

## CPD Checklist

ADVISER.....

<b>PERIOD COVERED</b>		<b>TO</b>	
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Subject	Relevant Y/N	Self-appraisal (low) 1 – 5 (high)	Supervisor – appraisal (low) 1 – 5 (high)	Priority: A/B/C
Retirement Planning				

Implications of the Pensions Act				
Pension and Divorce: planning issues				
SSAS's				
SIPPs				
Employer Sponsored GP arrangements				
Income Drawdown				
Phased Retirement				
Pension Transfer Opportunities				
Impact of A Day: <ul style="list-style-type: none"> <li>▪ Technical details</li> <li>▪ Impact on planning issues</li> <li>▪ Identification of priority clients</li> </ul>				

Subject	Relevant Y/N	Self-appraisal (low) 1 – 5 (high)	Supervisor – appraisal (low) 1 – 5 (high)	Priority: A/B/C
<b>Mortgage Planning</b>				
Off-set mortgages				
Lifetime mortgages				
Home reversion schemes				
Use of 'equity release' products in planning for the elderly				
Current rates / lenders				
FSA MCOB disclosure requirements				
Mortgage Payment Repayment Insurance				
ICOB requirements for related GI products				

Subject	Relevant Y/N	Self-appraisal (low) 1 – 5 (high)	Supervisor – appraisal (low) 1 – 5 (high)	Priority: A/B/C
<b>Protection</b>				
Key person, life and CI				
Partnership Protection - cross-option, automatic accrual, buy and sell				
Director / Share Protection - cross-option, buy and sell				
Employee Benefits, e.g. Group PMI, PHI, CI and Group Life				
Personal Life & Critical Illness Cover				
Long Term Care (1) e.g. Local authority funding, care options				
Mental Capacity Act, e.g. Lasting Powers of Attorney				
Court of Protection/Enduring Powers of Attorney				
IHT planning: <ul style="list-style-type: none"> <li>▪ Use of discretionary trusts</li> <li>▪ Deeds of variation</li> <li>▪ Calculation of life-time transfers</li> <li>▪ Discounted gift scheme</li> <li>▪ Gift and loan plan</li> </ul>				
Affect of pre-owned asset tax on IHT planning				

Subject	Relevant Y/N	Self-appraisal (low) 1 – 5 (high)	Supervisor – appraisal (low) 1 – 5 (high)	Priority: A/B/C
<b>Investment Planning</b>				
ISAs & PEPs				
Investment bonds, e.g. taxation of withdrawals for higher rate taxpayers				
VCTs				
EIS				
Child Tax Trusts				
Off-shore investments				
Asset Allocation				
Portfolio construction / reconstruction				
WRAPS				
Asset allocation				
Portfolio construction / reconstruction				
School Fees Planning				
Taxation of trusts / trust investments				
Calculating CGT – individual and business assets				

Subject	Relevant Y/N	Self-appraisal (low) 1 – 5 (high)	Supervisor – appraisal (low) 1 – 5 (high)	Priority: A/B/C
<b>Personal Effectiveness</b>				
Personal planning /Time management				
Use of technology: <ul style="list-style-type: none"> <li>▪ Windows</li> <li>▪ Powerpoint</li> <li>▪ Excel</li> <li>▪ Backoffice</li> <li>▪ Other:.....</li> </ul>				
Management skills – e.g. coaching, leadership, strategic thinking				
Presentation skills, e.g. for seminars				
T&C / supervisor skills, e.g. use of observation form, training needs analysis				
Developing Accountancy/Solicitor Connections				
Client segmentation / differentiation				
Business planning, i.e. planning the effective future growth of the business or own business production				
Knowledge of CII diploma / advanced diploma exam framework and relevance to personal/business goals				
Developing a fee-based practice – practicalities of this				

## Key Question

The previous sections of this checklist are designed to help you identify one or more areas which, if developed in some way, would make you more effective in your role. A complementary way of considering this is to ask yourself the following question as well.

What one thing could you do (that you aren't doing now) that if you did on a regular basis, would make a tremendous positive difference to your business life?

Having identified a need / number of needs:

- **prioritise** your actions and jointly agree how to take them forward,
- use a **range of options** such as work shadowing, observations, coaching, projects etc as well as reading or courses,
- have a clear idea about what you want the individual to do, e.g. 'in x months time, what will they be able to do that they can't do now?',
- **review** progress and take action as necessary.

Have fun.