



Chartered  
Insurance  
Institute

Standards. Professionalism. Trust.

CPD Essentials  
Tackling compliance one hour at a time

# How are you complying?

The FCA requires you to do 35 hours of CPD every year

A host of organisations and individuals are offering different CPD solutions to assist advisers in addressing their CPD needs.

### But how do you...

- Sort the good from the bad?
- Establish what's relevant and of the required quality?
- Fit these different elements together to create a complete CPD programme?
- Maintain a complete record suitable for submission?

Take the guesswork and hassle out of CPD selection:

CPD Essentials

In today's world, knowledge gained through qualifications quickly dates. So, if you are to remain competent, you must continue to develop and enhance your knowledge.

Continuing Professional Development (CPD) ensures you have the knowledge and skills to succeed in a competitive market. It helps:

- build customer confidence in your ability;
- reinforce your professional credibility;
- continuously update skills; and
- enhance productivity and efficiency by highlighting gaps in your knowledge and experience, and taking action to address these.

And don't forget: CPD is a regulatory and, in many instances, a professional body membership requirement.

### Satisfying your CPD requirements

In 2013 the Financial Conduct Authority (FCA) introduced new regulatory CPD requirements for retail investment advisers. These form the basis of our compulsory CPD scheme for all qualified Chartered Insurance Institute/Personal Finance Society members.

Many advisers seek help in understanding these, in particular the rules around what CPD must cover, and assistance in completing the associated learning and development activity.

To deliver practical assistance, we have created an easy to use, compliant, CPD programme for retail investment advisers: CPD Essentials. It offers a complete CPD programme and provides a record suitable for both FCA\* and Chartered Insurance Institute/Personal Finance Society CPD compliance purposes.

Take the guesswork and hassle out of CPD selection. Find out how CPD Essentials can help you meet your CPD needs.

### Regulatory CPD requirements for retail investment advisers specify:

- 35 hours annually
- including a minimum of 21 hours of structured CPD
- that it be relevant to the adviser's current and anticipated future role
- that the adviser maintains knowledge by reference to the current qualification standards
- that they address any identified gaps in technical knowledge
- it includes written learning objectives based on learning needs and a documented learning outcome
- it is measurable and capable of being independently verified by an accredited body such as the Chartered Insurance Institute.

\* If you are a member of an accredited body other than the Chartered Insurance Institute, we recommend that, prior to purchase, you confirm that they will recognise learning undertaken via CPD Essentials for CPD compliance purposes.

## What does CPD Essentials provide

CPD Essentials is a complete, user-friendly adviser learning and development tool. It is simple to use, and all delivered online, on-demand.

### Learning

35 hours\* of relevant CPD content developed specifically to meet the needs of advisers.

### Assessment

A self-test facility to allow you to gauge your knowledge as you progress with your CPD.

### Planning and recording tool

Automatic recording of time spent using CPD Essentials in a format suitable for FCA and Chartered Insurance Institute/ Personal Finance Society CPD compliance purposes.

### Learning content

CPD Essentials provides 35 hours\* of relevant CPD content. For ease of reference this is split across six key subject areas. Within these there are 28 individual e-briefing programmes.

#### Financial services, regulation and ethics

- Structure of financial services
- Legal concepts
- Regulatory principles
- Regulatory practice
- Ethics

#### Investment principles and risk

- Asset classes
- Theory and performance
- Investment products
- Investment advice and planning

#### Personal taxation

- Taxes on income
- Taxes on capital
- Overseas aspects of tax
- Inheritance tax
- Tax planning – general

#### Pensions and retirement planning

- Economic and legal context
- State pension scheme
- Defined benefit schemes
- Defined contribution schemes
- Retirement planning

#### Financial protection

- The context of protection
- Life assurance
- Health insurance
- Long term care
- Protection planning

#### Financial planning practice

- Fact-finding
- Analysis
- Formulating the plan
- Implementation and reviewing

Each programme provides concise, current, straightforward guidance on the subject area. Created and maintained by subject experts, they provide the latest key information needed by advisers, quickly and without fuss.

Importantly, CPD is recorded as you progress through each programme allowing you to dip in and out as required, so you can fit your learning and development around your work/life schedule, rather than having to complete an entire programme in one session.

There is no set order of completion or compulsory subjects, so you pick and choose those most relevant to you at any given point.

These items are regularly reviewed and updated to ensure relevance. And if needed, you can print off content to read offline.

CPD Essentials provides structured learning, so you can be sure that you will satisfy the regulatory requirement for a minimum of 21 hours structured CPD.

### Monthly updates

Additionally, each month you will gain access to an update, providing a round-up of any recent developments across the six subject areas, to ensure you are kept fully abreast of market developments.



\* Note: the actual number of hours that it would take to complete all the available learning via CPD Essentials will vary in practice according to the experience and ability of the user.

## What does CPD Essentials provide continued

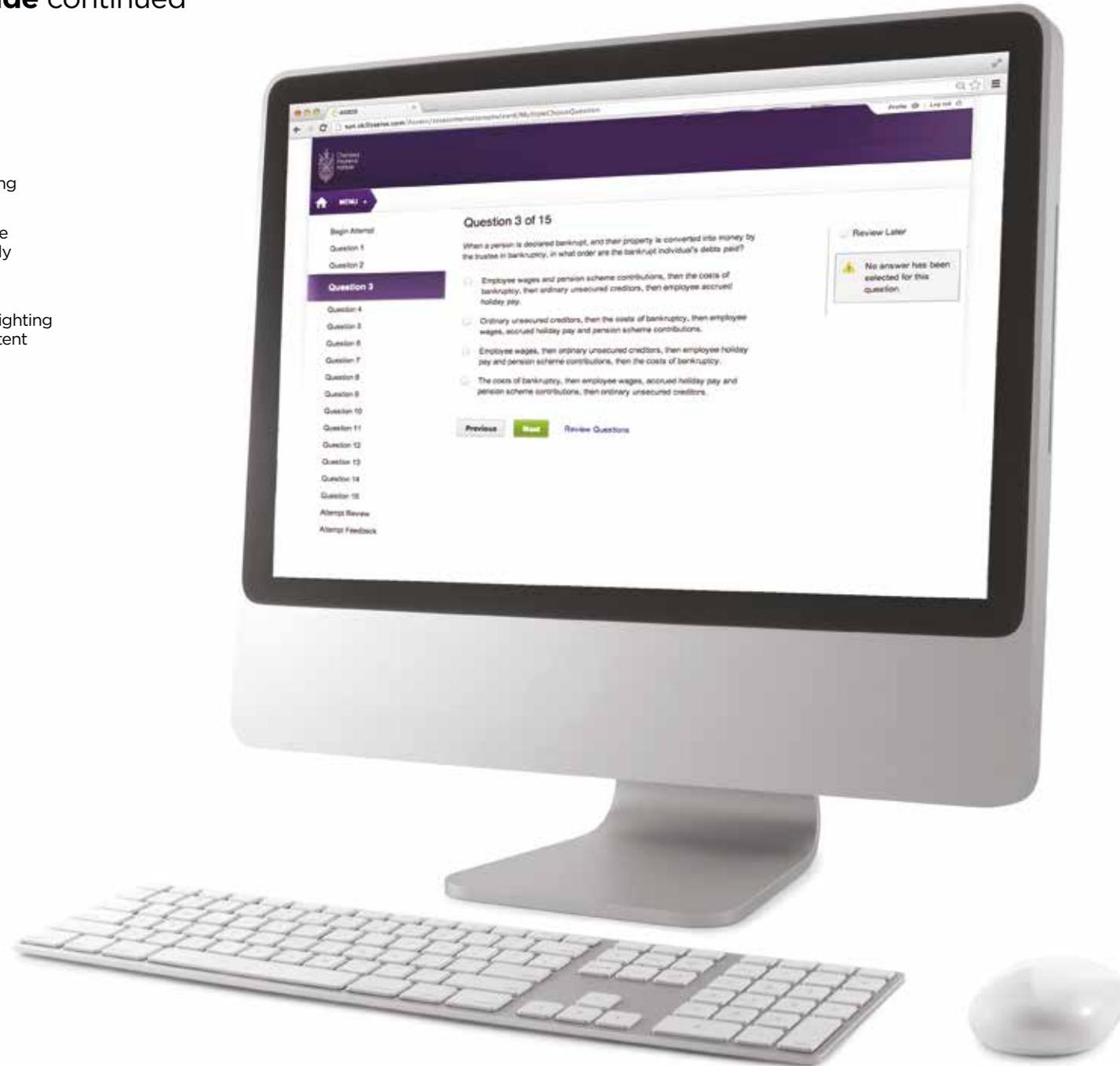
### Knowledge check

To help ensure learning has been effectively completed, CPD Essentials includes a self-testing facility. The pre-set tests draw on a bank of more than 2,000 questions covering all subject areas.

Following completion of each e-briefing you can undertake a short test covering the key learning points. These typically comprise between 10 and 20 multiple-choice questions depending upon the e-briefing in question.

This will indicate any gaps in your knowledge, in turn highlighting areas that you need to brush up on using the learning content provided. In doing so, it provides an objective record that you've completed your CPD.

The testing extends to the monthly updates covering the latest developments.



### Planning and recording tool

CPD Essentials includes a planning and recording tool, enabling you to create a plan for your learning. Crucially, it automatically records time spent undertaking CPD via CPD Essentials.

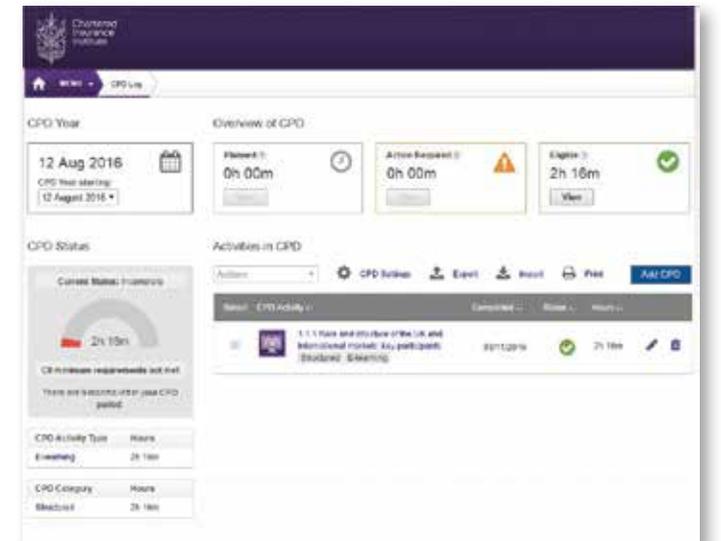
This data is pre-populated onto a CPD recording tool, which once completed can be submitted, where requested, for CPD compliance purposes.

As you complete your CPD, you include a 'reflective statement' – confirmation that the activity has met your development needs or, if appropriate, details of additional activity to be undertaken.

The record includes clear guidance on the amount of CPD undertaken, including a split between structured and unstructured so you know what you still have to do to achieve compliance.

### Additional CPD activity

And should you undertake any additional CPD activity outside of CPD Essentials, this tool can be used to record that as well, giving you a single collated record of all CPD undertaken.



## By professionals, for professionals

CPD Essentials will help ensure you remain competent and up-to-date and to separate you, as a member of a profession, from the mass of advisers. The FCA also requires that you complete 35 hours of CPD annually in order to obtain and then retain your annual Statement of Professional Standing.

So take the stress out of CPD compliance by getting access to a complete adviser CPD programme today.

CPD Essentials is available for a single annual fee of £75 plus VAT. This provides 12 months unlimited access to the full CPD programme, with no hidden additional fees.\*

It currently works on standard PCs, laptops, smartphones and tablet devices giving you flexibility as to where and when you complete your CPD.

For full details and to purchase please visit [cii.co.uk/cpdessentials](http://cii.co.uk/cpdessentials) or call CII Customer Service on +44 (0)20 8989 8464.



\*Note: CPD Essentials is not suitable for users of Financial Assess as the same technical learning content is present within both.

## Discover the benefits of CPD Essentials

CPD Essentials is available to anyone in the advice sector seeking to keep their knowledge current and to satisfy regulatory and/or professional body CPD requirements.\*

### To sign up simply:

- Submit your order online at [cii.co.uk/cpdessentials](http://cii.co.uk/cpdessentials)
- Phone through your order to CII Customer Service on +44 (0)20 8989 8464.
- Complete and return the attached application by post.

Your access information will be sent to you within five working days opening up a wealth of relevant learning content.

### Further information

You can find more information on CPD Essentials including an end-to-end 'walkthrough' at [cii.co.uk/cpdessentials](http://cii.co.uk/cpdessentials)

### CPD Essentials:

- provides 35 hours of relevant CPD content
- covers level 4 learning outcomes for retail investment products in full
- satisfies FCA SPS CPD requirement
- delivers additional monthly updates
- gives online, on-demand access
- automatically records time spent on CPD provided within CPD Essentials
- grants the option to record additional CPD activity undertaken outside of CPD Essentials.

All for a single annual fee of £75 plus VAT.

## Supporting your success

Membership of the leading professional body for the financial planning profession gives you the tools and ongoing support to help you achieve your professional goals.

Join the Personal Finance Society today and enjoy the following exclusive benefits and career support:

- Free Statement of Professional Standing (where applicable)
- Use of professional designations (upon completion of relevant qualifications)
- A respected code of professional ethics
- Discounts on qualifications and learning materials and access to revision and exam resources
- A regional support network offering a programme of business relevant CPD events, best practice guidance and peer networking (UK, Channel Islands and Isle of Man only)
- Specialist technical events and online resources
- CPD planning and recording tool with mobile app
- Market news and features through our bi-monthly member magazine, Personal Finance Professional
- Regular e-newsletters signposting important developments and the latest resources
- Pathway to Chartered Financial Planner status
- An affinity benefits scheme providing discounts and exclusive member benefits.

“As an experienced financial planner, striving to provide exceptional service, membership – and Chartered status – demonstrates my commitment to professionalism and achieving high standards.”



*Lee Smythe*

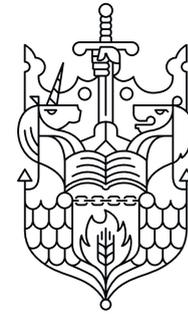
Lee Smythe FPFS  
Chartered Financial Planner  
Managing Director,  
Smythe & Walter

Membership from  
£6.49 a month\*

\*UK taxpayers can claim income tax relief on membership fees.

For more information and to join, visit:  
[thepfs.org/join](http://thepfs.org/join)

Or call +44 (0)20 8530 0852



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Reference: (CII use only)

You can purchase CPD Essentials in the following ways:  
Online: [cii.co.uk/cpdessentials](http://cii.co.uk/cpdessentials)  
Phone: +44 (0)20 8989 8464  
Post: Return your completed application form to CII Customer Service,  
42-48 High Road, South Woodford, London E18 2JP

# CPD Essentials

## Section A – Personal details

(Please complete all fields)

Please give your CII/PFS permanent identity number if known (PIN)

Mr/Mrs/Miss/  
Ms/Other

Surname/  
Family name

Forename/  
Given name(s)

Preferred name

(Please enter the name you would like to be addressed by for all correspondence)

Date of Birth

Gender (Please tick)

 Male Female Prefer not to say

Other

Employer's name

Tel

Mobile

Work address

Postcode

Home address

Postcode

Country

Mandatory – please take care to enter this correctly as we will be unable to process your order without a valid email address. Your email address is also required in order to provide you with access to CPD Essentials.

Primary email

Alternative email

Address to be used for postal correspondence  Home  Work

## Section A – Personal details continued

Please tick one box per category

### Type of organisation

- |  |   |   |  |  |
|--|---|---|--|--|
| <input type="checkbox"/> Directly authorised advice firm | <input type="checkbox"/> Appointed representative – Network | <input type="checkbox"/> Appointed representative – Other | <input type="checkbox"/> Product provider/ Fund manager/Service provider | <input type="checkbox"/> Bank/Building Society |
| <input type="checkbox"/> Mortgage broker                 | <input type="checkbox"/> Accountant                         | <input type="checkbox"/> Other                            |  |  |

### Area of work

- |  |                                       |   |   |                                      |
|--|---------------------------------------|---|---|--------------------------------------|
| <input type="checkbox"/> Advising clients      | <input type="checkbox"/> Paraplanning | <input type="checkbox"/> Actuarial            | <input type="checkbox"/> Administration/ Processing | <input type="checkbox"/> HR/Training |
| <input type="checkbox"/> Compliance/Regulation | <input type="checkbox"/> Finance      | <input type="checkbox"/> Business Development | <input type="checkbox"/> Technical                  | <input type="checkbox"/> Marketing   |
| <input type="checkbox"/> Other                 |                                       |   |   |                                      |

### Job category

- |   |   |   |   |   |
|---|---|---|---|---|
| <input type="checkbox"/> Trainee                      | <input type="checkbox"/> Technician/ Co-ordinator | <input type="checkbox"/> Supervisory/Controller | <input type="checkbox"/> Middle management (Branch, Office, Dept) | <input type="checkbox"/> Senior management (General, Head of) |
| <input type="checkbox"/> Board member (CEO, Director) | <input type="checkbox"/> Business owner           | <input type="checkbox"/> Other                  |   |   |

### Area(s) of specialism

- |  |  |  |  |  |
|--|--|--|--|--|
| <input type="checkbox"/> Tax planning        | <input type="checkbox"/> Personal protection | <input type="checkbox"/> Pensions          | <input type="checkbox"/> Savings and investments | <input type="checkbox"/> Estate planning                     |
| <input type="checkbox"/> Retirement planning | <input type="checkbox"/> Equity release      | <input type="checkbox"/> Long term care    | <input type="checkbox"/> Stockbroking            | <input type="checkbox"/> Discretionary investment management |
| <input type="checkbox"/> Mortgages           | <input type="checkbox"/> Life planning       | <input type="checkbox"/> Employee benefits | <input type="checkbox"/> Offshore investments    | <input type="checkbox"/> Ethical investments                 |
| <input type="checkbox"/> General insurance   | <input type="checkbox"/> Other               |  |  |  |

## Section B – CPD Essentials fees and methods of payment

12 months access to CPD Essentials – £90 inclusive of VAT

Tick method of payment:

- |  |   |
|--|---|
| <input type="checkbox"/> Cheque/bankers draft drawn on a UK bank account and payable to The Chartered Insurance Institute (please write CII PIN number if known on the reverse). | <input type="checkbox"/> Bank transfer via Bacs (using the CII account details below and including the required information). |
|--|---|

CII account details:

HSBC Bank plc, 60 Queen Victoria Street, London EC4N 4TR

Account number: 50114723

Sort code: 40-11-60

BIC: HBUKGB4194R

IBAN: GB94HBUK40116050114723

Please include the following information so that we can identify your payment:

Date of submission

Amount in sterling transferred £

## Section B – CPD Essentials fees and methods of payment continued

Transaction reference number (if applicable)  PIN

Important note: Transfers can take up to two weeks to process, therefore please ensure that you submit this in sufficient time to meet any relevant closing dates. You must include any bank charges in the transfer.

### Making your payment

- By Bacs – once your payment has been made, please email all pages of this completed application form, together with your remittance advice, to [accounts.receivable@cii.co.uk](mailto:accounts.receivable@cii.co.uk)
- By cheque/bankers draft – post this completed application form, along with your cheque/bankers draft to CII Customer Service, 42-48 High Road, South Woodford, London E18 2JP.

## Section C – Declarations

### Data protection and privacy

The CII will ensure that your personal data is processed in line with Data Protection legislation and the CII Data Protection and Privacy Statement (available at [cii.co.uk/dataprotection](http://cii.co.uk/dataprotection)). To process this application, I consent to the CII processing my data.

Use the CII website to update your contact details and preferences, selecting the types of information and services you wish to receive and to opt in or out of mailings: [cii.co.uk/mycii](http://cii.co.uk/mycii)

**Please note:** if you choose not to receive marketing emails, you will still receive transactional communications relating to your membership, qualifications, event bookings and voting rights, as well as important operational notifications relating to the CII. Where applicable, you can choose to receive these by post by logging in to [cii.co.uk/mycii](http://cii.co.uk/mycii) and updating your preferences.

### Privacy and electronic communications regulations

In order to keep you informed in a timely and cost-effective manner, the CII uses email as our principal method of communication. From time to time, we may wish to electronically draw your attention to other CII products and services which are likely to be of interest to you. I consent to receiving marketing communications from the CII by email.  Yes  No

To opt out of postal marketing communications from the CII and your local institute please send a request to Customer Service at [customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk)

### Sharing your data with local institutes

CII local institutes provide access to a programme of services including CPD events, training and networking opportunities designed to support you and complement your CII membership. We will share your data with your local institute (UK, Channel Islands and Isle of Man based members only) so they may send you relevant email communications. I consent to the CII sharing my data with my local institute.  Yes  No

Signature

Date

### Sharing information with your employer

The CII may receive a request from your employer to provide it with details of your assessment record and accreditation including all attempts and future entries, along with your CII permanent identity number. I consent to the CII sharing this information with my employer.  Yes  No

### Your right to cancel

In accordance with The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013 you have a right of cancellation in respect of Products and Services provided by the CII, which right shall (subject to the Regulations) expire fourteen calendar days from the day on which either the Products are received by you, or a person nominated to receive the Products on your behalf, or your order for Services is accepted by the CII. Note: No right of cancellation or refund is available in respect of CPD Essentials once you commence the download of any material available online. You acknowledge that, by commencing the download of the Products or Services, your right to cancel under 29(1) of the Regulations will be lost. Should you wish to cancel, notice should be sent to Customer Service ([customer.serv@cii.co.uk](mailto:customer.serv@cii.co.uk)). Where Products have been supplied to you prior to such cancellation they must be returned to us, in the condition in which they were supplied to you, at your expense. Reimbursement for any monies paid by you which relate to the cancellation will be sent to you within fourteen days of receiving the notice of cancellation or if Products are to be returned to us, within fourteen days of their receipt or proof of sending.

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