



## Policy on CFP Certificant with Retired Status

### Purpose

To honor and retain the invaluable contributions of seasoned CFP professionals who have shaped the legacy of financial planning in Hong Kong, while offering recognition and meaningful engagement in retirement.

### Eligibility

- Minimum of 10 years as a CFP certificant in good standing.
- Aged 65 or above and formally retired from financial planning practice.
- Must not hold any current HKMA, SFC, Insurance, or MPFA registration, nor engage in providing financial advice.
- Declaration of permanent retirement from commercial financial planning practice.

### Rights and Privileges

- Retain use of the CFP Mark, provided remain in good standing
- Marked as “Retired” on the IFPHK register and digital platforms.
- Continued access to IFPHK member communications, events, and selected benefits, with preferential rates for CFP certificants.
- Opportunity to participate in mentorship, policy consultation, and senior advisory initiatives, contributing wisdom to the profession.
- Access to exclusive or discounted CE activities designed for CFP certificants with retired status who wish to stay informed.

### Fee Concession

- Annual certification fee set at 20% discount (80% of standard rate)



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## Recertification Requirements

- Compliance with annual renewal, professional ethics declaration, and Continuing Education (CE) requirements remain unchanged.

## Restrictions

- CFP certificants with retired status shall not solicit or provide financial planning advice using the CFP mark.
- Loss of retired status upon re-entering regulated practice or failing to comply with retired status requirements.

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