Live Webinar Presentation:

**Title** - Navigating Ethical Obligations As A Financial Planner

**Presenter**:  Shelitha Smodic, CFP®,

Shelitha Smodic, CFP®, is the CE Nerd Writer for [Kitces.com](http://kitces.com/). Shelitha is pursuing a doctorate in personal financial planning from Kansas State University with a research focus on family financial well-being and estate planning. Prior to pursuing her PhD full-time, she worked as the Associate Curriculum DesigNerd at [Kitces.com](http://kitces.com/), designing, researching, and writing content for courses. In addition to supporting the Kitces education team, Shelitha speaks, teaches, and writes about personal finance through Meaning of Money, her financial education platform. Before jumping into working in financial education, Shelitha was a financial advisor and the director of financial planning for a wealth management firm. She received her master’s degree in personal financial planning from Kansas State University and her bachelor’s degree in business administration from The University of Tennessee.

**Description**:

In this engaging and thought-provoking presentation, Shelitha Smodic, CFP® delves into the ethical considerations and responsibilities of financial planners. She explores the intricate balance between client relationships, fiduciary duty, and personal integrity as we navigate the complex ethical landscape in the financial industry. This program fulfills the requirement for CFP Board Ethics CE under the CFP Board’s new Code of Ethics and Standards of Conduct, effective October 1, 2019.

**Learning Objectives:**

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| LO #1 | Understand the structure and content of the revised Code and Standards, including significant changes from prior rules. |
| LO #2 | Describe CFP Board’s Fiduciary Duty |
| LO #3 | Identify Material Conflicts of Interest and How to Avoid, or Fully Disclose, Obtain Informed Consent, and Manage Them. |
| LO #4 | Understand the Duty to Report to CFP Board and the Duty to Cooperate. |
| LO #5 | Identify the Practice Standards When Providing Financial Advice that Requires Financial Planning or Financial Planning. |
| LO #6 | Understand the Duty to Provide Information to Clients When Providing Financial Planning and/or Financial Advice. |

**Ethics Justification:** This presentation educates advisors on the CFP Board's Code of Ethics and Standards of Conduct by both explaining advisor’s duties under the CFP standards and interactively reviewing ethical case studies showing how financial advisors can navigate commonplace ethical dilemmas when serving clients with care for their fiduciary duty and personal integrity.

**Level of Complexity:**

-CFP/IMCA: Intermediate

-NASBA: Basic

**How hours are determined:**

Length of presentation – 100 minutes

 **Topic Areas:**

-CFP: Professional Conduct and Regulation

-NASBA: Specialized Knowledge (Personal Financial Planning)

**Hour(s) of CE:**

-CFP: 2

-IWI Financial Planning: 0

-IWI Tax & Regulation: 0

-IWI Ethics: 2

-NASBA (CPE/CE/CFP): 2

**Outline:**

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| LO #1 | Review the structure and content of the revised Code and Standards, including significant changes from prior rules. | 20 |
| LO #2 | Review CFP Board’s Fiduciary Duty | 15 |
| LO #3 | Review Material Conflicts of Interest and How to Avoid, or Fully Disclose, Obtain Informed Consent, and Manage Them. | 15 |
| LO #4 | Review the Duty to Report to CFP Board and the Duty to Cooperate. | 15 |
| LO #5 | Review the Practice Standards When Providing Financial Advice that Requires Financial Planning or Financial Planning. | 20 |
| LO #6 | Review the Duty to Provide Information to Clients When Providing Financial Planning and/or Financial Advice. | 15 |
| TOTAL | 100 min |