



**FP Canada**<sup>®</sup>

*Advancing Professional  
Financial Planning*

# CFP<sup>®</sup> CERTIFICATION POLICIES

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**QAFP**<sup>®</sup>

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# 1 Introduction

This document outlines the policies and guidelines related to prospective and current certificants seeking to obtain and/or maintain CERTIFIED FINANCIAL PLANNER® certification.

## 2 Paths to CFP Certification

### 2.1 Primary Paths to CFP Certification

There are two primary paths to CFP certification, the Direct Path and the QAFP Certification Bridge Path.

#### 2.1.1 Direct Path to CFP Certification

Candidates wishing to obtain CFP certification via the Direct Path must:

- a. Successfully complete the following technical education requirements:
  - The FP Canada Institute™ Technical Education – Fundamentals program or a Fundamentals program recognized by FP Canada; and
  - The FP Canada Institute Technical Education – Advanced program or an Advanced program recognized by FP Canada;
- b. Successfully complete the CFP Professional Education Program™;
- c. Pass the CFP examination; and
- d. Hold a post-secondary degree and have three years of qualifying work experience *or* have ten years of qualifying work experience.



## 2.2 QAFP Certification Bridge Path to CFP Certification

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

- a. Hold QAFP certification in good standing;
- e. Successfully complete the FP Canada Institute Technical Education – Advanced program *or* an Advanced Curriculum program recognized by FP Canada;
- f. Successfully complete the FP Canada Institute QAFP Certification to CFP Certification Professional Education Program *or* the CFP Professional Education Program;
- b. Pass the CFP examination;
- c. Hold a post-secondary degree *or* have held QAFP certification in good standing for a minimum of five (5) years; and
- d. Have three years of qualifying work experience.



\* CFP professionals are exempt from CE requirements in all categories in the year they pass the CFP exam and the following two calendar years in recognition of completion of both the QAFP Professional Education Program and the QAFP Certification to CFP Certification Professional Education Program **OR** completion of the CFP Professional Education Program.

## 2.3 Alternate Paths to CFP Certification

In addition to the two primary paths to CFP certification, FP Canada will offer alternate paths to CFP certification to candidates with the following qualifying credentials:

- a. Relevant professional qualifications (CPA, CFA, FCIA, LL.B., J.D.);
- b. F.PI. designation; and
- c. Foreign CFP certification.

### 2.3.1 Relevant Professional Qualifications Path to CFP Certification

Candidates wishing to obtain CFP certification via the Relevant Professional Qualifications Path must:

- a. Hold one of the following relevant professional qualifications in good standing in Canada:

- Chartered Professional Accountant (CPA);
  - Chartered Financial Analyst (CFA);
  - Fellow of the Canadian Institute of Actuaries (FCIA); or
  - Bachelor of Laws (LL.B.) or Juris Doctor (J.D.);
- b. Successfully complete the CFP Professional Education Program;
- c. Pass the CFP examination; and
- g. Have three years of qualifying work experience.



### 2.3.2 F.PI. Path to CFP Certification

Candidates wishing to obtain CFP certification via the F.PI. Path must:

- a. Hold the F.PI. license in good standing with the Autorité des marchés financiers (AMF);
- b. Successfully complete the CFP Certification Program for F.PI. Professionals; and
- c. Meet the qualifying work experience and other requirements for CFP certification established by FP Canada.



### 2.3.3 Foreign CFP Professional Path to CFP Certification

Candidates wishing to obtain CFP certification in Canada via the Foreign CFP Professional Path must:

- a. Hold CFP certification in good standing from a Financial Planning Standards Board (FPSB) Member Territory;

- b. Successfully complete the FP Canada Institute Introduction to Professional Ethics course;
- c. Pass the CFP examination;
- d. Hold a post-secondary degree and have three years of qualifying work experience or have ten years of qualifying work experience; and
- e. Successfully complete the CFP Professional Education Program within one year post CFP certification in Canada.



### 2.3.4 Proof of Qualifying Credential

Candidates applying under the Relevant Professional Qualifications Path, or the Foreign CFP Professional Path must complete an Alternate Certification Path application. A non-refundable fee will apply to review the Alternate Certification Path application.

Candidates applying under the Relevant Professional Qualifications Path, F.PI. Path, or Foreign CFP Professional Path must provide documentation from the applicable governing body confirming their qualifications and good standing.

Candidates shall provide evidence of their professional certification by submitting documentation from the conferring institution/organization sufficient to show prerequisite qualifications (certification or license) in good standing within the prescribed timelines. Candidates may register for an examination sitting or the Professional Education Program prior to submitting documentation; however, failure to deliver the required documentation within prescribed timelines will result in the candidate being deregistered from the examination or education program.

## 3 Obtaining CFP Certification

The CFP certification requirements serve to ensure future CFP professionals meet the competencies expected of the profession.

Candidates following the direct path to CFP certification must meet the following requirements:

| CERTIFICATION REQUIREMENTS   | PREREQUISITES *   | TIME LIMITS   |
|--|---|---|
| <p>Successfully complete the FP Canada Institute Technical Education – Fundamentals program, including the final Program Assessment,</p> <p>OR</p> <p>Successfully complete a Fundamentals program recognized by FP Canada</p> | <ul style="list-style-type: none"> <li>▪ Not applicable</li> <li>▪ Candidates should refer to their Fundamentals education provider for any prerequisite requirements</li> </ul>  | <p>None</p>   |
| <p>Successfully complete the FP Canada Institute Technical Education – Advanced program, including the final Program Assessment,</p> <p>OR</p> <p>Successfully complete an Advanced program recognized by FP Canada</p>        | <ul style="list-style-type: none"> <li>▪ FP Canada Institute Technical Education – Fundamentals program</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>▪ Fundamentals program recognized by FP Canada</li> </ul> | <p>None</p>   |
| <p>Successfully complete the CFP Professional Education Program</p>  | <p>FP Canada Institute Technical Education – Advanced program</p> <p>OR</p> <p>Advanced program recognized by FP Canada</p>   | <p>Within four years of completion of the Advanced program</p> <p>Note: QAFP professionals in good standing are exempt from this time limit</p> |
| <p>Pass the CFP examination</p>  | <ul style="list-style-type: none"> <li>▪ CFP Professional Education Program</li> </ul>  | <p>Within four years of successfully completing the CFP Professional Education Program</p>  |
| <p>Demonstrate three years of qualifying work experience</p>   | <ul style="list-style-type: none"> <li>▪ Not Applicable</li> </ul>  | <p>Qualifying work experience must be completed in the eight years preceding the application for CFP certification</p>                          |
| <p>Apply for CFP certification</p>   | <ul style="list-style-type: none"> <li>▪ Successful completion of the CFP examination</li> <li>▪ Three years of qualifying work experience</li> </ul>   | <p>Within four years of passing the CFP examination</p>   |



| CERTIFICATION REQUIREMENTS | PREREQUISITES *  | TIME LIMITS |
|----------------------------|--|-------------|
|                            | <ul style="list-style-type: none"> <li>▪ Hold a post-secondary degree from an accredited university OR have ten years of qualifying work experience</li> </ul> |             |

\* Applications for FP Canada’s education programs and examinations may be submitted prior to completing a prerequisite, however successful completion of the applicable prerequisite is required for admission to the education program/examination.

### 3.1 Time Limits

Candidates who do not pass the CFP exam within four years of completing the CFP Professional Education Program must repeat the CFP Professional Education Program to requalify for the CFP exam.

Candidates who do not obtain CFP certification within four years of passing the CFP exam must rewrite the CFP exam.

### 3.2 Technical Education

Candidates pursuing CFP certification are required to complete the Technical Education – Fundamentals and Advanced programs through the FP Canada Institute or Fundamentals and Advanced programs recognized by FP Canada.<sup>1</sup> The Technical Education – Fundamentals and Advanced programs, offered by the FP Canada Institute, align to the [FP Canada Standards Council Competency Profile](#) and the knowledge requirements of a CFP professional detailed in the Financial Planning Body of Knowledge.

As a condition for approval by FP Canada, Fundamentals and Advanced programs recognized by FP Canada must also align to the [FP Canada Standards Council Competency Profile for CFP Certification](#) and the knowledge requirements of a CFP professional detailed in the Financial Planning Body of Knowledge.

#### 3.2.1 Education Exemptions

Candidates who hold certain designations and licenses in good standing may apply for education exemptions from components of FP Canada’s technical education requirements. The following table provides education exemptions based on a review of the licenses and designations outlined relative to the learning objectives and knowledge expectations of the FP Canada Standards Council Competency Profiles and Financial Planning Body of Knowledge. These exemptions are subject to change based on

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<sup>1</sup> Fundamentals and Advanced programs recognized by FP Canada are offered throughout Canada, both in person and online. While approved programs must meet FP Canada’s requirements, FP Canada neither dictates nor controls the duration or delivery format of these programs.

changes to the education requirements leading to licensure and designations or changes made to FP Canada certification requirements.

| LICENSE OR DESIGNATION   | FUNDAMENTALS EXEMPTIONS <sup>1</sup>   | ADVANCED EXEMPTIONS <sup>1</sup> |
|--|--|----------------------------------|
| <b>Canadian Securities License</b>                               | <ul style="list-style-type: none"> <li>Investment Planning Course</li> </ul>   | None                             |
| <b>Mutual Funds License</b>                                      | <ul style="list-style-type: none"> <li>Investment Planning Course</li> </ul>   | None                             |
| <b>Registered Retirement Consultant (RRC®)</b>                   | <ul style="list-style-type: none"> <li>Retirement Planning Course</li> <li>Estate Planning Course</li> </ul>   | None                             |
| <b>Professional Financial Advisor (PFA™)</b>                     | <ul style="list-style-type: none"> <li>Financial Management Course</li> <li>Retirement Planning Course</li> <li>Investment Planning Course</li> <li>Tax Planning Course</li> </ul> | None                             |
| <b>Professional Financial Planner (PFP®)</b>                     | <ul style="list-style-type: none"> <li>Partial Curriculum<sup>2</sup></li> </ul>   | Partial Program <sup>3</sup>     |
| <b>Chartered Life Underwriter (CLU®)</b>                         | <ul style="list-style-type: none"> <li>Entire Curriculum</li> </ul>  | Entire Program                   |
| <b>Designated Financial Services Advisor (DFSA™)<sup>4</sup></b> | <ul style="list-style-type: none"> <li>Financial Management Course</li> <li>Investment Planning Course</li> <li>Retirement Planning Course</li> <li>Tax Planning Course</li> </ul> | None                             |
| <b>Registered Financial and Retirement Advisor (RFRA®)</b>       | <ul style="list-style-type: none"> <li>Retirement Planning Course</li> <li>Estate Planning and Law for Financial Planning Course</li> </ul>  | None                             |
| <b>Registered Retirement Advisor (RRA®)</b>                      | <ul style="list-style-type: none"> <li>Retirement Planning Course</li> </ul>   | None                             |

<sup>1</sup> Subject to change based on changes to the education requirements leading to licensure and designations or changes made to FP Canada certification and education requirements.

<sup>2</sup> Holders of the PFP in good standing are exempt from Technical Education — Fundamentals if they have successfully completed CSI's Lending, Retirement & Insurance Supplement (LRIS) course. See CSI's Qualified Associate Financial Planner / QAFP Certification page for more details.

<sup>3</sup> Holders of the PFP in good standing are exempt from Technical Education – Advanced if they have successfully completed CSI's Lending, Retirement & Insurance Supplement (LRIS) course and CSI's Law, Estate & Tax Supplement (LETS) course. See CSI's Certified Financial Planner / CFP Certification page for more details.

<sup>4</sup> Holders of the DFSA in good standing are exempt from components of the Technical Education – Fundamentals program if they have successfully completed Path 1 of CSI's Post-Designation Education Requirements. See CSI's DFSA Requirements page for details. Candidates who have completed any other path may submit a copy of their transcript to [info@fpcanada.ca](mailto:info@fpcanada.ca) to review their eligibility for exemptions.

## 3.3 Professional Education Programs

### 3.3.1 FP Canada Institute CFP Professional Education Program

The CFP Professional Education Program prepares candidates for professional practice. The Program consists of seven units, each of which includes a financial planning, human behaviour, and professional responsibility section.

### 3.3.2 CFP Professional Education Program Eligibility Requirements and Documentation

Candidates pursuing CFP certification may enrol in the CFP Professional Education Program if they:

- Have successfully completed the technical education requirements for CFP certification, which may be either the FP Canada Institute Technical Education – Fundamentals Program, including the program Final Assessment, and the FP Canada Institute Technical Education – Advanced Program, including the program Final Assessment or Fundamentals and Advanced programs recognized by FP Canada; or
- Hold QAFP certification (in good standing) and have completed the FP Canada Institute Advanced Program or an Advanced program recognized by FP Canada; or
- Hold Relevant Professional Qualifications, the F.PI. designation, or CFP certification from another Financial Planning Standards Board (FPSB) member territory.

Note: Enrolment in the CFP Professional Education Program must be within four years of successfully completing the Advanced Program whether that education is completed with the FP Canada Institute, or one recognized by FP Canada.

To be accepted into the CFP Professional Education Program, documentation evidencing proof of completion of the education prerequisites must be received by FP Canada at least ten business days before the scheduled education program start date.

Proof of completion of prerequisite education must be provided either by official transcripts (sent by mail or electronically by email or through the educator's online student portal) or a letter from the conferring institute.

## 3.4 CFP Examination

The CFP exam is a six-hour, computer-based examination delivered at in-person test centres and via online proctoring up to three times annually. The exam consists of a combination of multiple-choice and constructed-response questions. The test specifications are published in the [FP Canada Blueprint: CFP Examination](#). Each question and available mark on the CFP exam focuses on specific elements of

the [FP Canada Standards Council Competency Profile](#), and questions may also require integration across several financial planning areas.

FP Canada retains the right to prohibit any individual from writing an examination, at its sole discretion.

### **3.4.1 Exam Development and Administration**

CFP exam development, administration, scoring, reporting, appeals, and complaints shall follow generally accepted testing principles consistent with ISO 17024 standards.

The [FP Canada Blueprint: CFP Examination](#) shall align with the [FP Canada Standards Council Competency Profile for CFP Certification](#). The CFP examination administered to candidates must meet the specifications set out in the [FP Canada Blueprint: CFP Examination](#).

### **3.4.2 Examination Retakes**

The CFP exam must be successfully completed within four years of completion of the CFP Professional Education Program. Candidates who are unsuccessful on the CFP exam after four attempts or within four years of their first attempt must requalify by successfully completing or repeating the CFP Professional Education Program, regardless of previous exemptions granted. Requalification will qualify the candidate for up to four more attempts of the CFP exam and will reset the four-year time limit.

Regular application guidelines, including completion of the examination application and agreement to abide by all examination policies, remain in effect for all attempts.

### **3.4.3 Transitioning to QAFP Certification Path**

Unsuccessful CFP examination candidates may choose to attempt the QAFP examination at any time. This option remains subject to QAFP examination prerequisites, education currency limits, and examination attempt limits (maximum of four exam attempts for each certification).

### **3.4.4 Examination Results**

The CFP exam is a pass or fail exam only. The method used to set the passing standard and subsequent pass mark for FP Canada examinations is in accordance with well-established certification best practices for pass-score procedures.

Except in the event of an examination misconduct investigation, FP Canada shall inform each candidate of their result (pass/fail) within three months of the examination date.

### **3.4.5 Appeals to Examination Results**

Candidates may request a rescoring of the CFP exam within 30 days of the date the examination results are released, as outlined in the [Guide to the CFP Examination](#).

Although a change in the exam result is unlikely, the [rescoring fee](#) shall be refunded if rescoring results in a change in the candidate's examination result from fail to pass.

### **3.4.6 Examination Misconduct**

The FP Canada Standards Council shall investigate allegations of examination misconduct in accordance with the [FP Canada Standards Council Disciplinary Procedures for Examination Candidate Misconduct](#).

Examination misconduct may be grounds for disciplinary action, including, but not limited to, withholding examination results and/or denying certification.

### **3.4.7 Testing Accommodations**

FP Canada shall comply with all relevant legislation regarding accommodating persons with disabilities and strives to accommodate all requests to the extent that we are reasonably able to provide all candidates with equitable access to FP Canada's certification exams.

Candidates requesting an accommodation must submit a [Testing Accommodation Form](#) which outlines the nature of the disability or unique need, details on how the disability affects the candidate's ability to take the exam under standard conditions, the specific accommodation requested, and any previous accommodations received. Candidates must provide current (i.e., dated within five years of the date of submission to FP Canada) documentation providing a clear diagnosis and description of the medical or health issue from an appropriate medical practitioner, results of any related assessments, and details on how the diagnosis affects the candidate's ability to take the exam under standard conditions.

The deadline to request a testing accommodation is two months prior to the examination sitting.

The decision to grant an accommodation shall be made on a case-by-case basis by FP Canada staff. Candidates will be notified if the accommodation request is denied or if FP Canada is unable to accommodate the request.

Where an accommodation request is approved, the candidate must sign a testing letter acknowledging that the accommodation(s) provided meets their needs before the accommodation will be granted.

### **3.4.8 Examination Locations**

Candidates may elect to write an FP Canada examination at an in-person examination location or online using FP Canada's online proctoring option.

In-person exam locations (specific cities/towns) shall be determined at the discretion of staff. When selecting locations, staff will consider reasonable access for all candidates across Canada.

Candidates may elect to pay to have a dedicated writing centre established, within Canada, if feasible. FP Canada shall make every effort to meet such requests, provided it is feasible and so doing does not compromise examination security. Requests for an alternate exam location must be received by FP

Canada no later than two months prior to the exam date. FP Canada does not administer its certification exams outside of Canada.

### **3.4.9 Score Reporting**

Candidates who meet the passing standard shall receive notification of 'Pass' but score information shall not be provided. Candidates who receive a failing score shall receive a notification of 'Fail' and their scaled total score with diagnostic feedback shall be provided.

Results letters shall be released to each candidate's secure FP Canada portal and candidates shall be advised of this by email.

FP Canada may communicate aggregate pass rates for all candidates and for first time exam-writers to consumer and/or trade media.

FP Canada may publish the names of successful candidates, at its sole discretion.

### **3.4.10 Administrative Examination Timelines**

- The early-bird application deadline is two months prior to the examination date.
- The deadline for testing accommodation requests is two months prior to the examination date.
- The final registration deadline is one month prior to the examination date.

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

### **3.4.11 Examination Documentation**

Candidates must provide proof of completion of all prerequisite education requirements. Education completed through the FP Canada Institute will be automatically tracked in the candidate's online account. For education offered by a recognized education provider that is not the FP Canada Institute, an official transcript (provided by mail, email or through the educator's online student portal) or an official letter from the conferring institute, are acceptable forms of documentation.

Documentary evidence of completion of the education prerequisites must be received by FP Canada at least one month prior to the scheduled examination 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 CFP Certification](#) is a cornerstone of

CFP certification, providing the opportunity for candidates to hone their skills and demonstrate their ability to serve clients in a real-world setting.

All candidates are required to complete three years of qualifying work experience to be eligible to apply for CFP certification.

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

Candidates who do not complete their work experience requirement within the above-mentioned time frame must successfully re-write the CFP exam to qualify for CFP 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 the application of the knowledge, skills and abilities described in the [FP Canada Standards Council Competency Profile for CFP Certification](#), and should help candidates in the application of financial planning processes to meet client needs. Experience may include performance in any of the following financial planning competency areas:

- 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, such as managing, training or assisting planners, shall qualify if they meet the above criteria.

Teaching financial planning courses at a post-secondary level qualifies for up to two years of work experience. Financial planning research or teaching that incorporates real-world integrated financial planning situations may qualify as qualifying work experience, depending on the specific nature of the research.

Work experience will be reviewed in accordance with section 3.5.2 “Verification of Experience” to ensure the key responsibilities and day-to-day tasks within the role meet the definition of qualifying work experience set out above. FP Canada accepts all work experience that meets the criteria outlined in section 3.5.2, regardless of the country or territory in which it was gained.

## 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 CFP certification, the candidate must:

- Provide an up-to-date work experience summary 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 letters from two personal financial planning clients. Letters must include 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 CFP certification, applicants must hold a post-secondary degree from an accredited college or university or qualify for an exemption as outlined in section 3.6.1., Post-Secondary Education Exemptions.

FP Canada requires that all applicants for certification provide proof of meeting FP Canada's Post-Secondary Education Requirements released directly to FP Canada from the school where the degree was completed. Scanned copies, email attachments, or documents that have been released to the student will not be accepted.

FP Canada will accept international degrees where there is supporting documentation establishing that the international degree is equivalent to a Canadian degree. Verification of international credentials is handled through [World Education Services](#).

All information supplied is subject to verification by FP Canada.

### 3.6.1 Post-Secondary Education Exemptions

An applicant will be exempt from post-secondary education requirements if they:

- passed the CFP exam prior to March 31, 2022, in which case they will be subject to normal certification time limits; or
- have held QAFP certification for a minimum of five years and are a QAFP professional in good standing; or



- commenced one of the below-detailed three-year diploma programs in (or prior to) September 2019, successfully completed the program by March 2024, and write the CFP Examination by December 31, 2024:
  - George Brown College – Business Administration - Finance (three-year advanced diploma);
  - Sheridan College - Business Administration - Finance (three-year advanced diploma);
  - Conestoga College - Business Administration - Financial Planning (three-year advanced diploma);
  - Seneca College - Business Administration - Financial Planning (three-year advanced diploma);
  - Algonquin College - Business Administration - Finance (three-year advanced diploma); or
  - Centennial College - Business Administration - Finance (three-year advanced diploma).

### 3.7 Applying for CFP Certification

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

All current CFP 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 Dual Certification

An individual's QAFP certification shall be cancelled immediately upon obtaining CFP certification. Former QAFP professionals who go on to obtain CFP certification automatically relinquish their rights to use the QAFP marks.

CFP professionals may reference the fact that they were previously certified as a QAFP certificant so long as the reference includes the certification period (for example, the applicable date range).

## 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.

- CFP 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

Candidates who were previously unsuccessful on the CFP examination may attempt the QAFP examination at any time, subject to QAFP examination prerequisites, education currency limits, and number of examination attempt limits (maximum of four exam attempts).

# 4 Maintaining CFP Certification

## 4.1 Renewals and Reinstatements

### 4.1.1 Renewals

CFP professionals must renew their certification annually to retain the rights to use the CFP marks.

CFP certification is valid from April 1 to March 31 each year. All CFP professionals must renew their certification annually by March 31.

Renewing CFP professionals must:

- Adhere to the [\*FP Canada Standards Council Standards of Professional Responsibility\*](#);
- Complete 25 hours of Continuing Education (see Section 4.3, Continuing Education for details);
- Correctly use the CFP marks in accordance with [\*FP Canada's CFP Marks Usage Guide\*](#);
- Complete the application to renew CFP certification;
- Pay their [CFP certification renewal fee](#) in full;
- Not be subject to an Order by an FP Canada Standards Council Hearing Panel or Appeal Panel prohibiting renewal; and
- Be approved, by FP Canada, for renewal.

Upon renewal of CFP 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 CFP 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 rights to use the CFP marks will be reinstated along with reinstatement to FP Canada's [Find a Financial Planner](#) online directory. The renewal will be effective April 1.

CFP professionals who have not renewed within 90 days will have their certification cancelled. FP Canada shall send written confirmation of the cancellation. Individuals who wish to reinstate their CFP certification will be subject to reinstatement policies and fees.

For CFP professionals who have had their certification suspended or revoked or who are under investigation, their digital badge, printable certificate, and Find a Financial 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 CFP 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 medical professional'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 CFP professionals are permitted to reinstate their certification 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 an FP Canada Standards Council Hearing Panel or Appeal Panel prohibiting reinstatement;
- c. Provide documentation of having met CE requirements for each year not certified;
- 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 be reinstated, 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.

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

## 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 Procedure](#).

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

The names of CFP professionals who have been found to have violated the [FP Canada Standards Council Standards of Professional Responsibility](#) shall be published on FP Canada's website.

## 4.3 Continuing Education Requirements

CFP professionals have an obligation to ensure their knowledge and competence in their field remains current. To renew certification, CFP professionals must complete 25 hours of continuing education (CE) annually as outlined in the table below. CE activities are subject to audit by FP Canada, at its sole discretion.

### 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 |
| Financial Planning                                     | 12 <sup>1</sup>        | Unlimited              | 23   |
| Professional Responsibility                            | 2                      | Unlimited              | No <sup>2</sup>                            |
| Professional Skills <sup>3</sup>                       | No minimum             | Unlimited              | 3  |
| Giving Back  | No minimum             | 5                      | No   |
| General CE   | No minimum             | Unlimited              | No   |

<sup>1</sup> Effective January 2025, CFP professionals must complete 12 hours (formerly 10) of CE in the category of Financial Planning annually.

<sup>2</sup> If more than 2 credits in the category of Professional Responsibility are obtained, the additional credit(s) may be applied under the Financial Planning category.

<sup>3</sup> The category of Professional Skills was added as a new CE category effective January 2025. Qualifying CE in this category is defined below. In addition, the previous category “Product Knowledge” was removed. CE which previously qualified in the category of “Product Knowledge” may qualify in the category of “General CE”.

### 4.3.2 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 categories of Financial Planning, Professional Responsibility, Professional Skills, General CE and Giving Back.

#### Financial Planning

Qualifying CE must be related to one or more aspects of the [FP Canada Standards Council Competency Profile for CFP Certification](#), which serves as the foundation of CFP certification requirements for. CE in

this category may relate to one or more of the financial planning areas and related technical knowledge.

### Professional Responsibility

The Professional Responsibility requirement is for a pre-approved Professional Responsibility CE course or program that is directly relevant to the standards of professional responsibility expected of a CFP professional. Effective January 2025, Professional Responsibility courses or programs that have not been pre-approved by FP Canada may count for Professional Skills, if they meet the requirements for that category, or General CE; however, Professional Responsibility courses or programs that have not been reviewed and approved by FP Canada in advance of the course or program offering will not satisfy FP Canada's Professional Responsibility CE requirement. Post-approval of Professional Responsibility CE credits is not available.

The Professional Responsibility requirement is designed to support and enhance certificants' understanding of their professional responsibilities and requirements and to support financial planners in identifying and addressing ethical dilemmas and challenges they may encounter in practice. Qualifying CE requires application of the principles, rules, and/or practice standards in the [FP Canada Standards Council Standards of Professional Responsibility](#). CE in this category should include the use of scenarios and/or practical examples. CE activities that focus on direct knowledge or rote recall of the Standards of Professional Responsibility without demonstrated understanding will not qualify.

### Professional Skills

Qualifying CE includes the knowledge and skills used in building and maintaining professional relationships and supports financial planners in managing complex client scenarios through an understanding of key behavioural factors that affect client decisions, implementation of advice, and the development and maintenance of professional relationships. CE focused on equality, diversity and inclusion will also qualify in this category.

### 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 activities that:

- support the work of the Canadian Foundation for Financial Planning™,
- involve teaching or the development of pre-certification education programs or continuing education programs designed for CFP professionals and/or QAFP professionals,
- support financial literacy programs,
- community involvement that leverages your skills as a financial planner,
- involve or support financial planning research, or
- involvement with financial planning-related committees, panels or boards.

## General CE

CFP professionals are required to complete 25 hours of CE annually including 2 hours of CE in the category of Professional Responsibility and 12 hours of CE in the category of Financial Planning. CFP professionals may also claim up to 5 CE credits in the category of Giving Back. Any additional CE completed during the year may be claimed in the General CE category and may include, among others, activities relating to: authoring financial planning publications or texts; teaching or the development of pre-certification education programs or continuing education programs designed for CFP professionals and/or QAFP professionals; and CE programs or courses related to a second financial planning related designation or license. In addition, CE which previously qualified in the category of “Product Knowledge” may qualify in the category of General CE.

## 4.4 Guidelines for Calculating CE Credits

For CFP certificants, 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, Professional Responsibility and Professional Skills).

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.

### 4.4.1 General Guidance

- a. CE credits are accumulated on a calendar-year basis (January 1 to December 31).
- h. To qualify, the content of the activity must be related to the categories of Financial Planning, Professional Responsibility, Professional Skills, General CE, or Giving Back.
- b. One hour of qualifying activity is equivalent to one CE credit.
- c. 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.
- d. Excess CE credits in the category of Professional Responsibility may qualify under the category of Financial Planning.
- e. Excess CE credits may not be carried over for more than one calendar year.

### 4.4.2 Guidance for Calculating CE Credits for Common CE Activities

#### Seminars/Conferences/Webinars

Seminars, conferences and webinars 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 Assessment**

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 qualifies 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, supporting the work of the Canadian Foundation for Financial Planning, community organizations, industry associations, charitable groups, or others where a CFP professional is using their financial planning skills in a volunteer capacity to support an organization and/or in a way that assists Canadians in understanding the importance of financial planning or enhances their financial well-being. 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 including, teaching or the development of pre-certification education programs or continuing education programs designed for CFP professionals and/or QAFP professionals, at FP Canada's sole discretion.

## 4.5 Supporting Documentation for CE Credits

CFP 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 the activity and a signature and/or stamp of the education provider;
- A 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 the activity, signature and/or stamp of the 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;
- A contract for teaching engagement. The contract must include the instructor's name, duration of the course, and year/semester of the course; or
- A 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).

## 4.5.1 Supporting Documentation for Non-FP Canada Approved CE Credits

CE activities that have not been approved through FP Canada’s CE Approval Program must 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;
- Tables of contents; or
- Articles.

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

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

## 4.5.2 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, CFP professionals are exempt from CE requirements in all categories, including the category of Professional Responsibility:

- in the year they pass the CFP exam; and
- additional consecutive calendar years as follows:

| CERTIFICATION PATH                               | CE EXEMPTION* | IN RECOGNITION OF SUCCESSFUL COMPLETION OF:  |
|--|---------------|--|
| Direct Path to CFP Certification                 | 2 years       | CFP Professional Education Program   |
| QAFP Bridge Path to CFP Certification            | 2 years       | QAFP Professional Education Program and QAFP Certification to CFP Certification Professional Education Program<br>OR<br>CFP Professional Education Program |
| Relevant Professional Qualifications Path to CFP | 2 years       | CFP Professional Education Program   |

| CERTIFICATION PATH                                 | CE EXEMPTION*       | IN RECOGNITION OF SUCCESSFUL COMPLETION OF:       |
|--|---------------------|---|
| Certification                                      |                     |   |
| F.PI. Path to CFP Certification                    | 1 year <sup>1</sup> | CFP Certification Program for F.PI. Professionals |
| Foreign CFP Professional Path to CFP Certification | 2 years             | CFP Professional Education Program                |

<sup>1</sup> This exemption applies for the calendar year in which the individual completed the CFP certification program for F.PI. Professionals.

Candidates who do not obtain certification within two calendar years following the year they pass the CFP examination are not eligible for a CE exemption.

## 4.6 Reporting CE Activities

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

CFP professionals are not required to submit CE supporting documentation at certification renewal but must have supporting documentation available in the event of an FP Canada CE audit. Any excess credits carried over from the previous year may also be subject to audit. It is recommended that CFP 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 in a CFP professional's secure account on FPCanada.ca.

## 4.7 CE Audit Requirements

To maintain the integrity of the CFP certification, a percentage of CFP 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. CFP 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 CFP professional at any time and for any reason.

### 4.7.1 Failure to Comply with CE and/or CE Audit Requirements

CFP 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](#)

## 4.8 Continuing Education Exemptions

CFP 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 pregnancy/parental or medical leave.

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

### 4.8.1 Pregnancy/Parental leave

CFP 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 CFP 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.

### 4.8.2 Medical leave

CFP 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, CFP professionals must re-apply for the CE exemption annually and provide an up-to-date medical report and/or medical professional'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 CFP professionals to ensure that their contact information with FP Canada is current.

Changes to address or employment information can be made in the CFP professional’s secure account at [fpcanada.ca](http://fpcanada.ca) or submitted in writing to FP Canada at [info@fpcanada.ca](mailto:info@fpcanada.ca).

Requests for name changes resulting from 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 CFP 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 Revision History

| NAME                                   | CHANGE  | APPROVED BY          | DATE APPROVED |
|--|---|----------------------|---------------|
| 1.0 Policy Overhaul                    | Revised to reflect the introduction of QAFP certification and distinct paths to each certification  | Damienne Lebrun-Reid | December 2019 |
| 1.1 Policy Changes                     | Minor updates   | Damienne Lebrun-Reid | June 2020     |
| 1.2 AODA Compliance and Policy Changes | <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     |
| 1.3 Policy Changes                     | Minor Updates   | Damienne Lebrun-Reid | February 2024 |
| 1.4 Policy and Path Changes            | Revised to reflect the introduction of an updated path to CFP certification for individuals who hold the F.Pl. designation in good standing, amendments CE requirements and categories, and to reflect the availability of technical education through the FP Canada Institute. | Damienne Lebrun-Reid | August 2024   |