



CFP® Certification Renewal Application 2017/2018

The following application must be completed in its entirety and submitted to FPSC by March 31, 2017 in order to renew your CFP certification for the year ending March 31, 2018. Any applications received after this date will be subject to a late filing fee. This application will take approximately 5 -10 minutes to complete.

It is important that you complete the entire application and check the information provided for accuracy prior to submission. Unfortunately FPSC cannot process incomplete applications. For personal assistance in completing the application, please feel free to contact FPSC's Stakeholder Support team at 416.593.8587, 1.800.305.9886 or inform@fpsc.ca. For additional information on maintaining your certification, please refer to the *Policies and Guidelines for Obtaining and Maintaining Certification for CFP Professionals and FPSC Level 1® Certificants in Financial Planning*.

PART A | Personal Information (please print)

Name
FPSC ID

Check here if you do not have a business address.

Check here if your business address is unchanged since your last certification renewal.

Business Name			
Job Title			
Suite	Business Address (street number and name)		
City	Province	Postal Code	Country
Phone ()	Ext.	Fax	
Business Email		Toll Free	Ext.

Check here if your residential address is unchanged since your last certification renewal.

Suite	Residential Address (street number and name)		
City	Province	Postal Code	Country
Phone ()	Fax		
Home/Personal Email			

Preferred contact information: Business Residence

FPSC will use your preferred contact information to communicate with you. Please keep your contact information current, including email address, mailing address, telephone and fax numbers, by updating your FPSC Portal or emailing inform@fpsc.ca promptly to notify us of any changes. It is your responsibility to ensure your contact information is accurate and up-to-date.

PART B | Declarations and Professional Obligations

Definitions

Offence

Offence includes, without limitation, an offence under:

1. The Criminal Code (Canada);
2. Any other Act of the Legislature of a province or territory of Canada or an Act of Parliament, which includes allegations (explicitly or implicitly) of or relating to:
 - a. Fraud;
 - b. Theft;
 - c. Corruption;
 - d. Breach of trust;
 - e. Forgery;
 - f. Perjury;
 - g. Other activities involving deceit or dishonesty for personal gain or advantage; and/or
 - h. The sale or trade of financial products and services.

If charged with an Offence, a CFP professional shall immediately notify FPSC, in writing, and provide specifics in respect of the Offence.

Bankruptcy

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

Business

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

1. Attestations for Current Year

a) Since signing last year's application, have you or any business with which you are/were involved been charged with, pleaded or been found guilty of an offence?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
b) Since signing last year's application, have you or any business with which you are/were involved been sanctioned, fined, held liable, pleaded or been found guilty by any tribunal, court, professional oversight body and/or self-regulatory body for any reason whatsoever?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
c) Since signing last year's application, has any judgment or garnishment been rendered against you or any business with which you are/were involved, or is any judgment or garnishment currently outstanding?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
d) Since signing last year's application, have you received notice of a pending or current complaint, investigation, or proceeding against you or any business with which you are/were involved before any tribunal, court, professional-oversight body and/or self-regulatory body for any reason whatsoever?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
e) Since signing last year's application, have you filed or declared bankruptcy or entered into a consumer proposal?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
f) Since signing last year's application, has any business with which you are/were involved been declared bankrupt?	Yes <input type="checkbox"/>	No <input type="checkbox"/>

If you have answered "yes" to one or more of the above, please describe the principle facts, including dates, and the outcome, if any, on a separate attached sheet and include copies of any relevant documentation with this application (e.g. proposals in bankruptcy; any discharge from bankruptcy; any pleadings, notices, applications, court orders, endorsements or decisions; any decisions or rulings from other regulatory bodies such as IIROC, MFDA, etc.).

PART B | Declarations and Professional Obligations Continued

2. Attestation for a Prior Year

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

Renewal Year	Attestations (See Attestations under Question 1. Please circle all that apply.) a) b) c) d) e) f)
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3. Professional Obligations

<p>I understand that, as a CFP professional, I have a professional obligation to provide complete and accurate Declarations to FPSC and to report any changes to the above Declarations in writing to FPSC within 15 days of becoming aware of a change. I shall also report within 15 days of notice any outcome reached in respect of any offences or claims declared on this or prior renewal forms. This reporting obligation is an ongoing obligation.</p> <p>Failure to disclose this information is a breach of the <i>Standards of Professional Responsibility for CFP Professionals and FPSC Level 1 Certificants in Financial Planning</i>.</p> <p>I understand that, as a CFP professional, I must fulfill my professional and ethical obligations as outlined in the <i>Standards of Professional Responsibility</i>, <i>FPSC Continuing Education Guidelines</i>, the <i>Marks Use Guide for Canadian CFP Professionals</i> and the <i>Cross-Border Use Policy</i>.</p> <p>I understand that, as a CFP Professional, if I am charged with an <u>offence</u>, I shall immediately notify FPSC, in writing, and provide specifics in respect of the <u>offence</u>.</p>	INITIAL
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4. Right to Enforce

<p>I understand that failure to comply with my professional and ethical obligations may result in remedial/disciplinary action by FPSC including, without limitation, revocation, suspension or other restriction on my ability to use the CFP Marks. I further understand and acknowledge that FPSC is not restricted in its ability to investigate my conduct and take remedial/disciplinary action in response to a complaint against me regarding activities that occurred while I was certified by FPSC, even if I am no longer certified at the time the complaint is received by FPSC. Findings of professional misconduct by FPSC’s Hearing Panel will be publicized in accordance with FPSC’s Policy on the Publication of Disciplinary Information.</p>	INITIAL
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5. Privacy

<p>I consent to the manner in which FPSC will collect, use, disclose and otherwise maintain my personal information as set out in FPSC’s Privacy Policy (fpsc.ca/privacy-legal).</p>	INITIAL
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PART C | Continuing Education (CE) Requirements for 2016 Calendar Year

In order to maintain the integrity and reputation of CFP certification and to ensure that your knowledge and competence remain current, you are responsible for completing 25 credits of Continuing Education (CE) each calendar year in accordance with the *FPSC Continuing Education Guidelines*.

At least one credit out of the 25 CE credits must fall under the category of Professional Responsibility. This requirement links directly to the professional obligations that you have agreed to as a condition of certification, as embodied in FPSC's *Standards of Professional Responsibility*.

You are exempt from CE requirements in the year that you pass the CFP examination and the following calendar year.

If you were required to complete CE in the last year, please confirm that all CE credits meet FPSC's requirements as outlined in the *FPSC Continuing Education Guidelines*. As part of our commitment to the integrity of CFP certification, each year FPSC conducts random audits in which CFP professionals are required to provide evidence of CE credits claimed. Please ensure that you have sufficient documentation to verify all CE credits. Refer to the *FPSC Continuing Education Guidelines* for further details.

For more information about CE requirements, please visit the Continuing Education page at fpsc.ca/continuing-education.

Mandatory Continuing Education Requirements

Have you completed your mandatory CE requirement of 25 credits for the 2016 calendar year?

Yes No

Answered Yes:

If you indicated that you have completed the mandatory 25 CE credits, please proceed to Part D – Request for Fee Reduction.

Answered No:

As you stated that you have NOT completed your mandatory CE requirement of 25 CE credits for the 2016 calendar year, please indicate the reason:

Maternity/Parental leave

Maternity/Parental leave

Not yet required

Other:

If you have answered “No” to the question above, you are required to complete and submit to FPSC a *Continuing Education (CE) Exemption Request Form* along with the required supporting documentation no later than March 31, 2017. Failing to submit this completed request form on time may result in a delay in the processing of your CFP Certification Renewal Application, subjecting you to a late filing fee. Contact inform@fpsc.ca to request this form.

FPSC's CE Approval Program Usage

Last year, did you utilize the FPSC-Approved CE Search Tool or visit our website to find an FPSC-Approved CE Activity(ies)?

Yes

No, I was not aware of the FPSC CE Approval Program

No, I chose to find my CE credits using other methods

If you selected yes to the question above did you complete an activity(ies) through the FPSC CE Approval Program?

Yes No

PART D | Request for Fee Reduction

If during the past year you were on parental or medical leave for a minimum of six months, you may be eligible for a fee reduction. If you believe you are eligible for this reduction, please complete this section of the form and submit it, along with the required documentation as indicated below, with your completed Certification Renewal Form no later than March 31, 2017. FPSC will review the information provided and determine if you qualify for a reduction.

If you are not applying for a fee reduction, please proceed to Part E – Marketing Your Designation.

Fee Reduction Application

Parental Leave:	Start Date (mm/dd/yy)	End Date (mm/dd/yy)
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You may request a fee reduction for the year in which you are on a maternity/parental leave from the workforce, from a minimum of six months up to a maximum of one year. A copy of your child's birth certificate or adoption papers must be included with this request.

Medical Leave:	Start Date (mm/dd/yy)	End Date (mm/dd/yy)
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You may request a fee reduction for the year in which you took a minimum six month medical / disability leave from the workforce. A medical report or doctor's note substantiating the length and reason for the leave must be included with the request.

If you are making an application for a fee reduction, please read and initial below:

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

FPSC provides the opportunity for CFP professionals to post a public profile on the Find a Planner or Certificant search tool, available on fpsc.ca. There are 17,000 page views on average each month from individuals seeking planning assistance from FPSC-certified individuals. As a current CFP professional, your name, city, province, certification status and whether or not you are practicing will automatically be included on the tool.

Do you currently practice financial planning and work directly with clients? Yes No

You also have the opportunity to enhance your profile by providing additional information about yourself and your services. If you would like to take advantage of this marketing opportunity, please indicate in the box below and complete the information.

<input type="checkbox"/> I would like to show the information indicated below in my public profile on the Find a Planner or Certificant search tool and provide my consent therein. In addition to the information provided below, my business address, phone number and email address will also be shown.	INITIAL
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Please note: The Find a Planner or Certificant search tool is available on FPSC's public website and as such is subjected to complete public access. FPSC does not monitor or control the use of information obtained through this publicly accessible tool.

Voluntary Public Profile

To maximize your marketing opportunity to those utilizing the Find a Planner or Certificant search tool, we recommend that you provide as much information as possible by answering the questions below.

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

- | | | |
|--|---|---|
| <input type="checkbox"/> Agriculture/farm business planning | <input type="checkbox"/> Estate planning | <input type="checkbox"/> Post-retirement benefits |
| <input type="checkbox"/> Business planning | <input type="checkbox"/> Executive compensation and benefits | <input type="checkbox"/> Responsible investing |
| <input type="checkbox"/> Credit counselling and bankruptcy | <input type="checkbox"/> Insurance planning | <input type="checkbox"/> Retirement income planning |
| <input type="checkbox"/> Cross-border and international planning | <input type="checkbox"/> Investment planning | <input type="checkbox"/> Severance planning |
| <input type="checkbox"/> Divorce and separation planning | <input type="checkbox"/> Mortgages and debt planning | <input type="checkbox"/> Small business planning |
| <input type="checkbox"/> Education planning | <input type="checkbox"/> Planning for those with disabilities | <input type="checkbox"/> Succession planning |
| <input type="checkbox"/> Employee/Group benefit plans | <input type="checkbox"/> Private banking | <input type="checkbox"/> Tax planning |

2. What is the range of investible assets of the clients you generally work with?

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

3. Please indicate the types of clients that you service. (please select all that apply)

- | | | |
|--|--|--|
| <input type="checkbox"/> Caregivers | <input type="checkbox"/> Professionals | <input type="checkbox"/> Self-employed |
| <input type="checkbox"/> Medical Practitioners | <input type="checkbox"/> Professional Athletes | |
| <input type="checkbox"/> Pre-retired | <input type="checkbox"/> Retired | |

4. Please indicate the languages in which you service your financial planning clients. (please select all that apply)

- | | | | | |
|------------------------------------|----------------------------------|-------------------------------------|---|-------------------------------------|
| <input type="checkbox"/> English | <input type="checkbox"/> Farsi | <input type="checkbox"/> Korean | <input type="checkbox"/> Punjabi | <input type="checkbox"/> Tamil |
| <input type="checkbox"/> French | <input type="checkbox"/> German | <input type="checkbox"/> Mandarin | <input type="checkbox"/> Russian | <input type="checkbox"/> Ukrainian |
| <input type="checkbox"/> Arabic | <input type="checkbox"/> Hindi | <input type="checkbox"/> Polish | <input type="checkbox"/> Spanish | <input type="checkbox"/> Urdu |
| <input type="checkbox"/> Cantonese | <input type="checkbox"/> Italian | <input type="checkbox"/> Portuguese | <input type="checkbox"/> Tagalog (Filipino) | <input type="checkbox"/> Vietnamese |

PART F | Profile of the Profession Information

The information you provide below is aggregated with information provided by other CFP professionals and is used to profile the financial planning profession when FPSC is working with media, members of the public, potential candidates and other stakeholders who have an interest in the general trends related to the profession. This information is **only** used in an aggregated and anonymous form. Please refer to our Privacy Policy at fpsc.ca/privacy-legal.

If you have any questions regarding the completion of this section, please contact FPSC's Stakeholder Support Team at 416.593.8587 or 1.800.305.9886 or email inform@fpsc.ca.

Designations

1. For the purposes of our records, FPSC is interested in knowing if you have completed any of the following: (please select all that apply)

- | | |
|---|---|
| <input type="checkbox"/> Accredited Investment Fiduciary (AIF) | <input type="checkbox"/> Elder Planning Counselor (EPC) |
| <input type="checkbox"/> Accounting Designation (CPA) | <input type="checkbox"/> Fellow of the Canadian Institute of Actuaries (FCIA) |
| <input type="checkbox"/> Bachelor of Laws (LL.B.) | <input type="checkbox"/> Personal Financial Planner (PFP) – post June 2011 |
| <input type="checkbox"/> Certified Divorce Financial Analyst (CDFA) | <input type="checkbox"/> Planificateur financier (Pl.Fin.) |
| <input type="checkbox"/> Certified Health Insurance Specialist (CHS) | <input type="checkbox"/> Registered Financial Planner (R.F.P.) |
| <input type="checkbox"/> CERTIFIED FINANCIAL PLANNER® (Other Country) | <input type="checkbox"/> Registered Retirement Consultant (RRC) |
| <input type="checkbox"/> Chartered Financial Analyst (CFA) | <input type="checkbox"/> Trust and Estate Practitioner (TEP) |
| <input type="checkbox"/> Chartered Investment Manager (CIM) | <input type="checkbox"/> None of the above |
| <input type="checkbox"/> Chartered Life Underwriter (CLU) | |

2. Please check any of the following associations you are a member of:

- Advocis CIFPs IAFP IFB None of the above

Employment and Industry Experiences

3. What is the status of your employment?

- | | | |
|---|---|--|
| <input type="checkbox"/> Full-time Employed | <input type="checkbox"/> Part-time Employed | <input type="checkbox"/> Full-time Self-Employed |
| <input type="checkbox"/> Not Working/On Leave | <input type="checkbox"/> Retired | <input type="checkbox"/> Part-time Self-Employed |

4. Are you currently practicing as a financial planner?

- Yes No

5. Regulatory bodies: (please select all that apply)

- I am not licensed to sell mutual funds, securities or insurance
- I am licensed to sell securities
- I am licensed to sell mutual funds
- I am licensed to sell insurance

PART F | Profile of the Profession Information Continued

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

- Accounting Education Investment Other: _____
 Banking/Credit Union Financial Planning Insurance

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

- Actuary Estate Planner IA/Broker Mortgage Broker
 Compliance Officer Executive Management Insurance Advisor Mutual Funds Advisor
 Educator/Trainer Financial Planner Legal Advisor Tax Advisor
 Other: _____

8. What were your total gross earnings from your primary job function this past year?

- 0 – \$49,999 \$50,000 – \$99,999 \$100,000 – \$149,999 \$150,000 – \$199,999 \$200,000+
 Prefer not to answer

9. How many years of work experience do you have as a financial planner?

Years: _____

10. Is CFP certification required by your employer?

- Yes No

11. Is CFP certification encouraged by your employer in either of the following ways? (please select all that apply)

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

PART G | Volunteer Opportunities

CFP professionals often volunteer their time with FPSC in the maintenance and growth of standards, which serve to protect the integrity of the CFP designation. In addition, we have a number of ambassador programs where CFP professionals act as resources and liaisons with educators, media and local elected officials. Please let us know if you would like to be notified of any of the volunteer opportunities listed below when they arise:

- Career Recruitment FPSC Board of Directors
 Disciplinary Hearing Panels FPSC Conduct Review Panel
 Examination Item Development, Scoring or Field Testing Media Interview Opportunities
 Financial Planning Content Development Public Policy Ambassador
 Financial Planning Foundation Committees or Board of Directors

PART H | Attestation

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

Signature

Date

PART I | Payment

2017/18 Certification Fee (If paid prior to March 31, 2017)	AB, BC, MB, NT, NU, QC, SK, YT \$416.85 (\$397 + 5% GST)	ON \$448.61 (\$397 + 13% HST)	NB, NL, NS, PE \$456.55 (\$397 + 15% HST)
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2017/18 Certification Fee (If paid between April 1, 2017 and May 31, 2017)	AB, BC, MB, NT, NU, QC, SK, YT \$469.35 (\$447 + 5% GST)	ON \$505.11 (\$447 + 13% HST)	NB, NL, NS, PE \$514.05 (\$447 + 15% HST)
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CFP professionals who fail to submit completed applications by May 31, 2017 will have their certification cancelled and subject to a reinstatement fee. Please refer to FPSC's *Policies and Guidelines for Obtaining and Maintaining Certification for CFP Professionals and FPSC Level 1[®] Certificants in Financial Planning* for more information.

An email confirming receipt of your payment will be sent as soon as your application is processed.

FPSC reserves the right to permanently revoke the right to use the CFP certification marks of any former CFP professional who has let their CFP certification lapse.

Method of Payment (select one)

* FPSC currently does not accept American Express

- Money Order
- Cheque (payable to Financial Planning Standards Council or FPSC)
- VISA
- MasterCard

Credit card information (Please print card number clearly)

Card Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expiry Date (MM/YY)

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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Name on Credit Card (Please print clearly)

Signature

Date

Business# 894829878RT



INVEST IN YOUR FUTURE: SUPPORT THE FINANCIAL PLANNING FOUNDATION

As the financial planning profession continues to evolve, planners need to remain ahead of the curve, armed with practical techniques that they can implement to effect positive change in their practices, founded on good, solid research.

You play a key role in funding this innovative research.

We're pleased to share with you a new video that highlights the studies currently being funded by the FP Foundation and those under consideration. You can view this video at fpfoundation.ca. This research would not be possible without the generous support of people like you.

Today, many Canadians are in a precarious financial position – the worst faced in decades. Planners, more than ever, need to play an important role in the lives of the clients they serve. Together, we will ensure that financial planners have the necessary information to help their clients achieve financial and overall well-being, today and in the future.

Please consider making a donation to the FP Foundation to ensure that this vital research continues. You'll receive a tax receipt for your donation and all gifts can be made in your name or that of someone you wish to recognize.

Sincerely Yours,

Tina Di Vito, CPA, CA, TEP, CFP®
Chair,
Financial Planning Foundation Board of Directors

Joan Yudelson, CFP®
Executive Director,
Financial Planning Foundation



A CHARITABLE FOUNDATION TO HELP YOU PROVIDE BETTER ADVICE

You can support the FP Foundation in a number of ways.

Option 1: Founders Club (please choose one of the three giving options)

Find out more about the benefits you will receive by joining the Founders Club at fpfoundation.ca/foundersclub.html.

Yes, I would like to become a Founders Club Member (please choose one):

MONTHLY DONATION

- Gold \$33/month for 5 years
- Platinum \$83/month for 5 years
- Diamond \$167/month for 5 years
- Double Diamond \$167/month for 10 years

ANNUAL DONATION

- Gold \$400/year for 5 years
- Platinum \$1,000/year for 5 years
- Diamond \$2,000/year for 5 years
- Double Diamond \$2,000/year for 10 years

ONE-TIME DONATION

- Gold \$2,000
- Platinum \$5,000
- Diamond \$10,000
- Double Diamond \$20,000

Option 2: One-time Donation

Yes, I would like to make a one-time gift (please choose one):

- \$50
 \$100
 \$250
 \$500
 Other: _____

Option 3: Monthly Donation

Yes, I would like to make monthly donations (please choose one):

- \$10
 \$25
 \$50
 Other: _____

Name			
Suite	Address (street number and name)		
City	Province	Postal Code	Country

Method of Payment (select one)

- Money Order
 VISA
 Cheque (payable to Financial Planning Foundation or FP Foundation)
 MasterCard

Credit card information (Please print card number clearly)

Card Number

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Expiry Date

<input type="text"/>	<input type="text"/>	/	<input type="text"/>	<input type="text"/>
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Name on Credit Card (Please print clearly)

Signature

Date

Please check here if you would like to discuss including the FP Foundation in your estate plan.