$100,000 - \$499,999     \$500,000 - \$999,999     \$1,000,000



## Other Information

The information you provide below is important and frequently called into action to promote CFP certification in our student recruitment work, media activities, and public outreach initiatives. This information is used in an aggregated and anonymous form to document general trends in the financial planning profession. Please refer to our Privacy Policy at [www.fpsc.ca/privacy](http://www.fpsc.ca/privacy).

If you have any questions regarding this section of your application, please contact FPSC's Communications department at 1.800.305.9886 or [communications@fpsc.ca](mailto:communications@fpsc.ca).

## Designations and Memberships

► For the purposes of our records, FPSC is interested in knowing if you have completed any of the following:

- |   |   |
|---|---|
| <input type="checkbox"/> Accredited Investment Fiduciary (AIF)        | <input type="checkbox"/> Certified Professional Consultant on Aging (CPCA)    |
| <input type="checkbox"/> Chartered Accountant (CA)                    | <input type="checkbox"/> Chartered Strategic Wealth Professional (CSWP)       |
| <input type="checkbox"/> Chartered Professional Accountant (CPA)      | <input type="checkbox"/> Elder Planning Counselor (EPC)                       |
| <input type="checkbox"/> Certified Divorce Financial Analyst (CDFA)   | <input type="checkbox"/> Fellow of the Canadian Institute of Actuaries (FCIA) |
| <input type="checkbox"/> Certified General Accountant (CGA)           | <input type="checkbox"/> Financial Divorce Specialist (FDS)                   |
| <input type="checkbox"/> Certified Health Insurance Specialist (CHS)  | <input type="checkbox"/> Bachelor of Laws (LL.B.)                             |
| <input type="checkbox"/> Certified Management Accountant (CMA)        | <input type="checkbox"/> Personal Financial Planner (PFP) - post June 2011    |
| <input type="checkbox"/> Chartered Financial Analyst (CFA)            | <input type="checkbox"/> Planificateur financière (Pl. Fin)                   |
| <input type="checkbox"/> CERTIFIED FINANCIAL PLANNER® – Other Country | <input type="checkbox"/> Registered Financial Planner (R.F.P.)                |
| <input type="checkbox"/> Country Chartered Investment Manager (CIM)   | <input type="checkbox"/> Registered Retirement Consultant (RRC)               |
| <input type="checkbox"/> Chartered Life Underwriter (CLU)             | <input type="checkbox"/> Trust and Estate Practitioner (TEP)                  |

► Please check each of the following associations you are a member of:

- Advocis     CIFPs     IAFP

## Employment and Industry Experiences

► What is the status of your employment?

- Employed/Self-Employed     Not Working/On Leave     Retired

► Are you currently practicing financial planning services?

- Yes     No

► Regulatory bodies: (please select all that apply)

- I am not licensed to sell mutual funds, insurance or investment products  
 I am licensed to sell securities through an IIROC firm  
 I am licensed to sell mutual funds through an MFDA firm  
 I am licensed to sell life insurance

► Please indicate which one of the following best describes the **business sector** in which you generally work: (please select only one)

- Financial Planning Firm     Accounting     Securities     Banking     Credit Union  
 Insurance     Teaching     Other: \_\_\_\_\_

► What is your primary job function? (please select only one)

- Financial Planner     Compliance Officer     IA/Broker     Salesperson  
 Accountant     Educator/Trainer     Insurance Advisor     Tax Advisor  
 Mutual Funds Advisor     Actuary     Estate Planner     Lawyer  
 Middle Management     Executive Management     Other: \_\_\_\_\_



## Other Information CONT'D

- ▶ What were your total gross earnings as a financial services professional this past year?

0 – \$49,999                       \$50,000 – \$99,999                       \$100,000 – \$149,999  
 \$150,000 – \$200,000                       \$200,000+

- ▶ How many years of work experience do you have offering financial planning services?

Years \_\_\_\_\_ Months \_\_\_\_\_

- ▶ What is the average net worth of your financial planning clients?

0 - \$99,999     \$100,000 - \$499,999     \$500,000 - \$999,999     \$1,000,000 +

- ▶ How does your client pay for your services? (please select all that apply)

Per hour     Percentage of assets under administration  
 Out of the cost of the product (MER)     Other: \_\_\_\_\_

- ▶ Please indicate the languages you use to service your financial planning clients? (please select all that apply)

English                       Farsi                       Korean                       Punjabi                       Tamil  
 French                       German                       Mandarin                       Russian                       Ukrainian  
 Arabic                       Hindi                       Polish                       Spanish                       Urdu  
 Cantonese                       Italian                       Portuguese                       Tagalog (Filipino)                       Vietnamese

- ▶ Is CFP certification required by your employer?

Yes                       No

- ▶ Is CFP certification encouraged by your employer in any of the following ways? (please select all that apply)

FPSC certification fees paid in whole or in part by employer  
 CE activities paid in whole or in part by employer

## Volunteer Opportunities

FPSC is very appreciative of the many CFP professionals who generously donate their time and effort to further FPSC's mission. FPSC is currently seeking volunteers to assist with a number of professional and promotional activities.

### Volunteer Opportunities – Professional Activities

- ▶ Please let us know if you are interested in volunteer opportunities for: (please check as many areas as you are interested in)

Disciplinary Hearing Panels                       Examination Item Development, Scoring, or Field Testing  
 Financial Planning Content Development     Future participation on an FPSC Professional Standing Committee

### Volunteer Opportunities – Promotional Activities

- ▶  Public Outreach & Tradeshow Opportunities                       Career Recruitment  
 Media Interview Opportunities                       Policy Ambassador