

“CFP-Student Instructions General Info”

**Course presented by:
Cal-State Exams, Inc.
A RELSTONE® Company
5059 Newport Ave # 209, San Diego CA 92107
(619) 222-2421
CFP Registered Sponsor #91**

Formal Program Title: Ethics CE: CFP Board’s Revised *Code and Standards*

Program Sub-title: CFP® 2021 Ethics and Standards

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 new *Code of Ethics and Standards of Conduct*, which is effective October 1, 2019.

CFP Program ID; Level of Complexity: Intermediate; **CE Hours:** 2

PROGRAM LEARNING OBJECTIVES

Success starts by first understanding the learning objectives and intended outcomes for the program. 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 equipped to:

LO 1: Understand the structure and content of the revised Code and Standards, including significant changes from prior rules.

LO 2: Describe CFP Board’s Fiduciary Duty.

LO 3: Identify Material Conflicts of Interest and How to Avoid, or Fully Disclose, Obtain Informed Consent, and Manage Them.

LO 4: Understand the Duty to Report to CFP Board and the Duty to Cooperate.

LO 5: Identify the Practice Standards When Providing Financial Advice that Requires Financial Planning or Financial Planning.

LO 6: Understand the Duty to Provide Information to Clients When Providing Financial Planning and/or Financial Advice.

CFP 2021 Ethics and Standards

Self-Study Online Course

CFP - STUDENT INSTRUCTIONS/GENERAL INFORMATION

This is an online self-paced, continuing education course for CFP® agents, CFP® Board's Revised Code and Standards.

The course is divided into seven sections:

- Unit 1: Course Overview
- Unit 2: Understand the structure and content of the revised Code and Standards, including significant changes from prior rules.
- Unit 3: Describe CFP Board's Fiduciary Duty.
- Unit 4: Identify Material Conflicts of Interest and How to Avoid, or Fully Disclose, Obtain Informed Consent, and Manage Them.
- Unit 5: Understand the Duty to Report to CFP Board and the Duty to Cooperate.
- Unit 6: Identify the Practice Standards When Providing Financial Advice that Requires Financial Planning or Financial Planning
- Unit 7: Understand the Duty to Provide Information to Clients When Providing Financial Planning and/or Financial Advice.

COURSE COMPLETION:

Upon completion, all students will receive a course completion certificate and 2 Hours ETHICS education credit. Cal-State Exams, Inc. will submit your course completion credits directly to the CFP Board (We report the course credit hours once a week, every Wednesday)

ENROLLMENT PERIOD:

Students upon enrollment will have 6 months to complete the course. If the course has not been completed within six (6) months of enrollment, the student must re-enroll and begin the course over again to complete the course. **IN NO CASE MAY, THE PERIOD OF ENROLLMENT EXTEND BEYOND SIX (6) MONTHS.** If the student has not completed the course within 6 months from the original date of enrollment, the enrollment expires. **The student may re-enroll under such circumstances for a discounted re-enrollment fee of \$40.00 per course.**

STUDENT CONDUCT:

Students may be disqualified to complete this course, if the student is found to be violating rules deliberately; and is acting dishonestly. And of course, does not spend the minimum times reading and going over the exercises and case studies in the allotted time.

This course is online self-study. This means that you will guide yourself through the reading material, exercises &/or case studies in each unit. The course should be taken

in a quiet, distraction-free area. You are expected to do your own work and you should not give or receive unauthorized assistance. Any violation of this standard could lead to the automatic withdrawal from the course without credit or refund.

HOW TO RECEIVE CREDIT FOR THE COURSE:

To receive credit for the course, participants must spend at least the minimum amount of time (designated per screen-page) on each module and obtain 70% or better on the final review assessment.

The Self-study Ethics program presentation is timed to the required 120 minutes. On a 50-minute hour, and includes time allocated for exercises, case studies and the exam.

STUDYING and READING:

Before reviewing any course material online, You will be required to acknowledge, under penalty of perjury, that you are the person enrolled, and you will be the only person to complete the course.

This course consists of 2 Study Hours, which includes reading 7 units of study, and Reviewing the Exercises and Case Studies. UNITS are broken down into several screen pages.

CFP Board requires us to time your reading. Each screen or page is timed. To move to the next screen page, you must read and spend at least minimum time allocated on each screen for the system to allow you to click on the “Next” button.

CFP Board has a very strict rule; mandates for the student to be logged out if there is no activity for 6 MINUTES. Please note: if the student gets logged out for inactivity, student will be required to restart the entire Unit. To Avoid a timeout, please make sure you are actively clicking on the page and/or scrolling through the material. CFP Board does not allow us to notify you before you are timed out.

If you need to take a break, please click on the “Paused” option, on the top area of the screen window to save your place on the screen-page you are reading. If you simply leave the reading open, you will be timed out for inactivity, and required to restart the unit.

Once you have spent the required time on each unit, you will have access to reviewing the information in that unit; and any others you have gone through (reading, studying, and reviewing the exercise(s) &/or case studies unit)

GRADING OF THE FINAL EXAM AND ISSUING OF CERTIFICATES:

The course has a 12-question multiple-choice exam. You will have 25 minutes to complete the exam. Exam questions are randomized. The passing score is 70% You will have up to 3 attempts to pass the exam. The first 2 retakes are available immediately. After three (3) consecutive unsuccessful attempts, you will be required to retake the program, you will be prompted to re-enroll in the online system and **MUST** repeat the 7 units again before you have another 3 attempts try again.

There is no charge for retaking the exams within your 6-month enrollment period.

REFUNDS AND COURSE CANCELTION POLICY:

Students may apply in writing, via email or by phone to C.E. Credits/Cal-State Exams, Inc., mailing address, 5059 Newport Ave., #209, San Diego, California 92107 within 30 days from the date of enrollment and cancel. Refunds issued to credit cards are credited back to the student's account within 5-7 business days of request. Refunds are granted and processed; only if any work has not been submitted (i.e. exams have not been taken)

Email address: rels@relstone.com **Phone:** (619) 222-2421

Please Note: Refunds are not allowed if any work has been submitted. If cancellation is received after 30 days but within 60 days, it is up to the school administrator's discretion to approve or denied refunds.

Once refund request has been received and approved; registration access will be disabled. And student will no longer be able to access his/her account (course modules.)

TECHNICAL REQUIREMENTS:

A high-speed internet connection is recommended. All major browsers are supported; however, students using older version of browsers may experience technical difficulties with the reading timer.

CONTACTING "Cal-State Exams, Inc."

For assistance with enrollment, banking, course completion or technical matters, please call (619) 222-2421 Monday through Friday between 9am and 5pm PST, or via email <rels@relstone.com>