

***FP Canada Standards Council™***

***and***

***Kirsteen (Kirsty) Thomson, QAFP™***

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**STATEMENT OF ALLEGATIONS**

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**THE QAFP™ PROFESSIONAL**

1. Kirsteen (Kirsty) Thomson (“Ms. Thomson” or “the Respondent”) became certified as an FPSC Level 1 Certificant in Financial Planning on February 1, 2016 and effective January 1, 2020, she transitioned to become a QAFP™ certificant. Ms. Thomson completed the CFP® Professional Education Program delivered by the FP Canada Institute™ (the “Institute”), in October 2020. As of the date of this Statement of Allegations, Ms. Thomson is a QAFP professional in good standing. She does not have a discipline history with the FP Canada Standards Council™ (the “Standards Council”).
2. Ms. Thomson has been and remains employed as a Dealing Representative at Raymond James Ltd. (“Raymond James”) since October 2011.
3. Ms. Thomson resides in Victoria, British Columbia.

**HISTORY OF THE PROCEEDINGS**

4. On June 16, 2021, a representative of Raymond James advised the Institute that they were in possession of documents showing that two of their employees registered in the CFP® Professional Education Program may have engaged in academic misconduct. Specifically, the firm was in possession of documents which showed that Ms. Thomson emailed two (2) assignments and her final assessment to a colleague.
5. On August 25, 2021, following a review of the matter, the Institute determined that Ms. Thomson engaged in conduct that constituted a violation of Article 6.4 of the *FP Canada Institute Student Handbook* in that she engaged in academic misconduct by, amongst other things, sharing assignments and her final assessment with another student.
6. The Institute referred the matter to the Standards Council.

7. Being found to have engaged in academic misconduct is a presumptive bar to continued certification pursuant to the *Fitness Standards* contained in the *Standards of Professional Responsibility*.
8. In accordance with Article 4.7 of the *FP Canada Standards Council Disciplinary Rules and Procedures ("DRP")*, Ms. Thomson was afforded the opportunity to submit a Request for Reconsideration and ask that she be allowed to maintain her certification. Ms. Thomson submitted a Request for Reconsideration dated October 19, 2021.
9. The Standards Council instructed an investigation into Ms. Thomson's conduct on November 19, 2021. The investigation revealed, amongst other things, that Ms. Thomson shared a total of six (6) assignments and the final assessment with her colleague.
10. On March 22, 2022, the Conduct Review Panel ("CRP") convened and referred this matter to a Hearing Panel.

## NOTICE

11. Further to the direction of the CRP, and in accordance with Article 5.1 of the *DRP*, 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 Kirsteen (Kirsty) Thomson, QAFP™*.
12. The Standards Council requests that the hearing in respect of this matter be held in writing.

## APPLICABLE STANDARDS

13. Ms. Thomson's conduct occurred between between April and October 2020 and accordingly, her conduct is governed by the *Standards of Responsibility* in force between January 1, 2020 and June 30, 2021. In addition, the finding of academic misconduct by the Institute on August 25, 2021 triggered a presumptive bar to Ms. Thomson's continued certification. Accordingly, a presumptive bar to continued certification was triggered in relation to Ms. Thomson's conduct pursuant to the *Fitness Standards* in force between July 1, 2021 and April 30, 2022.
14. The applicable Principles, Rules of Conduct and Fitness Standards are as follows:

<p><b><i>Standards of Responsibility (July 1, 2021 to April 30, 2022)</i></b> Fitness Standard</p>	<p>Each of the below is a presumptive bar to new, continued or reinstated <i>certification and may, following review, result in a finding that an individual should be denied new or continued certification by FP Canada.</i></p>
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	<p>Being found by an FP Canada-Approved education provider to have breached the education provider’s code of ethics or code of conduct, and/or to have engaged in academic misconduct.</p>
<p><b>Standards of Professional Responsibility (January 1, 2020 to June 30, 2021)</b></p>	<p><b>Principle 2: Integrity</b> - A Certificant shall always act with integrity. Integrity means rigorous adherence to the moral rules and duties imposed by honesty and justice. Integrity requires the Certificant to observe both the letter and the spirit of the Code of Ethics.</p> <p><b>Principle 8 (Professionalism)</b> - A Certificant shall act in a manner reflecting positively upon the profession. Professionalism refers to conduct that inspires confidence and respect from clients and the community, and embodies all of the other principles within the Code of Ethics.</p> <p><b>Rule 2</b> - A Certificant shall not engage in any conduct that reflects adversely on his or her integrity or fitness as a Certificant, the certification marks or the profession.</p>

## ALLEGATIONS

The Standards Council makes the following allegations against the Respondent:

1. As a result of the Respondent being found by an FP Canada-Approved education provider, on August 25, 2021, to have engaged in academic misconduct, the Respondent is presumptively barred from continued certification pursuant to the *Fitness Standards* in the *Standards of Responsibility* in force between July 1, 2021 and April 30, 2022; and
2. Between April and October 2020, the Respondent engaged in academic misconduct by sharing assignments and her final assessment with another student in contravention of section 6.4 of the *FP Canada Institute Student Handbook* in place at the relevant time, and as such, she failed to act with integrity and professionalism and engaged in conduct which reflects adversely on the certification marks and the profession, contrary to Principles 2 and 8 and Rule 2 of the *Standards of Responsibility* in force between January 1, 2020 and June 30, 2021.

Dated the 6<sup>th</sup> day of May, 2022

"Tamara Center"

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