TITLE PROTECTION TOOLKIT

For Financial Advisors and Financial Planners in New Brunswick

October 2026

FINANCIAL AND CONSUMER SERVICES COMMISSION OF NEW BRUNSWICK

If you or someone on your team uses titles like “financial advisor,” “financial planner” or a similar title, there are new requirements in New Brunswick you need to understand. On January 1, 2026, the *Financial Advisors and Financial Planners Title Protection Act* (Act) came into force. The Act establishes a framework for individuals who choose to use the “financial advisor” or “financial planner” titles, or a similar title. Using a protected title is voluntary, but individuals who choose to use a protected title must hold an approved credential.

This toolkit is designed to help you:

- Determine if title protection applies to you or someone in your organization.
- Understand what’s required to use a protected title.
- Identify next steps – whether you’re already using a protected title or planning to.

We encourage you to review the checklists and share these resources with your team.

Visit fcnb.ca/titles for more information.

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UNDERSTAND

Why title protection matters for your firm

New Brunswickers deserve clarity and confidence when they turn to professionals to help them make crucial financial decisions. In fact, they want it – and they are not alone.

Across Canada, expectations are clear: Investors place importance on a person's job title when seeking advice from someone working in the financial services sector, with nine out of 10 (87 per cent) indicating they consider it important[1].

Yet, for many, the current landscape can be confusing. A wide range of titles are used across the financial services industry, making it difficult for consumers and investors to understand who they are dealing with or what qualifications they hold to provide financial advice. This lack of clarity can undermine trust at a time when confidence is critical to sound financial decision-making.

Recognizing this, the Financial and Consumer Services Commission of New Brunswick began working in 2021 to develop a title protection regime to bring greater transparency and consistency to the marketplace. The resulting regime establishes clear standards for the use of titles such as "financial advisor" and "financial planner," ensuring those who use these titles – and similar ones – meet the minimum education requirements.

While participation in the framework is voluntary, its impact is collective. The more firms and professionals who participate, the stronger the signal to New Brunswickers that the industry is committed to clarity, professional standards and accountability. By choosing to participate, your firm can play a leadership role in strengthening investor protection and trust and confidence in New Brunswick's financial marketplace, while reinforcing the credibility and the value of the professionals who represent your organization.

Now is the time to act. We encourage your firm to review the framework, assess your current use of titles among your employees and take steps to have your employees participate. By doing so, you will not only position your organization as a leader in transparency and accountability, you will help set a clear, consistent standard across your organization that benefits your clients, your employees and the broader financial marketplace in New Brunswick.

To-Linh Huynh
Executive Director of Securities and
Director of Financial Advisors and
Financial Planners, Title Protection

1. FAIR Canada Job Title Survey, November 2023.

Background

- 2021: New Brunswick government mandates Commission to develop a title protection regime for the province
- August 2021: Public consultation with industry stakeholders and consumer and investor advocates
- May 2022: Proposed legislation submitted to the province
- June 16, 2023: The Act received Royal Assent
- January 2024: Two proposed rules to support the legislation published for a 90-day comment period
- November 7, 2025: Minister of Finance and Treasury Board approves two rules
- January 1, 2026: The *Financial Advisors and Financial Planners Title Protection Act* came into force

Who is affected

New Brunswick's title protection rules apply to anyone who wants to use the title "financial advisor," "financial planner" or a similar title in New Brunswick. This includes:

- People who were already using the title "financial advisor," "financial planner" or a similar title on or before January 1, 2026. These individuals may have extra time to meet the new requirements.
- People who started using a protected title, or a similar title, after January 1, 2026. These individuals do not qualify for a transition period. They can only use the title if they have an approved credential from a Commission-approved credentialing body.

Similar titles include the protected titles in another language, an abbreviation or a title that could reasonably be confused with the titles "financial advisor" or "financial planner". For a list of examples, read **this bulletin**.

Benefits to industry

- ### Builds client trust and confidence

  Helps your clients clearly understand the qualifications of the professionals they rely on for important financial decisions.

- ### Strengthens your firm's credibility and reputation

  Signals a commitment to transparency, professional standards and accountability in how your organization presents its people.

- ### Supports consistency across your organization

  Creates a clear, consistent approach to job titles across teams, regions and client communications, reducing confusion and risk.

- ### Aligns with established industry standards

  Leverages existing credentialing and regulatory regimes in Canada, ensuring qualified individuals can continue using the protected titles with minimal disruption and cost.

- ### Helps your professionals demonstrate their value

  Makes it easier for employees to clearly communicate their value, qualifications and knowledge to New Brunswickers.

- ### Reduces risk of misuse or misinterpretation of titles

  Provides clear expectations and active oversight of title use, helping protect your firm from issues related to unclear or inconsistent title use.

Why participate now

Position your firm as a leader

Early participation demonstrates leadership and a proactive commitment to clarity and professional standards.

Get ahead of operational change

Acting now allows your firm to manage updates to titles, credentials and communications in a structured, low-disruption way. Transition periods are available to those who were using one of the protected titles on or before January 1, 2026.

Meet rising client expectations

New Brunswickers increasingly expect transparency around financial titles. Participation helps meet those expectations.

Reinforce trust in your brand

Clear, credible titles strengthen how your firm and its professionals are perceived by clients and the public.

How it works

Commission

- Approves credentialing bodies and maintains a list of these organizations on its website.
- Approves the credentials required to use the two protected titles.
- Oversees approved credentialing bodies to ensure they:
  - have effective credentialling programs
  - supervise their financial advisor and financial planner credential holders
  - respond to consumer complaints in a timely manner.
- Responds to complaints against approved credentialing bodies.
- Takes enforcement action against entities that falsely represent themsevles as an approved credentialing body and against individuals using the protected titles without an approved credential.

Approved Credentialing Bodies

- Grants financial advisor or financial planner credentials.
- Administers and maintains a financial advisor or financial planner credentialing program.
- Responds to conduct complaints of a credentialed financial advisor or financial planner.

Financial Advisor and Financial Planner Credential Holders

- Earns an approved credential from a Commission-approved credentialing body to use the Financial Advisor or Financial Planner (or similar) title.
- Commits to their credentialing body's code of ethics and professional standards.
- Complies with their credentialing body's continuing education requirements.

CHECKLISTS AND FLOWCHARTS

Transition period flowchart

Do I qualify for a transition period?

Step 1: When did you start using the title? Choose one:

After January 1, 2026

- You are **not eligible** for a transition period.
- You may only use the title if you have a Commission-approved credential. ✓

On or before January 1, 2026

- You are **eligible** for a transition period.

Step 2: Do you have an approved credential from a Commission-approved credentialing body?

Yes: You can keep using your title.

No: You can temporarily keep using the title during your transition period.

Step 3 : What title have you been using? Choose one:

Financial Advisor (or similar):
You have until January 1, 2028 to obtain an approved credential.

Financial Planner (or similar):
You have until January 1, 2030 to obtain an approved credential.

Step 4: By the end of your transition period...

You obtain an approved credential.

✓ **You can continue using the title.**

You do NOT obtain an approved credential.

! **You must stop using the title immediately.**

Checklist: Is your firm ready?

- [ ] Identify employees using “financial advisor” or “financial planner” titles (or similar) who:
  - operate in New Brunswick
  - provide financial advising or planning services to New Brunswickers
  - communicate with New Brunswickers by mail, telephone, email or any other method.
- [ ] Review whether their credentials meet requirements.
- [ ] Confirm transition period eligibility (if applicable). See Transition Periods
- [ ] Communicate deadlines internally. See Intranet Notice Template
- [ ] Update policies on title usage.
- [ ] Review marketing materials, websites, socials, email signatures, business cards, letterhead and forms to ensure the proper titles are being used.
- [ ] Provide guidance to staff on next steps.

TIP: Share the following checklist with employees

Checklist: Does title protection apply to you?

Step 1: Look at your title

- [ ] Do you use the title "financial advisor"?
- [ ] Do you use the title "financial planner"?
- [ ] Do you use a similar title (for example, a variation or abbreviation of a title or one that could easily be confused with "financial advisor" or "financial planner"). For a list of examples, check out this Guidance.

If YES to any of the above, title protection may apply. Check with your firm's legal department to make sure you remain compliant with the legislation.

Step 2: Check your credentials

- [ ] Do you hold a credential from an approved credentialing body?
  Check out this page for a list of approved credentials and credentialing bodies.
- [ ] Is your credential on the approved list?
  If NO, you may need to take additional steps.

Step 3: Understand the transition periods

- [ ] Were you already using your title before the legislation came into effect on January 1, 2026?
  If NO, skip to Step 5.

- [ ] Have you checked if you qualify for a transition period? See Transition Periods.
  If YES, confirm your deadline to comply.

Step 4: Identify your next steps

- [ ] Research approved credentialing bodies and decide which will best suit you.

- [ ] Contact the credentialing body and apply for an approved credential.

- [ ] Update how you present your title (website, socials, email signature, business cards, etc.)

Step 5: Obtaining a protected title

- [ ] Did you start using a protected title (or similar) after January 1, 2026?
  If YES, you must cease using the title. The transition periods do not apply to you.
  You may only use the title if you hold a Commission-approved credential from an approved credentialing body.

COMMUNICATIONS

Intranet notice template

Please feel free to customize the message below for your purposes.

Title protection is here. What it means for you.

If you use a "financial advisor" or "financial planner" title (or similar) in New Brunswick, new requirements may apply.

The *Financial Advisors and Financial Planners Title Protection Act* came into force on January 1, 2026. It limits the use of these titles to professionals who have obtained an approved credential and are in good standing with their approved credentialing body.

Understand if the title you are currently using is protected. Confirm your credentials and understand if you are eligible for a transition period.

Start by visiting the Financial and Consumer Services Commission of New Brunswick's website.

Email template for firms to cascade

Please feel free to customize the message below for your purposes.

Subject: Action required: Title protection in New Brunswick

New requirements apply to anyone using the titles “financial advisor”, “financial planner” or a similar title.

The *Financial Advisors and Financial Planners Title Protection Act* (Act) came into force in New Brunswick on January 1, 2026. Under the Act, only those who have an approved credential can use the “financial advisor” or “financial planner” (or similar) titles.

The Financial and Consumer Services Commission of New Brunswick is the regulatory body for the province’s title protection regime.

Why this matters

The aim of the title protection regime is to increase consumer and investor protection by providing them with clarity and confidence when working with those using the protected titles. Under the Act, individuals who use the title “financial advisor”, “financial planner” or a similar title must:

- Hold an approved credential from a credentialing body approved by the Financial and Consumer Services Commission of New Brunswick.
- Be in good standing with that credentialing body.
- Meet minimum education requirements and any ongoing continuing education requirements.
- Follow the credentialing body’s code of ethics and professional standards.
- Be subject to the credentialing body’s complaints and discipline process.

What you need to do now

- Determine if New Brunswick’s new title protection legislation applies to you.
- Check your credentials to see if you hold an approved one.
- If you don’t hold an approved credential, you will need to take additional steps.
- Determine whether you qualify for a transition period to continue using your title.
- Visit the **Financial and Consumer Services Commission of New Brunswick**’s website for more information.

Client conversation guide

Here are some suggested key messages you can share with your clients if they have questions about your title, a change in your title or the new title protection rules.

If you currently hold an approved credential, you can say:

New Brunswick has introduced new requirements to use the titles "financial advisor" and "financial planner" or similar titles. To use these titles, individuals must hold an approved credential and meet professional standards. I hold an approved credential and continue to meet the requirements to call myself a [Financial Advisor/Financial Planner].

If your title has changed, you can say:

You may notice a change to my title as our firm aligns with New Brunswick's title protection requirements. The province has introduced new rules around the use of the titles "financial advisor" and "financial planner" or similar titles. To use these titles now, individuals must hold an approved credential and meet professional standards.

If a client asks why title protection was introduced in New Brunswick, you can say:

The framework was introduced to help New Brunswickers better understand and have confidence in the qualifications and knowledge of the professionals using the protected titles. It provides consumers and investors like you with greater clarity, and helps to build confidence in our industry.

If a client asks how to verify a title or credential, you can say:

The Financial and Consumer Services Commission of New Brunswick maintains information about approved credentialing bodies and credentials. If you would like additional information, you can visit FCNB.ca.

FAQs for compliance

Q: What titles are affected?

A: The new legislation applies to anyone who wishes to use the titles "financial advisor" or "financial planner" (or similar) in New Brunswick. This includes:

- Those using the titles on or before January 1, 2026
- Those who started using the titles after January 1, 2026

You can use a protected title if you:

- Have an approved credential, and
- Are in good standing with an approved credentialing body

If not, you'll need to get an approved credential or use a different title. You may have extra time to comply, subject to the transition periods.

Q: What are similar titles?

A: Similar titles include the "financial advisor" and "financial planner" titles in another language, an abbreviation or a title that could reasonably be confused with the titles "financial advisor" or "financial planner". For a list of examples, Guidance on the Financial Advisors and Financial Planners Title Protection Framework.

Q: Is there a transition period?

A: Some individuals may have time to comply depending on when they started using their title.

- Those who started using "financial advisor" or "financial planner" (or similar) titles after January 1, 2026: They do NOT qualify for a transition period. They must cease using the title until they hold a Commission-approved credential from an approved credential body.
- Those who used "financial advisor" or "financial planner" (or similar) titles on or before January 1, 2026: They are eligible for a transition period (see Transition Period flow chart).

Q: How do I know if a credential is approved?

A: Check the official list on the Financial and Consumer Services Commission of New Brunswick's website.

Q: What should firms do first?

A: Identify affected staff and review credentials and transition periods.

Secondly, ensure compliance by reviewing your firm's staff bios, email signatures, business cards, LinkedIn profiles, Facebook pages, brochures, website directories, client presentations, marketing materials, letterhead and forms.

Q: Do employees or credential holders have to use the "financial advisor" or "financial planner" title?

A: No, the Act regulates who can use the titles, but doesn't require you to use them. While participation is voluntary, the more firms and professionals who participate, the stronger the signal to New Brunswickers that the industry is committed to clarity, professional standards and accountability. New Brunswickers increasingly expect transparency around financial titles. Participation helps meet those expectations.

Q: What if an employee is on a path to obtain a credential? Can they use the title in the interim?

A: Title use is only permitted once the credential is obtained, subject to the transition periods mentioned previously.