

FP Canada Standards Council™

and

S.W.

STATEMENT OF ALLEGATIONS

THE RESPONDENT

1. S.W. (“S.W.” or the “Respondent”) has been employed as an Advisor with Sun Life Financial Investment Services since October 2021. S.W. became registered as a dealing representative in Ontario in February 2022, and as of the date of this Statement of Allegations, her mutual fund license is current and in good standing. S.W. does not have a complaint or discipline history with FP Canada Standards Council™ (the “Standards Council”).
2. S.W. wrote the QAFP® Exam on February 1, 2022 and was not successful. She wrote the exam again on October 13, 2022 (the “Exam”), and was not successful once again.
3. S.W. resides in Whitby, Ontario.

HISTORY OF THE PROCEEDINGS

4. On October 26, 2022, following the October 2022 exam administration, staff in the FP Canada™ Examinations department conducted a random audit of online proctored exams. Staff became aware that S.W., who wrote the Exam from her home, amongst other things, “accessed another computer during the break between examinations Part 1 and Part 2 of the exam, exited the room, then used her cellphone to contact someone to discuss the QAFP Exam all during the break session between Part 1 and Part 2 of the exam”.
5. Staff in the Examinations department determined that this conduct “represents a breach of policies, as candidates for the exam agree to abide by the policies stated within the Guide to the QAFP Exam”, and on December 12, 2022, referred the matter to the Standards Council.

6. On February 16, 2023, the Standards Council initiated an investigation into S.W.'s conduct.
7. During the investigation, it was discovered that during the break of the Exam, S.W.:
 - a. on two (2) occasions, accessed a different computer which was not listed as required for the Exam;
 - b. exited the exam room to speak on the telephone; and
 - c. made three (3) telephone calls, one of which was to her mother, wherein S.W. and her mother discussed S.W.'s approach to Part 1 of the Exam and S.W. sought advice on how to approach Part 2 of the Exam.
8. On October 3, 2023, the Conduct Review Panel ("CRP") convened and referred this matter to a Hearing Panel.

NOTICE

9. Further to the direction of the CRP, and in accordance with Article 5.1 of the *Disciplinary Rules and Procedures for Examination Misconduct* ("DPEM"), I hereby give notice of the Standards Council's request that a hearing date be set with respect to the matter identified as: *FP Canada Standards Council™ and S.W.*
10. The Standards Council requests that the hearing be held in writing.

APPLICABLE POLICIES AND PROCEDURES

S.W.'s conduct occurred in October 2022. As such, her conduct is governed by the policies and procedures set out in the *FP Canada Guide to the QAFP Examination*, effective for 2022 QAFP Examinations - V3.0 June 2022.

ALLEGATION

The Standards Council makes the following allegation against the Respondent:

1. On October 13, 2022, during the break of the QAFP Exam, the Respondent: accessed another computer; exited the exam room to use her cellular phone; and used her cellular phone to make three (3) telephone calls, including a call to her mother to discuss her approach to the exam, in breach of the policies and procedures set out in the *FP Canada Guide to the QAFP Examination* effective June 2022.

Dated: November 15, 2023



Tamara Center
Director, Professional Conduct and Enforcement
Counsel to FP Canada Standards Council™