NTSA 2017/2018 Continuing Education (CE) Guidelines

Section 1: ARA Overview

The American Retirement Association is comprised of four retirement industry associations: the American Society of Pension Professionals & Actuaries (ASPPA), the ASPPA College of Pension Actuaries (ACOPA), the National Association of Plan Advisors (NAPA), and the National Tax-deferred Savings Association (NTSA). As professional societies, ASPPA, ACOPA, NAPA and NTSA recognize the importance of the continuing educational development of their members. ASPPA (which includes ACOPA), NAPA and NTSA have separate Continuing Education (CE) Guidelines that affect their members. While the separate guidelines work in concert, you should refer to the guidelines that apply to the credential(s) that you hold.

ASPPA Credentials	QKA	QPA	CPC	APM
NAPA Credentials	CPFA	QPFC		
NTSA Credential	TGPC			

Section 2: NTSA Overview

NTSA's CE program is dedicated to helping you stay abreast of developments in the retirement plan arena. NTSA's CE requirements apply to all members who hold the NTSA credentials noted above, regardless of when the credentials were awarded. As stated above, the CE Guidelines of the different organizations work in concert, which means that members who hold more than one NTSA, ASPPA or NAPA credential need only meet the 40 CE credit requirement once per cycle. *Note: The CPFA and QPFC credentials have different CE requirements, so please refer to NAPA's CE Guidelines for details.*

The current CE cycle began on January 1, 2017 and will end on December 31, 2018. In order to maintain your NTSA credential(s), you must earn 40 CE credits during this cycle (and in each future two-year cycle). Two of the 40 CE credits must be on ethics/professionalism topics.

In general, CE is based on total minutes of continuing education (50 minutes equal one CE credit). No single CE event will qualify for more than 25 CE credits (*i.e.*, there is a 25 CE credit maximum per educational event). This limit ensures that each member obtains continuing education from at least two sources every cycle. No qualifying CE event will be less than 45 minutes, and partial CE credit is allowed for programs that equal or exceed 45 minutes (0.9 CE credit).

If you hold the FSPA or MSPA credential, or are an Enrolled Retirement Plan Agent (ERPA), and are in good standing with the Internal Revenue Service (IRS) and/or the Joint Board for the Enrollment of Actuaries (JBEA) with regard to meeting all required CE requirements for your related credential, you are deemed to have satisfied all NTSA CE requirements. It is your responsibility to provide the necessary verification of this satisfaction to RPA prior to the end of the CE cycle.

For the initial CE cycle in which you earn your credential(s), the number of CE credits required is prorated based on the credential or date of admittance within the two-year CE cycle. The proration schedule is noted below:

- First six months of the cycle: 30 CE credits required (2 CE credits of ethics/professionalism)
- Second six months of the cycle: 20 CE credits required (1 CE credit of ethics/professionalism)
- Third six months of the cycle: 10 CE credits required (1 CE credit of ethics/professionalism)
- Fourth six months of the cycle: 0 CE credits required (0 CE credits of ethics/professionalism)

If you are a credentialed member who holds one or more of the credentials noted above and you do not earn sufficient CE credits during any CE cycle, ASPPA, NAPA or NTSA will suspend your credential(s) until you have completed 40 hours of CE credits (2 must be on Ethics/Professionalism) in the 24 months prior to applying for reinstatement as a credentialed member. *Note: The CPFA and QPFC credentials have different CE requirements--please refer to NAPA's CE Guidelines for details.* Once reinstated, CE credits will be pro-rated as noted above. For further information, please direct your questions to the NTSA Customer Care department at customercare@ntsa.org or 1.800.308.6714.

Section 3: Reporting and Submitting CE Credits

Unless otherwise indicated, NTSA will automatically post CE credits earned to a member's transcript for any ARA (ASPPA, ACOPA, NAPA or NTSA) -sponsored educational activity. These credits will appear on your transcript as ARA credits or ARA Ethics credits. Please allow 60 days for your online reporting form to reflect earned CE credits.

For all non-ARA CE categories, a NTSA member should self-report CE credits in the online reporting form.

In order to view your personalized CE Tracking Form, log into the NTSA website by entering your login ID and password at the top-right of the home page. Then, click on "My Account" and select "CE Tracking" under "Education." *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*

Credentialed NTSA members should submit CE reporting forms to NTSA on or before December 31, 2018.

Section 4: Acceptable Subject Matter Topics for ARA CE Credits

All continuing education topics that promote a NTSA member's professional development in the retirement field qualify for ARA CE (including non-technical topics such as marketing and advanced IT training). Broad categories include topics such as:

- Qualified Plans
- Nonqualified Plans
- Tax-Exempt & Governmental Plans
- IRAs
- Actuarial Issues
- Investments & Insurance
- Participant Issues
- Business Management, Operations & Development

- Personal Development
- Technology

Section 5: ARA-sponsored Activities

ARA Conferences

Submit an attendance verification form on-site at the end of each ARA conference session attended to obtain CE credits. This requirement includes conferences co-sponsored by ARA with other organizations (*e.g.*, Western Benefits Conference) or ARA's affiliates.

ARA Webcasts

In order to receive ARA CE credits for attending an ARA webcast, you must register for an ARA webcast and complete the required CE verification process.

- Individually attended live and recorded webcasts: connection time is tracked automatically by ARA (login/logout), so you must watch the webcast in its entirety to earn CE credits.
- Classroom setting live and recorded webcasts: appropriate fees must be paid and the attendee roster must be verified by the program registrar and submitted to ARA office within 90 days of the event.

ARA, Enrolled Actuary and ERPA-SEE Examinations

ARA examinations/modules, including those taken to earn the first credential, may be claimed for credits in the CE cycle in which the score is issued. Self-study time for any examination/module cannot be used for additional CE credit. CE credit for a passing examination can only be claimed once.

Other ARA-Sponsored Activities

- Attend a local ASPPA Benefits Council (ABC) meeting. The program outline and attendee roster should be verified and submitted to the ARA office by the designated ABC representative within 90 days of event. *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*
- Successfully pass *Plan Consultant Magazine* Continuing Education Quiz (1-3 CE credits).
- Attend a weekend Enrolled Actuary review course (up to 25 CE credits).

For further information on CE credits earned for ARA-sponsored activities, please contact the NTSA Customer Care department at customercare@ntsa.org or 1.800.308.6714.

Section 6: Non-ARA-Sponsored Activities

For a non-ARA-sponsored activity to be considered for ARA CE credits, the organization offering the activity must fall within the following definition of an acceptable sponsor for a non-ARA-sponsored activity:

- a nationally recognized professional society or other nonprofit association;
- a college or university;
- a commercial vendor; or
- a government agency.

There is no pre-approval process for non-ARA-sponsored activities. However, the attending NTSA member and the sponsor of the activity must comply with the guidelines and requirements.

Requirements:

1. Sponsor must verify attendance of attendee in live education delivery setting by taking attendance, having attendee complete sign-in/out sheet, and/or using attendee scan forms/badges.
2. Sponsor must verify attendance of attendee in recorded education delivery setting using *one* of the following methods:
   - connection time tracked and verified by sponsor
   - Sponsor provides quiz after recorded activity. The quiz must be passed by attendee (*e.g.*, 80% correct on five-item quiz)
   - Sponsor integrates keywords into presentation that must be successfully entered by attendee
   - Sponsor integrates electronic verification attendance that attendee attests to at the conclusion of the program.

   Note: The use of recorded material, in lieu of a live speaker or instructor, is an acceptable program format provided the appropriate distribution license is secured from the vendor.
3. The subject matter covered at the program must fall within the definition of acceptable subject matter.
4. There is no requirement that the speaker or instructor be an ARA-credentialed member.
5. The computation of CE credit is based on 50 minutes equals 1 CE credit. A maximum of 25 CE credits is allowed per activity.
6. A detailed outline of the program topic(s) must be provided to each NTSA attendee.
7. Written attendance verification with ARA CE amount (or minutes attended) must be provided to each ARA attendee.

Provided the appropriate criteria are met, the sponsor may make the statement that its activity "is designed to meet the CE requirements of the NTSA CE program."

For further information on CE credits earned for non-ARA-sponsored activities, please contact the NTSA Customer Care department at customercare@ntsa.org or 1.800.308.6714.

ARA Member Requirements for Non-ARA-Sponsored Activities

Non-ARA Conferences

To obtain CE credit for a non-ARA conference, attend the conference and self-report CE credits on the Self-Reported CE Credits Form which is located on your personalized CE Tracking Form. To access, log into the NTSA website by entering your login ID and password at the top-right of the home page. Then, click on "My Account" and select "CE Tracking" under "Education." *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*

Non-ARA Web-Based Education

To obtain CE credit for a non-ARA web-based education program, attend and self-report the non-ARA webcast, webinar, podcast or webcourse by completing the identified CE verification process of the sponsoring provider, then self-reporting CE credits on your personalized CE Tracking Form. To access, log into the NTSA website by entering your login ID and password at the top-right of the home page. Then, click on "My Account" and select "CE Tracking" under "Education." *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*

Non-ARA Examinations

To obtain CE credit for a non-ARA examination, receive a passing score on the non-ARA examination that falls within the definition of acceptable subject matter and meets NTSA RPA Professional Development Group requirements. Self-report the CE amount (up to 15 CE credits) on your personalized CE Tracking form. To access, log into the NTSA website by entering your login ID and password at the top-right of the home page. Then, click on "My Account" and select "CE Tracking" under "Education." *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*

Section 7: Qualified In-House Training Programs

Qualified in-house training programs (*i.e.*, multiple employees and representatives of the same company participating in one or more training sessions) qualify for CE credit. CE credits are awarded based on the number of hours of training time devoted to acceptable subject matter topics (one CE credit for each 50-minute period). A maximum of 25 CE credits may be claimed for participation in any single in-house training program completed.

There is no pre-approval process for qualified in-house training programs. However, the attending ARA member and the sponsor of the program (*e.g.,* the employer) must comply with the guidelines and requirements.

If in-house training is utilizing an ARA educational offering, please follow the CE guidelines located in Section I: ARA-Sponsored Activity.

Sponsor Requirements for Qualified In-House Training Programs

1. The sponsor must verify attendance of the attendees in a live education delivery setting by taking attendance, having attendees complete a sign-in/out sheet and/or using attendee scan forms/badges.
2. The sponsor must verify attendance of the attendees in a recorded education delivery setting using *one* of the following methods:
    - Connection time tracked and verified by sponsor
    - Sponsor provides quiz after recorded activity. The quiz must be passed by attendee (*e.g.* , 80% correct on a five-item quiz)

- Sponsor integrates keywords into presentation that must be successfully entered by attendee
- Sponsor integrates electronic verification attendance that attendee attests to at the conclusion of the program.

Note: The use of recorded material in lieu of a live speaker or instructor is an acceptable program format provided the appropriate distribution license is secured from the vendor.

3. The subject matter covered at the program must fall within the definition of acceptable subject matter. (See Section 4: Acceptable Subject Matter Topics for ARA CE credits.)
4. There is no requirement that the speaker or instructor be an ARA credentialed member.
5. The computation of CE credit is based on 50 minutes of content equals 1 CE credit. A maximum of 25 CE credits is allowed per activity.
6. A detailed outline of the program topics must be provided to each ARA attendee.
7. Written attendance verification with ARA CE amount (or minutes attended) must be provided to each ARA attendee.
8. The program registrar must verify attendance and submit roster along with outline of program and CE earned to ARA office at rpa@usaretirement.org within 90 days of event.

Provided the appropriate criteria are met, the sponsor may make the statement that its program "is designed to meet the CE requirements of the NTSA CE program." For further information on CE credits earned for non-ARA-sponsored activities, please contact the NTSA Customer Care department at customercare@ntsa.org or 1.800.308.6714.

ARA Member Requirements for Qualified In-House Training Programs

Written attendance verification must be retained by the NTSA member for two years after the end of the CE cycle and self-reported on the CE online reporting form under Qualified In-house Training Programs.

For further information on CE credits earned for Qualified In-house Training Programs, please contact the NTSA Customer Care department at customercare@ntsa.org or 1.800.308.6714.

Section 8: Qualified Study Group Programs

Qualified study groups (*i.e.*, attendees from multiple companies participating in local study groups that include one ARA credentialed member) qualify for CE credit. CE credits are awarded based on the number of hours of study group time devoted to acceptable subject matter topics (one CE credit for each 50-minute period). A maximum of 25 CE credits may be claimed for participation.

There is no pre-approval process for qualified study group programs. However, the attending ARA member and the sponsor of the program (*e.g.*, the meeting host) must comply with the guidelines or requirements.

If the Qualified Study Group is utilizing an ARA educational offering, please follow CE guidelines located in Section 5:

ARA-Sponsored Activity.

Sponsor Requirements for Qualified Study Groups

1. Sponsor must verify attendance of attendee in live education delivery setting by taking attendance, having attendee complete sign-in/out sheet, and/or using attendee scan forms/badges.
2. Sponsor must verify attendance of attendee in recorded education delivery setting using one of the following methods:
   - Connection time tracked and verified by sponsor
   - Sponsor provides quiz after recorded activity. The quiz must be passed by attendee (*e.g.,* 80% correct on a five-item quiz)
   - Sponsor integrates keywords into presentation that must be successfully entered by attendee
   - Sponsor integrates electronic verification attendance that attendee attests to at the conclusion of the program.

   Note: The use of recorded material in lieu of a live speaker or instructor is an acceptable program format provided the appropriate distribution license is secured from the vendor.

3. The subject matter covered at the program must fall within the definition of acceptable subject matter.
4. There is no requirement that the speaker or instructor be an ARA credentialed member.
5. The computation of CE credit is based on 50 minutes equals 1 CE credit. A maximum of 25 CE credits is allowed per activity.
6. A detailed outline of the program topic(s) must be provided to each ARA attendee.
7. Written attendance verification with ARA CE amount (or minutes attended) must be provided to each ARA attendee.
8. The program registrar must verify attendance and submit roster along with outline of program and CE earned, to ARA office at ntsaCE@usaretirement.org within 90 days of event.

Provided the appropriate criteria are met, the sponsor may make the statement that its program "is designed to meet the CE requirements of the NTSA CE program."

For further information on CE credits earned for non-ARA-sponsored activities, please contact the NTSA Customer Care department at customercare@ntsa.org or 1.800.308.6714.

ARA Member Requirements for Qualified Study Group

To obtain CE credit for attending a Qualified Study Group, self-report CE credits on your personalized CE Tracking Form. To access, log into the NTSA website by entering your login ID and password at the top-right of the home page. Then, click on "My Account" and select "CE Tracking" under "Education." *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*

Section 9: Other Professional Activities

Other professional activities that qualify for CE credit may include the following:

1. **Serving as a speaker** at any professional meeting where subject matter covers technical pension, actuarial or consulting topics (4 CE credits for each 50-minute speaking session; 1.5 CE credits for panel time; maximum of 10 CE credits per speaking engagement).

2. P**ublishing an article** on a technical pension, actuarial or consulting topic (1 CE credit for each 50-minute period of preparation time; maximum of 10 CE credits for published document). Note: co-authors should prorate CE credits.

3. **Serving as an instructor** for any ARA education course, live or web-based or serving as an instructor for a course sponsored by a college or university or another professional organization, live or web-based. Four CE credits for each 50-minute period of instruction will be granted, with a maximum of 25 CE credits per course. Note: co-instructors should prorate CE credits.

4. **Participating in the NTSA RPA Professional Development Group**. Serve as a full-time member of NTSA's RPA Professional Development Group, a subject matter expert (SME), examination writer, reviewer or pre-tester to NTSA's RPA Professional Development Group (CE credits to be awarded annually by the NTSA RPA Professional Development Group Chair, Vice Chair, or Technical Education Consultant, up to a maximum of 25 CE credits per year). Must submit completed RPA *Committee Work Verification Form* with completed *Continuing Education Program Reporting Form.*

5. **Participating in any other professional activities** during the current CE cycle that may qualify for CE credit. Provide information as to the type of activity, date, topic and whatever additional detail is appropriate to substantiate suggested CE credits.

ARA Member Requirements for Other Professional Activities

To obtain CE credit for other professional activities, self-report your CE credits on the self-reported CE credits form which is located on your personalized CE Tracking Form. To access, log into the NTSA website by entering your login ID and password at the top-right of the home page. Then, click on "My Account" and select "CE Tracking" under "Education. In addition, you must submit written verification of CE credits earned for Other Professional Activities to rpa@usaretirement.org. *CE reporting is subject to audit and must comply with the ARA Code of Professional Conduct. You must retain verification of content, verification of attendance and documentation of score (if applicable) for two years after the end of the CE Cycle.*