



Certificate in Estate and Trust Administration (CETA) Program Rules and Regulations

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1. Certificate in Estate and Trust Administration (CETA) Program

- 1.1 CETA format** – CETA is comprised of three courses and a final Certification Examination as follows:

CETA1: Foundations of Estate and Trust Administration
CETA2: Advanced Topics in Estate and Trust Administration
CETA3: Estate and Trust Taxation
CETA4: Certification Examination

The Certificate is awarded on passing each of the three course examinations plus the final Certification Examination within four years of enrolling. For the Certificate to be awarded, a passing mark of 60% must be achieved on each exam.

- 1.2 Entry eligibility** – Admission to the CETA program is open to those who have one year wealth industry work experience and/or post-secondary education. No other professional qualification is required for enrollment in the CETA program. A registrant who successfully completes the program will receive a Certificate of Completion for the STEP Canada Certificate in Estate and Trust Administration.
- 1.3 Advanced Standing** – A student may be granted an exemption from CETA1: Foundations of Estate and Trust Administration if he/she has successfully completed the MTI Estate and Trust Administration course within five years of enrolling to CETA. The maximum number of exemptions allowed is one. This exemption is subject to modification as required by STEP Canada without prior notice to the public and any such changes are effective as of the date of publication on the STEP Canada website. An exemption fee of \$150 plus applicable taxes applies.
- 1.4 Program Extensions**- An extension of one year may be granted, on a case-by-case basis, to individuals who require more time to complete their exams, up to a maximum of two additional years past the standard four-year timeline. Extensions are valid for a one-year period and a new extension request must be submitted for consideration for each extension year being requested. Extensions will not be automatically approved, but subject to the approval of STEP Canada. Should an extension request be granted, the fee is \$200 (plus applicable tax) per year.

Should an extension be required due to extenuating circumstances (e.g. parental leave, medical reason etc.) the extension fee may be waived at the sole discretion of STEP Canada given sufficient and appropriate documentation.

2. Administrative Matters

2.1 Registration procedure – The CETA courses must be taken in successive order. To enroll in a CETA course, a student must have:

1. Met the entry eligibility requirements
2. Passed the initial course or have been granted an exemption from it
3. Subsequently have passed the previous course

Students must complete and submit the online registration form to STEP Canada with the requisite payment. If paying by credit card (VISA, MasterCard, or American Express), the student will be enrolled and receive access to the online learning environment within 48 business hours. If paying by cheque, the student will be enrolled once the cheque is received. Course fees will be refunded if for any reason the enrollment application is denied.

2.2 Examination availability – Exams will be administered and proctored online. There are two exam sessions each year: each Spring and Fall. It is recommended that the date chosen be one that is at least three-four months after the date of registration. Confirmation of the examination booking by email at least three weeks prior to the exam. Exam dates are listed in the chart below.

EXAM DATES		
2018	March 5, 2018	September 17, 2018
2019	March 4, 2019	September 16, 2019

2.3 Rescheduling exams – STEP Canada reserves the right to alter, cancel or postpone the schedule of exam dates at any time without notice and to vary or cancel an exam where it considers the occasion necessitates it. STEP Canada accepts no liability if, for whatever reason, an exam does not take place.

Deferrals and non-attendance – Please note that the deferral policy does not apply to students who are re-writing failed CETA exams

To defer an exam, the student must notify STEP in writing at least **30 days** prior to the exam date, and will then be registered to sit the exam at the next exam session. If the next session is more than 15 months after the student had registered for the course, an exam timeline extension fee of \$100 (plus applicable taxes) will be levied.

If STEP receives written notice of the student's intention to defer an exam **less than 30 calendar days but more than 15 calendar days** before the examination date, a deferral penalty of \$100 will be charged.

If STEP receives written notice of the student's intention to defer an exam **less than 15 calendar days** prior to the exam or if the student fails to attend an exam (without having deferred as outlined above) an administration fee of \$150 will be charged for the non-attendance.

Written notice may be sent in the form of an email sent to education@step.ca or by fax to STEP Canada at (416) 491-9499

- 2.4 Refunds** – If a student withdraws from a CETA course within 14 days of registration, STEP Canada will retain 50% of the registration fee if written notification of this request is received.

Written notice may be sent in the form of an email sent to education@step.ca or by fax to STEP Canada at (416) 491-9499.

- 2.5 Summary of fees** – The exam fee is included in the registration fee. However, the following additional fees, plus applicable taxes, may become payable:

- A fee of \$150 for an exemption request.
- A separate examination fee of \$295 to re-write an examination.
- An exam timeline extension fee of \$100 to sit an exam more than 15 months after registering for a course.
- A 30-day deferral penalty of \$100 to notify STEP of an exam deferral less than 30 days but more than 15 days before the exam date.
- A 15-day deferral penalty of \$150 to notify STEP of an exam deferral less than 15 days before the exam date, or for failure to attend an exam (without first having deferred as outlined above).
- A re-mark fee of \$150, to have a failed exam re-marked, which would be refunded if a passing grade is later awarded.
- A fee of \$295 to challenge an exam. In this scenario, students will not receive access to the learning environment but will be scheduled to write the exam associated with a particular course.
- An extension fee of \$200 per year, for a program extension valid for one year

Fees are set by STEP Canada and are subject to change without notice. The applicable taxes are payable on all fees.

- 2.6 Annual fees** – No annual fee is required for students enrolled in CETA1. For students enrolled in CETA2, CETA3, and the Certification Examination, an annual Affiliate fee of \$200, plus applicable taxes, is required. Graduates of CETA may choose to remain an Affiliate of STEP once the Certificate is achieved.

- 2.7 Good standing** – Affiliate status holders must be in good standing of the Society of Trust and Estate Practitioners to be permitted to write an exam or register for any further course(s). In the event that a student writes an examination and it transpires that there are outstanding fees owing, the student's exam mark will not be released until such balances are paid in full.

Affiliate status holders are required to adhere to the CPD requirements as outlined by STEP Worldwide. For more information, please go to: <http://www.step.org/cpd-guidelines>

3. Examination Standards and Expectations

- 3.1 Aim** – The aim of the exams is to determine whether the student has acquired an appropriate level of knowledge to achieve the Certificate.
- 3.2 Exam format** – The exam format consists of a variety of multiple choice, true/false, matching, short-answer, and essay type questions. The mix of question types is variable and each examination may include one, some or all of these types of questions.
- 3.3 Language** – The CETA program is delivered in English and for examination purposes, students must answer in English.
- 3.4 Jurisdiction** – Each student must identify a provincial jurisdiction for the purposes of writing the exam and applicability of legislation, as set out in 3.5 below, except in the case of CETA3: Estate and Trust Taxation.
- 3.5 Legislation** – Students are responsible for all legislation referenced in the text applicable in the province chosen for the student’s exam jurisdiction. This includes all federal legislation and the applicable provincial legislation whether such province is specifically referred to or not. Where applicable, both the common law and Quebec Civil Code are addressed.
- 3.6 Case law** – Students are responsible for knowing the cases included in the course materials that establish a principle of law. Specifically, the student should be familiar with the case name, able to summarize the facts and decisions that the case is known for, and apply the case to the facts in the exam question.

Students are not responsible for the other incidental cases discussed in the course materials, the cases discussed in shaded boxes or those in the footnotes, although they may be useful for understanding an issue and can be used to support a position in an answer.

- 3.7 Referring to legislation and cases** – When referring to legislation and cases that support an answer, such references should be accurate. Full citations are not necessary; the name of the statute (and section number if appropriate) or the case name is sufficient. Marks will not be awarded on an exam for citing a case or legislation and its facts, unless the relevance to the question is also explained.
- 3.8 Changes in law and practice** – Students should be familiar with recent changes in law and practice. However, unless such changes in law and practice have been communicated to students in written materials or online course materials, they will not constitute examinable material for the purposes of the exam.
- 3.9 Misconduct** – All acts by an individual that result in a false academic evaluation such as exam misconduct, which includes but is not limited to: consulting with someone during an exam; use of illegal aids; stealing or being in possession of exam-related material; impersonating someone at an exam; falsification or misrepresentation of an academic evaluation; and forgery of academic records or supporting documents are prohibited and subject to sanctions by STEP. These sanctions consist of one or more of the following actions that can be imposed by the STEP Canada Education Committee: written reprimand and/or conduct probation, a grade of zero on the exam and suspension of a fixed or unlimited

duration, as well as any other or additional sanction that may be imposed by the Board of Directors of STEP Canada.

- 3.10 Equity and Accommodation** – STEP Canada will make every effort to accommodate any special needs that a student may have and will endeavour to find solutions that will allow equitable participation in the examination process including, possibly, the awarding of extra time in which to write the exam. However, depending on the nature of the request, the time frame to take the necessary action may vary. Written requests for examination accommodations and supporting documentation are required at least six weeks prior to the date of the examination.

Requests may be sent in the form of an email sent to education@step.ca or by fax to STEP Canada at (416) 491-9499.

- 3.11 Illness, etc.** – If, as a result of illness, injury or other exceptional circumstances, a student considers that his/her performance in the exam has been adversely affected, an application for consideration may be made. This application should be accompanied by relevant supporting documentation, e.g. medical certificate, and sent to STEP as soon as possible after the exam.

4. Examination Grading

- 4.1 Passing grade** – The passing grade for examinations is 60%.

4.2 Examination mark/grade achievement level

85 +	A (Distinction)
75 – 84	B
68 – 74	C
60 – 68	D
Below 60	FAIL

The Certificate can be awarded at Distinction level. In order to achieve a distinction overall, you must achieve an average of 80% or more across the four exams.

- 4.3 Results** – All marking is anonymous and the student’s name should not appear anywhere in the responses. Exam results are released as soon as reasonably possible and students will be sent individual emails with their results. STEP Canada makes every effort to complete the marking process and advise students of their marks within six to eight weeks following the exam date. However, STEP does not assume any liability in the event that circumstances beyond its control prevent this from occurring.
- 4.4 Academic appeal** – To appeal an examination result students may apply to STEP Canada to have the exam re-marked. A re-marking fee of \$150 must accompany the application. The application and fee must arrive at the STEP Canada office not more than 21 days after notification of the examination result. The paper will be re-marked and the result communicated as soon as possible. If the result of the re-mark is to upgrade you from a fail to a pass then the re-marking fee will be refunded. The ruling of STEP Canada is final.

- 4.5 Re-write policy** – If a student fails an exam, he/she will be permitted to re-write, at STEP Canada’s sole discretion, up to a maximum of two times. The cost for re-writing an exam is \$295 and will be written at the next stated exam date. Please note that students who have failed an exam, and have scheduled an exam re-write, cannot defer the re-write date. If the text has been updated, students will need to purchase the updated materials.

5. Examination Logistics

- 5.1 Photo identification** – Students must bring signed, government-issued, photo ID to the exam (such as a driver’s license or passport). The proctor will check it before the exam begins.
- 5.2 Equipment requirements** – CETA examinations will be written and proctored remotely, meaning that students will not need to report to an exam centre to write their exam. As such, it is the student’s responsibility to ensure that the equipment required to take the exam meets the technical requirements needed. It is the student’s responsibility to purchase such equipment if necessary.
- 5.3 Open book exam materials allowance** – When applicable, online or paper copies of the text, study guide, personal notes and statutes are permitted, as well as calculator. The proctor’s decision regarding the acceptability of any material in the examination space shall be final. The use of search engines and other electronic or mobile devices is strictly prohibited, unless specified. Please note that for CETA1: Foundations of Estate and Trust Administration, the examination is **closed book**.
- 5.4 Admittance to examination** – If a student begins late, he/she may be admitted up to 30 minutes past the scheduled start time. If the student is more than 30 minutes late, entry to the examination shall be denied. Extra time will not be granted if a student arrives late. If the exam is delayed for any other reason, that is not due to a student’s late arrival, the proctor will extend the allotted time to compensate for this delay.
- 5.5 Leaving the examination room** – Students are permitted to leave the examination environment for bathroom breaks, however excessive or long breaks may be considered suspicious activity by the proctor and may result in the examination being suspended or terminated. Special needs can be accommodated by notifying STEP Canada in advance, in writing, at least six weeks prior to the exam sitting.
- 5.6 Behaviour during the examination** – Once the examination has started, students are not permitted to speak to anyone except the proctor. Although the examinations are written remotely, students are expected to conduct themselves professionally at all times.
- 5.7 Starting and finishing the exam** – The proctor will unlock the exam once ID has been checked and students may begin the exam at that point. Once the exam has been unlocked, a timer will appear on screen counting down the time remaining. Once the timer reaches zero any responses submitted beyond this point will not be marked.
- 5.8 Record keeping** – All parts of the examination (questionnaire, student responses, and student results) remain the property of STEP Canada.