

WORKBOOK

Kitces IAR Ethics CE Day

Thursday, August 28, 2025



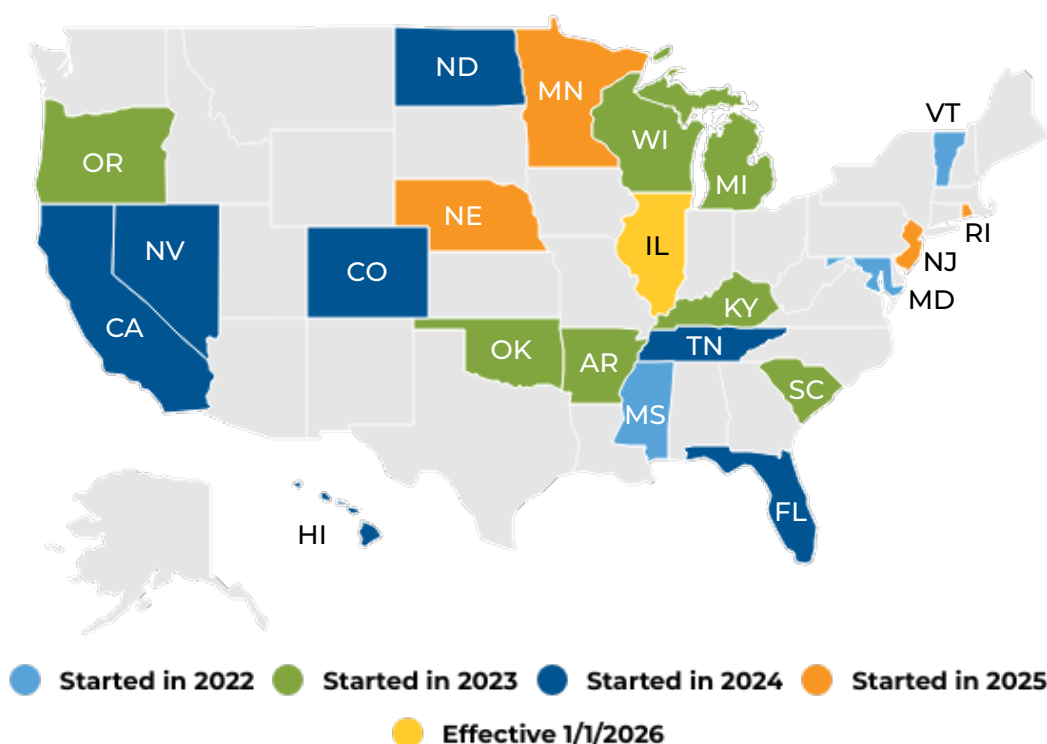
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Introduction

Fulfill your entire 6 hours of IAR Ethics CE – while also earning 6 hours of CE for CFP, CIMA, CPWA, American College, CPA, and other advisor designations at this year's Kitces IAR Ethics CE Day. This event will be delivered virtually by some of the most engaging and relevant ethics and regulatory experts in our industry.

In 2022, a series of 7 states implemented the first-ever CE obligation for Investment Adviser Representatives (IARs), and since then additional states continue to be added each year. At its core, the new IAR CE obligation mandates that financial advisors earn 12 hours of continuing education credits each year – 6 hours on Products and Practice and 6 hours on their Ethics and Professional Responsibility. Any IAR who has more than the de minimis number of clients in any of the affected states is subject to the new rule.



CE Information



Kitces will report CE on your behalf to several organizations including the CFP Board, American College, IWI, and FINRA by September 26. (CE requirements vary for each organization)

For your CE activity to be reported:

- ✓ You must provide your certification numbers at the point of registration. Our team will email you after the event if we don't have your certification numbers on file so you can provide them after the fact.
- ✓ You must be present for at least 50 minutes of the hour-long sessions, and 75 minutes for the 2-hour session to earn CE.

There are 5 unique CE-approved sessions within the event, four of which are 1 hour long and one that is 2 hours long. You must attend at least 50 minutes of the hour-long sessions, and 75 minutes for the 2-hour session or you will not receive CE credit for that portion of IAR CE Day.

Completion certificates will be emailed to attendees who satisfy the requirements above by September 26.

To confirm your CE has been reported, we advise you to check the dashboard for the organizations where you have a certification after September 26, 2025.

Additional notes:

- ➡ Kitces *does not* report CE to any state-level organizations.
- ➡ Access to a recording is included in your registration.
- ➡ Watching the recording *does not* earn you CE.

If you have any questions, please contact members@kitces.com.

The Hosts

6 hours of compliance content can be a long day, but Michael and Adam are ready to keep the energy up and the program flowing!



Michael Kitces,
MSFS, MTAX, CFP, CLU, ChFC, RHU, REBC, CASL
Founder & Chief Financial Planning Nerd
Kitces.com



Adam Van Deusen, CFP
Financial Planning Nerd
Kitces.com

Agenda

Each guest will share information around ethics and regulation that is applicable to the situations you encounter every day with clients and in your practice.



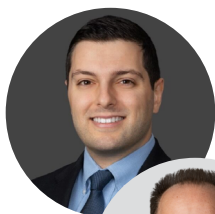
Professional Ethics Obligations of Financial Planners

Shelitha Smodic
CE Nerd Writer, Kitces.com



Navigating AI Compliance: Privacy, Recordkeeping, Disclosures, Human Oversight, and More

Chris Stanley
Founding Principal, Beach Street Legal, LLC



Promoting Your RIA Compliantly Under the SEC Marketing Rule Using Rankings, Testimonials and Endorsements

Joseph Antonakakis
Investment Attorney, Stark & Stark



Jeffrey Lang
Investment Attorney, Stark & Stark



What's New in RIA Compliance Obligations: FinCEN AML Requirements, Reg S-P, and More

Max Schatzow
Founder & Partner, RIA Lawyers, LLC

Panel of Experts

Maintaining A Compliant Firm: Applying Best Practices and Avoiding Common Missteps



Terria Heng

Head of Consulting
XY Planning Network



Emil J. Ali

Partner
McCabe & Ali, LLP



Leila Shaver

Founder
My RIA Lawyer



Shelitha Smodic

Professional Ethics Obligations of Financial
Planners (CFP Ethics Eligible)

Session Notes



Chris Stanley

Navigating AI Compliance: Privacy, Recordkeeping, Disclosures, Human Oversight, and More

Session Notes



Joseph Antonakakis & Jeffrey Lang



Promoting Your RIA Compliantly Under
the SEC Marketing Rule Using Rankings,
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What's New in RIA Compliance Obligations:
FinCEN AML Requirements, Reg S-P, and More

Session Notes



Panel Of Experts

Maintaining a Compliant Firm: Applying Best Practices and Avoiding Common Missteps *with Terria Heng, Emil J. Ali, and Leila Shaver*

Session Notes



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