

INFOETHICS ESSENTIALS

FOR PROFESSIONALS OF
ALL FIELDS OF PRACTICE

ALL THE INFO ON YOUR PROFESSIONAL DEVELOPMENT

PDU record  Continuing education reference period
 Mandatory compliance course  More



Chambre
de la sécurité
financière

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INTRODUCTION

Protecting the public through professional development

Professional development and maintaining the highest standards of practice through continuing education are pillars of the CSF's mission to protect the public.

Continuing education enables CSF members to maintain a high level of professional competence and keep up with the latest regulatory and technological changes impacting the financial ecosystem, helping protect the financial health of the people who rely on them.

This document summarizes the continuing education requirements that all advisors must meet, and is intended as a practical guide. If you have questions or need more detailed information, please visit the official website of [LégisQuébec](https://legisquebec.gouv.qc.ca/) or contact the CSF's Information Centre at info@chambresf.com.

The *Regulation of the Chambre de la sécurité financière respecting compulsory professional development* applies to you if you have been issued authorization from the Autorité des marchés financiers (AMF) to practice in one of the following fields of expertise:

- Group savings plan brokerage
- Scholarship plan brokerage
- Insurance of persons
- Group insurance of persons

Continuing education reference period

The term “continuing education reference period” refers to one continuing education cycle, which restarts every 2 years. A reference period begins on December 1 of an **odd-numbered year** and ends two years later on November 30.

1 REFERENCE PERIOD = 2 YEARS

December 1, 2019	→	November 30, 2021
December 1, 2021	→	November 30, 2023
December 1, 2023	→	November 30, 2025

During each reference period, you must accumulate all the professional development units (PDUs) required for your field (or fields) of practice. PDUs are earned by completing continuing education activities offered online on the CSF’s website or delivered by providers whose training activities are recognized by the CSF.

What is a professional development unit (PDU)?

One PDU corresponds to 1 hour of continuing education activities. For example, if you completed 2 hours of continuing education, you would earn 2 PDUs.

PDU = PROFESSIONAL DEVELOPMENT UNIT

1 PDU = 1 HOUR OF CONTINUING EDUCATION

How many PDUs do I have to earn per period?

The number of PDUs you are required to earn in each 2-year period varies depending on when you entered the profession (for new members) and the number of fields in which you are authorized to practice.

All continuing education activities, whether delivered by the CSF or accredited providers, earn PDUs in 3 categories:

- General subjects
- Compliance
- Topics specific to your field of practice (group savings, insurance of persons, etc.).

The number of PDUs is subject to change depending on the status of your certificate (abandoned, not renewed, reinstated or prolonged absence).

To retain your right to practice, you must earn 10 PDUs in each of these categories in every 2-year reference period.

[Consult our catalogue of 100% CSF continuing education activities \[+\]](#)



Mandatory compliance course: to be completed every 4 years

In addition to continuing education activities, you are also required to complete the CSF's mandatory compliance course.

This continuing education activity, which earns you between 3 and 5 PDUs in compliance (depending on the chosen formula), is available for a period of 4 years. This means it covers 2 separate reference periods and can be completed during either of the 2 periods.

CONTINUING EDUCATION REFERENCE PERIOD			
YEAR 1	YEAR 2	YEAR 3	YEAR 4
Period 1 starts		Period 1 ends	
Period 2 starts		Period 2 ends	
MANDATORY COMPLIANCE COURSE			
Start			
End			

PDUs earned for completing the mandatory course are only attributed to 1 of the 2 continuing education reference periods.

[Several formulas are offered for the mandatory compliance course \[+\]](#)



How to access your PDU record

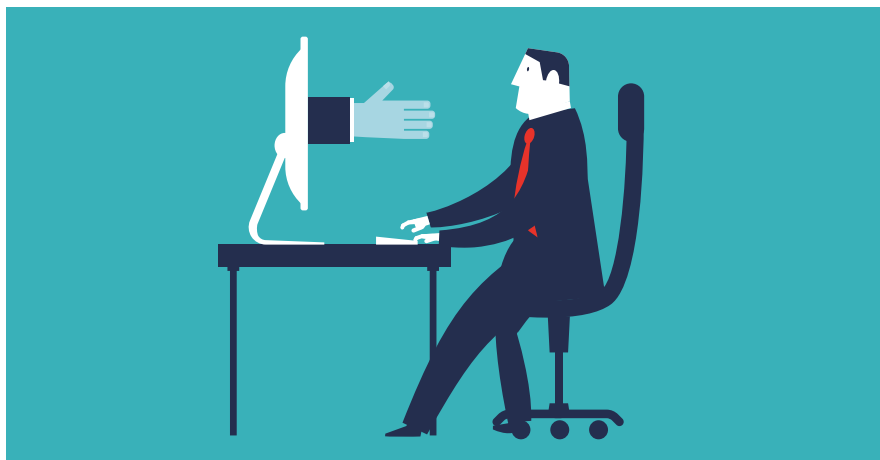
We strongly recommend using [Google Chrome](#) as your browser.

Activate your Member's Area

If you haven't already done so, activate your account at <https://www.chambresf.com/en/activate-account> and follow the instructions on the screen. You'll need your AMF certificate number (*AMF Register) and a valid email address. After you submit your request, you will receive a password via email.

Log in to access your PDU record

If your account has been created in the Member's Area, access the login page directly at <https://www.chambresf.com/en/connexion> and follow the instructions on the screen. You'll need to enter your AMF certificate number and password.



Where to find the content of your PDU record

Once you have accessed your PDU record, your name will appear in the black banner on the top-right of the page. Click on it and select "My PDU record" from the drop-down menu. You can now access your record summary and view the continuing education activities enrolled for the current reference period.

Keeping your PDU record up to date

It is important to verify that your continuing education activities are recognized by the CSF and recorded in your PDU record no later than **November 30 of an odd-numbered year**.

To enter your continuing education activities, log in to "My PDU record" and click on the "Training activity input" tab. You will need the identification number indicated on your proof of attendance (CSFXX-XX-XXXXX).

To be eligible for PDUs, a continuing education activity must be recognized by the CSF. Make sure to verify this information with the provider.

Online continuing education activities offered by the CSF are automatically recorded in your PDU record after you have completed them.

If you are a financial planner, it is recommended that you verify this information with the [Institut québécois de planification financière](#) (IQPF).

Carrying over extra PDUs

Extra PDUs may be carried over to the following period, provided that they are earned during the final 3 months of a reference period (September, October and November of an odd-numbered year). A maximum of 5 PDUs may be carried over and will be credited the following January (the start of the new reference period).

Extra PDUs earned in specific topics or compliance will be transferred to general subjects unless this category is already completed.

Earning PDUs for CEGEP or university courses

It is possible to earn PDUs for courses you have successfully completed as part of a CEGEP or university program. You will need to complete an [application for recognition](#) and attach a detailed course plan and your academic transcript.

Earning PDUs across Canada

Under a Canada-wide agreement, if you reside in another province, the CSF may approve PDUs for continuing education activities completed outside Quebec during a reference period.

Exemptions

The CSF may authorize an exemption to the number of PDUs you are required to complete if you were absent from work for at least **four consecutive weeks** due to **disability or parental leave**. Your PDU requirement will then be recalculated to account for the duration of your absence.



Am I compliant?

If, at the end of a 2-year continuing education reference period, you have not earned the required number of PDUs as set out in the [Regulation of the Chambre de la sécurité financière respecting compulsory professional development](#), your status will be deemed non-compliant.

It is your responsibility to ensure that all continuing education activities completed during a reference period are recorded in your PDU record before the end of the reference period (no later than **November 30** of an odd-numbered year).

After this date, an incomplete record will result in the suspension of your certificate or registration, as applicable.

Information notice

To prevent this situation from occurring, the CSF will send you an information notice no more than 30 days prior to the end of the reference period informing you that your record is incomplete. This notice will also indicate which PDUs you must earn in order to be compliant and inform you of the consequences of failing to remedy the situation.

Notice of non-compliance

If you have not accumulated the total PDUs required to meet your continuing education obligations, the CSF will send you a notice of non-compliance within 30 days of the end of the reference period. The Autorité des marchés financiers (AMF) will then be informed that a notice of non-compliance was sent to you.

You can restore your compliant status

If the AMF has suspended your licence to practice due to non-compliance with your continuing education obligations, all is not lost!

You can still remedy the situation by earning the missing PDUs, but only after the licence suspension date.

Period ends November 30	Period begins December 1	Licence suspension date
	PDU's to be accumulated for the new period	
Missing PDU's		Missing PDU's to be earned

This also means that any PDUs accumulated between the beginning of the new reference period and the licence suspension date will be applied only to the new period.

FAQ

1 I don't know my certificate number. How can I find it?

To obtain your certificate number, go to the AMF's website at <https://lautorite.qc.ca/en/general-public/registers/register-of-firms-and-individuals-authorized-to-practise/> and enter your first and last name to search the register.

2 Can I get an exemption if I take unpaid leave?

No. No exemptions may be granted for unpaid leave. Exemptions are only granted for illness, parental leave and caregiver leave.

3 I need to pay my contribution, but I can't find where to make the payment on your website.

The CSF website does not contain this function. All matters related to the payment of contributions must be addressed to the AMF.

4 I'm retiring in a few months. What should I do?

It is recommended that you inform the AMF of your retirement date. Regarding PDUs, please refer to the next question (5).



FAQ

5 I haven't renewed my licence or I stopped practicing one of my fields during the continuing education reference period.

- **Why am I still being asked to complete PDUs in this field of practice?**
- **Am I required to earn these PDUs?**

If your licence was active for part of the reference period, your PDU requirement will be adjusted to account only for the months in which your licence was still active.

If you decide not to accumulate the required PDUs because you did not renew your licence, you must ensure that you do not reinstate your licence before the end of the continuing education reference period in order to avoid a suspension of your right to practice.

If you decide to reinstate your right to practice in the months following the end of a reference period, you will be required to obtain the missing PDUs from the previous reference period if this period does not exceed one year. After this, you may reinstate your licence without accumulating the missing PDUs.

Note: It is always recommended that you earn the required PDUs as these reflect your period of activity.

6 My licence was suspended because I was not compliant during a reference period. How do I become compliant again?

Missing PDUs must be earned after your licence suspension date. The AMF will reinstate your status within 48 hours (consult the AMF's register for more detailed information).

7 I completed continuing education activities in the previous period. Can I take the same courses again?

Yes. However, please verify if the activity is still recognized by the CSF.

8 Why is the activity I entered not giving me any PDUs?

There are several possible reasons:

- The activity is not recognized by the CSF as of the completion date.
- The activity was completed before a licence was obtained.
- The activity was already completed or entered during the current continuing education cycle.

9 Where can I download the receipt for a continuing education activity I purchased on the CSF platform?

You can find your receipt and certificate of completion by logging in to your account and clicking on your profile in the Continuing Education section.

FAQ

10 I purchased a continuing education activity on the CSF's website that I don't need. Can I get a refund?

As indicated in our terms and conditions of purchase, no refunds or transfers are offered for our continuing education activities.

Please also note that you have 6 months from the purchase date to complete the activity, with the exception of the mandatory compliance course, which may be completed at any time before the end of the 4-year cycle.

11 What happens if I do not receive proof of attendance from a provider before the end of the continuing education reference period? What can I do to avoid a penalty?

Inform the training provider of the situation and ensure that you receive the proof of attendance as soon as possible.

You can then record all your continuing education activities in your PDU record or send them to us by email before the end of the continuing education reference period.

Please note that advisors who have not added all their proofs of attendance to their record and who wish to do so after November 30 of a year in which a continuing education reference period ends will be charged a processing fee.

To learn more, consult the Entering proofs of attendance section at <https://www.chambresf.com/en/professional-development/professional-development-requirements>.



Learn more +

For any additional information regarding your continuing education requirements, please contact the CSF's Information Centre.

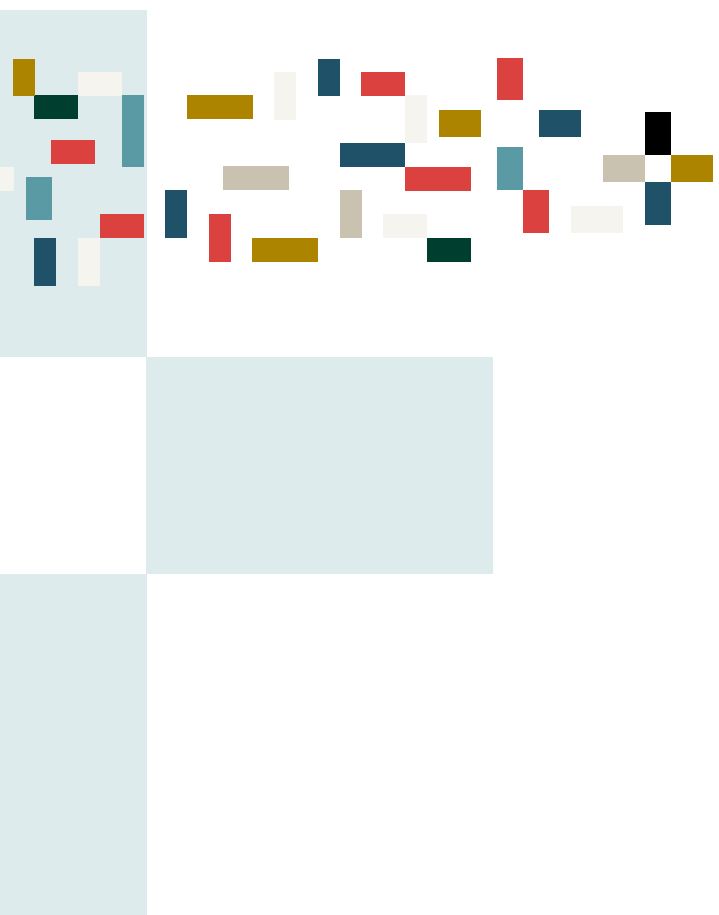
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