



Continuing Education (CE) Subject Areas

A - Financial Planning Process

- Education planning – education needs determinations, savings programs, financial aid eligibility and application, obtaining and repaying student loans, gifting strategies, income tax considerations
- Compliance: federal and state financial services legislation, regulation, and requirements
- Compliance: information security (cybersecurity) policies related to consumer protection
- Divorce/remarriage considerations, blended families
- Financial planning for nontraditional relationships
- Financial/succession planning for business-owning clients
- Financial planning for HNW clients
- Mortgage planning/reverse mortgages
- Working with cross-border/international clients

B - Insurance & Risk Management

- Risk analysis/management
- Insurance needs planning
- Individual health insurance and management of health care costs
- Individual disability insurance, long-term care insurance and life insurance
- Annuities
- Business, property, auto and casualty insurance
- Interpretation/comparisons of insurance policies

C - Investments

- Features, applications and tax considerations for various investment options
- Investment strategies and risk analysis
- Portfolio development/management
- Asset allocation/diversification
- Quantitative investment models
- Alternative investments
- ESG investing

D - Income Tax Planning

- Existing and proposed tax laws/regulations plus their interpretations
- Calculating income tax
- Tax reduction/management strategies
- Tax considerations for retirement plans

- Income taxes for trusts/estates
- Tax deductions/strategies for charitable/philanthropic contributions
- Tax requirements for different business entities

E - Retirement Planning & Employee Benefits

- Analysis of retirement needs/wants
- Investment considerations/strategies for retirement plans
- Types of retirement plans/qualified plans
- Tax considerations for retirement plans
- Regulatory issues regarding retirement plans
- Distribution rules and alternatives, taxes
- Retirement plan selection for businesses
- Business valuation and succession planning for clients
- Executive compensation evaluation

F - Estate Planning

- Estate planning techniques, regulations
- Estate planning documents, titling, administration
- Special needs planning
- Estate tax calculation/minimization
- Types, features, and taxation of trusts
- Use of life insurance in estate planning
- Business/property transfer techniques
- Estate planning for clients in traditional and non-traditional relationships
- Gifting strategies/taxation
- Special tax considerations (death, divorce, inheritance)

G – Ethics

- Professional conduct and responsibility
- Fiduciary standards
- (NAPFA is NOT a provider of CFP CE Ethics programs.)

H – Accounting, Cash Flow Management, & Budgeting

- Budgeting
- Cash flow management
- Debt management
- Financial statement interpretation

I – Economic & Political Environment

- The economy/economic outlook and its effects on client behavior/financial markets
- Legislative/regulatory impacts on planning/markets/economy
- The economic effects of elections/appointments

J - Communications

- Client and planner attitudes, values, biases and behavioral characteristics as they relate to financial planning
- Principles of communication and counseling regarding financial matters/behaviors
- Strategies for clients with unique communication needs (divorcing couples, intergenerational clients with conflicting goals, clients with potential cognitive difficulties)

K – Marketing and Practice Management

- Marketing your practice to potential clients
- Internet/website/social media techniques and metrics
- Developing referral sources
- Business operations, workflow planning
- Firm's fee/billing processes and record keeping
- Hiring and training, employee development
- Firm diversity, equity and inclusion
- Leadership/management development
- Succession planning/practice valuation for advisor's firm

L – Strategic Thinking

- Evaluating economic concepts/theory in planning and investment decisions
- Market trend analysis
- International overviews

M -Technology

- Information security (cybersecurity)
- Cryptocurrencies
- Automated investment allocation
- Computer hardware
- Computer software – selection, training, deployment and updating
- Data reporting functions
- Establishing remote operations

N – Diversity, Equity & Inclusion (DEI)

- Creating/implementing an impactful DEI culture within the advisory firm and the financial planning profession
- Mentorship and internship programs
- The development of a diverse team and communication styles
- Cultural competencies for maintaining and expanding diverse clients and communities
- Diversity in business, and why it matters
- Enhancing returns and broadening investment opportunities through the adoption of DEI strategies
- Engagement with other vendors and contractors who have diverse ownership