

FPAC Member Conduct & Complaint Resolution Policy

The Financial Planning Association of Canada (FPAC) is committed to fostering a community grounded in professionalism, respect, and adherence to the highest standards of ethical financial planning. While FPAC is not a regulator or disciplinary body, we take concerns about member conduct seriously and have a structured process to respond to complaints in a fair, transparent, and efficient manner.

Our Approach

FPAC's goal is to address complaints in a way that is proportionate, respectful, and aligned with our mission and values. Investigations are carried out by trained volunteers wherever possible to maintain objectivity and keep costs low.

FPAC's scope is intentionally limited: we support high professional standards among members, but we do not replace regulatory bodies such as FP Canada, securities regulators, or insurance regulators. In cases where a concern falls outside FPAC's authority, we will guide complainants toward the appropriate external body.

What Issues Can Be Reported?

A complaint may be submitted when it appears that an FPAC member has acted in a way that conflicts with:

- FPAC's Membership Standards
- FPAC's Mission & Vision
- FPAC's Values & Charter
- The FPAC Fiduciary Pledge

How to Submit a Complaint

Complaints can be sent through FPAC's "Contact Us" channel or directly to staff or the Board Chair. If a concern appears on a public discussion forum or is raised informally, FPAC may contact the individual to confirm whether they intend to submit a formal complaint.

How FPAC Handles Complaints

1. Initial Review – FPAC staff forwards the complaint to a Standing Investigation Committee. Committee members with conflicts of interest recuse themselves.

2. Committee Formation – A panel of three investigators will be formed from the Standing Investigation Committee members. If fewer than three are available, FPAC may invite additional volunteers from committees, the Board, or the broader membership.
3. Information Gathering – The committee reviews all available information and may request additional details from the complainant or the member involved.
4. Committee Deliberation – Within seven days, the committee meets to discuss findings and select a recommended course of action.
5. Recommendation & Board Decision – A brief report outlining the facts, the recommended resolution, and any actions taken is sent to the Board for final approval.

Possible Outcomes

FPAC has several tools available depending on the nature and severity of the issue:

1. Supportive Conversation – A private outreach encouraging corrective action.
2. Membership-Related Actions – Adjustments to membership privileges, including access to the forum, voting rights, eligibility for committees, or directory listing.
3. Referral to Regulators or Professional Bodies – When issues fall outside FPAC's scope.
4. Public Statements – Used only in exceptional circumstances and with legal guidance.
5. Dismissal of a Complaint – When a complaint is found to be unfounded.
6. Policy Improvement – When a complaint highlights procedural gaps.

Privacy & Confidentiality

FPAC takes all reasonable steps to protect the identity of individuals who bring forward complaints. Access to investigation documents is strictly limited to FPAC staff and volunteers involved in the investigation.

What to Expect as a Complainant

- Confirmation your complaint was received
- Your identity will be protected
- Requests for clarification if needed
- A fair and timely review
- Referral to an external regulator if appropriate
- Closing communication outlining the resolution (when possible)

Questions?

If you have concerns about an FPAC member or need guidance on whether an issue falls within our scope, please contact us at any time.