

*Stay at the Forefront of your
Financial Planning Career*

The Advanced Certificate in 3H Financial Planning™

A Continuous Professional Development Program
for CERTIFIED FINANCIAL PLANNER® Professionals





You Spoke. We Listened.

Financial planners need to continually evolve to stay relevant. Planners of the future must be able to effectively engage clients and offer specialized services that go beyond cookie-cutter solutions.

At the FP Canada Institute™, we pay attention to the evolving needs of CERTIFIED FINANCIAL PLANNER® professionals, and the financial services industry as a whole. Through surveys and consultations, we identified the need for a continuous professional development program that goes beyond technical skills and offers hands-on learning in the areas of Holistic Financial Planning, Human Behaviour and Honesty and Ethics (3H) – setting the foundation of a new approach to continuous professional development for the profession.

“To my knowledge, nothing I’ve done with other providers or internally with employers can match this course specifically for Financial Planning roles.

Quality of the platform and the course was top notch, and the behavioural concepts were applied perfectly to FP roles.”

- Program participant

Advanced Certificate in 3H Financial Planning™

as a continuous Professional Development Program

The **Advanced Certificate in 3H Financial Planning™**, specifically designed for CFP® professionals, offers practical and actionable learning, covering all stages of the financial planning process. The emphasis on 3H Financial Planning – leads to effective client engagement for strong, long-term relationships and translates into tangible client outcomes, ensuring that you stay at the forefront of your financial planning career.

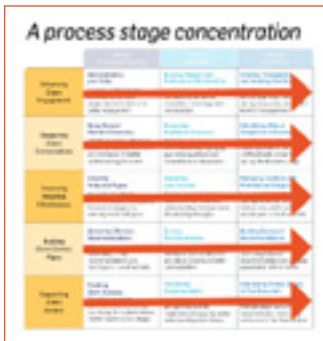
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Program Details

The Advanced Certificate in 3H Financial Planning™ is a collection of 15 interactive courses you can take at your own pace in your order of preference. All courses are eligible for continuing education credits.

Concentrations	Holistic Financial Planning	Human Behaviour	Honesty and Ethics
Enhancing Client Engagement	<p>Demonstrating your Value</p> <p>Creating, demonstrating and sharing your value proposition with clients for better engagement</p>	<p>Building Rapport and Professional Relationships</p> <p>Learning how to apply the principles of behavioural economics for strong client relationships</p>	<p>Creating Transparency and Avoiding Conflicts</p> <p>Identifying and addressing ethical dilemmas that arise during discussions around the terms of engagement</p>
Deepening Client Conversations	<p>Going Beyond Standard Discovery</p> <p>Optimizing client conversations by employing qualitative questions and comprehensive discussions</p>	<p>Deepening Qualitative Discovery</p> <p>Identifying gaps in standard discovery methods, and using behavioural economics strategies to fully understand the client.</p>	<p>Identifying Ethical Obligations in Discovery</p> <p>Identifying and effectively handling conflicts and confidentiality concerns during the discovery stage</p>
Improving Analytical Effectiveness	<p>Ensuring Analytical Rigour</p> <p>Assessing the client's current situation and applying new frameworks to identify and evaluate financial planning strategies</p>	<p>Validating your Analysis</p> <p>Building awareness of biases and heuristics during analysis, and understanding the importance of validating strategies</p>	<p>Managing Conflicts with Professional Obligations</p> <p>Learning to deal with discrepancies, conflicting instructions, and situations outside your area of expertise</p>
Building Client Centric Plans	<p>Delivering Effective Recommendations</p> <p>Exploring strategies for developing strong recommendations and to prepare and tailor your discussions to gain client commitment</p>	<p>Gaining Plan Acceptance</p> <p>Overcoming cognitive overload and using strategies to develop and deliver plans for better client adoption</p>	<p>Building Balanced Recommendations</p> <p>Considering ethical issues and strategies for developing balanced recommendations and unbiased presentation of information</p>
Supporting Client Actions	<p>Enabling Client Success</p> <p>Ensuring support and commitment to the financial plan during the implementation, monitoring and review stages</p>	<p>Facilitating Implementation</p> <p>Optimizing plan reviews and learning to avoid implementation gaps by better understanding client biases</p>	<p>Addressing Ethical Issues in Plan Execution</p> <p>Effectively protecting the client's interests by navigating ethical issues that can occur during the implementation, monitoring and review of the financial plan</p>

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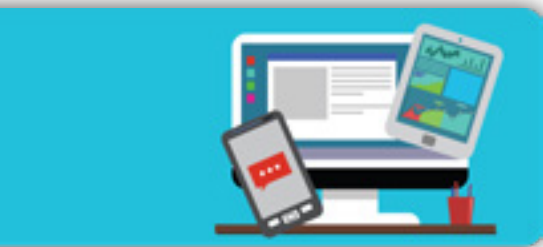


Program Details (cont'd)

While completion of all 15 courses is a requirement to obtain the Advanced Certificate in 3H Financial Planning™, the program also offers you the flexibility to choose a pre-defined set of courses called a 'concentration'.

You can enroll in:

- A "skill concentration" (vertical) that will give you a deep dive in a specific skill set, such as human behaviour, and how behavioural economics impacts every stage of the planning process;
- A "process stage concentration" (horizontal) that will give you an in-depth understanding of how all 3H concepts apply at any given stage of the planning process; or
- Individual courses each of which introduce you to a given concept and how it applies at a specific stage of the financial planning process.



Program Features

1. Practical and Actionable Content:
Tools and techniques ready to apply to your practise
2. Digital Credentials:
Demonstrate your learning on multiple platforms with digital badges and certificates
3. Flexible Learning:
Work your way to the advanced certificate through skill or process stage concentrations or through individual courses
4. Self-Paced Learning:
Study at your own pace through an online Learning Management System with downloadable practice tools and exercises
5. CE Credits:
Earn financial planning and professional responsibility credits

"I have not experienced content like this previously in the marketplace. The distinguishing factors are the on-the-job practice and reflection exercises. It connects the theory with the actual day to day planner experience."

- Program participant

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Expected Outcomes

1. Improved Client Outcomes:
By applying new and practical financial planning models, tools and strategies
2. Stronger Client Relationships:
By developing trust through a deep understanding of behavioural economics principles
3. Enhanced Planner Brand Value:
By demonstrating advanced skills to clients and employers through digital credentials (Certificates and Badges)

“ Practice exercises are huge in helping apply the learning and immediately see the impact it can have on your clients and on your practice. ”

- Program participant

Course Structure

All courses are presented through an online Learning Management System that is easy to navigate. Each course consists of:

- a. Core Learning
- b. Illustrative Case
- c. Course Assessment
- d. On-the-Job Practice and Reflection Exercises



To successfully complete the course, students must pass the course assessment, and successfully complete all on-the-job practice and reflection exercises.

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“Skill’ Concentration Course Descriptions

Holistic Financial Planning

Course Name	Description
Demonstrating your Value	Exploring and communicating the distinct nature and value of holistic financial planning. Learning to develop effective value propositions tailored to the client’s needs.
Going Beyond Standard Discovery	Implementing processes, tools, models and frameworks to go beyond a standard discovery. Gathering key client information (quantitative/qualitative), understanding financial planning assumptions and filling in gaps while handling complex client scenarios
Ensuring Analytical Rigour	Applying processes, tools, models, and frameworks, to effectively analyze your client’s complex situation. Evaluating specific financial planning strategies and conducting a trade-off or optimization analysis to meet your client’s goals
Delivering Effective Recommendations	Developing and delivering effective financial planning recommendations; distilling complex analysis into clear, logical and easily understandable recommendations. Employing strategies to prepare and tailor your discussions to gain client commitment
Enabling Client Success	Enabling client success by ensuring financial planning recommendations are put into action and continue to be appropriate in addressing your client’s goals, needs and priorities during the implementation, monitoring and review phases

Human Behaviour

Course Name	Description
Building Rapport and Professional Relationships	Recognizing the value of long-term trusted professional relationships in the digital age through the development of strong personal rapport. Learning how to apply Behavioural Economics principles while defining the terms of engagement
Deepening Qualitative Discovery	Gaining a full understanding of your client during Discovery; identifying common pitfalls and optimizing common discovery tools. Learning to recognize and apply Behavioural Economics strategies to address these behavioural issues as they arise
Validating your Analysis	Ensuring your analysis is complete (objective, comprehensive and relevant to the client’s goals) by applying Behavioural Economics strategies. Learning how to mitigate common planner biases (i.e., jumping to conclusions) for better client outcomes
Gaining Plan Acceptance	Applying Behavioural Economics strategies to increase the likelihood of implementation of recommendations by ascertaining your client’s capabilities and motivations. Delivering the plan in a way that is clearly understood and accepted by your client
Facilitating implementation	Using Behavioural Economics strategies to overcome the “Implementation Gap”. Recognizing how monitoring and reviewing your client’s plan can strengthen the professional relationship and continue to effect strong positive outcomes

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Honesty and Ethics

Course Name	Description
Creating Transparency and Avoiding Conflicts	Exploring common ethical issues in the value proposition and terms of engagement phases. Recognizing how professional obligations can guide your behaviour and decision-making to set the groundwork for developing honest and meaningful client relationships
Identifying Ethical Obligations in Discovery	Identifying and explaining your professional obligations during Discovery. Recognizing the importance of client confidentiality, personal biases and a thorough discovery to serve your clients ethically, honestly, and professionally
Managing Conflicts with Professional Obligations	Learning about scenarios that may arise when analyzing the client's information; discrepancies, conflicting instructions, and situations outside your area of expertise. Applying strategies to provide professionally responsible service to your clients
Building Balanced Recommendations	Developing and presenting planning recommendations that are clear and understandable for clients. Reviewing common ethical considerations, avoiding overstatement and misrepresentation of outcomes, and ensuring alignment to the clients' best interests
Addressing Ethical Issues in Plan Execution	Effectively protecting the interests of your clients by navigating ethical issues that can occur during the implementation, monitoring and review of their financial plan (implementing recommendations, assisting appropriately, and meeting timelines)

FP Canada CE Credits

Concentrations	Holistic Financial Planning	Human Behaviour	Honesty and Ethics
Enhancing Client Engagement	Demonstrating your Value Study Hours: 7 CE Credits: 7 (FP)	Building Rapport and Professional Relationships Study Hours: 5 CE Credits: 5 (FP)	Creating Transparency and Avoiding Conflicts Study Hours: 5 CE Credits: 5 → 3 (FP) 2(PR)
Deepening Client Conversations	Going Beyond Standard Discovery Study Hours: 7 CE Credits: 7 (FP)	Deepening Qualitative Discovery Study Hours: 5 CE Credits: 5 (FP)	Identifying Ethical Obligations in Discovery Study Hours: 5 CE Credits: 5 → 3 (FP) 2(PR)
Improving Analytical Effectiveness	Ensuring Analytical Rigour Study Hours: 7 CE Credits: 7 (FP)	Validating your Analysis Study Hours: 5 CE Credits: 5 (FP)	Managing Conflicts with Professional Obligations Study Hours: 5 CE Credits: 5 → 3 (FP) 2(PR)
Building Client Centric Plans	Delivering Effective Recommendations Study Hours: 7 CE Credits: 7 (FP)	Gaining Plan Acceptance Study Hours: 5 CE Credits: 5 (FP)	Building Balanced Recommendations Study Hours: 5 CE Credits: 5 → 3 (FP) 2(PR)
Supporting Client Action	Enabling Client Success Study Hours: 7 CE Credits: 7 (FP)	Facilitating Implementation Study Hours: 5 CE Credits: 5 (FP)	Addressing Ethical Issues in Plan Execution Study Hours: 5 CE Credits: 5 → 3 (FP) 2(PR)

(FP) - Financial Planning

(PR) - Professional Responsibility

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