

CH.F.C.® DESIGNATION HOLDER'S AGREEMENT FOR 2018

Renewal of your CH.F.C. Designation for the 2018 Calendar Year

2018 Designation Requirements

Your CH.F.C. designation (hereafter, "CH.F.C.") must be renewed annually with The Institute for Advanced Financial Education™ (hereafter, "The Institute"). The requirements pursuant to this CH.F.C. Designation Holder's Agreement (hereafter, "The Agreement") for annual renewal include:

- an annual fee
- adherence to The Institute's Code of Professional Conduct (available at www.iafe.ca)
- a minimum of 10 continuing education (CE) credits each calendar year. Each hour of CE must be approved by The Institute in order to qualify as a CE credit. Any deficiency in one year must be made up by the end of the next calendar year, in addition to the full year's CE credits requirement.

For more information on CE credits, please visit www.iafe.ca/CE.html.

2018 CH.F.C. Fee

All fees must be submitted to The Institute with the appropriate renewal form by no later than February 28 of the renewal year. Please note that fees are non-refundable and non-transferable.

Note: Individuals who hold the CH.F.C. designation and also hold the CLU and/or the CHS, or who are members of Advocis, will see no increase in their annual fees or changes to their CE requirements.

2018 CH.F.C. Renewal

To renew your CH.F.C. designation with The Institute, you can either:

- Renew online by visiting www.iafe.ca, or
- Mail or courier this renewal form, completed and signed, along with either your credit card information on the invoice you received or payment made by cheque.

All questions contained in this form must be answered in order for your CH.F.C. to be renewed for the 2018 year. Failure to properly and fully complete this document and/or submit full payment of fees will delay the granting of your CH.F.C. marks and usage rights.

The renewal term for CH.F.C. marks (and the right to use them) is granted on an annual basis and expires by end of day December 31 of each calendar cycle. A CH.F.C. designation holder who fails to meet all continuing education requirements risks having his or her designation revoked due to non-compliance. CH.F.C. designation holders who do not renew by February 28, 2018 will no longer be authorized to hold themselves out to the public as a CH.F.C. designation holder and will have their designation revoked.

Note: Only those who apply for and maintain their CH.F.C. will appear on The Institute's online *Find a Practitioner* search engine and Institute Public Registry as being a CH.F.C. designation holder in good standing with The Institute.

CE Audit

The Institute will commence auditing for CE credits for the 2018 calendar year in 2019. By renewing your CH.F.C. for 2018, you hereby agree to the terms of this Agreement, including the requirement to maintain sufficient CE credits for 2018, and to be subjected to a possible random CE audit in 2019.

Reporting for the 2017 Calendar Year

Bankruptcy, Disciplinary and Criminal

Declarations In the 2017 calendar year, have you:

Please Circle

been declared bankrupt or made a voluntary assignment into bankruptcy?	Yes	No
been convicted or found liable in a criminal or civil proceeding involving fraud, misrepresentation or misappropriation of funds?	Yes	No
had any unresolved criminal charges or civil actions filed against you involving fraud, misrepresentation or the misappropriation of funds which may have been initiated during the 2017 calendar year or earlier?	Yes	No
made an offer to settle or have settled a civil dispute during the 2017 calendar year involving fraud, misrepresentation or the misappropriation of funds?	Yes	No
have been the subject of an investigation or disciplinary hearing conducted by an organization or self-regulatory body?	Yes	No

If you have answered **Yes** to any of the above questions, you must provide a supplementary written explanation with full details of the matter(s) at hand. The Institute will review your submission and determine what impact, if any, this will have on your application for the CH.F.C. designation for 2018.

Continuing Education

Have you completed the required 10 hours of CE credits for the 2017 calendar year?	Yes	No
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If you have answered **No**, please provide a supplementary written explanation of why you were unable to meet the CE requirement for 2017. Please note that by answering no, there may be an impact on the renewal of your designation(s) for 2018.

2018 CH.F.C. Designation – Agreement and Terms

I hereby apply for the renewal of my CH.F.C. designation for the 2018 year with The Institute commencing the signed date of this application. I agree to fulfill the ongoing requirements of maintaining my status as a CH.F.C. designation holder in good standing with The Institute for 2018. I hereby confirm that I have maintained the necessary requirements to maintain my standing as a CH.F.C. designation holder with The Institute for the 2017 calendar year.

I understand that my submission of this renewal constitutes a 12-month agreement covering the period of January 1, 2018 to December 31, 2018, and that, as a result, I am hereby committed to the payment of all fees associated with the CH.F.C. designation and its marks as well as the usage rights for the entire 12-month period. I understand that my failure to remit any portion of my 2018 CH.F.C. fees at any time will impact my right to use the CH.F.C. marks and to hold myself out as a CH.F.C. designation holder. I understand that the enforcement of the CH.F.C. marks protects the reputation of the CH.F.C. designation and of CH.F.C. designation holders. I agree to provide 60 days advance written notice with The Institute if I wish to cancel my CH.F.C. Designation Holder's Agreement with The Institute for the 2019 calendar year.

I have read and agree to abide by The Institute's Code of Professional Conduct and understand that by entering into this CH.F.C. Designation Holder's Agreement for 2018, I am also subject to existing disciplinary procedures should a complaint involving allegations ever be filed against me with The Institute. I agree that The Institute has the right to enforce the Code of Professional Conduct against its designation holders. I also hereby understand that I am required to maintain the requisite hours of CE for the 2018 calendar year and may be selected by The Institute at random for a CE audit in 2019.

Printed Name _____ Advocis ID _____

Signature - _____ Date _____

Payment Information

TOTAL AMOUNT (including applicable taxes): \$

ONE-TIME PAYMENT: -

- I authorize Advocis, on behalf of The Institute, to charge my credit card for the total fee
- I enclose the following Certified/Company cheque or Money Order (payable to The Institute) for the total fee

VISA MasterCard AMEX

_____ _____
card no. expiry date

MONTHLY PAP: -

- I understand that my existing monthly PAP amount will increase due to the addition of the Institute designation fee. I authorize the Institute to increase my monthly dues.

Signature _____ Date MM/DD/YYYY

Send Completed Form To

Payments can be submitted using this address or fax number:

The Institute | 10 Lower Spadina Avenue, Suite 700 | Toronto, ON | M5V
3A2 Fax: 416.444.8031 | Email: info@iafe.ca