CFP BOARD

CE SPONSOR & INSTRUCTOR GUIDE: LIVE PROGRAM DELIVERY

BASED ON CFP BOARD'S

CODE OF ETHICS AND STANDARDS OF CONDUCT

EFFECTIVE DATE: JULY 1, 2024

CE Sponsor & Instructor Guide
Live Program Delivery

ACKNOWLEDGEMENT

CFP Board is pleased to provide an update to the Ethics CE program. This would not have been possible without the efforts of Standards Resource Commission and CFP Board's Professional Practice team. Their contributions helped us meet our primary goal: provide an update to content relevant to CFP® professionals.

Our CE Sponsor Ethics CE Instructors are critical in creating a more engaging experience for our CFP® professionals.

CFP Board has developed this program content, allowing instructors to concentrate on delivering high-quality instruction that promotes learner engagement and enhances the participant experience.

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INSTRUCTOR ELIGIBILITY & EXPECTATIONS

Eligibility

Ethics CE instructors must be cleared and approved by CFP Board prior to the first program offering date. Instructors must meet the following requirements *before* leading an Ethics CE program.

1. Hold CFP® certification, with all renewal requirements completed and applicable fees paid in full or be an active CFP Board™ Emeritus member.
2. Have maintained CFP® certification, with no breaks in certified status, for a minimum of **5 years**.
3. Have no cases pending investigation by CFP Board or any federal or state regulator.
4. Have not been the subject of a CFP Board disciplinary action (i.e., private censure, public letter of admonition, or suspension) within the past five years.
5. Participate in one of the live Instructor Training Webinars periodically offered.
6. Complete and submit the [Instructor Attestation Form](#).

Please allow 7-10 business days after submitting a completed Instructor Attestation Form for CFP Board to confirm instructor eligibility.

Expectations

Primary Goal of the Ethics CE Instructor:
Assist CFP® professionals in understanding and fulfilling their obligations under the CFP Board's Code of Ethics and Standards of Conduct by creating an engaging learning environment where CFP® professionals actively engaged in the discussion and leave with a positive feeling about their experience.

The instructor will clearly communicate that full attendance, active participation, involvement in activities, and completion of a program evaluation are required to earn Ethics CE.

Encouraging training participants involves creating a dynamic and interactive environment. Here are **ten ways** the instructor can promote participant engagement:

1. **Set clear objectives**. Clearly communicate the objectives of the workshop and how they relate to participants' roles or goals. This helps them understand the relevance and importance of the content.

2. **Interactive activities**. Incorporate a variety of interactive activities such as group discussions, case studies, role-plays, and simulations. These activities can help reinforce learning and keep participants engaged.

3. **Use of technology**. Utilize technology such as polling apps, interactive presentations, and online collaboration tools to make the workshop more interactive and engaging.

4. **Encourage participation**. Create a safe and inclusive environment where participants feel comfortable sharing their thoughts and ideas. Encourage participation from everyone and acknowledge contributions.

5. **Provide feedback**. Offer constructive feedback on participants' contributions and encourage them to reflect on their learning throughout the workshop.

6. **Breaks and energizers**. Incorporate regular breaks and energizers to help participants stay refreshed and focused.

7. **Variety in content delivery**. Use a mix of content delivery methods such as videos, slides, and hands-on activities to cater to different learning preferences.

8. **Personalize learning**. Try to tailor the content and activities to the participants' backgrounds and experiences to make it more relevant and engaging for them.

9. **Follow-up**. Provide opportunities for follow-up after the workshop, such as resources or additional learning activities, to help reinforce learning and keep participants engaged beyond the workshop.

10. **Encourage reflection**. Incorporate time for participants to reflect on their learning and how they can apply it to their work or personal development.

By implementing these strategies, you can create a more engaging and effective training workshop for participants.

PROGRAM DESCRIPTION

To ensure consistency for CFP® professionals, CE Sponsors are asked to use a standardized program description and related information in their course catalogs, and when referencing or describing the program online or in printed material.

- **Formal Program Title**: Ethics CE: CFP Board's Revised *Code and Standards*
- **Program Sub-title**: CE Sponsor Title
- **Program Description**: This program fulfills the requirement for CFP Board approved Ethics CE. This program is designed to educate CFP® professionals on CFP Board's *Code of Ethics and Standards of Conduct*, which is effective July 1, 2024.
- **Add**: CFP Program ID; Level of Complexity: Intermediate; CE Hours: 2

PROGRAM LEARNING OBJECTIVES

Success begins with a clear understanding of the program's learning objectives and outcomes.

The goal of this program is to position the application of CFP Board's *Code of Ethics and Standards of Conduct* as the foundation for ethical financial planning.

By the end of this program, the participant should be able to:

LO 1: Recognize when a CFP® professional is providing Financial Advice.

LO 2: Apply the Fiduciary Duty.

LO 3: Describe the Financial Planning process.

LO 4: Determine what information must be provided to the client and when to document the exchange of information.

LO 5: Identify duties when using or referring other service providers or technologies.

LO 6: Describe the CFP Board enforcement process.

PRESENTATION GUIDELINES

CFP Board has provided a slide deck of content designed to move progressively through the learning objectives while at the same time providing a comprehensive orientation to the *Code and Standards*. Using the *Presentation Ready* slide deck, instructors have the flexibility to copy slide content into a co-branded format and software of their choice. The presentation can be formatted to suit a specific presentation style. The presentation-ready "template" identifies placeholders for a program sub-title and date, instructor introduction, activities and closing.

Co-Branding

The slide deck may be co-branded. CFP Board requires the slide banner to include the yellow ribbon with the CFP Board Logo:

Layout and Design

The slide deck is organized to ensure a consistency in format and that all required components of the program are covered.

This deck includes:
- Core presentation slides per learning objective
- Required exercises
- Optional polling questions
- Instructor notes at the bottom of each slide

Instructor Notes

Make sure to review the instructor notes included with each slide, recommended for program presentation. These notes provide context and examples related to the displayed content. This information can serve as a script, or a guide, and the notes will help the instructor reinforce new definitions and concepts.

TIMED AGENDA

The Live Ethics program presentation is timed to the **required 120 minutes.**
Please submit a timed agenda with your program submission that outlines assigned time addressing the following:
- Opening or Introduction
- Each learning objective
- Closing

Guidelines for Creating Supplemental Program Activities

Instructors can also develop other supplemental activities, but these activities must:
1. Be pre-approved by CFP Board before their use.
2. Clearly relate to at least one of the six learning objectives.

To request pre-approval, instructors should send a complete narrative of the activity, along with discussion points and specific references of applicability within the new *Code and Standards* to CEsponsor@cfpboard.org. Please allow 7-10 business days for the review. CFP Board will notify the instructor in writing with a final determination.

REQUIREMENTS: LIVE WEBINAR DELIVERY

CE Sponsors offering Ethics CE using a live webinar format are required to ensure the integrity of the live delivery of the program as outlined below.

To be eligible for Ethics CE registration, a live webinar format must maintain a level of participant involvement throughout the presentation. Here is a summary of the requirements for this format:

- **Qualified Instructor**: The individual leading the Ethics webinar presentation must meet the same eligibility criteria as a Live Ethics CE instructor.

- **Attendance:**
  - The webinar software used must be capable of date stamping and tracking attendee login and logout times, and as well as participation in polling activity.
  - Each webinar attendee must sign in using their own login.
  - The attendee must be logged in at the start of the webinar and remain logged in to the end of the program.
  - The attendee must actively participate in polling activities.

- **Setting Expectations**: The instructor will clearly communicate that full attendance, active participation, involvement in activities, and completion of a program evaluation are required to earn Ethics CE.

- **Presentation:** The Instructor will use the *Presentation Ready* slide deck that can be co-branded.

- **Touch Points:**
  - As with the Live Ethics CE presentation, the webinar must include the required exercises in the core presentation.
  - The instructor may also use the polling questions found in the slide deck.

- **Program Evaluation & Certificate of Completion:**
  - A formal evaluation process is required at the conclusion of the program. The CE Sponsor can decide on the best way to distribute and collect program feedback.
  - Completion of the program evaluation is required before the Certificate of Completion is distributed and the attendance is reported.

PROGRAM EVALUATION & INSTRUCTOR FEEDBACK

Participant Feedback

The CFP Board Ethics CE curriculum is designed to ensure our CFP® professionals receive value for their time, and perceive the content delivered as meaningful to their daily experiences. The participant evaluation process is a critical component to ensuring we meet this goal.

CFP Board has multiple expectations of its CE Sponsors in terms of content delivery:

1. CE Sponsors strongly encourage participants complete the program evaluation and achieve a *minimum* **65% return** rate based on reported attendance. CE Sponsors who continually fall below the 65% return rate could be in jeopardy of losing the privilege of offering CFP Board Ethics. Evaluations may be completed:
   a. Manually (see printable version below)
   b. Online via CFP Board's Alchemer account at: https://survey.alchemer.com/s3/7820118/CFP-Board-CE-Ethics-Course-Taker-Survey
   c. Online in a format other than Alchemer, with a questionnaire that includes all the questions on the printable version below.
2. Evaluation results will be requested – effective January 1, 2025.
   - CFP Board will request an evaluation summary every quarter. (Jan-Mar; April-June; July-Sept; Oct-Dec). CE Sponsors are expected to provide CFP Board a PDF file of manually completed evaluations within 14 working days of the request.
3. CFP Board will use the evaluation results to measure program acceptance.
   a. A program will be considered successful if it achieves an overall rating of 3.5 or higher.
   b. A program receiving an overall rating of 3.0 or lower may require re-evaluation.

Instructor Feedback

CFP Board will regularly solicit **instructor feedback** to help ensure we immediately address any issues you encounter in preparing for or delivering your presentation. From your feedback we want to learn:

- Whether the provided program materials covered your needs.
- How you saw your audience react to your presentation and the new delivery format.
- Whether you used a polling software and how the audience received it.

PROGRAM EVALUATION FORM
A sample of the program evaluation form is found on the next page.

CFP Board Ethics CE Live Program Evaluation

Program Title: **Program Sponsor:**

Program Date: **Instructor Name:**

Rate this Program (put a check in the box to designate your choice):

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
The learning objectives were clearly articulated					
Content was well organized and presented					
Content was relevant and helpful					
Activities incorporated in program helped illustrate application of *Code and Standards*					
The instructor was knowledgeable about the *Code and Standards*					
The instructor was able to adequately respond to questions					
There was high quality interaction between the instructor and participants					
The length of the program was just right to adequately cover the content					
This program provided a comprehensive overview of the *Code and Standards*					

Rate the Learning Objectives (as relevant to your application of the Code of Standards):

	Strongly Agree	Agree	Neither Agree nor Disagree	Disagree	Strongly Disagree
LO 1: Recognize when a CFP® professional is providing Financial Advice					
LO 2: Describe CFP Board's Fiduciary Duty					
LO 3: Describe the Financial Planning process					
LO 4: Determine what information must be provided to the client and when to document the exchange of information					
LO 5: Identify duties when using or referring other service providers or technologies					
LO 6: Describe the CFP Board enforcement process					

Were there any questions you did not have an opportunity to ask?

□ Yes (If 'Yes', please list your questions below and we will respond to the group)
□ No

How many stars would you give this program? (Five is the highest rating):

_____ ☆☆☆☆☆

Thank you for completing the program evaluation!

CFP BOARD

CERTIFIED FINANCIAL PLANNER BOARD OF STANDARDS, INC.

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