

Sample CPD Calendar

Month	Topic	Rationale
January	Suitability	Revise guidance and clarified standards that advisers should meet when advising clients which will not have been covered in any qualifications prior to end 2011.
February	Principles for Approved Persons	Update from FSA speeches and application of fines for competence failures as well as changes to APER in 2011
March	Pension Reform	Impact of the 2012 pension reforms for individuals. The government is set to introduce compulsory workplace pensions from 2012. All employees will be affected and advisers will need to consider this aspect when advising clients.
April	Budget update	Impact of budget changes for personal financial advisers
May	Simplified Advice	No timetable for Final Guidance from the FSA but Consultation Period finishes in November. This will set out the parameters for this type of service.
June	Constructing Investment Portfolios	Refresh investment construction with focus on new fund types and management techniques in the market
July	Financial Crime	Update on legal framework and key standards for advising to combat fraud, money laundering and Bribery a year on from the implementation of the Bribery Act in 2011
August	Silly season	Review of past disasters identifying the inherent flaws in products such as Split Capital Investment Trusts, Low Start/Low cost Endowments, Precipice Bonds and indentifying the impact of economic change on product design
September	Using Derivatives	History and expansion of the derivative market, where they are used in funds and when they are and are not suitable for clients
October	Regulation in the new world	New Regulatory regime and the impact of the new rule books on financial advisers
November	Regulatory Supervision 2012 and beyond	CPA approach to supervision and their future plans and approach
December	Whole of Life Policies	Suitability and features and benefits compared.