Personal Finance Society

Standards. Professionalism. Trust.

Your membership guide

Progress with purpose

together

we drive confidence*

in the power of professional standards...

As the leading professional body for the financial planning sector, our members are respected and recognised for their knowledge and expertise.

Membership supports your professional development, enhances your career potential and integrates you into a community of like-minded professionals.

public trust is at the heart of all that we do...

Standards

We play a pivotal role within the profession, setting standards for competence and influencing future direction.

As a member, you are part of a professional body that is well-known and respected by employers, regulators and your professional peers.

Professionalism

We are dedicated to promoting high standards of professionalism. At the centre is a commitment to uphold certain standards of behaviour.

Members maintain these standards by adhering to our Code of Ethics and committing to on-going learning.

Trust

Public trust is at the heart of all that we do. Our Royal Charter ensures we never lose sight of our mission.

We help to unite the profession, increasing its credibility with the government, policy-makers, regulators and consumers.

* *only 'together' we can achieve...*

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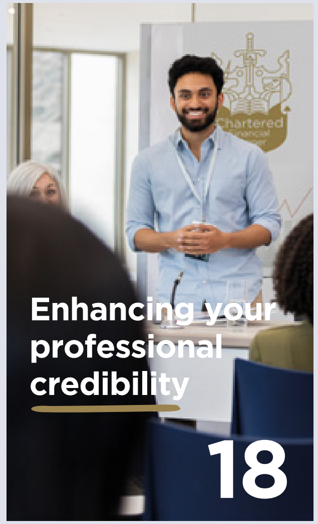

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Welcome

This handbook will walk you through some of the key aspects of membership. Take your time to explore what is available and make sure you take advantage of all that membership has to offer.

Our members, drawn from all corners of the profession, lead the way in raising professional standards through the application of technical expertise, ethical behaviour and a culture of learning and development. By upholding professional standards and committing to ongoing professional development they inspire confidence in employers and clients.

While our members may each value something different from their membership, they all look to us for the same thing: our support in helping them reach their full potential – whatever that may be.

As a member of the Personal Finance Society you have access to a range of services that help you to shape your career in the way you want, at your own pace.

Whether it's keeping up to date by accessing leading sector knowledge (see pages 12-13); bolstering your employability prospects with our profile raising tools (see page 17); or simply giving back to the profession through our voluntary schemes (see pages 24-25) – we're here to help you achieve whatever it is you set out to accomplish.

everytime!

"We're here to help you shape your career in the way you want"

Powering professional standards

Code of Ethics

We are a professional body dedicated to building public trust. Our Royal Charter requires us to secure and justify the confidence of the public.

As a member you are expected to follow our Code of Ethics, a set of principles ensuring you maintain high standards of integrity, probity and ethical fair dealings.

Our Code of Ethics sets out five core duties, that as a member we trust you will follow.

These are:

1. Comply with the Code and all relevant laws and regulations.
2. Act with ethical standards and integrity.
3. Act in the best interests of each client.
4. Provide a high standard of service.
5. Treat people fairly, regardless of: race or racial group; sex or sexual orientation; religion or belief; age; and disability.

We regularly review the Code to make sure it remains relevant and appropriate. To see the latest version in full visit, **thepfs.org/code**

Enhance your understanding and appreciation of the Code by accessing our online ethics course and support materials at, **thepfs.org/ethicspracticalguide**

*The nitty **gritty***

Did you know?

Reading and reflecting on the Code of Ethics counts towards your structured CPD. See pages 14 - 15 for more details on CPD requirements as a member.

Member benefits

As a member you enjoy access to technical and market knowledge along with practical support for your continuing professional development. Take a look at some of the things your membership offers you...

thepfs.org/member-benefits

Improve technical competence:

- Learning Content Hub
- Knowledge Services
- PFP magazine

Find out more on pages 12-15

Demonstrate your capability:

- Designations
- Qualified Member logo
- Consumer leaflets
- Chartered status

Find out more on pages 16-19

Make connections:

- Regional Committees
- Events
- Annual Conference

Find out more on pages 20-21

Lead and influence:

- Volunteering
- Pro-bono initiatives
- E-mentoring

Find out more on pages 22-25

Enjoy discounts:

- Perks, your member affinity scheme
- Qualification discounts

Find out more on pages 26-29

Knowledge

Keep informed and inspired with the latest news and trends

A key benefit of membership are the resources at your disposal to help enhance your knowledge and skills. A programme of high quality CPD is delivered throughout the UK and online.

Knowledge Services

Access key market information, for reference, research, to support your learning, or for your continuing professional development (CPD). Knowledge Services provides you with access to a comprehensive online library.

Start exploring today, thepfs.org/knowledge

Learning Content Hub

The Learning Content Hub is the home of digital resources including; eBooks, audio-presentations, webinar recordings and more. You can also access our extensive collection of good practice guides from here. Browse, search and discover engaging materials that promise to inspire and inform.

Find out more at, thepfs.org/content-hub

The Personal Finance Professional (PFP) Magazine

You will start receiving a complimentary copy of the PFP every quarter, containing everything from regulatory developments to thought leadership articles. The PFP keeps you informed of emerging trends and hot topics affecting the profession.

View the latest copy of the PFP at, thepfs.org/PFP

Want to receive your PFP Magazine digitally? Let us know by updating your Preferences at,
thepfs.org/preferences

from technical knowledge

Continuing Professional Development

Continuing Professional Development (CPD) is essential for every professional; we believe that learning and personal development should never stop. As a qualfied member, you must undertake annual CPD.

In today's fast changing world, it is more important than ever to commit to ongoing learning and development, so you can remain relevant in a competitive market.

Your CPD activity can help you:

- build your confidence and credibility with the public and with clients
- achieve your career goals by focusing on relevant training and development
- respond to regulatory and market changes
- improve productivity by addressing gaps in your knowledge

CPD Scheme

The CII CPD scheme provides a practical framework for ensuring development is addressed in a structured way to meet your needs and those of your employer, as well as the needs of the Personal Finance Society.

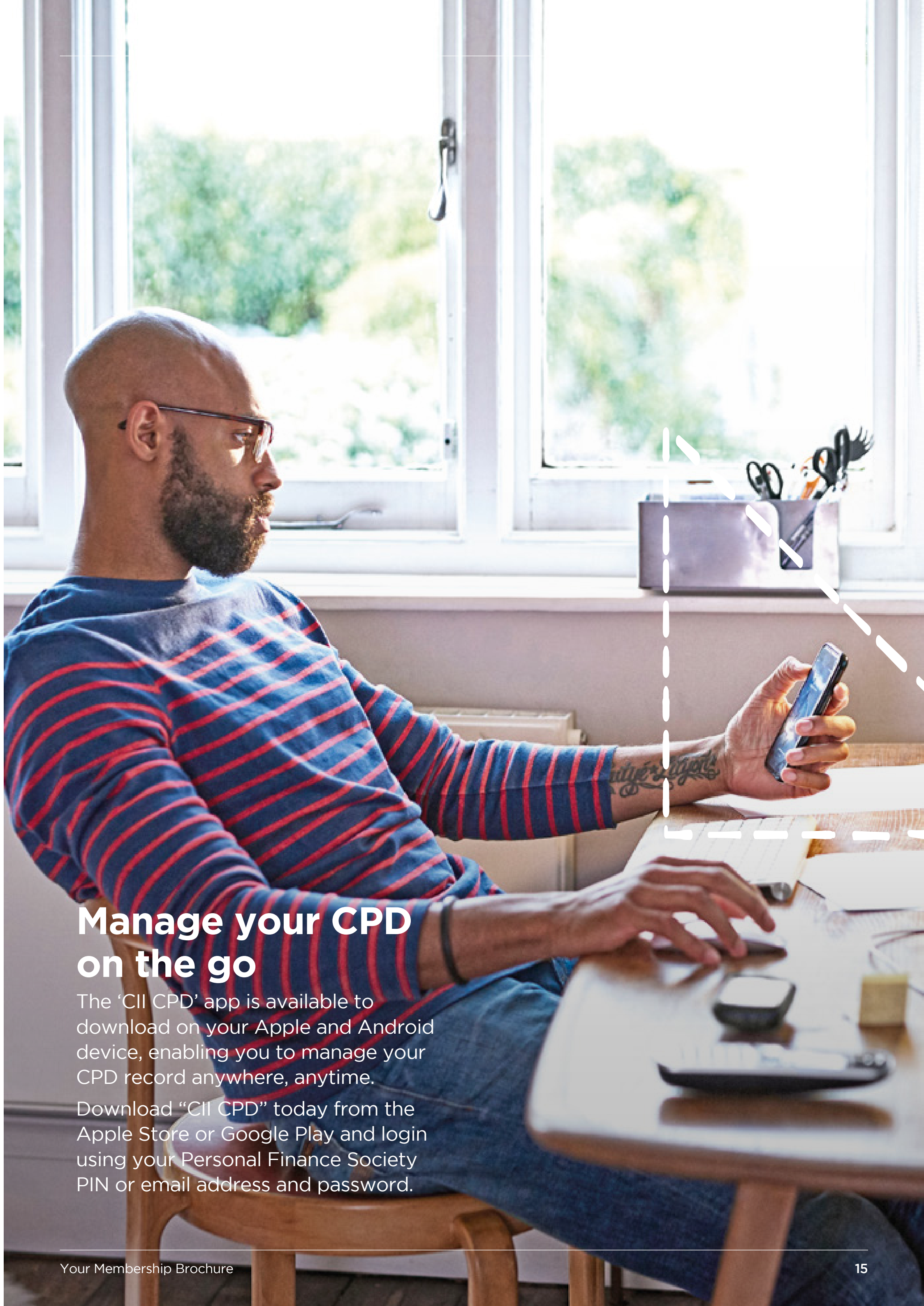
The scheme requires all qualified members, based in or outside of the UK, to complete a minimum of 35 hours' compulsory CPD each year. For more information on the different types of CPD and the activities that are considered suitable visit,

thepfs.org/cpd-activities

Keeping a record

From time to time we will request a copy of your CPD record. You can use any method to record your CPD but there are some specific details you'll need to make a note of, such as; the type and duration of activities undertaken. For more on this, visit:

thepfs.org/CPD-record



Manage your CPD on the go

The 'CII CPD' app is available to download on your Apple and Android device, enabling you to manage your CPD record anywhere, anytime.

Download "CII CPD" today from the Apple Store or Google Play and login using your Personal Finance Society PIN or email address and password.

Applying for your SPS

The FCA requires that all retail investment advisors hold a Statement of Professional Standing.

Your SPS certificate confirms that you adhere to a code of ethical standards; proves you hold the required qualifications for the work you carry out; and shows you've completed the appropriate CPD and complied with APER.

As a member of the Personal Finance Society you can apply for a free CII SPS, subject to meeting qualifying criteria.

Apply for your free SPS, thepfs.org/sps

Professional recognition

Raising your profile in a competitive market

As a member, you align yourself with high professional standards, helping you to inspire confidence in consumers and employers. Access member resources that enable you to demonstrate your professionalism and credibility.

Designations

Promote your technical competence with pride using the internationally recognised designations you have earned.

Find out more at, thepfs.org/designations

Consumer leaflets

Demonstrate how your professional standing and conduct will meet client expectations with consumer leaflets.

A great tool to help you introduce yourself to prospects, the leaflets are free to members and can be ordered in packs of 25 and 50.

Request your printed leaflets today, thepfs.org/consumer-leaflets

Qualified Member logo

Members who have obtained qualified status are now able to display their commitment to professional standards through a dedicated qualified member logo.

The logo can be used on all promotional activity such as business cards, email signatures, website biographies and social media presence.

Get your logo today, thepfs.org/member-logo

Your passport to Europe

European Recognition (EFPA)

Diploma and Advanced Diploma qualifications are now aligned and recognised through the equivalent European Financial Planning Association (EFPA) standards. Members holding these qualifications will be granted European certification and will be eligible to use the relevant European professional Designation.

Find out more at, thepfs.org/efpa-faqs

®

Qualified Member

Personal Finance Society

Enhancing your professional credibility

inspiring consumer trust

Chartered Financial Planner

Chartered Status signifies your experience is matched with high levels of technical competence. It's the aspiration of many professionals and demonstrates a significant achievement.

Benefits of becoming Chartered:

- Recognised designation 'Chartered Financial Planner' demonstrating your technical competence and experience
- Use of the Chartered mark allowing you to display your expertise
- Access to a programme of events available exclusively to Chartered members
- Chartered versions of the consumer leaflets available exclusively to Chartered members

Find out more and start your Chartered journey today, thepfs.org/Chartered

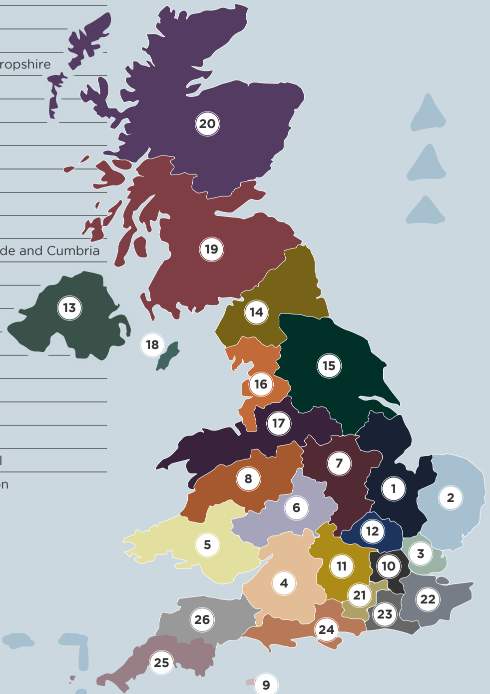
Regional Network

Expanding your professional community

Through our comprehensive events and networking programme, you enjoy insightful and tailored content which promises to inspire and entertain, whilst meeting your continuing professional development needs.

PFS Regions

1	Stamford
2	Norfolk
3	Essex
4	Bristol & Cheltenham
5	South Wales
6	Birmingham
7	East Midlands
8	Staffordshire and Shropshire
9	Jersey
10	London
11	Thames Valley
12	Herts & Middx
13	Northern Ireland
14	Tyne Tees
15	Yorkshire
16	Lancashire, Merseyside and Cumbria
17	Greater Manchester
18	Isle of Man
19	Central Scotland
20	North Scotland
21	Surrey
22	Kent
23	Sussex
24	Hants & Dorset
25	Plymouth & Cornwall
26	Exeter & North Devon



Regional Committees

When joining the Personal Finance Society you also become a member of your local PFS Region, giving you access to dedicated career support and personal development opportunities close to home. From CPD and exam workshops, to networking and social events; there is something for everyone whether you're looking to develop new skills or raise your profile with local professional peers.

Find out what's on offer, thepfs.org/regions

Chartered Connection Breakfast events

Learn and share ideas with experts from other professions at our Chartered Connection Breakfasts, available exclusively to Chartered members.

Purely Paraplanning

Gain technical insight, share good practice and network with peers at our specialist conferences, created by paraplanners, for paraplanners.

Regional Conferences

Taking place four times a year in all twenty-six regions, these events are the perfect place for you to learn and make new connections, whilst keeping on top of emerging topics and trends.

National Conference

The pinnacle of the PFS events calendar, this themed event is the biggest gathering of the personal finance community in the UK. Explore trending topics and challenges, receive early insight into the latest technology and solutions, and hear from experts across a range of sectors and specialisms through a programme of workshops, panel discussions and keynote speakers.

Specialist Roadshows

A series of events held across the UK providing essential insight on a broad range of specialist topics, our roadshows are guaranteed to enhance your knowledge and boost your CPD.

See what's coming up and register for an event at, ***thepfs.org/events***

Connections that matter

Whether you're looking for career development support, or keen to share your experience to help others progress, Connect is designed to help you on your journey.

Connect is the e-mentoring programme for the Personal Finance Society and Chartered Insurance Institute members. The online platform makes it easy to establish and develop mentoring relationships and gives you the flexibility to choose how you would like to work together.

Become a mentor

If you are an experienced professional looking to share your knowledge and skill, register on Connect as a mentor and highlight your areas of expertise. Mentees who are interested in learning from you will request to connect, enabling you to begin your mentoring relationship.

Choose a mentor

If you are looking for professional development opportunities and want to learn from an experienced practitioner, register on connect as a mentee, and match with a mentor that can provide you with the insights that could transform your career.

Mentoring is a learning experience opportunity for both mentor and mentee, and elevates knowledge sharing to a practical level. From refining your soft-skills to mastering exam preparation techniques, there is something available for all members to benefits from.

Start your mentoring journey

To start your mentoring journey, go to the website and register in just a few simple steps. Once you have created your profile, as a mentee you can begin searching for your perfect match, and as a mentor, simply wait to be contacted.

Register online at, thepfs.org/connect

connect
e-mentoring programme

Do something amazing

Volunteers are crucial in helping us deliver our mission to build consumer trust within the financial planning sector. Our profession wouldn't be the same without the dedication shown by thousands of our members.

Volunteering is rewarding work and a great way to give back. As a member there are lots of opportunities for you to get involved.

Volunteer on a Regional Committee

Regional Committees always welcome new volunteers and there are lots of exciting roles to help you make your mark. From Regional Chair or Membership Officer, to Education Ambassador and Chartered Champion, there is something to suit your skills and interests.

If you want to connect with other like-minded professionals to help shape your region and make a difference, get in touch.

thepfs.org/regions

Become an Education Champion

My Personal Finance Skills is a pro-bono programme, which aims to deliver financial education to schools and colleges across the UK. Members run sessions on themes such as; My future finances, Staying safe from scams, Moving on from schools, Making decisions and risk, as well as the Discover Fortunes game.

Sign up at, thepfs.org/education-champion

Join the MoneyPlan programme

MoneyPlan is an initiative that partners financial adviser members with local Citizens Advice Offices. It is an opportunity to use your knowledge and expertise to offer financial guidance and make a difference to the lives of those who wouldn't ordinarily be able to access advice services.

thepfs.org/moneyplan

Support ex-forces personnel

Forces MoneyPlan, similar to MoneyPlan, is an initiative whereby qualified members volunteer their time, to provide free financial guidance to Armed Forces personnel. It is a chance to make a real difference to the lives of those who have given so much in serving our country.

thepfs.org/forces-moneyplan

To get involved with one of our volunteer programmes or initiatives head over to our website and register your interest.

thepfs.org

Your journey to
technical competence

If you're an Advanced Diploma holder you may be able to apply for Chartered Status. See pages 18-19

Qualifications

Demonstrating your technical competence is essential for your career and your credibility as a professional.

Tailoring your perfect pathway

Our personal finance qualifications framework lets you plan a learning pathway to fit your current role and responsibilities as well as your career aspirations.

Qualifications contain core units intended to provide you with the essential foundations to build upon, in addition to optional units that enable you to focus your learning on what you prefer.

To view all of our qualifications, information on the qualifying criteria and what's involved, visit our website, or order our Qualifications brochure from Customer Service by emailing

customer.serv@thepfs.org

The learning process

All of our qualification enrolments come with the essential tools to support your learning. Enrolments typically include: study text, assessment entry and access to RevsionMate, our online study tool.

We also offer additional study materials to support individual learning. These range from key fact booklets and next-edition study texts, to question packs and e-learning.

Start your learning journey today, thepfs.org/learning

How do my qualifications affect my membership?

Our qualifications range from Level 2 to Level 6. As you progress through the qualification framework your membership type changes to reflect your level of technical competence.

To see how your status will change as you gain qualifications visit,

thepfs.org/join

Member discounts

Members receive exclusive discounts on study enrolments, revision aids and exam entry.

Save time and money with Perks

Take advantage of Perks, our affinity benefits scheme, and enjoy discounts saving you time and money on a leading range of products and services.

Perks offers discounts on high street shopping, gym memberships, cinema tickets, household utilities and more.

On average a member could **save £525 a year** through perks.

Members studying towards a qualification can apply for a TOTUM PRO student discount card and enjoy discounts on everything from eating out, fashion, health and fitness, travel and technology.

Start saving today at thepfs.org/perks

New member benefit

Legal support when you need it

We've enhanced our Perks Package and are now offering a free legal helpline to all members. To access advice on a range of business and personal matters simply call 01752 300 584. The calls are not limited so you can talk for as long as you like, as often as you need.*

Terms and conditions apply to all benefits. See website for further details. Benefits subject to change.

*Please note that this services is provided by Lyons Davidson Solicitors. When you call you will need to confirm your member PIN and the nature of your call before being transferred to a specialist.

whatever the question

Questions about membership

If you have any questions about your membership, you can often find an answer on our website **thepfs.org**. You can also call or email us and one of the team will be happy to help.

PFS Customer Service

Personal Finance Society
42-48 High Rd, South Woodford,
London E18 2JP

Tel: +44 (0)20 8530 0852
Email: customer.serv@thepfs.org

Standard opening hours

Call Centre
8 a.m. - 6 p.m.
Monday to Friday
Closed on Saturday
and Sunday

we're always happy to help!

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The Personal Finance Society

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