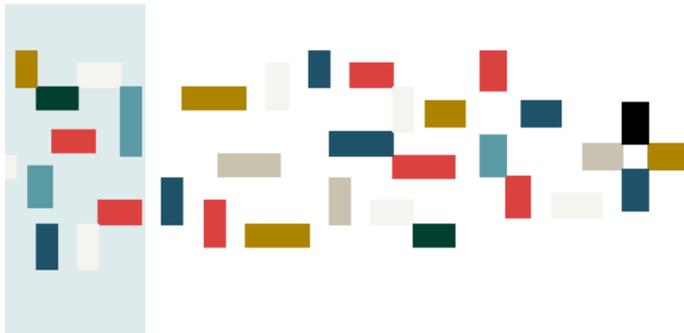


**Chambre  
de la sécurité  
financière**

# MEMBER'S PDU RECORD GUIDE



**Chambre  
de la sécurité  
financière**



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## 1 COMPULSORY PROFESSIONAL DEVELOPMENT REQUIREMENTS

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Since you have been authorized to practise in one of the following sectors and registration categories by the Autorité des marchés financiers (the “AMF”), the [Regulation of the Chambre de la sécurité financière respecting compulsory professional development](#) (the “Regulation”) applies to you:

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

### You must accumulate the following professional development units (PDUs):

- 10 PDUs in general subjects;
- 10 PDUs in compliance with standards, ethics and business conduct (see the Chambre de la sécurité financière’s (“CSF”) [Mandatory course on compliance](#) section);
- 10 PDUs in topics specific to each sector or registration category in which you are authorized to pursue activities:

Insurance of persons	10 PDUs
Group insurance of persons	10 PDUs
Group savings plan brokerage	10 PDUs
Group savings plan brokerage and Scholarship plan brokerage	10 PDUs specific to group savings plan brokerage + 5 PDUs specific to scholarship plan brokerage
Scholarship plan brokerage	10 PDUs including a minimum of 5 PDUs specific to scholarship plan brokerage (the remaining PDUs should be accumulated in group savings plan brokerage or in scholarship plan brokerage)

During a reference period, if you have accumulated PDUs in excess of the number required in a specific category or in compliance, they will be credited to general subjects.

It is important that you check that the training activities completed are recognized by the CSF and that these activities are entered in your PDU record no later than November 30th of odd numbered years. If you practise in the financial planning sector, you should also check with the [Institut québécois de planification financière](#) (“IQPF”) since this institute’s professional development rules also apply to you.

## 2 MANDATORY COURSE AND 100% CSF TRAINING ACTIVITIES

### 2.1 REGISTERING FOR THE MANDATORY COURSE ON COMPLIANCE

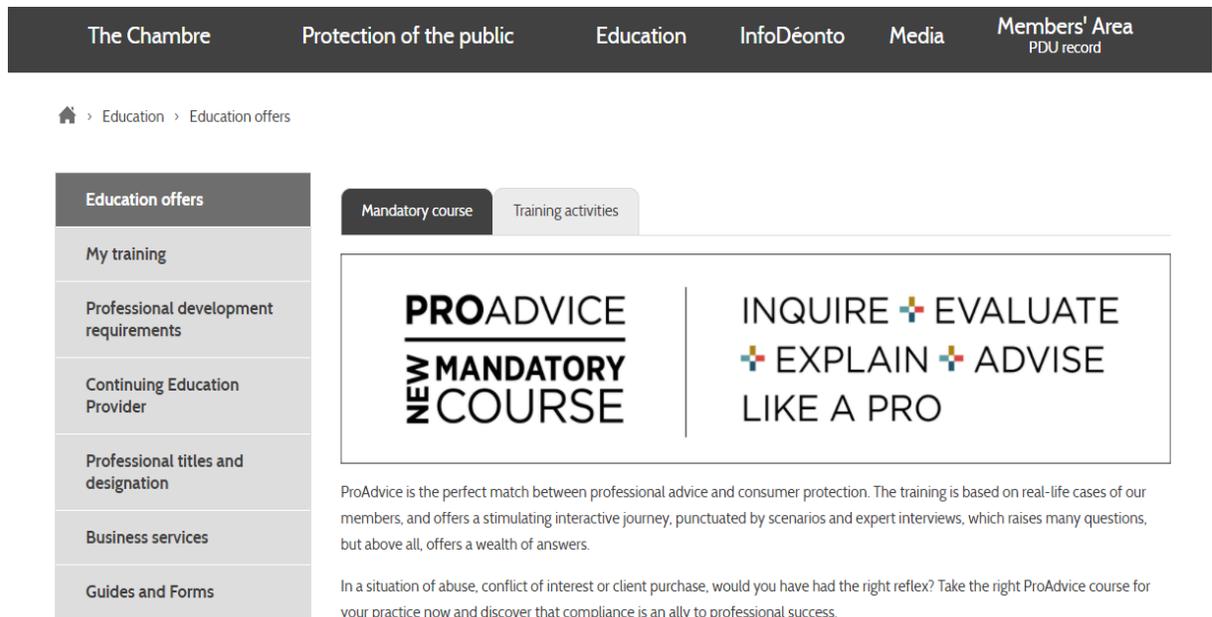
Every other reference period, or every four years, three of the PDUs that you must accumulate in compliance with standards, ethics and business conduct must be earned by attending a training activity for which the content was developed by the CSF (Mandatory course).



**The mandatory course **ProAdvice** course must be completed before November 30, 2023.**

**You can complete it in the current period (2019/2021) or in the next period (2021/2023).**

To register for the mandatory course 2019-2023, go to the CSF's website and click on the [Education](#) tab. You will be directly connected to the page outlining the mandatory ProAdvice course.



The Chambre Protection of the public Education InfoDéonto Media Members' Area PDU record

Home > Education > Education offers

Education offers

My training

Professional development requirements

Continuing Education Provider

Professional titles and designation

Business services

Guides and Forms

Mandatory course Training activities

**PROADVICE**  
**NEW MANDATORY COURSE**

INQUIRE + EVALUATE  
+ EXPLAIN + ADVISE  
LIKE A PRO

ProAdvice is the perfect match between professional advice and consumer protection. The training is based on real-life cases of our members, and offers a stimulating interactive journey, punctuated by scenarios and expert interviews, which raises many questions, but above all, offers a wealth of answers.

In a situation of abuse, conflict of interest or client purchase, would you have had the right reflex? Take the right ProAdvice course for your practice now and discover that compliance is an ally to professional success.



**Several bundles are available, depending on your expertise and your desires.**

**Only a single bundle can be completed between December 1, 2019 and November 30, 2023**

Scroll down to the bottom of the page to see what bundles are available for this course:

ProAdvice is the perfect match between professional advice and consumer protection. The training is based on real-life cases of our members, and offers a stimulating interactive journey, punctuated by scenarios and expert interviews, which raises many questions, but above all, offers a wealth of answers.

In a situation of abuse, conflict of interest or client purchase, would you have had the right reflex? Take the right ProAdvice course for your practice now and discover that compliance is an ally to professional success.

+ ProAdvice 1   For professionals in mutual funds and scholarship plans   3 PDU's   \$70
+ ProAdvice 2   For professionals in insurance   3 PDU's   \$70
+ ProAdvice 3   For professionals in group insurance   3 PDU's   \$70
+ ProAdvice 4   For professionals in insurance, mutual funds and scholarship plans   4 PDU's   \$80
+ ProAdvice 5   For professionals in insurance and group insurance   4 PDU's   \$80
+ ProAdvice 6   For professionals in group insurance, mutual funds and scholarship plans   4 PDU's   \$80
+ ProAdvice 7   For professionals in insurance, group insurance, mutual funds and scholarship plans   5 PDU's   \$90

You are free to choose the one that suits you best or the one requested by your manager in compliance. 1 PDU corresponds to approximately 1 hour of training.



**ProAdvice** as the other CSF training courses, can be completed in one or more sessions.

Once you have selected your bundle, you must click on "Buy +" and then on "+add to cart".

× ProAdvice 1 | For professionals in mutual funds and scholarship plans | 3 PDUs | \$70

Learning objectives:	Topics covered:
<ul style="list-style-type: none"><li>• Ensure confidentiality and act in the clients' interest when buying or selling a book of business and in file maintenance.</li><li>• Identify conflicts of interest when giving or receiving a gift and if you have another occupation.</li><li>• Learn how to properly serve a vulnerable or elder client.</li><li>• Learn the importance of adequately informing your clients.</li><li>• Understand the interrelations of the funds making up a portfolio.</li></ul>	<ul style="list-style-type: none"><li>• Book of business sales</li><li>• File maintenance</li><li>• Conflicts of interest</li><li>• Aging clientele</li><li>• Financial literacy</li><li>• Suitability</li><li>• Signing a blank form</li></ul>

Buy +

+ ProAdvice 2 | For professionals in insurance | 3 PDUs | \$70

+ ProAdvice 3 | For professionals in group insurance | 3 PDUs | \$70

+ ProAdvice 4 | For professionals in insurance, mutual funds and scholarship plans | 4 PDUs | \$80

The chosen bundle will be added to your cart. Once your order is completed in your shopping cart, you will be able to access the online training platform in the same way as for any other 100% CSF course.

To access the course again after signing out, you must click on the "My Training" tab and then click on "Click here to complete the chosen training activities".

Offre de formation

**Mes formations**

Exigences de formation continue

MES FORMATIONS

Pour suivre vos activités de formation, veuillez cliquer ici. Vous serez alors redirigé vers la plateforme de formation de la CSF.

+ Pour suivre vos formations, veuillez cliquer ici



**There is no final exam for the mandatory course **ProAdvice**, the goal being to transmit learning or to remind concepts in compliance.**

**A success percentage will accompany you throughout the training to help you situate yourself in your understanding.**

## 2.2 REGISTERING FOR A 100% CSF TRAINING ACTIVITY

As you know, professional development of its members is one of the pillars supporting the CSF's mission of protecting the public. With this in mind, the CSF develops training activities to help you offer the highest quality advisory services.

100% CSF training activities are a selection of over 20 training activities developed by the CSF team together with members, compliance specialists, professionals and other actors from the financial services sector.

They are custom designed for modern-day realities, with tools for daily use and regular updates.

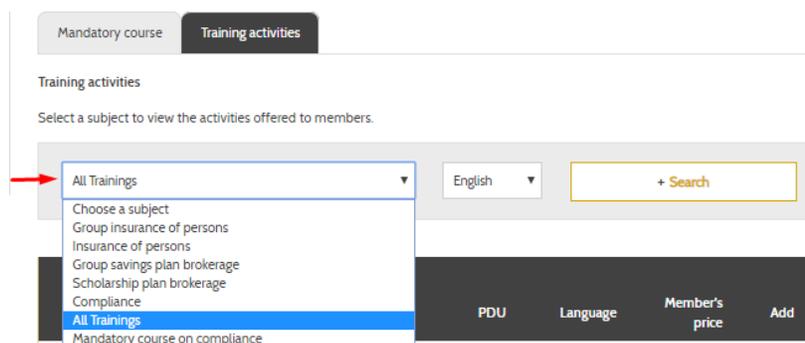
The learning platform is dynamic, eye-catching and user-friendly. Online quizzes and tests give feedback and move the learning process forward.

Bear in mind that 100% CSF training activities can fit around any schedule, since you can start and stop them at your own convenience. In addition, PDUs are automatically recorded in your member record.

- 1) To register for a 100% CSF training activity, go to the CSF website and click on the ["Education"](#) tab.
- 2) Click on "Training activities."



- 3) Select the category you want from the drop-down menu.



4) A list of available courses will be displayed:

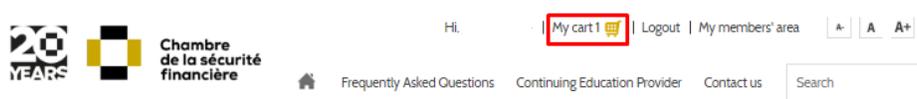
6-Bundle: ProEthics-- (Insurance and Group savings/SPB) / 5 PDU	38565LIAN	Online	<a href="#">Details</a>	English	85 \$	
7-Bundle: ProEthics-- (Insurance and Group insurance) / 5 PDU	38566LIAN	Online	<a href="#">Details</a>	PDU divided by subject • 5 PDU in compliance		
8-Bundle: ProEthics+++ (Insurance, Group savings/SPB and Group insurance) / 6 PDU	38567LIAN	Online	<a href="#">Details</a>	English	100 \$	

**A:** Click on the title of the course in question to go to its overview page.

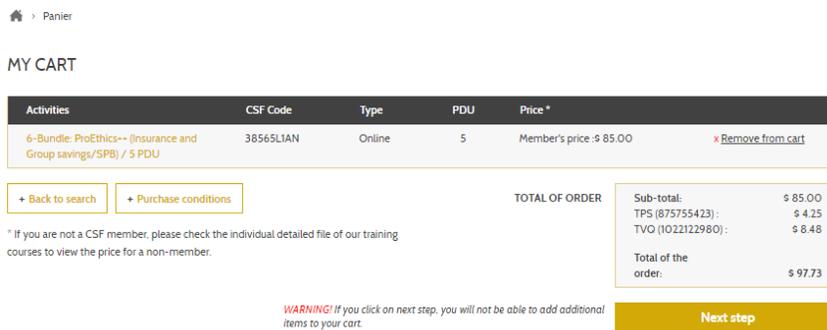
**B:** Hover your mouse over “Details” (but don’t click) to display the number of PDUs granted and the subject area that this training activity falls into.

**C:** Click on the cart to add the course to “My cart.”

5) Once you’ve added the course(s) to your cart, click on “My cart.”



6) You will be redirected to your shopping cart.



7) Once you have confirmed that it is the correct training activity, click on “Next step.”

8) On the next screen, **review the terms of purchase\***. Click “I have read and I accept the terms of purchase.” and after on “NEXT”.

SHOPPING CART Order confirmation Step 1 2 3 4 Confirm selection CANCEL NEXT

Title	Language	Product code	Type	PDU	Price
4-Bundle: Proffibus+ Insurance and Group savings(PFI) / 1 PDU	English	3854533AN	Online	5	\$85.00
Subtotal: \$85.00					
GST (R75755423): \$4.25					
GST (R22122980): \$8.48					
Total amount: \$97.73					

I have read and I accept the terms of purchase.

**\*Terms of purchase** - You must read the CSF training activity terms of purchase. These training activities will not be reimbursed or transferred. You have six months from the date of purchase to complete the training (except for the mandatory course on compliance, for which the expiration date is the end date of the requirement).

- 9) You will be redirected to our online training platform to confirm your order and pay. Then, click "NEXT".

SHOPPING CART Order confirmation Step 1 2 3 4 Confirmation of customer information PREVIOUS NEXT

Name: \_\_\_\_\_  
 Address: QUÉBEC, Quebec, \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Email address for receipt: \_\_\_\_\_

- 10) You can now pay for your purchase using your credit card.

**Payment Details**

Transaction Amount: \$97.73 (CAD)  

Order ID: WEB\_15060083

Please complete the following details exactly as they appear on your card.  
 Do not put spaces or hyphens in the card number.

Cardholder Name\*:

Card Number\*:

Expiry Date (MMYY)\*:

Click 'Process Transaction' to charge your card. Only click the button once. Using the 'Back', 'Refresh' or 'Cancel' button after you press the 'Process Transaction' button will not stop the transaction from being processed and may result in a double charge.

### 2.3 To COMPLETE THE MANDATORY COURSE OR A 100% CSF TRAINING ACTIVITY

- 1) Access your [PDU record](#).
- 2) Click on the left side tab “My training,” then click on “Click here to complete the chosen training activities”. You will be directed to the CSF online training platform. Courses purchased and still valid (within six months of purchase) will be available on this page. You can now select and complete the training of your choice.

Click a course title to open it.



**8-Bundle: ProEthics+++ (Insurance, Group savings/SPB and Group insurance) / 6 PDU**  
Activity number: 38567  
 Print my certificate  
Status: Completed  
Progression: 100%

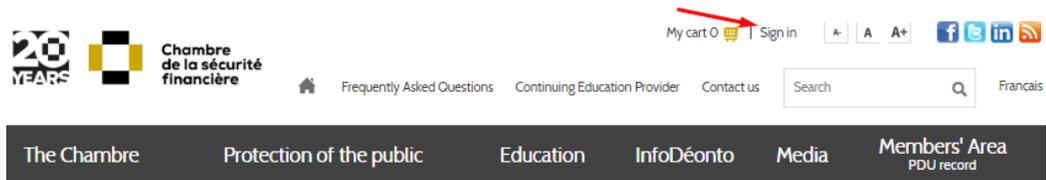
### 3 PDU RECORD

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#### 3.1 ACTIVATING AND ACCESSING YOUR MEMBERS' AREA

We strongly recommend using the Google Chrome browser.

- 1) Go to the CSF website: [www.chambresf.com](http://www.chambresf.com).
- 2) Click on “Sign in,” at the top of the page, next to “My cart”.



- 3) Click on “To activate your Members' Area.”

**MEMBERS**

The Members' Area is intended exclusively for members of the CSF and allows access to privileged information.

Authority certificate number financial markets :

Password:

[+ Submit](#)

[+ Forgot your password?](#)      [+ To activate your Members' Area](#)

- 4) Enter your AMF certificate number and your email address.

Authority certificate number financial markets :

Email address :

[+ Submit](#)

- 5) Your password will be sent to you by email.

### 3.2 ACCESSING YOUR PDU RECORD

- 1) Go to the CSF website: [www.chambresf.com](http://www.chambresf.com).
- 2) Click on “Sign in,” at the top of the page, next to “My cart”.
- 3) Enter your information.

**MEMBERS**

The Members' Area is intended exclusively for members of the CSF and allows access to privileged information.

Authority certificate number financial markets :	Password:
<input type="text"/>	<input type="password"/>
<input type="button" value="+ Submit"/>	

[+ Forgot your password?](#)      [+ To activate your Members' Area](#)

- 4) Click on “To consult your PDU record click here.”

**INFORMATION**

<a href="#">+ To consult your PDU record click here</a>
---

**TO CHANGE PASSWORD**

- 5) Your PDU record will open in a new tab of your web browser.

### 3.3 VIEW YOUR PDU RECORD FOR THE CURRENT OR PRIOR PERIOD

#### 3.3.1 Current period

- 1) As soon as you sign in to your account, you will be directed to your PDU record for the current period.

2) Scroll down on the page to view the summary for the current period (your PDU table).

Subject	Required	Total acquired	Total Missing	Mandatory course required	Mandatory course acquired	In Order
General subject	10	9	1	No	No	No
Compliance	10	2	8	Yes	No	No
Insurance of persons	0	0	0	No	No	N/A
Group insurance of persons	0	0	0	No	No	N/A
Group savings plan brokerage	10	4	6	No	No	No
Scholarship plan brokerage	0	0	0	No	No	N/A

### Legend

**Required:** Number of PDUs required for the current period.

**Total acquired:** Total number of PDUs acquired during the period (including PDUs postponed from the prior period).

**Total missing:** Number of missing PDUs to be acquired before the end of the period.

**Mandatory course required:** Indicates whether a mandatory course is required\* for the category in question.

**Mandatory course acquired:** Indicates whether (or not) you have completed the required mandatory course.

**In order:** Indicates whether your record is in order for the category in question for the current period, based on the training activities entered.

**\*If a mandatory course is required, it must be completed by the end of the period (even if you have already acquired all of the required PDUs for the category in question).**

3) You can also view the list of completed activities that have been entered in your PDU record.

Code	Name	Followed on	Status	Subt. (11)	GS (9)	CO (1)	IP (0)	GIP (0)	GPB (1)	SPB (0)
[REDACTED]	Advice for Life Program (NBF2018AFL/ NBC321001_en)	1/16/2019	Valid	9	9					
[REDACTED]	Code of conduct and ethics (O3210-0012)	12/24/2018	Valid	1		1				

### Legend

**GS:** General subject

**CO:** Compliance

**IP:** Insurance of persons

**GIP:** Group insurance of persons

**GPB:** Group savings plan brokerage

**SPB:** Scholarship plan brokerage

## 3.3.2 Prior period

1) Click on "Prior period."



2) Your prior period summary will be displayed.

3) Scroll down the page to view the prior period summary (your PDU table).

Summary		Activities completed					
Subject	Required	Total acquired	Total Missing	Mandatory course required	Mandatory course acquired	In Order	
General subject	4	4	0	No	No	Yes	
Compliance	4	6	0	Yes	No	Yes	
Insurance of persons	0	0	0	No	No	N/A	
Group insurance of persons	0	0	0	No	No	N/A	
Group savings plan brokerage	4	4	0	No	No	Yes	
Scholarship plan brokerage	0	0	0	No	No	N/A	

### Legend

**Required:** Number of PDUs required for the current period.

**Total acquired:** Total number of PDUs acquired during the period (including PDUs postponed from the prior period).

**Total missing:** Number of missing PDUs to be acquired before the end of the period.

**Mandatory course required:** Indicates whether a mandatory course is required\* for the category in question.

**Mandatory course acquired:** Indicates whether (or not) you have completed the required mandatory course.

**In order:** Indicates whether your record is in order for the category in question for the current period, based on the training activities entered.

**\*If a mandatory course is required, it must be completed by the end of the period (even if you have already acquired all of the required PDUs for the category in question).**

4) You can also view the list of completed training activities that have been entered in your PDU record.

Summary		Activities completed									
Code	Name	Followed on	Status	Subt... (39)	GS (10)	CO (15)	IP (0)	GIP (0)	GPB (14)	SPB (0)	
[REDACTED]	Cashflow 101 / Quiz (06319-2102)	11/29/2017	Valid	0	0						
[REDACTED]	Diversification and Investment (02210-0132)	11/29/2017	Valid	6					6		

### Legend 1

**GS:** General subjects

**CO:** Compliance

**IP:** Insurance of persons

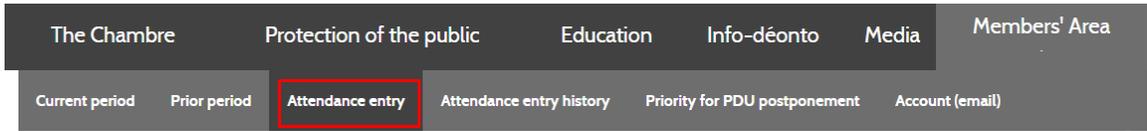
**GIP:** Group insurance of persons

**GPB:** Group savings plan brokerage

**SPB:** Scholarship plan brokerage

### 3.4 ENTERING ATTENDANCE IN YOUR PDU RECORD

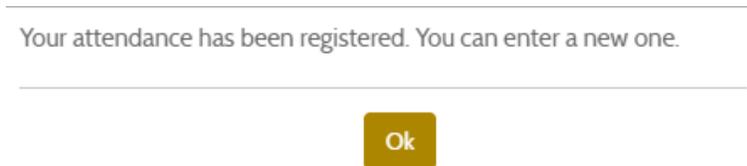
- 1) Go to the CSF website: [www.chambresf.com](http://www.chambresf.com) in your **Members' Area** and click on "Attendance entry."



- 2) Enter the activity recognition number (appears on your proof of attendance, in the format CSFXX-XX-XXXXX) and use the calendar to select the date on which the course was completed:

A screenshot of the 'ATTENDANCE' form. The form has a yellow header. It contains four input fields: 'Recognition Nb.\*' with the value 'CSFXX-XX-XXXXX', 'Name:' (empty), 'Followed on.\*' with a calendar icon, and 'PDU:' (empty). At the bottom right are 'Save' and 'Cancel' buttons.

- 3) Once you've finished, click "Save."
- 4) Once you've saved your activity, the following message will pop up.

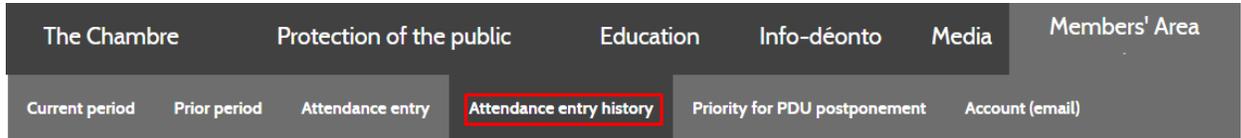


If an error message pops up while you are trying to save, make sure that the recognition number matches the number the training provider entered on your proof of attendance.

If the error message "The activity is not recognized for the date entered" pops up, you should contact the provider. The date on which you completed the training activity in question is not a valid date according to the activity's recognition period.

### 3.5 MODIFYING TRAINING ACTIVITIES ENTERED IN YOUR PDU RECORD

1) Click on “Attendance entry history.”



2) A list of training activities entered in your PDU record will be displayed.

Code	Name	Followed on	Status	Subt... (61)	GS (4)	CO (20)	IP (19)	GIP (10)	GPB (8)	SPB (0)
32674	The Demystification of the Renewal	9/17/2019	Entered yourself	2				2		
47051	Industry Trends - Living Benefits	4/10/2019	Entered yourself	4		1	3			
39679	Our Best Investment Sales Ideas - Long Version	3/19/2019	Valid	2					2	

3) Double-click on an entry to modify it. The “Attendance modification” table will be displayed.

The screenshot shows a form titled 'ATTENDANCE MODIFICATION' with a yellow header. It contains the following fields and controls:

- Recognition Nb: CSF19-01-45661 (dropdown menu)
- Followed on: 2/21/2019 (calendar icon)
- Name: Building Your Business with Empire Life - RRSP 201 (text input)
- Registered on: 3/6/2019 (calendar icon)
- Buttons: 'Delete this attendance' and 'Cancel' (yellow)

To make a change in your entry, first delete the attendance in question from your PDU record. Then, go to the “Attendance entry” section to enter the activity again with the correct information.

### 3.6 CARRYING OVER YOUR EXCESS PDUS FROM THE PRIOR PERIOD

Only excess PDUs for activities completed in the last three months (September, October and November) of a reference period may be carried over, and only a maximum of 5 PDUs (from all categories combined).

Also note that the option of carrying over excess PDUs earned in the current period is only available beginning on December 31 of the year in which the new reference period starts.

## Carrying over excess PDUs

1) Click on “Priority for PDU postponement.”



2) The “Prioritization from the period...” table will be displayed.

**PRIORITIZATION FROM THE PERIOD 2015-2017 TOWARDS 2017-2019.**

Subject	PDUs eligible for postponement	Postponed PDUs	Subjects prioritization's order
Group savings plan brokerage	0	3	1
Group insurance of persons	0	0	2
Insurance of persons	0	0	3
Compliance	0	0	4
General subject	0	0	5
Scholarship plan brokerage	0	0	6

Cancel Apply

3) To carry over PDUs, simply rank the subjects in the table, including those with no PDUs available for carrying over, in order of priority (from 1 to 6).

*Using the previous table as an example, since no more than 5 PDUs may be carried over, and since 4 PDUs will already be carried over in “General subjects,” only 1 PDU of the 2 available in “Compliance” will be carried over to the current period.*

4) Once you have finished your prioritization, click “Apply.” Your PDUs will be displayed immediately in your current period summary.

## 4 EXEMPTIONS

---

### 4.1 EXEMPTIONS FOR A NEW SECTOR

If you are obtaining an authorization to practise from the AMF for the first time, you are exempt from accumulating PDUs for a period of one year. After this exemption, you must accumulate a number of PDUs calculated based on the number of full months not elapsed during the reference period in effect.

### 4.2 OTHER EXEMPTIONS

If you are absent or on leave during a period of at least four consecutive weeks due to sickness or accident, or for family or parental reasons, you are exempt from your professional development requirements for the duration of your absence or leave. No exemption is granted for the gradual return-to-work period.

To get an exemption, you must send a written request to [dispense@chambresf.com](mailto:dispense@chambresf.com) by filling out the “Professional development exemption request form” available on the CSF website, in the “Education” section, on the “[Guides and forms](#)” page, specifying the dates and reasons for your absence or leave, and attach a supporting document or medical certificate as proof of their situation. The request will be processed, and you will receive a response by email within 15 working days. Any incomplete form will not be processed and will be returned to you.

You are responsible for requesting an exemption, but your compliance officer may make the request on your behalf if he/she has all the supporting documents necessary. You will be informed directly if the request is accepted. For more information on exemption requests, contact an information centre agent by email at [dispense@chambresf.com](mailto:dispense@chambresf.com). You can also view the [PDUs exemptions board for all 24-month reference periods](#).

## 5 RECOGNITION OF COMPULSORY PROFESSIONAL DEVELOPMENT ACTIVITIES

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Professional development is a permanent learning process that supplements the training required to enter the profession. It includes any structured activity focused on acquiring, deepening or updating knowledge and developing skills to maintain and improve:

- The competency and professionalism of the Chambre’s members;
- The expertise and advisory role of the Chambre’s members;
- The practises of the Chambre’s members.

More specifically, and as required in section 18 of the Regulation, a training activity must enable the following professional knowledge, competencies and skills to be developed:

1. Acquisition and betterment of an **integrated approach to the pursuit of the activities** for which the representatives hold an authorization to practise;
2. Acquisition and application of **knowledge and analysis methods** specific to the activities of representatives;
3. Acquisition, comprehension and application of theoretical and technical knowledge in subjects pertaining to compliance with standards, ethics and business conduct.

To be recognized, a training activity must be structured for learning, i.e. It must have a pedagogical value. It must be qualifying and transferable to the workplace and cover one or more of the subjects recognized by the CSF, as provided for in sections 3 and 4 of the Regulation and listed in section 2.1.3 of the [Policy on Compulsory Professional Development Activities](#) (“Policy”).

### 5.1 CRITERIA FOR RECOGNITION

The CSF will examine the following elements when analyzing an application for recognition of a training activity:

- 1) The full description of the activity;
- 2) The link between the activity and the representative’s professional practise;
- 3) The link between the activity and the subjects recognized under sections 3 and 4 of the Regulation;
- 4) The link between the activity and the development of professional knowledge, competencies and skills required by section 18 of the Regulation;
- 5) The link between the subjects and the objectives stated in the training plan;
- 6) The activity’s pedagogical framework;
- 7) The qualifications of the trainer or trainers that are relevant to the training activity;
- 8) The quality of the application for recognition and the required documentation;
- 9) The controls (attendance and evaluation) implemented by the provider.

## 5.2 SUBJECTS RECOGNIZED

In accordance with sections 3 and 4 of the Regulation, the CSF will recognize a professional development activity and grant PDUs for an activity on one or more of the subjects listed below.

While some topics may fall into more than one subject, PDUs will be granted based on the overarching subject.

### IN GENERAL SUBJECTS

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- Management of a financial services firm
- Civil Code
- Accounting
- Economics
- Finance
- Business planning for clients
- Business planning for representatives
- Financial planning
- Tax planning
- Actuarial sciences
- Legislative environment
- Intestate and testamentary successions

### IN SUBJECTS SPECIFIC TO EACH SECTOR OR REGISTRATION CATEGORY

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#### Insurance of persons:

- Client counselling
- Underwriting or risk management
- Disability insurance
- Life insurance
- Trusts
- Risk management in insurance of persons
- Underwriting in insurance of persons
- Accident or health insurance plans
- Segregated funds
- Strategy of wealth accumulation and use
- Financial needs analysis
- Deferred income plans
- Investor profile and asset allocation
- Investment strategy
- Retirement and estate planning

#### Group insurance of persons:

- Client counselling
- Underwriting or risk management
- Disability insurance
- Life insurance
- Group insurance and group pension plans
- Benefits and underwriting in group insurance and group annuity plans
- Setting up a group insurance and group annuity program
- Preparing a rate schedule and analyzing group insurance and group annuity quotes
- Preparing a group insurance and group annuity recommendation
- Public and private plans
- Processing group insurance claims

**Group savings plan brokerage:**

- Client counselling
- Underwriting or risk management
- Retirement and estate planning
- Trusts
- Strategy of wealth accumulation and use
- Deferred income plans
- Mutual funds
- Investor profile and asset allocation
- Investment strategy
- Knowing the client
- Registered plans

**Scholarship plan brokerage:**

- Client counselling
- Underwriting or risk management
- Investor profile
- Knowing the client
- Strategy of wealth accumulation and use
- Scholarship plans

**IN COMPLIANCE WITH STANDARDS, ETHICS AND BUSINESS CONDUCT**

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Here is a non-exhaustive list, for informational purposes only, of subjects that can be placed in this category:

- Notions of ethics, code of conduct and professional ethics
- Code of ethics of the Chambre/Regulation respecting the rules of ethics in the securities sector
- Disciplinary committee's jurisprudence
- Role of the syndic and investigation process
- Role of the disciplinary committee and disciplinary process
- Compliance notions and programs
- Legal and regulatory obligations of registrants
- Legal and regulatory obligations of representatives
- Laws and regulations concerning the practise of registrants and representatives

*Any structured training activity aiming to improve expertise in matters related to laws, regulations and professional ethics in matters of insurance of persons, group insurance of persons, group savings plan brokerage or scholarship plan brokerage may be recognized in this category.*

### 5.3 INDIVIDUAL REQUESTS FOR RECOGNITION

The CSF recognizes the following training activities, at no cost, provided they fall within the subjects listed in [section 5.2](#):

- courses taken within the scope of an educational program offered by an educational institution recognized by the Ministère de l'Éducation et de l'Enseignement supérieur, such as a bachelor's degree, university certificate, college diploma or college certificate;
- courses offered by non-profit organizations or educational organizations that demonstrate equivalence to bachelor's degree, university certificate, college diploma or college certificate programs;
- writing and publication of articles or books, developing a course or a reference manual;
- courses for which the representative acted as a trainer or lecturer;
- activities completed in another Canadian province pursuant to an agreement between Canadian Insurance Services Regulatory Organizations (CISRO).

#### 5.3.1 Application for PDUs - University or college course

You can have PDUs recognized if you completed or offered a course as part of a college or university program.

To do this, you must download and complete the "Application for recognition of Professional development units - University or CEGEP Course" form, available on the CSF website, in the "Education" section, on the "[Guides and forms](#)" page.

The following supporting documents must be attached to your application, as applicable:

- For students: the detailed course outline and your academic transcript confirming that you passed the course
- For lecturers: the detailed course outline and your employment contract including the sessions worked for the course

#### 5.3.2 Application for PDUs – Author (article, presentation, book or other)

You can have PDUs recognized if you authored an article, presentation, book or other publication.

To do this, you must download and complete the "Application for recognition of Professional development units for an author (article, presentation, book or other)" form, available on the CSF website, in the "Education" section, on the "[Guides and forms](#)" page.

You must attach the following supporting documents to your application, as applicable:

- For articles: a full copy of the article
- For presentations: a full copy of the presentation + a presentation certificate issued by the company for which the presentation was given
- For books: a summary of the book, a copy of the page stating the title and the author's name, a copy of the page stating the date of publication and the publisher, copies of the first numbered and last numbered page
- Other publications: a copy of the publication

### **5.3.3 Application for PDUs – Developer or trainer of a professional development activity recognized by the CSF**

If the course for which you want to request PDUs is already recognized by the CSF, you must ask the provider that owns the recognized activity to complete the “Application for recognition of Professional development units - Developer or Trainer of a professional development activity recognized by the CSF” form, available on the CSF website, in the “Education” section, on the [“Guides and forms”](#) page.

You may be granted double PDUs if you offered or designed a training activity already recognized by the CSF (no more than once per reference period for a single activity). **This application must be completed and submitted by the provider that owns the recognized activity.**

### **5.3.4 Application for PDUs - Canada-wide agreement**

Pursuant to an agreement between the Canadian Insurance Services Regulatory Organizations (CISRO), you can apply for recognition of professional development activities that you completed in another Canadian province. To do so, you must download and complete the “Application form to request Professional development units - Canada-wide Agreement” form available on the CSF website, in the “Education” section, on the [“Guides and forms”](#) page.

You must also submit the following to the CSF:

- A copy of the certificate evidencing your right to practise in another Canadian province;
- Copies of proof of attendance of training activities.

## 6 NON-COMPLIANCE

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You are responsible for ensuring that all the training activities you complete during a reference period are entered in your CSF record no later than November 30 of the year in which the reference period ends.

Your failure to comply with the rules governing compulsory professional development will lead to the suspension of your certificate or your registration to the sectors or registration categories in which the requirements have not been met.

### 6.1 INFORMATION NOTICE

At least 30 days prior to the end of a reference period, if you have not accumulated the required number of PDUs, the CSF will send you an information notice advising you of the consequences if you do not complete them before the end of the period.

### 6.2 NOTICE OF NON-COMPLIANCE

Within 30 days following the end of a reference period, if you have not accumulated the required number of PDUs, the CSF will send you a notice of non-compliance advising you of the consequences of not complying with the compulsory professional development. The AMF will be informed that a notice of non-compliance has been sent to you.

### 6.3 HOW TO RETURN TO COMPLIANCE

The CSF will inform the AMF if you fail to satisfy your professional development requirements. In such a case, the AMF will suspend your certificate or registration for each sector or registration category in which you have not fulfilled your professional development requirements.

**You can remedy this non-compliance by earning the missing PDUs, but only as of the date on which the AMF suspends your certificate or registration.**

It should be noted that any PDUs that you accumulate between the beginning of the new reference period and the date on which your certificate or registration is suspended cannot be used to make up for a shortfall in the previous training period. Instead, they will be applied to the new training period.

For example, if, as at November 30, 2019, you were missing 6 PDUs to satisfy your requirements, you would be required, after the date on which the AMF suspended your right to practise, to complete one or more training activities totalling six hours in the missing subject.

#### **6.4 FEES FOR ENTERING PROOFS OF ATTENDANCE**

Basic record processing fees of \$30 will be charged to representatives who have not satisfied their compulsory professional development requirements, who have not entered all proofs of attendance in their record and who want to do so themselves after November 30 of a year in which a reference period ends.

An additional fee of \$30 will be charged to representatives who have not satisfied their compulsory professional development requirements and who need assistance from the Department of Information and Member Services to enter their proofs of attendance in the computer system.

#### **6.5 PROCESSING THE LIFTING OF A SUSPENSION**

When you earn the missing PDUs for the purpose of lifting the suspension of your authorization to practise, you must enter the proofs of attendance for the training activities in your PDU record or send them to the CSF as soon as possible.

The CSF will recognize the PDUs entered in your record for the prior reference period and will notify the AMF as soon as your record becomes compliant.

The AMF will lift the suspension of your authorization to practise within several days of receiving the CSF's notification.

You cannot practise in the sectors or registration categories with respect to which your certificate or registration was suspended due to failure to comply with professional development requirements. You may only practise in the sectors or registration categories with respect to which you have satisfied your obligations and for which you hold a valid certificate or registration.

## **7 MISCELLANEOUS**

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### **7.1 RULES ON TRAINING ACTIVITY PARTICIPATION AND ATTENDANCE**

All training activities recognized by the CSF last a minimum of one (1) hour. If you attend a training activity and decide to leave it, even if it is only 2 minutes before the end of the activity, the PDUs you earned during the activity may be revoked. If you leave while the training is going on, the provider of the training in question can also refuse to allow you to attend until the end of the training activity.

This rule applies to all training activities recognized by the CSF. For example, if you attend a training activity that lasts two (2) hours, and you decide to leave the activity just 3 minutes before the end of the course, even if you attended 117 of the 120 minutes of the course, you may not receive any PDUs, even if you were present for the majority of the course.

All training providers are required to send you proof of attendance within 30 days of your participation in their training activity. Some providers offer to enter any PDUs acquired directly in the member's record; they are under no obligation to do this, but they may offer it as an additional service. Whether this service is offered or not, however, it is your responsibility to make sure that your PDUs have been entered in your record before the period end date.

### **7.2 HOW TO MAKE SURE THAT THE CSF RECOGNIZES A TRAINING ACTIVITY**

All training activities accredited by the CSF receive a unique recognition number in the format CSFXX-XX-XXXXX (with numbers in the place of X). This recognition number must appear on the proof of attendance, which you will receive from the provider of the training activity in question. Without this number, you will not be able to enter the activity in your PDU record.

Only the training activity provider can give you this recognition number. You can use this information to confirm that the CSF recognizes the activity. If the training activity provider will not provide you with this number after you complete their training activity, they must at least provide you with the title of the activity. Once you have the title of the activity, you can contact the CSF information centre to confirm that the course is recognized. As a preventative measure, the CSF cannot give you the recognition numbers of any training activities directly.

Training activities provided by the CSF are, of course, recognized.

### **7.3 KEEPING PROOFS OF ATTENDANCE**

If you enter your activities yourself, you should keep your proofs of attendance for 24 months after the date on which the period ends, so that you can provide them to the CSF on request.

## 7.4 CHANGING YOUR PASSWORD

- 1) Go to the CSF website: [www.chambresf.com](http://www.chambresf.com).
- 2) Click on “Sign in,” at the top of the page, next to “My cart”.



- 3) Enter your information.

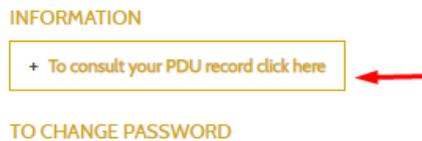
**MEMBERS**

The Members' Area is intended exclusively for members of the CSF and allows access to privileged information.

<p>Authority certificate number financial markets :</p> <input type="text"/>	<p>Password:</p> <input type="password"/>
<input type="submit" value="+ Submit"/>	

[+ Forgot your password?](#)      [+ To activate your Members' Area](#)

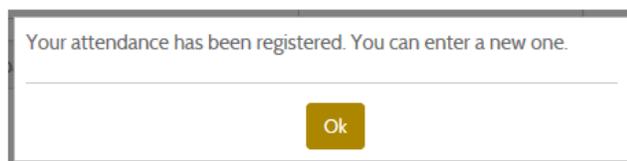
- 4) Click on [“To consult your PDU record click here.”](#)



- 5) Your PDU record will open in a new tab of your web browser.
- 6) Click on “To change password.”

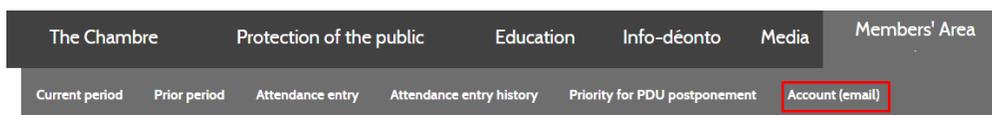


- 7) Enter your new password and save. The following message will be displayed once the password change is complete.

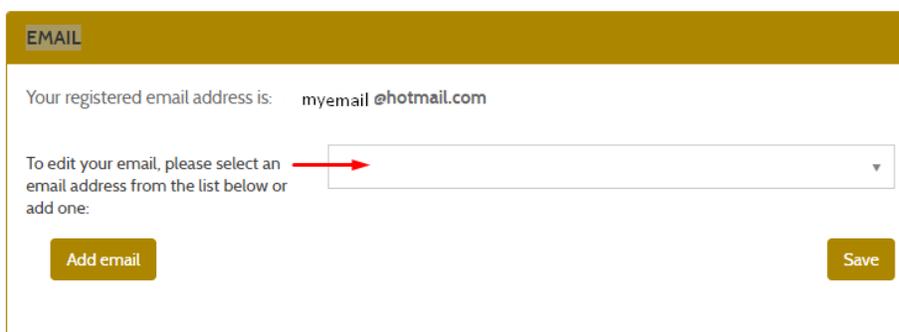


## 7.4.1 Updating your email address

1) Click on “Account (email).”



2) The “Email” panel will be displayed.

A screenshot of an 'EMAIL' panel. The panel has a gold header with the word 'EMAIL' in white. Below the header, it says 'Your registered email address is: myemail@hotmail.com'. Underneath, there is a text prompt: 'To edit your email, please select an email address from the list below or add one:'. To the right of this prompt is a white dropdown menu with a downward arrow. A red arrow points to the dropdown menu. At the bottom left of the panel is a gold button labeled 'Add email', and at the bottom right is a gold button labeled 'Save'.

3) Enter your new email address in the field indicated and click “Save.”

Your email address will be updated. Note that this change will only be made with the CSF; your new email address will not be sent to the AMF.

## 7.4.2 Updating your mailing address

Since the Chambre receives information about you from the AMF, it cannot make changes to your mailing address itself. These changes must be made as follows:

- If you practise in insurance of persons or group insurance of persons, you can modify your mailing address through the [AMF's E-Services](#) in the "Professionals" section. If you are not subscribed to the AMF's E-Services, you must complete their "Change of address" form and send it to the AMF by mail.
- If you practise in group savings or scholarship plans, this change of address can only be made by the AMF's E-Services, since they are the ones who receive personal information directly from the National Registration Database (the "NRD"). You can change the address in your NRD record at [www.nrd.ca](http://www.nrd.ca). For any additional information about NRD record changes, contact the authorized firm representative (AFR) that is sponsoring your securities-related activities.

After you make changes to your record with the AMF, the information in your CSF record will update automatically.

## Contact us

### Information centre

Phone: 1-514-380-3011  
Toll free: 1-888-380-3011  
Fax: 514 282-3418

[info@chambresf.com](mailto:info@chambresf.com)