



**FP Canada**<sup>®</sup>

*Advancing Professional  
Financial Planning*

# FP Canada<sup>™</sup> Continuing Education Accreditation Policy

Effective: February 15, 2025



**QAFP**<sup>®</sup>

# Continuing Education Accreditation Policy

## TABLE OF CONTENTS

<b>Introduction .....</b>	<b>1</b>
Purpose.....	1
Continuing Education Requirements.....	1
<b>CE Accreditation .....</b>	<b>1</b>
Accreditation Requirements .....	1
Accreditation Decisions.....	2
FP Canada Accreditation Period .....	2
Mutual Fund Dealer CE Accreditation .....	2
<b>CE Credit Categories .....</b>	<b>2</b>
<b>Calculating CE Credit Hours.....</b>	<b>4</b>
<b>Application Requirements .....</b>	<b>4</b>
<b>Content Development and Presentation Requirements .....</b>	<b>5</b>
<b>Record-Keeping Requirements &amp; Certificates of Completion .....</b>	<b>5</b>
<b>Activity Evaluation.....</b>	<b>6</b>
<b>Accreditation Fees .....</b>	<b>7</b>
<b>Application Process .....</b>	<b>7</b>
<b>Modifications to Existing Accredited CE Activities.....</b>	<b>8</b>
<b>Resubmission &amp; Accreditation renewal.....</b>	<b>8</b>
<b>Appeals .....</b>	<b>8</b>
<b>CE Provider Conduct .....</b>	<b>9</b>
<b>Audit and Enforcement.....</b>	<b>9</b>
<b>Revocation of Accreditation.....</b>	<b>10</b>
Sanctions.....	10
<b>Promotion of Accredited CE Activities.....</b>	<b>11</b>
Disclaimer .....	11
Using the CFP Marks and QAFP Marks .....	11
Referring to the FP Canada CE Accreditation Program and Accredited CE Activities.....	11
Using the Accredited CE Logo .....	11
<b>Policy Revision History.....</b>	<b>12</b>

## INTRODUCTION

### Purpose

This document outlines the policies related to the accreditation of Continuing Education by FP Canada. Accreditation requests will be assessed based on the criteria outlined in this Policy. This Policy is subject to amendment at FP Canada's discretion.

This Policy is supplemented by the [FP Canada Continuing Education Accreditation Program Manual](#) (the Program Manual) which, among other things, outlines the process by which FP Canada reviews, approves, and accredits CE activities together with the processes for submitting CE activities for accreditation.

### Continuing Education Requirements

Continuing Education (CE) is learning that helps fulfill the knowledge required to maintain a standard of professional competence and remain current in an ever-changing financial planning environment.

To maintain certification, individuals who are certified by FP Canada as either a QUALIFIED ASSOCIATE FINANCIAL PLANNER™ professional or a CERTIFIED FINANCIAL PLANNER® professional (collectively "Certificants"), are required to ensure their knowledge and competence remains current by, among other things, meeting CE requirements as set out in the [QAFP® Certification Policies](#) and [CFP® Certification Policies](#). As set out in Rule 35(d) of the [FP Canada Standards Council™ Standards of Professional Responsibility](#), Certificants have a professional obligation to meet all of FP Canada's requirements for continued certification including complying with all continuing education/professional development requirements set by FP Canada.

The annual CE requirements set by FP Canada for both QAFP professionals and CFP professionals, including the required number of hours and CE categories, are contained in the [QAFP Certification Policies](#) and [CFP Certification Policies](#). Those policies are subject to update and change by FP Canada.

## CE ACCREDITATION

### Accreditation Requirements

In accordance with this Policy and as detailed below, CE in the categories of Financial Planning and Professional Responsibility must be accredited by FP Canada to satisfy FP Canada's requirements for continued certification, renewal, and reinstatement as set out in the [QAFP Certification Policies](#) and [CFP Certification Policies](#).

**Only CE accredited by FP Canada is promoted by FP Canada and can be advertised by the CE provider as accredited CE.**

## Accreditation Decisions

Where an activity is accredited, FP Canada's accreditation will be based on an assessment of the application and supporting materials, including an assessment of the number of qualifying credit hours. The number of credit hours awarded may vary from the number of credits that were estimated in the application.

**FP Canada may, at its sole discretion, decline to accredit any activities submitted for accreditation.**

## FP Canada Accreditation Period

The accreditation period for a CE activity accredited by FP Canada is one year.

In the event of a material change to an accredited CE activity, the accreditation ceases to be valid. Where accreditation ceases to be valid, is revoked by FP Canada, or has expired, no fees will be refunded.

Following expiry or in the event of a material change to the activity, FP Canada requires that the CE activity be resubmitted for accreditation if the provider would like to continue to offer it as accredited CE.

## Mutual Fund Dealer CE Accreditation

FP Canada has been approved by the Canadian Investment Regulatory Organization (CIRO) as a Third-Party Accreditor under the Mutual Fund Dealer (MFD) CE Program. As set out in the Program Manual, CE providers may apply to FP Canada for FP Canada accreditation and/or Mutual Fund Dealer Continuing Education (MFD CE) accreditation. In accordance with the policies set by CIRO for the MFD CE program, MFD accreditation is valid for two years.

## CE CREDIT CATEGORIES

CE requirements for certificants include CE in the categories of Financial Planning including Professional Skills; Professional Responsibility; and General CE including Giving Back.

Detailed descriptions of each of the CE credit categories are included in the [QAFP Certification Policies](#) and [CFP Certification Policies](#) and in Appendix A of the [Program Manual](#).

### Financial Planning including Professional Skills

**CE in this category must be accredited by FP Canada.**

CE in the category of Financial Planning must relate to one or more aspects of the [FP Canada Standards Council Competency Profile for QAFP Certification](#) or the [FP Canada Standards Council Competency Profile for CFP Certification](#). The Competency Profiles encompass, among other things, the six fundamental financial planning areas, technical knowledge related to Human Behaviour as set out in the [FP Canada Body of Knowledge](#), and Professional Skills.

Professional Skills are a foundational element of applying financial planning competencies. They refer to the non-technical competencies expected of members of a profession and outline

how QAFP professionals and CFP professionals are expected to behave and interact with clients and others, including the practical application of technical knowledge in respect of human behaviour, and are inherent to being a competent financial planning professional.

CE focused on diversity, equity, and inclusion will also qualify for accreditation in the category of Financial Planning.

### **Professional Responsibility**

**CE in this category must be pre-accredited by FP Canada.** This means the activity has been reviewed and accredited by FP Canada in advance of the activity offering. Post-delivery accreditation of Professional Responsibility CE credits is not available.

CE in the Professional Responsibility category must be directly related to the professional responsibility expectations of CFP professionals and QAFP professionals, as set out in the [FP Canada Standards Council Standards of Professional Responsibility](#).

CE in this category must demonstrate the application of the Standards of Professional Responsibility, such as through the use of examples, case studies, and assessment items that are relevant to the professional practice of financial planning.

Professional Responsibility CE activities that have not been reviewed and accredited by FP Canada in advance of the activity offering will not satisfy FP Canada's Professional Responsibility CE requirement. A CE activity that has not been pre-accredited by FP Canada as a Professional Responsibility CE activity may be accredited in the category of Financial Planning, including Professional Skills, if the activity meets the accreditation requirements.

### **General CE and Giving Back**

CE in the General CE category, excluding the Giving Back category, may be submitted to FP Canada for accreditation but does not need to be accredited by FP Canada to meet FP Canada's requirements. Accreditation may be sought for CE in the General CE category to provide greater certainty with respect to its suitability in meeting Certificants' ongoing CE obligations.

CE which was accredited in the former CE categories of Practice Management or Product Knowledge may now be categorized and accredited as General CE. **Practice Management** relates to the knowledge and skills used in building professional relationships and growing a professional practice and includes activities focused on business planning, business development, networking or sales skills. **Product Knowledge** relates to knowledge of specific financial services products.

**FP Canada does not offer accreditation of CE activities in the Giving Back category.**

Certificants may claim credits in the category of Giving Back for pro bono financial planning activities and/or volunteering with FP Canada, community organizations, industry associations, or charitable groups that help Canadians understand the importance of financial planning. For details regarding qualifying activities refer to the [QAFP Certification Policies](#) and [CFP Certification Policies](#).

## CALCULATING CE CREDIT HOURS

One hour of qualifying activity is equivalent to one CE credit. Each 15-minute increment of instruction or learning is equal to 0.25 CE credit.

To receive a continuing education completion certificate and/or claim the full CE credit hours, participants are required to attend the full duration of a CE activity that is offered on-line or in person, and/or successfully complete an assessment activity (e.g., exam/quiz) that encompasses the entirety of the CE activity content. It is expected that the CE provider create and maintain attendance and/or assessment materials and documentation.

### 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 the content meets FP Canada's CE requirements) upon successful completion of the course, up to a maximum of 50 credits.

## APPLICATION REQUIREMENTS

To qualify for accreditation, CE activities must be designed to promote financial planning competence and related knowledge, must relate to one or more aspects of the [FP Canada Standards Council Competency Profile for CFP Certification](#) and/or the [FP Canada Standards Council Competency Profile for QAFP Certification](#), and must meet the accreditation requirements related to the relevant CE category.

All CE activities submitted for accreditation must include the following:

- Title and descriptions of the CE activity;
- Delivery format (e.g., in person, online, hybrid);
- Activity format (e.g., seminar, conference, webinar; in-house training; or self-study/online course with an assessment);
- Activity dates and location, where applicable;
- Language (English, French, or both);
- Website URL, if applicable;
- CE credit category(ies) in which accreditation is sought;

- Activity length (in hours and minutes);
- Activity price, if applicable;
- Learning objectives and/or a training plan for the CE activity;
- Supporting documentation that evidences how the stated learning objectives will be fulfilled and/or how the training will be delivered to participants. Such documentation may include course, program, or seminar outlines or instructional content; assessment items (where applicable), and/or video or webinar recordings;
- Information outlining how attendance will be confirmed and how completion of the CE activity by individual attendees is recorded; and
- The name(s), qualifications, and experience of the individual(s) developing and/or delivering the CE activity.

**A complete application includes all necessary information for FP Canada to determine if an activity is eligible for accreditation, and the appropriate number of CE credit hours and the applicable CE credit category(ies). FP Canada will not review an application for CE activity accreditation until all required information and documentation is provided.**

## **CONTENT DEVELOPMENT AND PRESENTATION REQUIREMENTS**

FP Canada does not accredit or provide verification of subject-matter experts who develop and/or deliver CE activities. It is the responsibility of the CE provider to verify that content is developed and/or presented by qualified subject matter experts who are in good standing with FP Canada (if representing themselves as being a QAFP professional or a CFP professional), and have the relevant education and/or experience to educate Certificants on the subject matter of the CE program.

CE providers assume responsibility for monitoring the accuracy, completeness, and currency of CE activity content and the effectiveness of instructional delivery of the material and providing feedback to presenters.

## **RECORD-KEEPING REQUIREMENTS & CERTIFICATES OF COMPLETION**

CE providers are expected to keep attendance records for a period of two years from the activity date for audit purposes and to ensure all activities, including online seminars, webcasts, or conferences, have a verifiable method of confirming attendance (such as sign-in and sign-out sheets, scanned badges, passing exam/quiz or roll call) for the entire presentation.

### **Attendance records**

FP Canada recommends the following or similar attendance tracking methods:

#### **Online**

##### Synchronous Activity:

- Participant tracking at the start and end of a CE activity (e.g., virtual sign-in, documented roll call, etc.); or
- Knowledge checks throughout (e.g., polls, live chat, etc.); or
- Successful completion of an assessment activity (e.g., exam/quiz) that encompasses the entirety of the CE activity content.

### Asynchronous Activity:

- Knowledge checks throughout; or
- Successful completion of an assessment activity (e.g., exam/quiz) that encompasses the entirety of the CE activity content.

### **In-person**

- Participant attendance mechanism that tracks participant sign-in and sign-out time; or
- Successful completion of an assessment activity (e.g., exam/quiz) that encompasses the entirety of the CE activity content.

## **CE Completion Certificate**

A continuing education completion certificate should be provided to each Certificant attendee within 30 days of the activity completion date. A continuing education completion certificate cannot be issued unless the individual attended the entirety of the activity and/or successfully completed any required assessment.

The CE completion certificate should include: the Certificant's full name, the activity name, the CE provider's name, the CE delivery format, the date of completion, and the number of accredited CE hours.

## **ACTIVITY EVALUATION**

Accreditation by FP Canada does not confirm or warrant accuracy of the CE content. The CE provider is solely responsible for ensuring accuracy, currency, and correctness of CE content.

The CE provider is expected to conduct regular evaluation of CE content to monitor the quality of the material and ensure currency and accuracy.

Where a substantiated complaint regarding the content of a CE activity and/or a presenter's qualifications or credentials is received by a CE provider, the CE provider must inform FP Canada of the complaint and provide related information and documentation to FP Canada. A substantiated complaint refers to a complaint that, after investigation or review, has been found to have merit or is supported by evidence. FP Canada reserves the right to revoke accreditation for a CE activity at its sole discretion.



## ACCREDITATION FEES

CE CREDIT ACCREDITATION	FEE	ACCREDITATION PERIOD
CE Credit Accreditation Fee – FP Canada	\$200/credit hour plus applicable tax*	One year, unless there is a material change to the CE activity
CE Credit Accreditation Fee – FP Canada and MFD	\$300/credit hour plus applicable tax*	FP Canada accreditation is valid for one year and MFD accreditation is valid for two years, unless there is a material change to the CE activity
CE Credit Accreditation Fee – MFD	\$200/credit hour plus applicable tax*	Two years, unless there is a material change to the CE activity
Rush Review <i>Not available for CE activities in the Professional Responsibility category.</i>	\$350/per application plus applicable tax*	

\*5% GST in AB, BC, MB, NT, NU, QC, SK, YT; 13% HST in ON; 15% HST in NB, NL, NS, PEI

The CE accreditation fee is assessed based on the number of credit hours assessed for an accredited CE activity. An application may include more than one activity.

FP Canada reserves the right to waive, modify, or increase accreditation fees or to institute new fees relating to CE accreditation at any time and for any reason, at its sole discretion.

### Rush Review Requests & Payment Information

For information regarding rush review requests and fee payment, see the [Program Manual](#).

## APPLICATION PROCESS

The process for submitting CE activities for accreditation and the process by which FP Canada reviews, approves, and accredits continuing education activities are set out in the Program Manual.

FP Canada may, at its sole discretion, decline to accredit any activities submitted for accreditation.

## **MODIFICATIONS TO EXISTING ACCREDITED CE ACTIVITIES**

In the event of a material change to an accredited CE activity, the accreditation ceases to be valid. Where accreditation ceases to be valid, is revoked by FP Canada, or has expired, no fees will be refunded.

Following expiry or in the event of a material change to the activity, FP Canada requires that the CE activity be resubmitted for accreditation if the provider would like to continue to offer it as accredited CE.

Upon expiry or in the event of a material change to the activity, FP Canada requires that the CE activity be resubmitted for accreditation if the provider would like to continue to offer it.

A material change is considered to have occurred under any of the following conditions:

- One or more of the CE categories identified on the application is no longer covered in the CE activity.
- One or more of the financial planning areas identified on the application is no longer covered in the CE activity.
- The duration of the activity has changed materially.
- The format or delivery method of the activity has changed materially.

## **RESUBMISSION & ACCREDITATION RENEWAL**

Accredited activities are valid only within the period of accreditation. Upon expiration of the accreditation period, re-application for accreditation is required. It is the responsibility of the CE provider to follow the required process for activity accreditation after expiry, including completing and submitting the correct and complete CE accreditation information and paying applicable fees.

## **APPEALS**

If a provider disagrees with an FP Canada accreditation decision, the provider may submit a written request, along with any new supporting materials, to have the application reviewed a second time. The request, as well as any supporting materials, must be received by FP Canada within ten business days of the initial review decision. For more information, refer to the [Program Manual](#).

## **CE PROVIDER CONDUCT**

CE providers agree to conduct themselves in a manner that reflects positively on their professionalism and to safeguard FP Canada's reputation.

CE providers agree that they will not make public statements (including through traditional media or social media) that undermine FP Canada's reputation, strategic priorities, or values.

CE providers agree that any concerns or issues regarding accreditation will be raised directly with FP Canada and will not be the subject of social media posts or other public comments by the CE Provider, its agents or employees.

## **AUDIT AND ENFORCEMENT**

To maintain the integrity of the CE accreditation program and the standards of CE provided to professional financial planners certified by FP Canada and others who participate in CE accredited by FP Canada, accredited CE activities are subject to review and audit by FP Canada.

By participating in FP Canada's CE accreditation program, CE providers agree to submit additional documentation, upon request by FP Canada, to confirm compliance with FP Canada's requirements.

A review and audit by FP Canada of accredited CE activities may include, and is not limited to:

- Review of provider website and promotional/advertising materials
- Attendance at live sessions
- Review of recorded sessions
- Review of CE certificates issued to attendees
- Review of adherence to FP Canada's Standards of Professionalism

When requested by FP Canada, CE providers must provide any and all materials requested as part of an FP Canada review or audit of CE activities.

An FP Canada review and audit may result in the suspension or withdrawal of FP Canada accreditation, and/or a request to modify the CE activity in order to retain or reinstate FP Canada accreditation.

If FP Canada determines that a previously accredited CE activity must be modified before it can maintain FP Canada or MFD accreditation, the modified program may need to be resubmitted for review as a new activity, with associated accreditation review fees.

## REVOCAION OF ACCREDITATION

FP Canada reserves the right to monitor, review, or audit the content and delivery of accredited CE activity material at any time. Activities that do not meet FP Canada's CE Accreditation Policy and/or facilitate non-compliance with FP Canada's Standards of Professional Responsibility, Practice Standards and/or Competency Profiles, may have their accreditation approval revoked and removed as an FP Canada accredited activity. FP Canada reserves the right to revoke accreditation of a CE activity at its sole discretion. No refunds will be provided for any fees paid.

When a CE activity ceases to be accredited by FP Canada, all references to FP Canada accreditation of the activity must be removed from all websites, communications, and other materials, along with any FP Canada marks or logos. FP Canada is released from all obligations and liabilities. Any outstanding fees must be paid to FP Canada, and no reimbursement will be granted. FP Canada may also provide notice of such termination to CFP professionals and QAFP professionals.

Providers who do not comply with the requirements of FP Canada established and modified from time to time may be subject to sanction by FP Canada. Sanctions may include, but are not limited to:

- Adjustments to the number of CE credits awarded for an activity or activities, and
- Revocation of existing CE activity accreditation and rejection of new CE accreditation applications.

### Sanctions

By participating in FP Canada's CE accreditation program, CE Providers attest that they understand and agree that failure to comply with any or all of the requirements set out in this Policy and/or the Program Manual and/or established by FP Canada and modified from time to time, and/or failure to meet acceptable standards in its programs, as determined by FP Canada, may result in revocation of FP Canada accreditation of CE activities and sanctions from FP Canada.

Sanctions may include, but are not limited to:

- Adjustments to the number of CE Credits awarded for an activity or activities, and
- Revocation of existing CE activity accreditation and rejection of new CE accreditation applications.

## PROMOTION OF ACCREDITED CE ACTIVITIES

The following requirements apply to the promotion of accredited CE activities. For additional details see Appendix C of the [Program Manual](#).

### Disclaimer

CE providers must include the following disclaimer in written or verbal form at the beginning of any FP Canada accredited CE Activity:

This CE activity has been accredited by FP Canada as meeting the minimum requirements for CE accreditation as outlined within the [QAFP Certification Policies](#) and/or [CFP Certification Policies](#). The views and opinions expressed in this presentation are those of the presenter/ content author and do not necessarily reflect the views of FP Canada.

### Using the CFP Marks and QAFP Marks

CE providers who wish to use the CFP marks and QAFP marks must follow the rules set out in the [CFP Marks Usage Guide](#) and [QAFP Marks Usage Guide](#).

### Referring to the FP Canada CE Accreditation Program and Accredited CE Activities

CE providers must not promote or describe their organization as “registered with” or “approved by” FP Canada. Accreditation by FP Canada of a CE activity does not imply or signify that the activity or the content therein is approved by FP Canada, but that it has met the standards for CE accreditation.

When promoting or advertising a CE activity that has been accredited by FP Canada, CE providers may reference only those CE activities that have been accredited through the FP Canada CE Accreditation Program.

### Using the Accredited CE Logo

When using the FP Canada Accredited CE logo, CE providers must include the following legal copy. The legal line should appear in that portion of the materials where the logo is used and in as close proximity to the logo as reasonably possible:

CFP<sup>®</sup>, Certified Financial Planner<sup>®</sup> and CFP logo are trademarks owned by Financial Planning Standards Board Ltd. (FPSB) and used under license. QAFP<sup>®</sup>, Qualified Associate Financial Planner<sup>™</sup>, QAFP logo and all other trademarks are those of FP Canada<sup>™</sup>. © 2025 FP Canada<sup>™</sup>. All rights reserved.

The FP Canada Accredited CE logo can be used only to promote FP Canada-accredited CE activities and not to promote the organization. For more information, refer to the [Program Manual](#).

**POLICY REVISION HISTORY**

	<b>CHANGE</b>	<b>APPROVED BY</b>	<b>DATE</b>
1.0 Policy Created	New Policy Implemented	Damienne Lebrun-Reid & Alexandra Macqueen	January 2025