



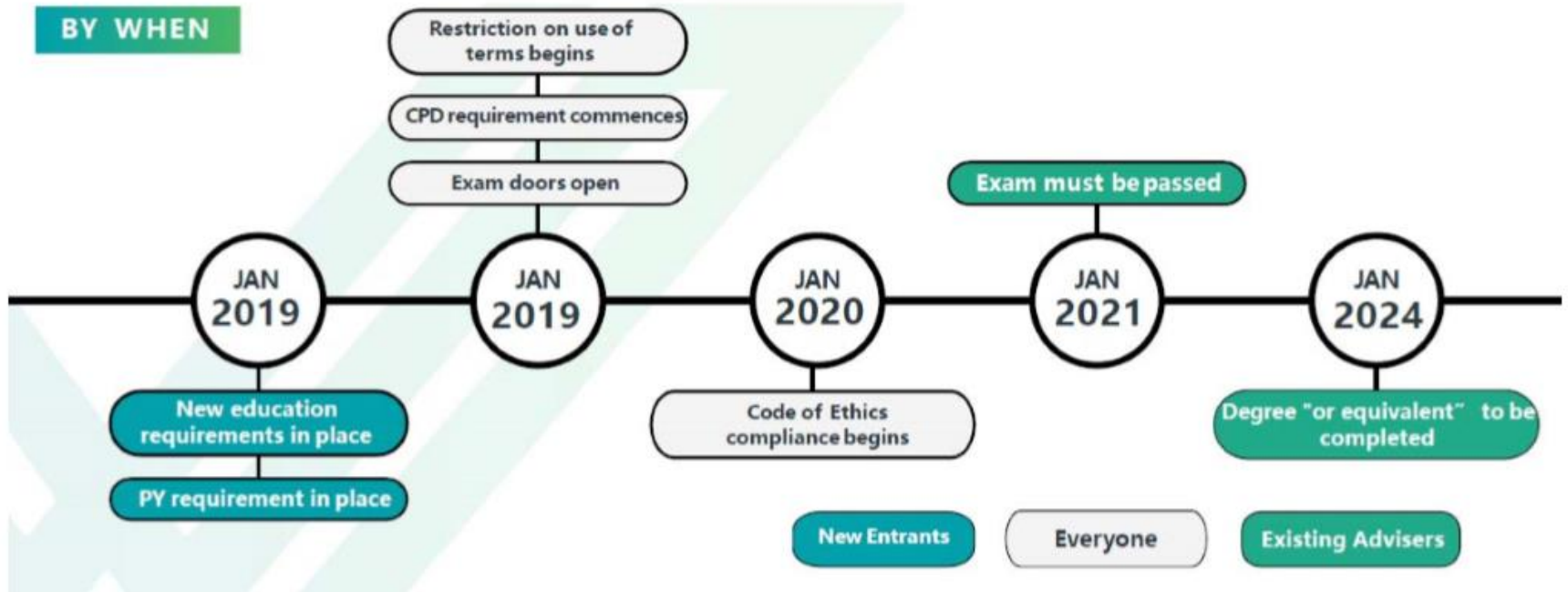
# Applied ethical and professional reasoning and communication

*Presented by Compliance Team*

## Agenda

- *FASEA Timeline*
- *Results from Sitting 1*
- *Learning Objectives*
- *Values*
- *Standards*
- *Examples*
- *Exam details*
- *Questions*

# FASEA Timeline



# FASEA Exam Results from Sitting 1

## CONGRATULATIONS

- We are pleased to report that the InterPrac advisers who sat the first exam all received a PASS

### Results highlights

- 579 advisers sat the exam
- over 90 percent of candidates passed the exam
- unsuccessful candidates are able to resit the exam and
- these advisers will receive guidance on which knowledge areas they need to improve to enhance their ability to pass at a future sitting

## FASEA Exam

- The exam will test the practical application of advisers' knowledge in the following competency areas:
  - *Financial Advice Regulatory and Legal requirements*
  - *Financial Advice Construction*
  - ***Applied ethical and professional reasoning and communication***

# Applied ethical and professional reasoning and communication

- Knowledge area will test
  - FASEA's Code of Ethics
  - ethical frameworks in practical client advice scenarios and dilemma
- Learning outcomes:
  1. *Explain the requirements specified in the FASEA Code*
  2. *Articulate the importance of a code of ethics and why financial planners/advisers need to work and abide by the approved code in the context of professional standards*
  3. *Apply ethical frameworks to address issues and dilemmas that are encountered as a financial planner/adviser*
  4. *Identify and demonstrate the importance of a relevant provider acting with Integrity and in the best interests of each of their clients*
  5. *Evaluate the need for due diligence and the need to maintain client files and records*

## FASEA Code

- Compliance with the Code of Ethics is a requirement for all financial advisers from 1 January 2020.
- Code imposes ethical duties that go above the requirements in the law
- The Code issued by FASEA is a set of principles and core values
- those who formerly provided a commercial service, are now committed to offering a professional service
- the Code is to be monitored and enforced, under a compliance scheme approved and supervised by ASIC

## FASEA Code

- Code of Ethics is addressing the 5 values of
  - **Trustworthiness**
  - **Competence**
  - **Honesty**
  - **Fairness**
  - **Diligence**
- 12 Standards -> 4 categories, three in each category
  - **Ethical behaviour**
  - **Client care**
  - **Quality process**
  - **Professional commitment**
- It is an ethical duty under the Code to demonstrate, realise and promote these values
- Values are paramount
- They underline the code – particularly the Standards



# FASEA Code - Values

## Trustworthiness

- you act in good faith in your relationships with other people
- Trust is earned by good conduct and it is easily broken by unethical conduct
- Trust requires you act with integrity and honesty in all your professional dealings, and these values are interrelated.

*Acting ethically, with trustworthiness, promotes trust in the profession of financial advice by consumers, enabling the community to feel confidence in accessing and utilising professional financial services.*

### Our values

A relevant provider must always act to realise and promote the values of:

- **Trustworthiness**
- **Competence**
- **Honesty**
- **Fairness**
- **Diligence**

# FASEA Code - Values

## Competence

- have regard to the knowledge, skills and experience necessary to perform your professional obligations to each of your clients.
- It requires you to assess the professional services required by each client with regard to their individual needs, priorities, circumstances and preferences, expressed or implicitly identified as the subject matter of the financial advisory engagement

*While it may be possible to supplement your professional competence by accessing the expertise of others, the duty of competence is ultimately personal and cannot be outsourced to others.*

**Our values**

A relevant provider must always act to realise and promote the values of:

- Trustworthiness
- Competence
- Honesty
- Fairness
- Diligence

# FASEA Code - Values

## Honesty

- conduct yourself with complete integrity in all your professional dealings with your clients and with all others that you engage with in a professional setting
- It requires transparency, frankness and fairness to each of your clients, even where this may cause you personal detriment.

## Fairness

- bring professional objectivity to the task of engaging with clients professionally, and when recommending financial products and professional services.
- It requires you to properly investigate, evaluate and diagnose a client's need for professional services, and to self-reflect on the limits of your professional competency.

## Diligence

- perform all professional engagements with due care and skill
- It requires you to manage your time and resources to deliver professional services in a timely, efficient and cost effective way to each client

**Our values**

A relevant provider must always act to realise and promote the values of:

- Trustworthiness
- Competence
- Honesty
- Fairness
- Diligence

## Adviser Poll #1

*FASEA Values are:*

*Honesty, Diligence, Fairness, Trustworthiness and ...*

- Which one is missing?
  - a) Compliance
  - b) Competence
  - c) Client Care

# FASEA Code – 12 Standards

12 Standards -> 4 categories, three in each category

- Ethical behaviour
- Client care
- Quality process
- Professional commitment

Standards of Ethical behaviour	Standards of Client care	Standards of Quality process	Standards of Professional commitment
<p><b>Standard 1</b> You must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.</p> <p><b>Standard 2</b> You must act with integrity and in the best interests of each of your clients.</p> <p><b>Standard 3</b> You must not advise, refer or act in any other manner where you have a conflict of interest or duty.</p>	<p><b>Standard 4</b> You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.</p> <p><b>Standard 5</b> All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.</p> <p>You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.</p> <p><b>Standard 6</b> You must take into account the broad effects arising from the client acting on your advice and actively consider the clients broader, long-term interests and likely circumstances.</p>	<p><b>Standard 7</b> The client must give free and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.</p> <p>Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal.</p> <p>You must satisfy yourself that any fees and charges that the client must pay to you or your principal, and any benefits that you or your principal receive, in connection with acting for the client are fair and reasonable, and represent value for money for the client.</p> <p><b>Standard 8</b> You must ensure that your records of clients, including former clients, are kept in a form that is complete and accurate.</p> <p><b>Standard 9</b> All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.</p>	<p><b>Standard 10</b> You must develop, maintain and apply a high level of relevant knowledge and skills.</p> <p><b>Standard 11</b> You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.</p> <p><b>Standard 12</b> Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession, and hold each other accountable for the protection of the public interest.</p>



# Standards of Ethical behavior

# Standards of Ethical behavior

## Standard 1

**You must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.**

- comply with your legal obligations and not seek to avoid them
- it is a minimum ethical obligation

### Standards of

## Ethical behaviour

### Standard 1

You must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.

### Standard 2

You must act with integrity and in the best interests of each of your clients.

### Standard 3

You must not advise, refer or act in any other manner where you have a conflict of interest or duty.

# Standards of Ethical behavior

## Standard 2

**You must act with integrity and in the best interests of each of your clients.**

“act with integrity”

- requires openness, honesty and frankness in all dealings with clients
- keep your promises and honor the commitments you make to your clients

“act in the best interest of the client”

- you will need to work out what the client’s objectives, financial situation, needs, interests (including long-term interests), current circumstances and likely future circumstances are
- you cannot limit yourself to the information provided by the client you need to inquire more widely into the client’s circumstances

*The ethical duty in Standard 2 ≠ section 961B of the Act*

*Even if you follow the steps set out in section 961B of the Act, you may still not have complied with the duty under the Code to act in the client’s best interests.*

### Standards of

### Ethical behaviour

#### Standard 1

You must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.

#### Standard 2

You must act with integrity and in the best interests of each of your clients.

#### Standard 3

You must not advise, refer or act in any other manner where you have a conflict of interest or duty.



# Standards of Ethical behavior

## Standard 3

**You must not advise, refer or act in any other manner where you have a conflict of interest or duty.**

- you must disclose the conflict to the client
- you must not act
- you may refer the client to another adviser if client wishes
- you cannot receive any benefits from the referral

*Disclosing to the client any advantages you would receive, and obtaining your client's consent will not relieve you of the duty to comply with this Standard.*

### Standards of

### Ethical behaviour

#### Standard 1

You must act in accordance with all applicable laws, including this Code, and not try to avoid or circumvent their intent.

#### Standard 2

You must act with integrity and in the best interests of each of your clients.

#### Standard 3

You must not advise, refer or act in any other manner where you have a conflict of interest or duty.

## Adviser Poll #2

George is partner in a multi-partner advisory practice, where the partners have expertise in different areas. George does not have expertise in self-managed superannuation funds but Elaine, another partner, does. Newman is a new client of George's. George realises that Newman needs advice in relation to a self-managed superannuation fund. George refers Newman to Elaine, who competently advises him.

- Does George have a conflict of Interest?
  - a) Yes
  - b) No

## Adviser Poll #

### Right answer

- NO
- benefits both George and Elaine get do not flow from the referral but from providing the advice to Newman
- George has acted in Newman's best interest by enabling him to get competent advice

*Other examples: Harry and Sally*



# Standards of Client care

# Standards of Client Care

## Standard 4

**You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.**

Before you act you must tell the client:

- what services will be provided; and
- the terms on which they will be provided; and
- the records that will be made of the services, and the privacy and confidentiality arrangements applicable to them.
  
- "Informed" consent - client understands and agrees to the arrangements

### Standards of

### Client care

#### Standard 4

You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

#### Standard 5

All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.

You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.

#### Standard 6

You must take into account the broad effects arising from the client acting on your advice and actively consider the client's broader, long-term interests and likely circumstances.

# Standards of Client care

## Standard 5

**All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.**

**You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.**

- best interest and appropriateness
- your advice must be clear and simple

### Standards of

### Client care

#### Standard 4

You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

#### Standard 5

All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.

You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.

#### Standard 6

You must take into account the broad effects arising from the client acting on your advice and actively consider the clients broader, long-term interests and likely circumstances.

# Standards of Client Care

## Standard 6

**You must take into account the broad effects arising from the client acting on your advice and actively consider the client's broader, long-term interests and likely circumstances.**

- Assessment needs to be
  - broad
  - consider the impact on family members
  - take into account long-term interest

### Standards of

### Client care

#### Standard 4

You may act for a client only with the client's free, prior and informed consent. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

#### Standard 5

All advice and financial product recommendations that you give to a client must be in the best interests of the client and appropriate to the client's individual circumstances.

You must be satisfied that the client understands your advice, and the benefits, costs and risks of the financial products that you recommend, and you must have reasonable grounds to be satisfied.

#### Standard 6

You must take into account the broad effects arising from the client acting on your advice and actively consider the client's broader, long-term interests and likely circumstances.

## Adviser Poll #3

Standard 6 of the FASEA Code of Ethics states: “*You must take into account the broad effects arising from the client acting on your advice and actively consider the client’s broader, long-term interests and likely circumstances*”

You’re providing advice to a client and one of the client’s family members will move into aged care accommodation in the near future.

- Would you need to factor that into financial advice you give to your client?
  - a) Yes
  - b) No



# Standards of Quality process

# Standards of Quality process

## Standard 7

**The client must give free, prior and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.**

**Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal.**

**You must satisfy yourself that any fees and charges that the client must pay to you or your principal, and any benefits that you or your principal receive, in connection with acting for the client are fair and reasonable and represent value for money for the client.**

**Standards of Quality process**

**Standard 7**

The client must give free and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal.

You must satisfy yourself that any fees and charges that the client must pay to you or your principal, and any benefits that you or your principal receive, in connection with acting for the client are fair and reasonable, and represent value for money for the client.

**Standard 8**

You must ensure that your records of clients, including former clients, are kept in a form that is complete and accurate.

**Standard 9**

All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.

# Standards of Quality process

## Standard 8

**You must ensure that your records of clients, including former clients, are kept in a form that is complete and accurate.**

- Keep records for current and past clients
- Records must be kept for a period of at least seven years after the day the personal advice is provided to the client.

### Standards of Quality process

#### Standard 7

The client must give free and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal.

You must satisfy yourself that any fees and charges that the client must pay to you or your principal, and any benefits that you or your principal receive, in connection with acting for the client are fair and reasonable, and represent value for money for the client.

#### Standard 8

You must ensure that your records of clients, including former clients, are kept in a form that is complete and accurate.

#### Standard 9

All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.

# Standards of Quality process

## Standard 9

**All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.**

- you must act honestly, and in the best interest of the client, in giving the advice and making the recommendations
- all financial product advice, and all financial products,
  - must be offered in good faith,
  - with competence,
  - not be misleading and
  - not be deceptive.

### Standards of

### Quality process

#### Standard 7

The client must give free and informed consent to all benefits you and your principal will receive in connection with acting for the client, including any fees for services that may be charged. If required in the case of an existing client, the consent should be obtained as soon as practicable after this Code commences.

Except where expressly permitted by the Corporations Act 2001, you may not receive any benefits, in connection with acting for a client, that derive from a third party other than your principal.

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#### Standard 8

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#### Standard 9

All advice you give, and all products you recommend, to a client must be offered in good faith and with competence and be neither misleading nor deceptive.



# Standards of Professional commitment

# Standards of Professional commitment

## Standard 10

**You must develop, maintain and apply a high level of relevant knowledge and skills.**

- Specialise in a particular area – provide advice within that area
- Meeting your Continuing Professional Development requirements

### Standards of

## Professional commitment

### Standard 10

You must develop, maintain and apply a high level of relevant knowledge and skills.

### Standard 11

You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.

### Standard 12

Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession, and hold each other accountable for the protection of the public interest.

# Standards of Professional commitment

## Standard 11

**You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.**

### Standards of

## Professional commitment

### Standard 10

You must develop, maintain and apply a high level of relevant knowledge and skills.

### Standard 11

You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.

### Standard 12

Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession, and hold each other accountable for the protection of the public interest.

# Standards of Professional commitment

## Standard 12

**Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession and hold each other accountable for the protection of the public interest.**

### Standards of

## Professional commitment

### Standard 10

You must develop, maintain and apply a high level of relevant knowledge and skills.

### Standard 11

You must cooperate with ASIC and monitoring bodies in any investigation of a breach or potential breach of this Code.

### Standard 12

Individually and in cooperation with peers, you must uphold and promote the ethical standards of the profession, and hold each other accountable for the protection of the public interest.



## Adviser Poll #4

- In how many categories are FASEA Code of Ethics Standards split?
  - a) 12
  - b) 4
  - c) 3

## Adviser Poll #5

Anna and Brian, a married couple, are seeking advice on improving the performance of their superannuation funds. The adviser (Margo) is an authorised representative of Acme Financial Planning Pty Ltd.

Margo advises Anna and Brian to roll over their superannuation benefits from their current funds (not related to Acme) to Acme funds. Margo does not attempt to compare Brian's likely returns if he were to stay in his current fund with those from the Acme Fund. She ignores (or does not address) the increased ongoing fees that Anna will have to pay in the Acme Fund.

- Which standards did Margo breach?
  - a) 1, 2 and 3
  - b) 3,5 and 10
  - c) 2,3 and 10

# FASEA Practice Questions

## Client scenario

- Dorothy, 86, owns her home, valued at \$540,000.
- She has \$70,000 in a bank account and receives a full pension.
- Dorothy also has a small \$20,000 total portfolio of shares in two blue-chip companies.
- She received both parcels of shares when the companies demutualised in the 1990s and has kept them because she likes the companies and they pay high dividends.
- Due to failing health, she is preparing to move into an aged-care facility. She wants to keep her home as an inheritance for her five children, as specified in her current Will.
- Dorothy has appointed her eldest daughter, Glenda, as both the executor of the estate and enduring power of attorney (covering legal and financial decisions only).
- Glenda knows Raoul, a financial adviser with Soary Financial Planning, through the local golf club of which they are both members.
- Glenda has arranged an appointment for her mother to meet with Raoul to discuss the financial planning implications of moving into an aged-care facility.
- Glenda explains to Raoul that she will be happy to sign off on any advice even if Dorothy is unable to understand the recommendations.

# FASEA Practice Questions

## Question

*Standard 2 of the FASEA Code of Ethics states that advisers 'must act with integrity and in the best interests of each of their clients.'*

Select True or False for each statement.

In order to comply with Standard 2, Raoul must	True	False
acknowledge that he owes a duty of care to both Dorothy as his client and Glenda as her executor and power of attorney.		
consider how the advice given to Dorothy affects Glenda as executor and power of attorney.		
ensure that his personal association with Glenda does not influence the advice he provides to Dorothy.		

## Practice Questions

*Standard 2 of the FASEA Code of Ethics states that advisers 'must act with integrity and in the best interests of each of' their clients.*

- **What are TWO steps Raoul can take to ensure he does not breach Standard 2 as a result of the relationship with Glenda?**

*Standard 4 of the FASEA Code of Ethics states: 'You may act for a client only with the client's free, prior and informed consent.'*

- **What are TWO steps that Raoul should take to ensure he complies with Standard 4 when advising Dorothy?**

# Enforcement of the Code of Ethics

## Not a crime or civil penalty

- Failure to comply with the Code is not a criminal offence or civil penalty offence

## Monitoring bodies' role

- Monitoring bodies have the power to investigate breaches and potential breaches of the Code
- Most serious sanction is exclusion from coverage of the monitoring body's compliance scheme

## ASIC's role

- ASIC retains its power to investigate contraventions of the Act, including breaches of section 921E of the Act
- may suspend or terminate the financial services license for a breach of the Code
- ASIC may ban adviser under subsection 920A(1) of the Act for a breach of the Code if the relevant provider is a licensee

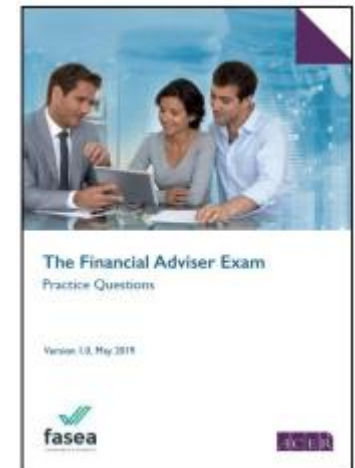
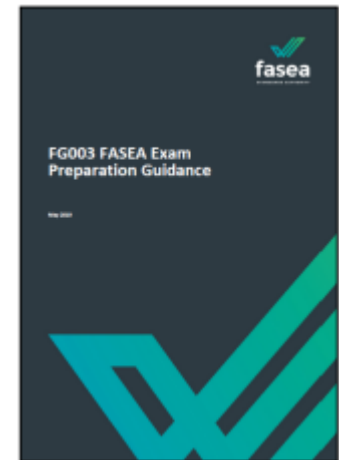
# FASEA Exam Support

- Exam Preparation guide
- Exam Practice Questions
- Exam Candidate Video

<https://www.fasea.gov.au/examination/>

- Candidate Information Booklet

<https://faexamreg.acer.org>



# FASEA Exam Reading

## Applied ethical and professional reasoning and communication :

1. FASEA's Code of Ethics Standard:
  - [\*Legislative Instrument\*](#)
  - [\*Explanatory Statement\*](#)
2. Relevant Providers Continuing Professional Development Standard legislative instrument and explanatory statement and FPS004 CPD Policy
3. Work and Training (Professional Year) Standard legislative instrument and explanatory statement and FPS003 Professional Year Policy
4. Provisional Relevant Provider Expressions legislative instrument and explanatory statement
5. [Extract of, Everyday Ethics](#) – by Dr Simon Longstaff
6. ASIC's Code of Ethics Compliance Schemes:
  - *RG 269 Approval and oversight of compliance schemes for financial advisers*

<https://www.fasea.gov.au/wp-content/uploads/2019/05/FG003-Exam-Preparation-Guidance-vFINAL.pdf>



# FASEA Exam Extension Reading

## Applied ethical and professional reasoning and communication


1. [Financial Planning Research Journal](#), Volume 2 – Issue 1 2016
  - Characteristics of Trust in Personal Financial Planning, Michelle Cull, Terry Sloan
2. <https://www.scu.edu/ethics/ethics-resources/ethical-decision-making//>
3. <https://www.brown.edu/academics/science-and-technologystudies/sites/brown.edu.academics.science-and-technologystudies/files/uploads/Framework.pdf>
4. <https://ethicsunwrapped.utexas.edu/glossary/moral-reasoning>
5. <https://www.scu.edu/ethics/ethics-resources/ethical-decision-making/a-framework-forethical-decision-making/>

<https://www.fasea.gov.au/wp-content/uploads/2019/05/FG003-Exam-Preparation-Guidance-vFINAL.pdf>

# OnTrack Kaplan support

## FASEA exam preparation for OnTrack users

- access to exam preparation material with an entire library of practice exam questions
- FASEA exam prep: Q-bank Basic and Q-bank Advanced
- Split into the three knowledge areas
- 25 questions currently available on your Ontrack

FASEA Areas	Minimum Target Points	Completed Points	Over/Under Target Points	Available learning content	Expired/unsuccessful completion
Technical competence	31.5	10.8	20.7	70 item(s)	4 item(s)
Client care and practice	7.5	7.5	0	22 item(s)	0 item(s)
Regulatory compliance and consumer protection	7.5	10	2.5	43 item(s)	3 item(s)
Professionalism and ethics	13.5	1.5	12	13 item(s)	0 item(s)
General	0	4	4	9 item(s)	1 item(s)
 FASEA exam prep: Q-bank (basic)				0 item(s)	0 item(s)
<b>Total learning content</b>				<b>144 item(s)</b>	<b>133 item(s)</b>

# Additional Exam Preparation

- Different providers on the market
  - Kaplan
  - Centrepont Alliance
  - Knowledge Shop
  - Accountants IQ
  - Integrity
  - TAL Risk Academy
- covered in InterPrac FASEA Exam Webinar
- Slides and Video available on Adviser Resource Centre
- Training section -> Download and Video Tab

# FASEA Exam

- **Registrations now open** for both sittings

## Sitting 2

- **19 – 23 September 2019**
- Sydney, Canberra, Melbourne, Brisbane, Townsville, Adelaide, Perth, Darwin, Hobart, Gold Coast, Cairns, Newcastle, Wollongong, Ballarat, Bunbury

## Sitting 3

- **5 – 9 December 2019**
- Sydney, Canberra, Melbourne, Brisbane, Townsville, Adelaide, Perth, Darwin, Hobart, Rockhampton, Mackay, Sunshine Coast, Toowoomba, Gosford, Orange, Wagga Wagga, Albury/Wodonga, Bendigo

*Note: Exam sitting dates include weekends and there are up to two sittings per day*

- **Existing Advisers have until 31 December 2020 to pass the Exam.**

# Questions