

I would like to provide comment on the proposal to implement an enhanced CE program.

The option to allow individuals who terminate their registrations with a firm to maintain their qualifications by completing continuing education is extremely important! Individuals terminate their registrations for many different reasons. The requirement that you need to retake all of your exams, if you are not registered with a firm within 2 years of your termination, is unconceivable. To align the financial industry with CE requirements similar to other professional industries is a huge step forward. If this proposed enhancement to the current CE program is approved, I would like to see it implemented retroactively at least for any individual who is currently within a 2 year unregistered status.

In addition, allowing individuals to take exams, prior to becoming registered or after terminating their registration, without being sponsored by a firm would be another huge improvement. This would provide individuals the ability to expand on their education and provide them with qualifications needed before taking a position with a firm. Allowing them to keep their new registrations through the new proposed continuing education program would further enhance this process by keeping them current with industry changes while they look for the right firm to register with.

Thank you for permitting me to comment on this very important topic!

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