

POLICIES AND GUIDELINES FOR OBTAINING AND MAINTAINING CFP[®] CERTIFICATION AND FPSC LEVEL 1[®] CERTIFICATION IN FINANCIAL PLANNING

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FP CANADA™

A national professional body working in the public interest, FP Canada (formerly known as Financial Planning Standards Council) is dedicated to fostering better financial health for Canadians by leading the advancement of professional financial planning in Canada. There are approximately 23,000 professional financial planners in Canada who have met, and continue to meet, FP Canada's standards.

OVERVIEW

This document contains certification guidelines for CERTIFIED FINANCIAL PLANNER® certification and FPSC Level 1 Certification in Financial Planning. Please review these guidelines carefully.

The requirements set by FP Canada are designed to ensure that all who obtain and maintain CFP certification and FPSC Level 1 certification are competent for the vital services they provide to Canadians.



A. ROUTES TO CFP CERTIFICATION

There are three routes to CFP certification and FPSC Level 1 certification. All candidates must follow the Standard Route, unless they hold relevant financial planning qualifications or other relevant professional qualifications that make them eligible for exemptions.

1. Standard Route

Candidates wishing to obtain CFP certification via the Standard Route must:

- Successfully complete an FP Canada-Approved Core Curriculum education program.
- Pass the FPSC Level 1 examination.
- Maintain FPSC Level 1 certification.
- Agree to abide by, and meet the obligations of, the [*FP Canada Standards Council Standards of Professional Responsibility*](#).
- Successfully complete an FP Canada-Approved Capstone Course.
- Pass the CFP examination.
- Complete three years of qualifying financial planning work experience.
- Submit an application for CFP certification to FP Canada.
- Agree to abide by the [*FPSC Level 1 Marks Usage Guide*](#) and the [*CFP Marks Usage Guide*](#).

2. Relevant Financial Planning Qualifications Route

Holders of the following relevant financial planning qualifications may apply for exemption from an FP Canada-Approved Core Curriculum education program, FPSC Level 1 examination and FP Canada-Approved Capstone Course and may apply to proceed directly to the CFP examination or apply directly to become an FPSC Level 1 certificant:

- Pl. Fin.
- CFP credential from an FPSB Member in another territory

Holders of the following relevant financial planning qualifications may apply for exemption from an FP Canada-Approved Core Curriculum education program and FPSC Level 1 examination to proceed directly to an FP Canada-Approved Capstone Course or apply directly to become an FPSC Level 1 certificant:

- PFP

All candidates applying under their route must provide attestation from their governing professional body confirming their qualifications and good standing.

Candidates applying under their route must meet all other CFP certification program requirements.

3. Other Relevant Professional Qualifications Route

Holders of the following other relevant professional qualifications may apply for exemption from an FP Canada-Approved Core Curriculum education program (see below for exemptions with qualifying work experience) and may apply to proceed directly to the FPSC Level 1 examination:

- CA, CGA, CMA, CPA
- CFA
- CLU
- Fellow of the Canadian Institute of Actuaries (FCIA)
- Lawyer
- Quebec Notary

Holders of the other relevant professional qualifications outlined above who have a minimum of five years of qualifying, client facing financial planning work experience may also apply for exemption from the FPSC Level 1 examination and proceed directly to an FP Canada-Approved Capstone Course.

Note that all candidates applying through the 'Other Relevant Professional Qualifications Route' wishing to apply for FPSC Level 1 certification must first successfully write the FPSC Level 1 examination.

All candidates applying under their route must provide attestation from their governing professional body confirming their qualifications and good standing.

Candidates applying under their route must meet all other CFP certification program requirements.

FP Canada reserves the right to evaluate possible exemptions on a case-by-case basis.

B. OBTAINING CFP CERTIFICATION

The CFP certification program provides candidates with relevant and practical education and work experience and provides future CFP professionals with competence at a level expected of the profession.

Subject to the exceptions granted under [Routes to CFP Certification](#), candidates wishing to obtain CFP certification must meet the following requirements. For more information on exemptions, please refer to [Routes to CFP Certification](#).

STEP	CERTIFICATION REQUIREMENTS	TIME LIMITS	EXEMPTIONS (See Section A – Routes to CFP Certification)
1	Successfully complete an FP Canada-Approved Core Curriculum education program		PFP CA, CGA, CMA, CPA CFA CLU Fellow of the Canadian Institute of Actuaries (FCIA) Lawyer Quebec Notary
2	Pass the FPSC Level 1 certification	Within four years of Core Curriculum program completion	PFP CA, CGA, CMA, CPA ¹ CFA ¹ CLU ¹ Fellow of the Canadian Institute of Actuaries (FCIA) ¹ Lawyer ¹ Quebec Notary ¹
3	Maintain FPSC Level 1 certification		PFP CA, CGA, CMA, CPA ¹ CFA ¹ CLU ¹ Fellow of the Canadian Institute of Actuaries (FCIA) ¹ Lawyer ¹ Quebec Notary ¹
4	Successfully complete an FP Canada-Approved Capstone Course		Pl. Fin. CFP credential from an FPSB Member in another territory
5	Pass the CFP examination	Within 4 years of Capstone Course completion	
6	Complete 3 years of qualifying financial planning work experience.	In the eight years preceding the application for CFP certification and a maximum of four years following the successful completion of the CFP examination	
7	Apply for CFP certification	Within four years of passing the CFP examination	

¹With minimum five years of qualifying, client facing financial planning work experience.

Time Limits

Candidates who do not pass the FPSC Level 1 examination within four years of Core Curriculum program completion must successfully repeat an FP Canada-Approved Core Curriculum education program.

Candidates who do not pass the CFP examination within four years of Capstone Course Completion must successfully repeat an FP Canada-Approved Capstone Course.

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

Core Curriculum Education Program

Core Curriculum programs, which vary in their delivery format, are offered by several institutions throughout Canada. Programs are listed on FP Canada's [Core Curriculum Directory](#).

See [Routes to CFP Certification](#) for more details on exemptions to the Core Curriculum requirement.

FPSC Level 1 Examination in Financial Planning

The FPSC Level 1 examination is a four-hour examination consisting of approximately 95 multiple-choice questions. Every question on the examination focuses on specific elements of the [CFP Professional Competency Profile](#) and may also require integration across several financial planning areas.

Unless you are exempt from certain requirements under the Routes to CFP Certification to qualify to write the FPSC Level 1 examination for the first time, you must:

- Complete an FP Canada-Approved Core Curriculum education program. Please refer to the [Core Curriculum Directory](#) on FP Canada's website.
- Provide an official transcript to FP Canada demonstrating completion of a Core Curriculum program. (Some education providers will send confirmation of completion directly to FP Canada. Where this is the case, an official transcript is unnecessary.)
- Complete the FPSC Level 1 examination application and agree to abide by all examination policies (including being subject to the [FP Canada Guide to Certification Examinations](#) and the [FP Canada Standards Council Disciplinary Procedures for Examination Candidate Misconduct](#)) by the published deadline date.
- Write and pass the FPSC Level 1 examination within four years of completing a Core Curriculum program.

FP Canada retains the right to prevent any individual from writing an examination if it has information that suggests that the individual is writing the examination for the purpose of willful examination misconduct.

Examination Retakes

You may attempt the FPSC Level 1 examination a maximum of four times.

The FPSC Level 1 examination must be successfully completed within four years of the Core Curriculum program completion date. Candidates who are unsuccessful after four attempts and/or four years must requalify by successfully completing an FP Canada-Approved Core Curriculum program, irrespective of any previous exemptions granted. Requalification will qualify the candidate for up to four more attempts of the FPSC Level 1 examination, subject to the four-year time limit.

FPSC Level 1 Certification in Financial Planning

Obtaining FPSC Level 1 certification

While a CFP professional has demonstrated the knowledge, skills and abilities to provide financial planning solutions at all levels of complexity, an FPSC Level 1 certificant is equipped to provide financial planning strategies and solutions for clients who have less complex financial planning needs. FPSC Level 1 certificants are required to attest to the same standard of care, ethics and loyalty as a CFP professional and have a Continuing Education requirement in order to maintain their competence. Attainment of FPSC Level 1 certification is also confirmation of readiness to move forward on the path to CFP certification.

There is no time constraint for remaining an FPSC Level 1 certificant, provided that all requirements are maintained and that the certification is renewed annually.

To be eligible for FPSC Level 1 certification, candidates must meet the following requirements:

STEP	CERTIFICATION REQUIREMENTS	TIME LIMITS	EXEMPTIONS (See section A – Routes to CFP Certification)
1	Successfully complete an FP Canada-Approved Core Curriculum education program		PFP CA, CGA, CMA, CPA CFA CLU Fellow of the Canadian Institute of Actuaries (FCIA) Lawyer Quebec Notary
2	Pass the FPSC Level 1 examination	Within four years of Core Curriculum program completion	PFP

**Holders of these professional qualifications who have a minimum of five years of qualifying, client facing financial planning work experience are also exempt from completing the FPSC Level 1 examination and may proceed directly to an FP Canada- Approved Capstone Course on the path to CFP certification. Note that, with the exception of holders of the registered and current PFP designation, all candidates must successfully complete the FPSC Level 1 examination in order to become FPSC Level 1 certificants.*

As outlined in the [*FP Canada Standards Council Standards of Professional Responsibility*](#), FPSC Level 1 certificants must continue to abide by their ethical

obligations and engage in continuous professional development as per the Continuing Education requirements.

Time Limits

Candidates who do not pass the FPSC Level 1 examination within four years of Core Curriculum program completion must successfully repeat an FP Canada-Approved Core Curriculum education program.

Applying for FPSC Level 1 certification

Application for FPSC Level 1 Certification in Financial Planning is done at the same time as the application to register for the FPSC Level 1 examination. As part of the application, candidates must agree to abide by and meet the obligations of the [*FP Canada Standards Council Standards of Professional Responsibility*](#) and the [*FPSC Level 1 Marks Usage Guide*](#).

Maintaining FPSC Level 1 certification

FPSC Level 1 certificants must renew their certification annually, by July 31. Renewing FPSC Level 1 certificants must:

- Attest that they have abided by, and will continue to abide by, the [*FP Canada Standards Council Standards of Professional Responsibility*](#).
- Complete 12 hours of Continuing Education. (See [Continuing Education](#) for details.)
- Complete the application to renew FPSC Level 1 certification.

FPSC Level 1 certification must be maintained to remain eligible for CFP certification, to continue usage of the FPSC Level 1 certification marks and to be included on FP Canada's [Find a Planner or Certificant](#) tool.

FPSC Level 1 certification ceases upon certification as a CFP professional. If the annual renewal fee was paid within the six months immediately preceding the certification, 50% of the fee will be returned or credited.

Renewals and Reinstatements

Failure to Renew by Renewal Date

Failure to renew by the renewal date will result in a forfeiture of rights to use the FPSC Level 1 certificant marks until all requirements are met.

FPSC Level 1 certificants that have not renewed by July 31 will not appear on FP Canada's [Find a Planner or Certificant](#) tool. Upon renewal, status will return to "In Good standing" and the right to use the FPSC Level 1 marks will be reinstated. The effective date of the renewal is August 1.

FPSC Level 1 certificants who have not renewed by October 1 will no longer be able to complete a renewal application. FP Canada will send confirmation of cancellation. Individuals who wish to reinstate FPSC Level 1 certification in the future will be subject to reinstatement policies and fees.

Reinstatement within Five Years of Certification Expiration

A reinstatement fee will apply after the cancellation of FPSC Level 1 certification. Former FPSC Level 1 certificants are permitted to reinstate within five years of their last certification expiration date, subject to the following reinstatement policies.

Individuals must have continued to adhere to the standards outlined in the [*FP Canada Standards Council Standards of Professional Responsibility*](#) and must:

- Provide documentation of Continuing Education requirements for each year not certified.
- Pay a separate non-refundable reinstatement fee.
- Pay the late renewal fee.
- Complete a reinstatement application.

Permanent Revocation

FP Canada reserves the right to permanently revoke the right of an individual to use the FPSC Level 1 certification marks if their certification has lapsed more than once.

Fee Reductions

Fee reduction requests must be made at the time of recertification.

Fee reductions of one-half of the current year's recertification fee may be granted for one of the following reasons:

- Parental Leave: An FPSC Level 1 certificant may request a fee reduction for the year in which they are on maternity/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 doctor'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 Continuing Education (CE) exemption. Individuals requesting a CE exemption must complete the [Continuing Education \(CE\) Exemption Request Form](#).

Capstone Course

Unless otherwise exempt through the [Routes to CFP Certification](#), an FP Canada-Approved Capstone Course must be successfully completed prior to writing the CFP examination. The course includes completion of a comprehensive financial plan as further demonstration of your ability to identify and resolve complex, integrated financial planning issues. The Capstone Course may be completed prior to writing the FPSC Level 1 examination.

The Capstone Course, if successfully completed after July 1, 2014, also qualifies for the equivalent of two years of [Continuing Education](#) requirements for FPSC Level 1 certificants.

FP Canada-Approved Capstone Course programs, which vary in their delivery format, are offered by several institutions throughout Canada. Programs are listed on FP Canada's [Capstone Course Directory](#).

CFP Examination

The CFP examination is a six-hour examination consisting of a combination of multiple-choice (15%-25%) and constructed-response (75%-85%) questions. Each question on the CFP examination focuses on specific elements of the [CFP Professional Competency Profile](#) and may also require integration across several financial planning areas.

Unless otherwise exempt through the [Routes to CFP Certification](#) to qualify to write the CFP examination for the first time, you must:

1. Pass the FPSC Level 1 examination.
2. Maintain FPSC Level 1 certification.
3. Complete an FP Canada-Approved Capstone Course. Please refer to the [Capstone Course Directory](#).
4. Provide an official transcript to FP Canada demonstrating completion of the Capstone Course. (Some education providers will send confirmation of completion directly to FP Canada. Where this is the case, an official transcript is unnecessary.)
5. Complete the Examination Application and agree to abide by all examination policies (including being subject to the [FP Canada Guide to Certification Examinations](#) and the [FP Canada Standards Council Disciplinary Procedures for Examination Candidate Misconduct](#) by the published deadline date.
6. Write and pass the CFP examination no more than four years after the completion of your Capstone Course.

FP Canada retains the right to prevent any individual from writing an examination if it has information that suggests that the individual is writing the examination for the purpose of willful examination misconduct.

Examination Retakes

You may attempt the CFP examination a maximum of four times.

The CFP examination must be successfully completed within four years of the Capstone Course completion date. Candidates who are unsuccessful after four attempts and/or four years must requalify by successfully completing an FP Canada-Approved Capstone Course, regardless of previous exemptions granted. Requalification will qualify the candidate for up to four more attempts of the CFP examination, subject to the four-year time limit.

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

Work Experience

Experience earned by working in financial planning roles is a cornerstone of CFP certification, providing the opportunity for candidates to hone their skills and demonstrate ability to serve clients in a real-world setting.

All candidates are required to have completed three years of qualifying work experience before applying for CFP certification. This work experience must be completed within the eight years prior to obtaining CFP certification and a maximum of four years following the successful completion of the CFP examination. Work experience is not required to write the FPSC Level 1 examination or the CFP examination.

Candidates who do not complete their work experience requirement within the above-mentioned time frames must requalify by successfully repeating the CFP examination.

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 [CFP Professional Competency Profile](#) and should help candidates in the application of financial planning processes to meet client needs. Experience may include performance of the following activities:

- Financial Management
- Investment Planning
- Insurance and Risk Management
- Tax Planning
- Retirement Planning
- Estate Planning (including Legal Aspects)

Roles that support the client-planner relationship, such as managing, training or assisting planners qualify as long as they meet the above criteria.

Teaching financial planning courses at a post-secondary level may qualify for up to two years of work experience. Financial planning research or teaching that incorporates real-world

integrated financial planning situations may also qualify as work experience, depending on the specific nature of the research.

Experience gained outside Canada will be considered, provided it is generally equivalent to experience that might have been gained in Canada. At least one of the three years of qualifying work experience must have been earned in Canada.

Verification of Experience

FP Canada will 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 resume 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.
- For independent financial planners who are affiliated with financial institution(s) or fee-only planners with no financial institution affiliations, you must provide a letter from two personal financial planning clients that includes a detailed description of financial planning services provided, the length of time you have provided these services and the client's contact information.

All information supplied is subject to verification by FP Canada.

Applying for CFP Certification

Candidates who have completed the requirements for CFP certification (see [Obtaining 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](#).

FP Canada retains the right to decline certification where candidates for certification:

- Do not meet one or more of FP Canada's application requirements; and/or
- Do not meet the *FP Canada Standards Council Fitness Standards* and/or good character requirements.

C. MAINTAINING CFP CERTIFICATION

CFP professionals must renew their certification annually to retain the rights to use the CFP marks. Information on activities required to maintain CFP certification can be found under Continuing Education.

CFP certification is valid from April 1 to March 31 each year. All CFP professionals must renew their certification annually by March 31. Failure to renew will result in a forfeiture of rights to use the CFP marks until all requirements are met.

Renewing CFP professionals must:

- Adhere to the [*FP Canada Standards Council Standards of Professional Responsibility*](#).
- Complete 25 hours of Continuing Education (see 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.

Renewals and Reinstatements

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 until all requirements are met.

CFP Professionals that have not renewed by March 31 will not appear on FP Canada's [*Find a Planner tool*](#). Upon renewal, status will return to "In Good standing" and the right to use the CFP marks will be reinstated. The renewal will be effective March 31.

CFP professionals who have not renewed by June 1 will no longer be able to complete a renewal application. FP Canada will send confirmation of cancellation. Individuals who wish to reinstate CFP certification in the future will be subject to reinstatement policies and fees.

Reinstatement within Five Years of Certification Expiration

A reinstatement fee will apply after the cancellation of CFP certification. Former CFP professionals are permitted to reinstate 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:

- Provide documentation of CE requirements for each year not certified.
- Pay a separate non-refundable reinstatement fee.

- Pay the late renewal fee.
- Complete a reinstatement application.

Permanent Revocation

FP Canada reserves the right to permanently revoke the right of an individual to use the CFP certification marks if their certification has lapsed more than once.

Fee Reductions

Fee reduction requests must be made at the time of recertification.

Fee reductions of one-half of the current year's recertification fee may be granted for one of the following reasons:

- **Parental Leave:** A CFP professional may request a fee reduction for the year in which they are on maternity/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 doctor'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 Continuing Education (CE) exemption. Individuals requesting a CE exemption must complete the [Continuing Education \(CE\) Exemption Request Form](#).

Continuing Education

CFP professionals and FPSC Level 1 certificants have an obligation to remain current in their field. FP Canada's Continuing Education (CE) requirement is designed to support the maintenance and ongoing professional development to continue meeting client needs.

CFP professionals are exempt from the CE requirement in the year they pass the CFP examination and the following calendar year.

FPSC Level 1 certificants are exempt from the CE requirement in the year they pass the FPSC Level 1 examination and the following calendar year.

More details are on FP Canada's [Continuing Education](#) web page.

Annual Continuing Education Requirements

	CFP Professionals		FPSC Level 1 Certificants	
Verifiable Credits Required (January 1 to December 31)	25		12	
BREAKDOWN BY CATEGORY	Annual Credits	Carry-Over Permitted to Next Calendar Year	Annual Credits	Carry-Over Permitted to Next Calendar Year
Financial Planning	10 minimum	25 maximum	7 minimum	12 maximum
Professional Responsibility	1 minimum**	No*	1 minimum	No
Practice Management	5 maximum	No	5 maximum, combined for all three categories	No
Product Knowledge	5 maximum	No		No
Giving Back	5 maximum	No		No

**If more than one credit in Professional Responsibility is obtained, that excess may be included under the Financial Planning category.*

***As of January 1, 2020, CFP Professionals will be required to complete 2 credits in the category of Professional Responsibility annually.*

Note: An FP Canada-Approved Capstone Course, if successfully completed after July 1, 2014, qualifies for the equivalent of two years of CE requirements for FPSC Level 1 certificants.

FP Canada conducts annual CE audits of CFP professionals and FPSC Level 1 certificants to ensure that they are compliant with CE requirements. FP Canada reserves the right to audit any CFP professional or FPSC Level 1 certificant for any reason.

Failure to Comply with CE and/or CE Audit Requirements

CFP professionals or FPSC Level 1 certificants 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, including suspension or revocation. Misstated or fraudulent reporting of CE credits will be reported to the FP Canada Standards Council as a violation of the [*FP Canada Standards Council Standards of Professional Responsibility*](#).

D. RELEASE AND UPDATE OF INFORMATION

Release of CFP Professional and FPSC Level 1 Certificant Information

All CFP professionals and FPSC Level 1 certificants appear on the [Find a Planner or Certificant](#) tool on the FP Canada website.

The names of CFP professionals and FPSC Level 1 certificants who have been found to have violated the [*FP Canada Standards Council Standards of Professional Responsibility*](#) may be posted on FP Canada's website or published in any way that FP Canada deems appropriate, in accordance with the [*FP Canada Standards Council Policy on the Publication of Disciplinary Information*](#).

Change of Address, Name or Other Contact Information

It is the responsibility of CFP professionals and FPSC Level 1 certificants to ensure that their contact information with FP Canada is current.

Address or other changes must be submitted in writing to FP Canada at info@fpcanada.ca or can be made online at <https://online.fpcanada.ca/>.

Requests for name changes as a result of marriage, divorce or other personal reasons must be submitted in writing to info@fpcanada.ca along with supporting documentation.

E. POLICY EXCEPTION REQUESTS

FP Canada establishes and administers standards for financial planning professionals for the benefit of the public. FP Canada has established policies and requirements for FPSC Level 1 certification and CFP certification and enforces those policies and requirements in a consistent manner. Exceptions to established policies and requirements are rarely granted. FP Canada reviews only those policy exception requests that are submitted with a [Policy Exception Request Form](#).

Once you have completed the form and assembled all materials you wish to have considered with your policy exception request, email to info@fpcanada.ca. Please allow 10 business days for a response to your request.



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