

# **NIPA CONTINUING EDUCATION POLICY**

## and Submission of NIPA Continuing Education Credits

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### I. Introduction of NIPA Continuing Education Requirements

In order for all Accredited Pension Administrator (APA) Members, Accredited Pension Representative (APR) Members, and Executive NIPA Members to keep current on policies, regulation updates, changes and developments in the retirement plan industry, NIPA requires annual submission of continuing education with membership renewal to maintain your APA or APR designation.

NIPA continuing professional education (CPE) credits are calculated as follows:

***50 minutes of education = 1 NIPA CPE credit***

All continuing education credit must be completed during the NIPA membership year, July 1 – June 30. Below is a breakdown of the annual CPE requirements for APA, APR and non-designated Executive Members:

- Accredited Pension Administrator (APA) Member (Executive or Business Owner) = 15 CPE credits
- Accredited Pension Representative (APR) Member (Executive or Business Owner) = 10 CPE credits
- Non-designated Executive Member = 10 CPE credits

*Affiliate and non-designated Business Owner Members of NIPA are exempt from annual continuing education reporting.*

If you earn more than the required amount of annual CPE credits, you may carry over up to 5.00 CPE credits to the next membership year.

## II. Earning Continuing Education through NIPA

One of the main benefits of earning your continuing education directly through NIPA is that ***any APA designated member who fulfills 10 or more credits directly through NIPA will only be required to fulfill 10 CPEs annually instead of 15.*** NIPA continuing education credits that qualify for this reduction can be earned through the following NIPA events and programs:

- NIPA LIVE Webcasts and Recordings
- NIPA Annual Forum and Expo (NAFE)
- NIPA Business Management Conference (BMC)
- NIPA Certificate Courses

***Please note that CPE credit earned through NIPA Chapter events are not recognized as NIPA events or programs under the credit policy, but will be accepted as regular continuing education credit like any outside provider.***

NIPA CPEs can also be earned by participating in various NIPA volunteer committees. Please see [Appendix A](#) for a full list of credits earned for NIPA committees, events and educational offerings. All CPE credit that is earned directly through NIPA is automatically entered into your membership record and does not have to be reported.

## III. Earning Continuing Education through Other Providers

You may also earn continuing education credits from other associations and providers; however, the organization must be one of the following:

- a recognized professional society
- a college or university
- an organization or company (including your employer) that provides educational programs or training

The subject matter covered during the program (either in-person or online) must be an acceptable education topic and related to the retirement industry. There is no pre-approval process for non-NIPA education providers, but NIPA reserves the right to deny any continuing education credits that do not meet the requirements as outlined above.

All continuing education credit that is not earned through NIPA must be reported by the member to NIPA *prior* to the end of the membership year (June 30). You may report your continuing education credits to NIPA at anytime through out the membership year by completing our [online CPE Submission Form](#).

## IV. Earning Continuing Education for Other Industry Designations and Accreditations

NIPA is a recognized Continuing Education Sponsor for the following sponsors:

- ERPA – Enrolled Retirement Plan Agent
- CFP Board – Certified Financial Planner
- JBEA – Joint Board of the Enrollment of Actuaries
- NASBA – National Association of State Boards of Accountancy

Some, but not all, NIPA events and education programs qualify for continuing education credit. Please see [Appendix A](#) for a full list of approved events and education programs.

## V. Reporting and Recording Credits

You can report any non-NIPA continuing education credit by completing the [Continuing Education Reporting Online Submission Form](#).

***All credits earned through NIPA events and education programs are automatically added to your record and additional reporting is not required.*** You may request a continuing education status report at any time by contacting NIPA Headquarters. Please allow NIPA 5 - 7 business days to obtain and send your updated report.

**Please Note:** Credits submitted using the online submission form below **do not automatically appear** in your profile. As with all other methods of credit submission, they will be reviewed by the NIPA Headquarters team before being posted for viewing online.

## VI. Continuing Education policy for Unemployment, Disability, Retirement and Financial Hardship

If a NIPA member becomes ill or disabled, unemployed or experiences financial hardship, a temporary exemption of continuing education credits may be obtained for **up to two years**. The request must be submitted to NIPA Headquarters in writing and will be approved on an individual basis. Once the two years' exemption has expired, you will be required to fulfill continuing education credits to maintain your membership and/or designation. Continuing education credits waived during the exemption do not have to be made up by the member. Payment of membership dues must still be fulfilled during this time frame to be considered a member in good standing.

Once a member has retired from the retirement planning industry or has reached the age of sixty (60), you may notify NIPA in writing and receive an exemption from continuing education credits; however, must continue to pay the annual membership dues to maintain NIPA membership and/or designation.

## VII. Lapse in NIPA Continuing Education Credit and Membership Dues – How to Reinstatement Your Membership and/or Designation

If a member fails to report or complete the required number of continuing education requirements during the membership year, their membership and/or designation will be suspended for the following membership year until the appropriate continuing education requirements are met. Membership and/or designations will also be suspended for those individuals who fail to pay annual membership dues.

To reinstate your membership and/or designation, you will have to submit the Membership/Designation Reinstatement Application ([Appendix C](#)) and pay the appropriate reinstatement fee. If you have continuously paid your membership dues, the reinstatement fee is not required to reinstate your NIPA designation.

The chart below outlines the number of additional continuing education credits and reinstatement fees required for each year these requirements are not met. These fees are *in addition* to annual membership dues.

<b>Number of years of lapsed CPE credits and/or membership dues</b>	<b>Additional CPE Credit Requirements</b>	<b>Reinstatement Fee</b> <i>(in addition to membership dues)</i>
1 Year	5	\$50
2 Years	10	\$50
3 Years	15	\$100
4 Years	20	\$100
5 Years	25	\$100

If your membership has been lapsed for more than 5 years, you will be required to re-apply for membership and your previous join date will no longer be valid. You may re-apply for membership at [www.nipa.org](http://www.nipa.org).

If you hold a NIPA APA or APR designation that has been lapsed for more than 5 years, you will be required to take a reinstatement exam and pay an exam fee to reinstate your designation. To enroll for a reinstatement exam, please contact NIPA Headquarters directly.

*If you have any questions regarding NIPA's Continuing Education Policy, please contact NIPA Headquarters at (800)999-6472 or [nipa@nipa.org](mailto:nipa@nipa.org).*

## APPENDIX A: Continuing Professional Education for NIPA Events, Educational Offerings and Volunteer Committees

### NIPA Events

Event and Number of CPEs Earned	CPEs	NIPA	ERPA	CFP	JBEA	NASBA
NIPA Annual Forum and Expo (NAFE)*	20+	X	X	X	X	X
NIPA Business Management Conference (BMC)	12	X	X	-	-	-

### NIPA Educational Offerings

Educational Offerings and Number of CPEs Earned**	CPEs	NIPA	ERPA	CFP	JBEA	NASBA
APA Courses 1	10	X		X	-	-
APA Courses 2 – 4 (each course is worth 20 CPEs)	20	X		X	-	-
APR Courses 1	10	X		X	-	-
APR Courses 2	20	X		X	-	-
A Comprehensive Guide to 401(k) Plans Certificate Course	16	X	X	-	-	-
Distribution Administrator Certificate Course	16	X	X	-	-	-
Loan Administrator Certificate Course	5	X	X	-	-	-
Fundamentals of Qualified Plans Certificate Course	5	X	4	-	-	-
IRA Essentials Certificate Course	5	X	4	-	-	-
NIPA Administration Webcasts (LIVE and Recordings)	2	X	X	-	X	-
NIPA BME Webcasts (LIVE and Recordings)	2	X	-	-	-	-

### NIPA Volunteer Committees

NIPA Volunteer Committees and Number of CPEs Earned	CPEs	NIPA	ERPA	CFP	JBEA	NASBA
Board of Directors	15	X	-	-	-	-
NAFE Planning Committee	15	X	-	-	-	-
APA/APR Exam Chair or Volunteer***	15	X	-	-	-	-
BMC Planning Committee	10	X	-	-	-	-

\* The number of Continuing Professional Education (CPE) Credits earned is dependent on the number of sessions attended during the conference.

\*\*CPEs are granted upon successful completion of the exam or quiz that concludes a designation program, certificate course, or webcast/webcast recording.

\*\*\*CPEs for APA/APR Exam Chairs or Volunteers is directly dependent on participation. Up to 15 CPEs may be granted by NIPA's Director of Education.

## Appendix B: NIPA Continuing Education Frequently Asked Questions (FAQs)

### If I join NIPA during the middle of a current membership year, am I still required to fulfill the continuing education requirements for that year?

**Answer:** If you join NIPA between July 1 and December 31, you are required to fulfill the full amount of continuing education credits:

- Accredited Pension Administrator (APA) Member = 15 CPE credits
- Accredited Pension Representative (APR) Member = 10 CPE credits
- Executive Member = 10 CPE credits

If you join NIPA between January 1 and April 30, you are required to fulfill half the amount of continuing education credits:

- Accredited Pension Administrator (APA) Member = 7.5 CPE Credits
- Accredited Pension Representative (APR) Member = 5 CPE Credits
- Executive Member = 5 CPE Credits

For members who join between May 1 and June 30, your continuing education requirements are deferred to the following membership year and the full amount needs to be earned.

### I am an Affiliate Member. Am I required to fulfill the annual NIPA Continuing Education Requirements?

**Answer:** No, Affiliate Members are exempt from annual continuing education credit reporting and may not hold a NIPA APA or APR Designation.

### I am a Business Owner Member. Am I required to fulfill the annual NIPA Continuing Education Requirements?

**Answer:** No, non-NIPA designated Business Owner Members are exempt from annual continuing education credit reporting

### I am a Business Owner with an NIPA APA/APR designation. Am I required to fulfill the annual NIPA Continuing Education Requirements?

**Answer:** Yes, any Executive or Business Owner Member who holds an APR or APR designation must fulfill the annual NIPA Continuing Education Requirements.

### Are there benefits for fulfilling all my continuing education requirements through NIPA events and education programs?

**Answer:** One of the main benefits of earning your continuing education directly through NIPA is that any APA designated member who fulfills 10 or more credits directly through NIPA will only be required to fulfill 10 CPEs annually instead of 15.

### **I earned all of my continuing education requirements through my NIPA Chapter. Does that qualify for the NIPA CEC reduction?**

**Answer:** No, CPE credit earned through NIPA Chapter events are not recognized as NIPA events or educational programs and do not count towards the NIPA CEC reduction. However, credits earned through NIPA Chapter events may be accepted as regular continuing education credit like any outside provider.

### **Does the continuing education credit I earned through NIPA events and education programs qualify for any other industry designations or accreditations?**

**Answer:** NIPA is a recognized Continuing Education Sponsor for the following sponsors:

- ERPA – Enrolled Retirement Plan Agent
- CFP Board – Certified Financial Planner
- JBEA – Joint Board of the Enrollment of Actuaries
- NASBA – National Association of State Boards of Accountancy

Some, but not all, NIPA events and education programs qualify for continuing education credit. Please see [Appendix A](#) for a full list of approved events and education programs.

### **How do I report my continuing education credit to NIPA?**

**Answer:** You can report any non-NIPA continuing education credit by completing the [Continuing Education Reporting Online Submission Form](#).

*All credits earned through NIPA events and education programs are automatically added to your record and additional reporting is not required.*

### **How do I know how many continuing education credits I currently have or how many I have left to earn?**

**Answer:** You may request a continuing education status report at any time by contacting NIPA Headquarters. One will be automatically sent to you upon renewing your membership dues.

### **I reported more than the required continuing education credits. Can I defer the extra credit for next year?**

**Answer:** Yes, if you earn more than the required amount of annual CECs, you may carry over 5 credits to the next membership year.

### **I am currently unemployed/on disability/experiencing financial hardship. Can I be exempt from the annual continuing education reporting?**

**Answer:** Yes, if a NIPA member becomes ill or disabled, unemployed or experiences financial hardship, a temporary exemption of continuing education credits may be obtained for **up to two years**. The request must be submitted to NIPA Headquarters in writing and will be approved on an individual basis. Once the two years' exemption has expired, you will be required to fulfill continuing education credits to maintain your membership and/or designation. Continuing education credits waived during the exemption do not have to be made up.



**I am currently unemployed/on disability/experiencing financial hardship. Can I be exempt from paying my annual membership dues?**

**Answer:** No, you must continue to pay the annual membership dues to maintain NIPA membership and/or designation.

**I am retired from the pension administration industry. Can I be exempt from the annual continuing education reporting?**

**Answer:** Yes, once a member has retired from the retirement planning industry or has reached the age of sixty (60), you may notify NIPA in writing and receive a lifetime exemption from continuing education credits, but must continue to pay the annual membership dues to maintain NIPA membership and/or designation.

**I have let my membership and/or continuing education reporting lapse for 5 years or less. How do I reinstate my membership and/or designation?**

**Answer:** To reinstate your membership and/or designation you will have to submit the Membership/Designation Reinstatement Application (**Appendix C**) and pay the appropriate reinstatement fee. If you have continuously paid your membership dues, the reinstatement fee is not required to reinstate your NIPA designation.

Please reference the chart on page 5 of NIPA's Continuing Education Policy for the number of additional continuing education credits and reinstatement fees (in addition to annual membership dues) required for each year these requirements are not met.

**I have continuously paid my membership dues, but have failed to submit my continuing education requirements and my NIPA designation has been suspended. Do I need to pay the reinstatement fee?**

**Answer:** No, if you have continued to pay your membership dues, you only need to submit your additional continuing education requirements to reinstate your designation.

**I have let my membership and/or continuing education reporting lapse more than 5 years. How do I reinstate my membership and/or designation?**

**Answer:** If your membership has lapsed more than 5 years, you will be required to re-apply for membership and your previous join date will no longer be valid. You may re-apply for membership at [www.nipa.org](http://www.nipa.org).

If you hold a NIPA APA or APR designation that has been suspended for more than 5 years, you will be required to take a reinstatement exam to reinstate your designation. To enroll for a reinstatement exam, please contact NIPA Headquarters directly for more information.

## Appendix C: NIPA Membership/Designation Reinstatement Application

To reinstate your membership and/or NIPA designation, please submit this application and pay the appropriate reinstatement fee as outlined below. If you have continuously paid your membership dues, the reinstatement fee is not required to reinstate your NIPA designation. To confirm the duration of your membership/designation suspension, please call NIPA Headquarters directly at 800-999-6472 (NIPA).

### Contact Information:

Name (first, last): \_\_\_\_\_ Designation(s): \_\_\_\_\_  
 Company: \_\_\_\_\_  
 Street Address: \_\_\_\_\_ Suite #: \_\_\_\_\_  
 City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Email: \_\_\_\_\_

**My professional position is** (please check one):

- |   |  |  |   |
|---|--|--|---|
| <input type="checkbox"/> TPA Business Owner | <input type="checkbox"/> Business Manager  | <input type="checkbox"/> Pension Administrator | <input type="checkbox"/> Consultant     |
| <input type="checkbox"/> Attorney           | <input type="checkbox"/> Education/Trainer | <input type="checkbox"/> Operations Manager    | <input type="checkbox"/> Accountant/CPA |
| <input type="checkbox"/> Financial Planner  | <input type="checkbox"/> Broker            | <input type="checkbox"/> Advisor               | <input type="checkbox"/> HR Benefit Rep |
| <input type="checkbox"/> Service Provider   | <input type="checkbox"/> Record Keeper     | <input type="checkbox"/> Other: _____          |   |

### Reinstatement Information:

**I am reinstating my** (check all that apply):  APA Designation  APR Designation  Membership

The chart below outlines the number of additional continuing professional education credits and reinstatement fees that are required, in addition to annual membership dues.

Number of years of lapsed CPE credits and/or membership dues	Additional CPE Credit Requirements	Reinstatement Fee <i>(in addition to membership dues)</i>
1 Year	5	\$50
2 Years	10	\$50
3 Years	15	\$100
4 Years	20	\$100
5 Years	25	\$100

To pay by check, please submit your application and make appropriate fees payable to:

**NIPA Headquarters**

330 North Wabash Avenue, Suite 2000  
 Chicago, IL 60611  
[nipa@nipa.org](mailto:nipa@nipa.org)

To make a secure payment online, please contact NIPA Headquarters directly. Once your application has been processed, you will receive confirmation of your reinstatement from NIPA within 5 – 10 business days.

\*Please contact NIPA Headquarters for additional information if your membership and/or designation has been lapsed more than 5 years.