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### 3.4.10 Examination Documentation

Proof of completion of all FP Canada-approved prerequisite education requirements, either by an official transcript (provided by mail, email or through the educator's online student portal) or by an official letter from the conferring institute, are acceptable forms of documentation. This is not a requirement for FP Canada Institute students, as their records are automatically updated with FP Canada.

Documentary evidence of completion of the education prerequisites must be received by FP Canada at least one month prior to the scheduled exam sitting or such other date as established by FP Canada.

## 3.5 Work Experience

Experience earned by working in roles that involve the application of the skills and competencies detailed in the *FP Canada Standards Council Competency Profile for QAFP® Certification*, is a cornerstone of QAFP certification, providing the opportunity for candidates to demonstrate their ability to serve clients in a real-world setting.

All candidates are required to complete one year of qualifying work experience to be eligible to apply for QAFP certification.

Only qualifying work experience completed within the four years prior to applying for QAFP certification will be considered. Work experience is not required to write the QAFP exam.

Candidates who do not complete their work experience requirement within the above time frame must successfully re-write the QAFP exam to qualify for QAFP certification.

### 3.5.1 Qualifying Work Experience

Qualifying work experience is based on a 35-hour work week and is defined as full-time (or equivalent part-time) financial planning related employment or self-employment.

Experience must involve application of the knowledge, skills and abilities described in the *FP Canada Standards Council Competency Profile for QAFP® Certification* and should help candidates in the application of financial planning processes to meet client needs. Experience may include performance of any or all the following activities:

- Financial Management
- Investment Planning
- Insurance and Risk Management
- Tax Planning
- Retirement Planning
- Estate Planning and Law for Financial Planning

Roles that support the client-planner relationship, including assisting or supporting planners or advisors, shall qualify if they meet the above criteria.

Teaching financial planning courses at a post-secondary level qualifies as relevant work experience where the courses include the application of the knowledge, skills and abilities described in the *FP Canada Standards Council Competency Profile for QAFP® Certification*. Financial planning research that incorporates real-world integrated financial planning situations may qualify as relevant work experience, depending on the specific nature of the research.

Work experience gained outside Canada will be reviewed in accordance with section 3.5.2 “Verification of Experience” below, to ensure the key responsibilities and day-to-day tasks within the role meet the definition of Qualifying Work Experience set out above.

### **3.5.2 Verification of Experience**

FP Canada shall review all work experience to evaluate the key responsibilities and day-to-day tasks within a role to make a determination of qualifying work experience. At the time of application for QAFP certification, the candidate must:

- Provide an up-to-date resume detailing previous work experience and specific start and completion dates.
- Provide a letter signed by their most recent or current supervisor, if applicable, providing details of the candidate's position, nature of activities, work start date (and end date if appropriate) and the signatory's contact information.
- Independent financial planners who are affiliated with financial institution(s) or fee-only planners with no financial institution affiliations must provide a letter from two personal financial planning clients that includes a detailed description of financial planning services provided, the length of time these services have been provided and the client's contact information.

All information supplied is subject to verification by FP Canada.

### **3.6 Post-Secondary Education Requirements**

To be eligible for QAFP certification, applicants must hold a two-year post-secondary diploma, or higher, from an accredited college or university.

#### **3.6.1 Verification of Post-Secondary Education**

FP Canada will review all post secondary diploma or degree transcripts. At the time of application for QAFP certification, the candidate must provide an electronic transcript released directly to FP Canada from the school where the diploma or degree was obtained. Scanned copies, email attachments or documents that have been release to the student will not be accepted.

FP Canada will accept international diplomas where there is supporting documentation establishing that the international diploma/degree is equivalent to a Canadian diploma/degree.

All information supplied is subject to verification by FP Canada.

## 3.7 Applying for QAFP Certification

Candidates who have completed the requirements for QAFP certification may apply for QAFP certification. Candidates must agree to abide by and meet the obligations of the [FP Canada Standards Council Standards of Professional Responsibility](#) and the [QAFP Marks Usage Guide](#).

All current QAFP professionals appear in the Find a Financial Planner online directory on the FP Canada website.

FP Canada retains the right to decline certification where candidates for certification:

- Do not meet one or more of FP Canada's application requirements;
- Do not meet the fitness for certification requirements pursuant to the Fitness Standards and/or FP Canada's good character requirements; and/or
- For any other reason, at its sole discretion.

### 3.7.1 FP Canada Dual Certification

An individual cannot hold QAFP certification and CFP certification concurrently.

### 3.7.2 Diploma, Digital Badge and Certificate

Upon certification, candidates will receive a paper diploma and a digital badge that includes a printable annual certificate.

- QAFP professionals may receive their diploma in French or English.
- Replacement diplomas may be issued upon request.
- A digital badge and accompanying digital certificate are issued at the time of certification and are updated annually.

## 3.8 Transitioning Between Certification Paths

### 3.8.1 QAFP Certification Bridge Path to CFP Certification

Candidates wishing to obtain CFP certification via the QAFP Certification Bridge Path must:

- a. Hold QAFP certification in good standing;
- b. Successfully complete FP Canada Institute Technical Education – Advanced or an FP Canada-Approved Advanced Curriculum program;
- c. Successfully complete the FP Canada Institute QAFP-to-CFP Certification Bridge Program™ or the CFP Professional Education Program;
- d. Pass the CFP exam;
- e. Demonstrate completion of three years of relevant work experience; and
- f. Hold a post-secondary degree; have been a QAFP professional in good standing for at least five-years; or have ten-years of qualifying work experience.

## 3.8.2 Transitioning from CFP Certification Path

Candidates who were previously unsuccessful on the CFP exam may attempt the QAFP exam at any time, subject to QAFP exam prerequisites, education currency limits and number of exam attempt limits (maximum of four QAFP exam attempts within four years of completing QAFP Professional Education Program or CFP Professional Education Program).

## 4 Maintaining QAFP Certification

### 4.1 Renewals and Reinstatements

#### 4.1.1 Renewals

QAFP professionals must renew their certification annually to retain the rights to use the QAFP marks. QAFP certification is valid from August 1 to July 31 each year. All QAFP professionals must renew their certification annually by July 31.

Renewing QAFP professionals must:

- a. Adhere to the [FP Canada Standards Council Standards of Professional Responsibility](#);
- b. Complete 12 hours of CE, including at least one-hour of professional responsibility CE (see section 4.3, Continuing Education for details);
- c. Use the QAFP marks in accordance with [FP Canada's QAFP Marks Usage Guide](#);
- d. Complete the application to renew QAFP certification;
- e. Pay the [QAFP certification renewal fee](#) in full;
- f. Not be subject to an Order by an FP Canada Standards Council Hearing Panel or Appeal Panel prohibiting renewal; and
- g. Be approved by FP Canada for renewal.

Upon renewal of QAFP certification, the digital badge and printable certificate will be updated to reflect the updated certification status and certification end date.

FP Canada reserves the right to decline to renew an individual's certification, at its sole discretion.

#### 4.1.2 Failure to Renew by Renewal Date

Failure to renew by the renewal date will result in a forfeiture of rights to use the QAFP marks and removal from [FP Canada's Find a Financial Planner online directory](#) until all requirements are met. The digital badge and printable certificate will reflect that the individual is no longer certified, based on the certification end date.

Upon renewal, status will return to "In Good Standing" and the right to use the QAFP marks will be reinstated along with reinstatement to FP Canada's [Find a Financial Planner](#) online directory. The renewal will be effective August 1.

QAFP professionals who have not renewed within ninety (90) days of the annual renewal date will have their certification cancelled. FP Canada shall send written confirmation of the cancellation. Individuals

who wish to reinstate their QAFP certification in the future will be subject to reinstatement policies and fees.

For QAFP professionals who have had their certification suspended, revoked or who are under investigation, the digital badge, printable certificate, and Find a Planner page shall be updated to reflect the appropriate certification status.

All deadlines may be abridged or extended at FP Canada's discretion as communicated in writing to certificants.

### 4.1.3 Fee Reduction

Fee reduction requests must be made at the time of recertification.

Fee reductions of 50% of the current year's recertification fee may be granted for one of the following reasons:

- **Pregnancy/Parental Leave:** A fee reduction may be requested for the year in which a QAFP professional is on pregnancy/parental leave from the workforce, for a period of six months up to a maximum of one year. A copy of the child's birth certificate, health card or adoption papers must be included with the request.
- **Medical Leave:** Medical leave requests will be considered on a case-by-case basis. A medical report or doctor's note substantiating the length of leave from the work force (minimum six months) 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.

All other fee reduction requests will be considered on a case-by-case basis.

Applying for a fee reduction does not automatically result in a CE exemption. Individuals requesting a CE exemption must complete the [Continuing Education \(CE\) Exemption Request Form](#).

### 4.1.4 Reinstatement within Five Years of Certification Expiration

Former QAFP professionals are permitted to reinstate within five years of their last certification expiration date, subject to the following reinstatement policies.

Individuals must have continued to adhere to *the FP Canada Standards Council Standards of Professional Responsibility* and must:

- a. Not be subject to a presumptive bar to certification pursuant to the *Fitness Standards*;
- b. Not be subject to an Order by a Hearing Panel or Appeal Panel prohibiting reinstatement;
- c. Provide documentation of having met CE requirements for each year not certified; and
- d. Complete the certification reinstatement application and pay [applicable fees](#), including a:
  - Non-refundable reinstatement administrative fee; and
  - Reinstatement certification fee prorated until the end of the current certification year.

The effective date of the reinstatement will be the first day of the current month in which they are approved to reinstate, with the term end being the final day of the annual certification period.

Upon approval of the reinstatement application, a digital badge and annual certificate with an expiry date will be issued.

A QAFP professional who lets their certification lapse more than once may be denied recertification, at the sole discretion of FP Canada.

## 4.2 Complaints Handling

Complaints of alleged violations of the [FP Canada Standards Council Standards of Professional Responsibility](#) are reviewed by the FP Canada Standards Council in accordance with the [FP Canada Standards Council Disciplinary Rules and Procedures](#).

Complaints of alleged contravention of the FP Canada Guide to Certification Examinations may be reviewed by the FP Canada Standards Council in accordance with its *Disciplinary Procedures for Examination Candidate Misconduct*.

## 4.3 Continuing Education Requirements

QAFP professionals have an obligation to ensure their knowledge and competence in their field remains current. To renew certification, QAFP professionals must complete 12 hours of CE activities, including at least one-hour of professional responsibility CE, each year as outlined in the table below.

### 4.3.1 Annual Continuing Education Requirements

Verifiable Credits Required (January 1 to December 31)			
Breakdown by Category	Minimum Annual Credits	Maximum Annual Credits	Carry Over Permitted to Next Calendar Year
<b>Financial Planning</b>	7	Unlimited	12
<b>Professional Responsibility</b>	1	Unlimited	No *
<b>Practice Management</b>	No minimum	Maximum 5 total from Practice Management, Product Knowledge, and Giving Back	No
<b>Product Knowledge</b>	No minimum	Maximum 5 total from Practice Management, Product Knowledge, and Giving Back	No
<b>Giving Back</b>	No minimum	Maximum 5 total from Practice Management, Product Knowledge, and Giving Back	No

\* If more than 1 credit in Professional Responsibility is completed in a given year, the additional credit(s) may be applied under the Financial Planning category.

#### 4.3.1.1 CE Credit Categories

FP Canada’s CE requirements go beyond maintaining technical competence. They are designed to support the maintenance and ongoing professional development required to continue meeting client needs. CE requirements include the following five categories:



## Financial Planning

Qualifying CE must be related to one or more aspects of the competency profiles published by the FP Canada Standards Council, which serve as the foundation of FP Canada certification requirements. CE in this category may relate to one or more of the financial planning areas, professional skills, and technical knowledge.

## Professional Responsibility

The Professional Responsibility requirement is designed to support and enhance your understanding of your professional duties and to provide approaches for identifying and addressing common ethical dilemmas and challenges that you may face. Qualifying CE requires practical application of the principles and rules in the FP Canada Standards Council Standards of Professional Responsibility to ethical dilemmas that financial planners commonly encounter. CE should include the use of scenarios and/or practical examples to illustrate the situations. CE activities that focus on direct knowledge or rote recall of the Standards of Professional Responsibility without demonstrated understanding and application will not qualify.

### Examples of Qualifying CE:

In-person workshop where participants review examples of ethical dilemmas that financial planners may encounter and how the Standards of Professional Responsibility may apply.

Online, self-directed course where learners are asked to consider ethical dilemmas that financial planners may encounter and are asked to contemplate, through interactive online activities or assessment, how the Standards of Professional Responsibility may apply.

### Examples of Non-Qualifying CE:

In-person workshop that provides an update on the regulatory environment and outlines mutual fund and securities regulation for advisors but does not apply the Standards of Professional Responsibility to examples or scenarios of ethical dilemmas.

Online, self-directed course that presents and explains the Standards of Professional Responsibility but does not apply the principles or rules to examples or scenarios of ethical dilemmas that financial planners may encounter.

## Practice Management

Qualifying CE includes the knowledge and skills used in building professional relationships and growing a professional practice. CE in this category may include activities focused on prospecting, business planning, business development, networking, or sales skills.

## Product Knowledge

Qualifying CE includes the product knowledge that planners may use to advise on and sell products or comment on products held by their clients. CE in this category may be focused on any financial planning product, including investment, insurance, or debt. Ideally, CE should present a balanced view of the product that includes features and benefits as well as client suitability, risks, and costs. The content of CE should help certificants make product recommendations based on the fit of the product with their client's situation rather than on the product's returns.

## Giving Back

Qualifying CE includes volunteering with FP Canada, community organizations, industry associations or charitable groups in a way that helps Canadians understand the importance of financial planning and/or enhances their financial well-being.

CE in this category may include involvement in pro bono teaching or development of education programs, community involvement, development of published financial planning research, or involvement in financial planning-related committees, task forces, or focus groups.

### 4.3.2 Guidelines for Calculating CE Credits

FP Canada's CE Approval Program provides automatic confirmation that a course or program meets FP Canada's requirement for verifiable CE credits and validates the number of eligible verifiable CE credits for each CE category (Financial Planning, Practice Management, Product Knowledge, or Professional Responsibility).

Refer to [FP Canada's Meeting Your CE Requirements](#) web page for more information on the benefits of using the FP Canada-Approved CE search tool and steps for certificants to follow when pursuing other CE opportunities.

#### 4.3.2.1. General Guidance

- a. CE credits are accumulated on a calendar year basis (January 1 to December 31).
- b. To qualify, the content of the activity must be related to the categories of Financial Planning, Professional Responsibility, Practice Management, Product Knowledge, or Giving Back.
- c. One hour of qualifying activity is equivalent to one CE credit.
- d. A full day of instruction may qualify for a maximum of eight CE credits. Time spent for meal and coffee breaks must be subtracted from the total hours claimed for CE credits.
- e. Excess CE credits in the category of Professional Responsibility may qualify under the category of Financial Planning.
- f. Excess CE credits may not be carried over for more than one calendar year.

#### 4.3.2.2. Guidance for Calculating CE Credits for Common CE Activities

##### Seminars/Conferences/Webinars

These can be claimed for CE credits (one hour = one CE credit). When calculating the number of hours for CE credits, meals and breaks may not be included. The maximum amount allocated for one full day of education is eight CE credits.

##### In-House Training

In-house training can be claimed for CE credits (one hour = one CE credit). When calculating CE credits, time spent for meals and breaks may not be included. The maximum amount allocated for one full day of training is eight CE credits.

## Self-Study/Online Courses with an Exam

Self-study courses usually have a recommended number of study hours. The full number of study hours may be claimed as CE (if they meet FP Canada's CE requirements) upon successful completion of the course, up to a maximum of 50 credits.

## College/University Courses

University or college credit courses for one full semester may qualify for CE credits, if the curriculum meets FP Canada's CE requirements. A maximum of 50 CE credits may be claimed for each full semester course.

## Prep Courses

Courses that are completed to prepare for a relevant professional license or designation may qualify for CE upon completion, up to a maximum of 50 credits.

## Writing

Writing articles, technical newsletters, books, and course materials qualify for CE credits provided such activities meet FP Canada's CE requirements and have a target audience of: professionals engaged in financial planning; or post-secondary students preparing for a career in financial planning. A maximum of 15 CE credits may be claimed for the time spent researching and writing. Re-releases of existing documents with revision are eligible for a maximum of 10 CE credits.

Please note that content written for marketing purposes will not qualify for CE credits.

## Teaching/Presenting

Teaching or acting as an instructor, discussion leader or speaker to financial planning professionals or post-secondary students qualifies for a maximum of 15 CE credits. Two credits per hour of actual teaching/presenting time can be claimed for the first time the class or session is conducted, up to a maximum of 15 credits. For second and subsequent offerings of the same course or session, only in-class time or session time can be counted, up to a maximum of 10 credits per year.

Please note that teaching or presenting seminars/courses designed for marketing purposes will not qualify for CE credits.

## Volunteer Service

CE credits may be awarded for volunteering with FP Canada, community organizations, industry associations, charitable groups or others in a way that assists Canadians in understanding the importance of financial planning or enhances their financial well-being. In addition, CE credits may be awarded in instances where a QAFP professional is using their financial planning skills in a volunteer capacity to support an organization. Hours of volunteer service may qualify for a maximum of five credits per year under the 'Giving Back' category.

## Other Educational Activities

Other activities may qualify for CE credits, at FP Canada's sole discretion.

### 4.3.3 Supporting Documentation for CE Credits

QAFP professionals subject to audit must demonstrate compliance by providing supporting documentation to confirm the completion of their CE requirements.

Supporting documentation may include a:

- Certificate of attendance issued by the granting institution. The certificate must include the participant's name, the date of the activity, the name of activity, and a signature and/or stamp of education provider;
- Transcript from the education provider. The transcript must include the participant's name, date of enrolment and/or date of completion, and name of the course;
- Written confirmation from the education provider. The letter must be on letterhead and must include the participant's name, date of the activity, duration of activity, signature and/or stamp of education provider, and signatory's contact information;
- Written confirmation from the Training or HR department offering in-house training. The letter must include the participant's name, date of the activity, duration of activity, signature of department head or representative, and signatory's contact information;
- Written confirmation from the volunteer organization. The letter must include the participant's name, date of volunteer service and a description of the nature of the volunteer activity;
- Contract for teaching engagement. The contract must include the instructor's name, duration of the course, and year/semester of the course; or
- Contract for writing assignment. The contract must include the writer's name, copy of the article, and year written (must be written in the year reported).

#### 4.3.3.1. Supporting Documentation for Non-FP Canada Approved CE Credits

Supporting documentation for educational content of CE activities that have not been approved through FP Canada's CE Approval Program must also be supported by documentation to verify the educational content of the activities completed. Supporting documentation could include, but is not limited to, the following:

- Course descriptions;
- Content agendas indicating the duration of the program and summary of the content;
- PowerPoint presentations;
- Course syllabi;
- Table of contents; or
- Articles.

Other forms of supporting documentation may be accepted at the discretion of staff.

Please note that missing documentation will result in the CE activity being denied in the case of an FP Canada audit.

### 4.3.4 Recognition of the FP Canada Institute’s Professional Education Programs

To recognize the extent of and currency of learning resulting from successful completion of a Professional Education Program, individuals are exempt from CE requirements in all categories, including the category of Professional Responsibility, in the year they pass the QAFP exam and the following calendar year. By way of illustration, if the QAFP exam is passed in June 2024, in recognition of successful completion of the QAFP Professional Education Program, the individual is exempt from all CE requirements in calendar years 2024 and 2025.

### 4.3.5 Reporting CE Activities

QAFP professionals are required to attest to the completion of their CE requirements for the calendar year specified on the annual renewal application.

QAFP professionals are not required to submit CE supporting documentation at time of certification renewal but must have supporting documentation available in the event of an FP Canada audit. Any excess credits carried over from the previous year may also be subject to audit. It is recommended that QAFP professionals keep all CE supporting documentation for at least three years.

FP Canada offers an online tool to track completed CE credits. This online tool must be used by those who are selected for audit. The online CE Tracker tool can be found on the FP Canada Portal, under the ‘My Account’ tab.

### 4.3.6 CE Audit Requirements

To maintain the integrity of the QAFP certification, a percentage of QAFP professionals are selected randomly for CE audit each year. Individuals who are selected for audit will be requested to submit supporting documentation for their CE credits taken in the previous calendar year. QAFP professionals whose certification has lapsed and then been reinstated are automatically subject to audit.

Individuals who are found to have falsified their CE attestation are in breach of the FP Canada Standards Council Code of Ethics, as outlined in the [FP Canada Standards Council Standards of Professional Responsibility](#). These cases are forwarded to FP Canada’s Enforcement department for further action under the [FP Canada Standards Council Disciplinary Rules and Procedures](#).

FP Canada reserves the right to audit any QAFP professional at any time and for any reason.

#### 4.3.6.1. Failure to Comply with CE and/or CE Audit Requirements

QAFP professionals who fail to comply with the CE requirements or CE audit requirements within the stipulated period may be subject to disciplinary action by FP Canada.

Misstated or fraudulent reporting of CE credits will be reported to the FP Canada Standards and Enforcement department as a violation of the [FP Canada Standards Council Standards of Professional Responsibility](#).

## 4.3.7 Continuing Education Exemptions

QAFP professionals may request an exemption from CE requirements for the calendar year in which they take a leave of absence from employment/practice in the event of a parental or medical leave.

Any other requests for CE exemption will be considered on a case-by-case basis.

### 4.3.7.1. Pregnancy/Parental leave

QAFP professionals will be exempt from the annual CE requirement for the calendar year coinciding with the birth/adoption of a child. Upon request, the exemption of the annual CE requirement may be split evenly across two consecutive years. A CE Exemption Request Form must be submitted to FP Canada with a copy of the child's birth certificate and/or adoption papers.

The CE exemption for pregnancy/parental leave is limited to one calendar year, even though QAFP professionals may choose to take an extended leave to care for their child. In the event of subsequent births/adoptions, a separate [CE Exemption Request Form](#) must be submitted with the birth certificate and/or adoption papers for each child.

### 4.3.7.2. Medical leave

QAFP professionals will be exempt from the annual CE requirement in the calendar year coinciding with an approved medical/disability leave of at least six months. A [CE Exemption Request Form](#) must be submitted to FP Canada with a current medical report and/or doctor's note.

If a CE exemption is required for consecutive years, QAFP professionals must re-apply for the CE exemption annually and provide an up-to-date medical report and/or doctor's note that explains the reason for the extended medical/disability leave. Consecutive CE exemptions will be considered on a case-by-case basis.

## 5 Personal Information

It is the responsibility of QAFP professionals to ensure that their information with FP Canada is current.

Changes to address or employment information can be made online at <https://online.fpcanada.ca> or submitted in writing to FP Canada at [info@fpcanada.ca](mailto:info@fpcanada.ca).

Requests for name changes because of marriage, divorce or other personal reasons must be submitted in writing to [info@fpcanada.ca](mailto:info@fpcanada.ca) along with supporting documentation.

## 6 Policy Exception Requests

The FP Canada Standards Council establishes and administers standards for FP Canada certificants for the benefit of the public. FP Canada has established policies and requirements for QAFP professionals in accordance with those standards and enforces those policies and requirements in a consistent manner.

Exceptions to established policies and guidelines may be granted at FP Canada's sole discretion. FP Canada shall review only those policy exception requests that are submitted with a [Policy Exception Request Form](#) to [info@fpcanada.ca](mailto:info@fpcanada.ca).

## 7 FP Canada Contact Details

FP Canada

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## 8 Revision History

Name	Change	Approved By	Date Approved
<b>1.0 Policy Overhaul</b>	Revised to reflect the introduction of QAFP certification and distinct paths to each certification	Damienne Lebrun-Reid	December 2019
<b>1.1 Policy Changes</b>	Minor updates	Damienne Lebrun-Reid	June 2020
<b>1.2 New Path to QAFP Certification</b>	Introduced new alternate pathway to QAFP certification	Damienne Lebrun-Reid	July 2020
<b>1.2 AODA compliance and policy changes</b>	<ul style="list-style-type: none"><li>- AODA compliant format;</li><li>- Introduced Degree Requirement with exception provisions; and</li><li>- Removed Canadian work experience requirement</li></ul>	Damienne Lebrun-Reid	June 2022
<b>1.3 QAFP certification relaunch</b>	<ul style="list-style-type: none"><li>- alignment to new path requirements, new exam blueprint and competency profile</li></ul>	Damienne Lebrun-Reid	April 3, 2023



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