

# Leveraging Continuing Education:

A Strategic Approach to Strengthening Wholesaler-Adviser Relationships



# Executive Summary

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## Continuing education credits are a non-negotiable part of a financial adviser's career.

Whether through online courses or in-person sessions, every adviser must regularly complete CE requirements to maintain their license.

Wholesalers have found their niche in this space, offering free CE programs to strengthen their adviser relationships. The exchange is straightforward: advisers receive required credits at no cost, while wholesalers build credibility as trusted industry resources.

But questions remain: How saturated is this market? Do advisers view CE-providing wholesalers as more credible? Are advisers primarily using wholesaler-sponsored events or paid alternatives? And how do they learn about these opportunities?

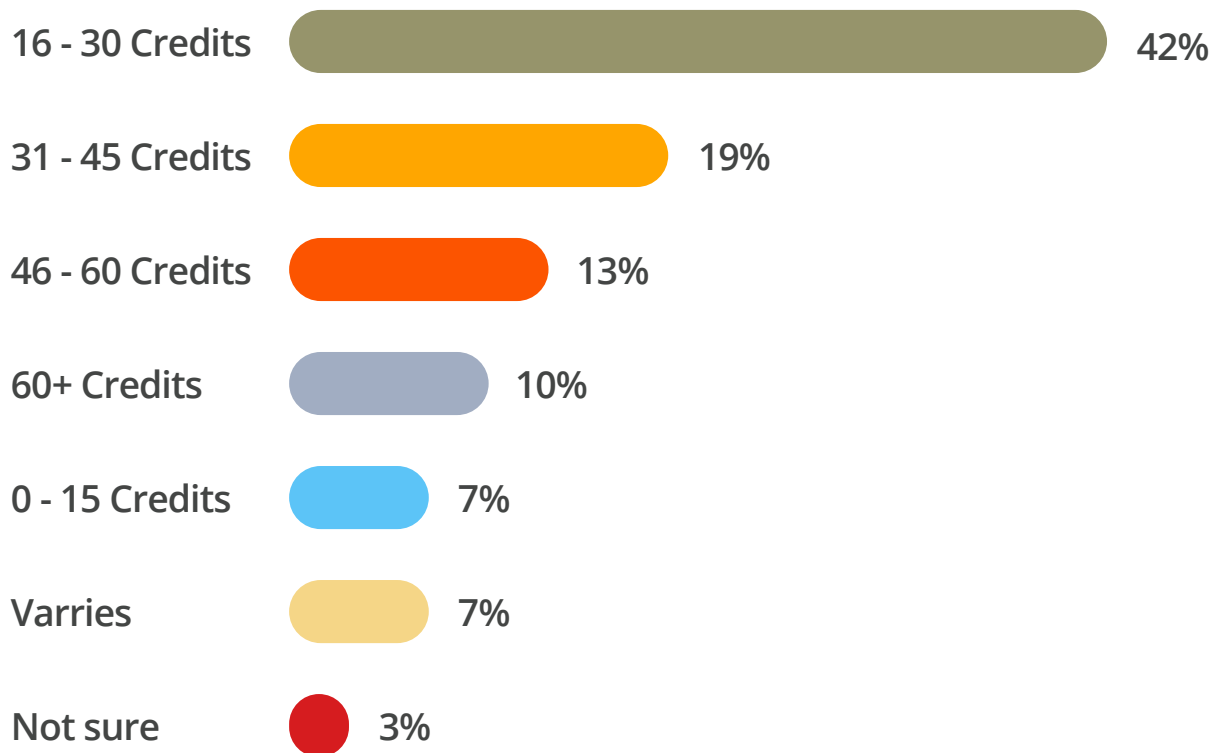
To find answers, Quest CE surveyed over 20,000 financial advisers about their CE experiences. This whitepaper examines how firms can transform their CE offerings from a simple regulatory requirement into a powerful catalyst for business growth and adviser loyalty.



# Understanding the CE Landscape and Market Opportunity

*On average, how many continuing education credits are required of you bi-annually?*

Financial advisers face a substantial regulatory burden when it comes to continuing education. Our research indicates that 42% of advisers require between 16 and 30 CE credits bi-annually, with some needing up to 60 credits. This requirement represents both a challenge for advisers and an opportunity for wholesalers.



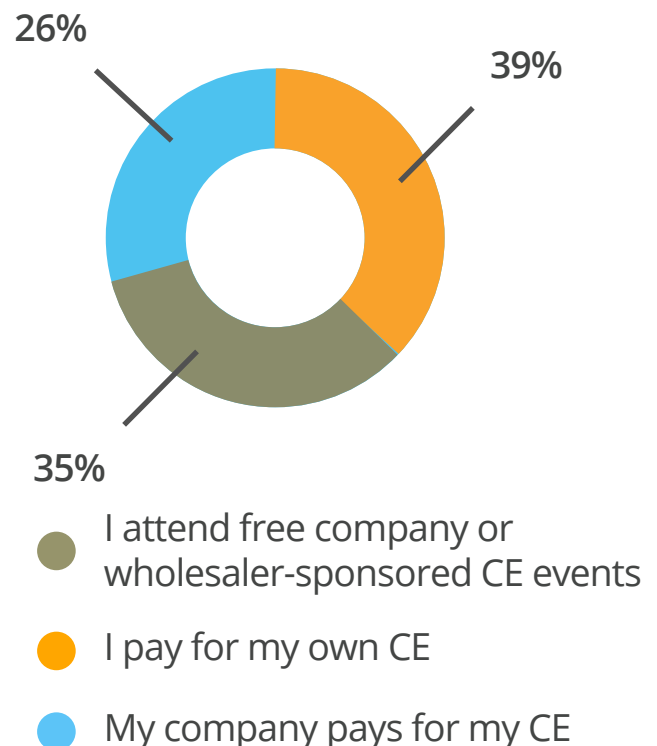
# Understanding the CE Landscape and Market Opportunity

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## *How do you pay for the majority of your continuing education (CE) credits?*

Perhaps more telling is the current state of CE procurement: 39% of advisers pay for their own continuing education, while only 35% attend free company or wholesaler-sponsored events. This gap represents a significant untapped market of professionals who could benefit from sponsored CE programs.



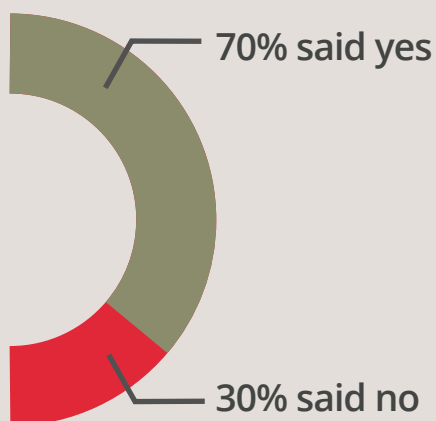
# The Impact on Wholesaler Credibility and Engagement

*Generally, I view wholesalers that offer continuing education as being more knowledgeable about products and services than those that do not.*

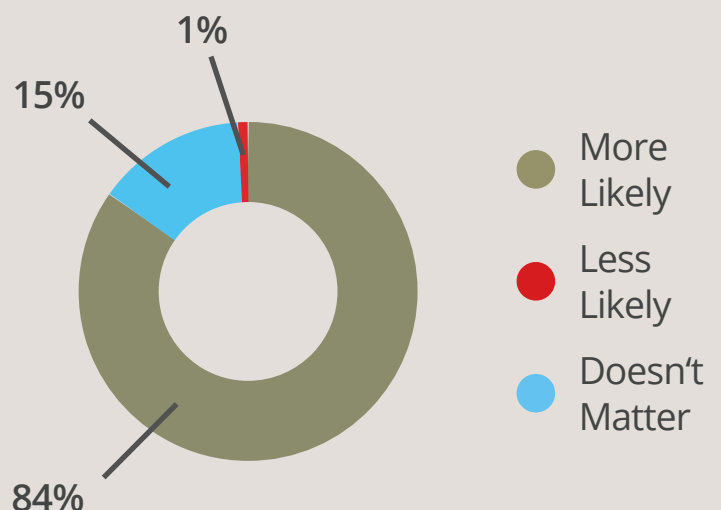
The research definitively shows that offering CE programs significantly enhances wholesaler credibility. Seventy percent of surveyed advisers view wholesalers who offer CE as more knowledgeable about products and services than those who don't. This perception advantage translates directly into increased engagement opportunities, with 84% of advisers indicating they are more likely to attend events that offer CE credits.

This finding suggests that CE programs serve as more than just an educational tool – they act as a legitimizing force that enhances the perceived expertise of wholesalers. Firms should consider this enhanced credibility as a crucial component of their broader relationship-building strategy.

*Do you view wholesalers that offer continuing education as being more knowledgeable?*



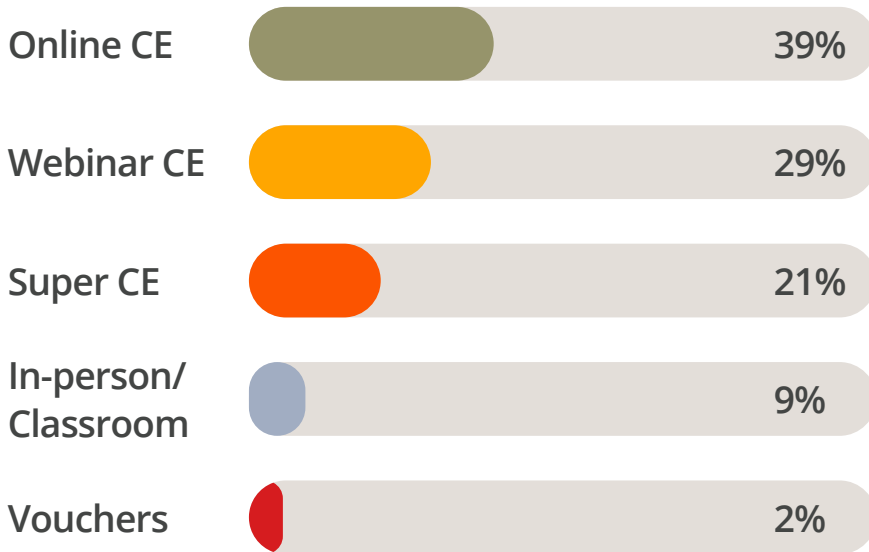
*How likely are you to attend a wholesaler-led event/webinar that offers free CE (Versus no CE at all)?*



# Optimizing Program Delivery

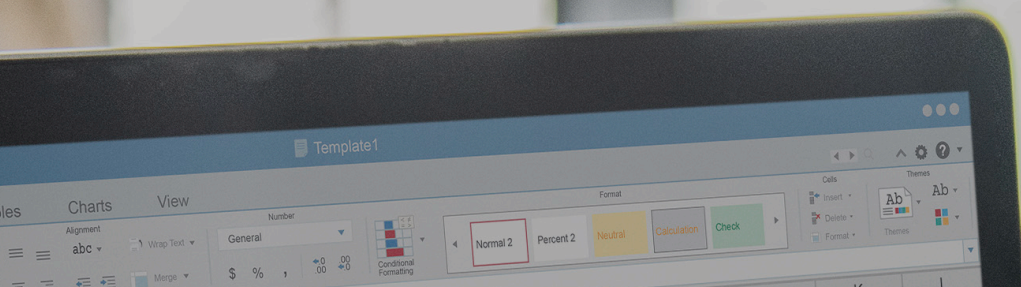
## Which method of CE do you prefer MOST?

Our research reveals a clear hierarchy in preferred CE delivery methods, but more importantly, it suggests the need for a sophisticated, multi-channel approach. While 39% of advisers prefer online CE and 29% favor webinar formats, the continued interest in Super CE events (21%) and traditional classroom settings (10%) indicates that a one-size-fits-all approach would be suboptimal.



When asked to select all of the delivery methods they're interested in to satisfy their continuing education, 77% said online, 69% said webinar, 49% said Super CE, 27% said classroom and 18% said vouchers.





## The data suggests that firms should structure their CE programs around three core principles:

### 01 Accessibility

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First, accessibility must be prioritized. The strong preference for online and webinar formats reflects advisers' need for flexibility in managing their professional development. Firms should invest in robust digital delivery while maintaining the personal touch that makes wholesaler relationships valuable.

### 02 Efficiency

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Second, efficiency should be emphasized. The popularity of Super CE events, which allow advisers to earn multiple credits in a single session, indicates that advisers value opportunities to fulfill requirements more efficiently. Firms should consider developing comprehensive programs that maximize credit earning potential while maintaining educational value.

### 03 Variety

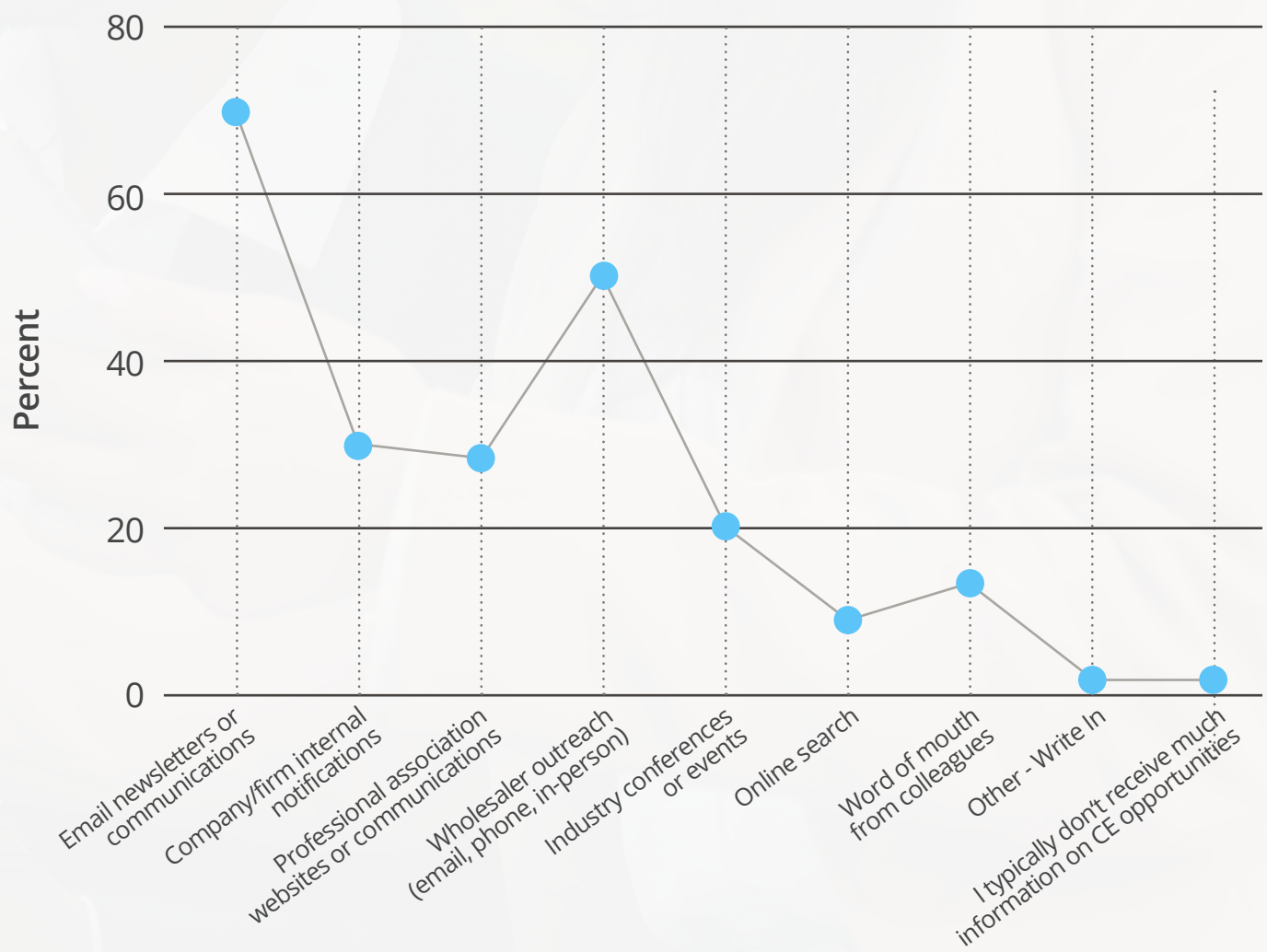
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Third, variety must be maintained. While digital delivery is preferred, the continued interest in classroom settings suggests that some advisers value face-to-face interaction. Firms should maintain a selective offering of in-person events, particularly for complex topics or high-value client relationships.

# Communication Strategy: Timing and Channel Optimization

## How do you typically learn about CE opportunities?

The research provides clear guidance on communication preferences that should shape firms' outreach strategies. The finding that 70% of advisers learn about CE opportunities through email newsletters, combined with the fact that 41% prefer quarterly communications, suggests a clear framework for outreach.

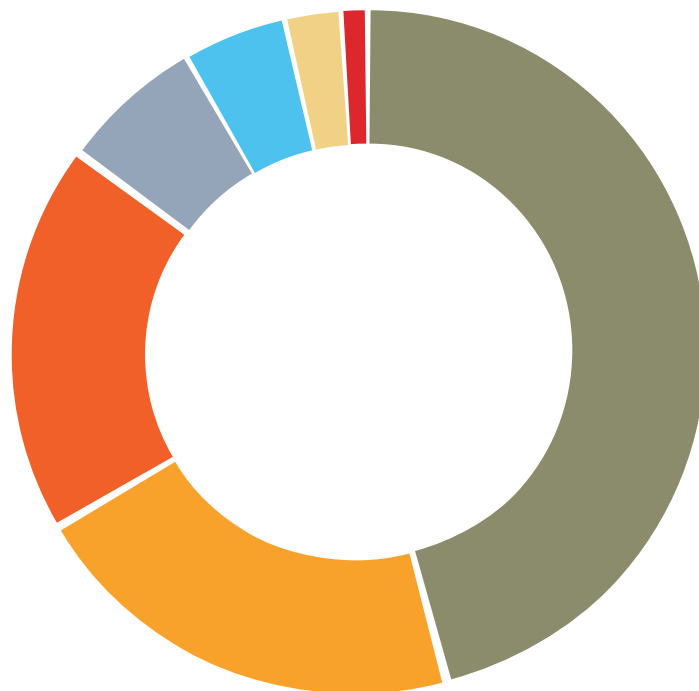




# Communication Strategy: Timing and Channel Optimization

## *What is the ideal frequency of wholesaler contact?*

However, the data reveals a more nuanced opportunity. While 50% of advisers appreciate direct wholesaler outreach, only 21% want monthly contact. This suggests that firms need to develop sophisticated communication protocols that balance regular updates with the risk of oversaturation. We recommend implementing a tiered communication strategy that combines scheduled quarterly updates with targeted outreach for specific opportunities or regulatory changes.



Quarterly

**41%**

Monthly

**21%**

When new updates  
are available

**21%**

Only when I reach out

**8%**

Not applicable

**5%**

Other

**3%**

Weekly

**1%**

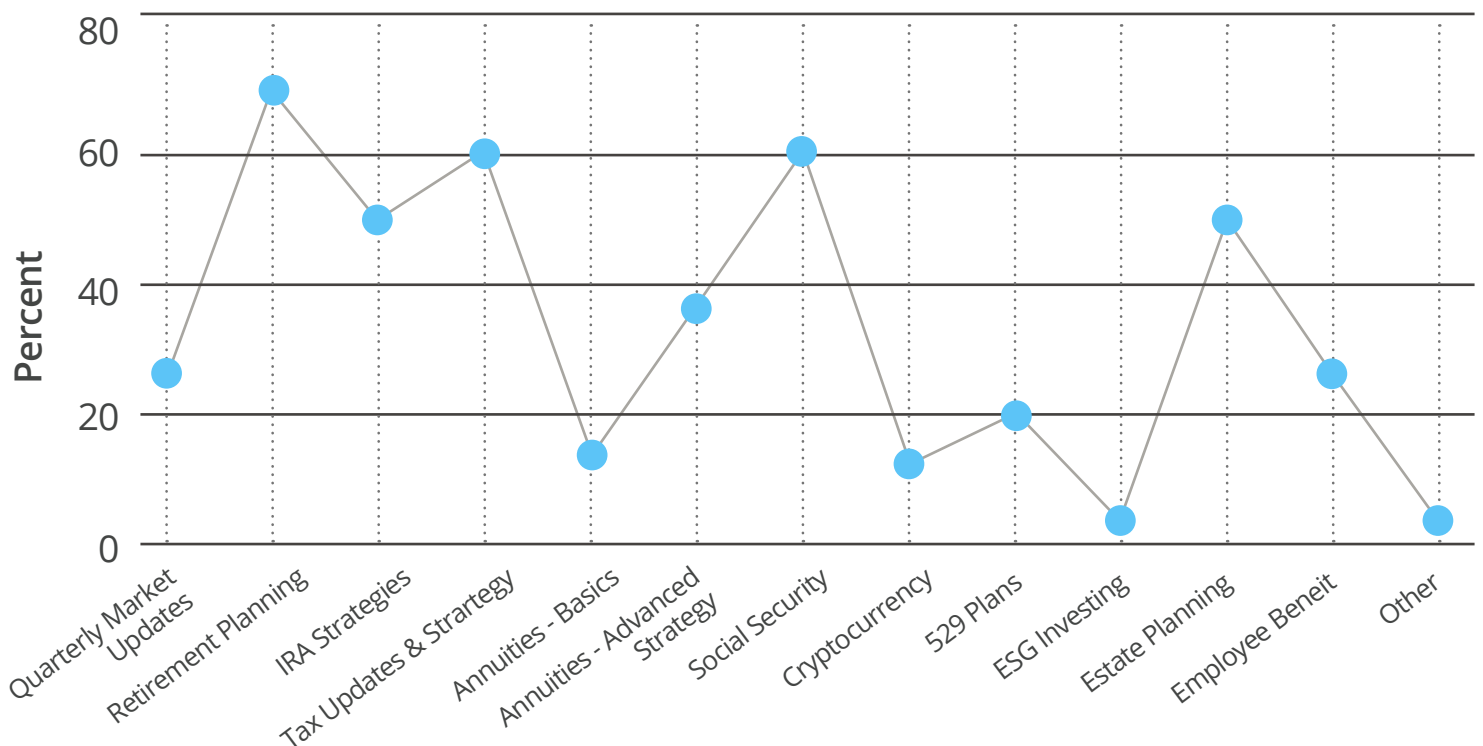
# Content Development: Meeting Adviser Needs

## *Which areas of study are you most interested in receiving training on (check all that apply)?*

The success of any CE program hinges on its ability to deliver relevant, engaging content. When surveyed about their preferred areas of study, advisers showed clear preferences for practical, client-focused topics. The most requested subjects centered around critical retirement planning components:

- Social Security
- Retirement planning strategies
- Current tax updates and planning techniques
- Advanced IRA strategies

These preferences reflect advisers' need for content that directly impacts their day-to-day client interactions and long-term practice development. By focusing CE offerings on these high-demand topics, wholesalers can ensure their programs remain valuable and well-attended.



# What can Wholesalers do to Improve their CE Programs?

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When it comes to improving wholesaler-led CE programs, financial advisers have clear ideas about what they want and need. To better understand these preferences, Quest CE posed a simple but crucial question to participants: “If you work with a wholesaler, what are some things they could do to improve their CE offerings?” The responses from over 400 advisers revealed several consistent themes across program logistics, content delivery, and administrative processes.



## Frequency and Availability

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- Respondents requested more frequent CE session
- Provide CE calendar earlier (publish annually)
- Multiple time options to accommodate busy schedules
- Consistent scheduling (e.g., quarterly offerings)
- Include links to register/attend in signatures



## Format Preferences

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- “Super CE” multi-credit events valued
- Interest in lunch-and-learn formats
- Preference for online/webinar options for flexibility
- Some desire for local, in-person classes
- Request for on-demand/self-paced options



## Content Quality and Relevance

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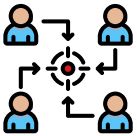
- Need advanced, in-depth content beyond basics
- Desire timely topics (e.g., SECURE Act, tax)
- Interest in CE extending beyond product topics
- Requests for ethics-specific CE credits
- Bring in subject matter experts



## Administrative Improvements

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- Clarify which CE fulfills specific requirements
- Better online searchability of CE offerings
- Prompt processing and reporting of credits
- Clearer information on time commitments required
- Improved credit tracking across multiple credentials



## Common Pain Points

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- Request greater variety in topics to avoid repetition
- Desire for more insurance/annuity credits
- Request for state-specific insurance CE credits
- Request for IAR CE credits (specifically ethics)
- Seasoned advisors: concern over basic content

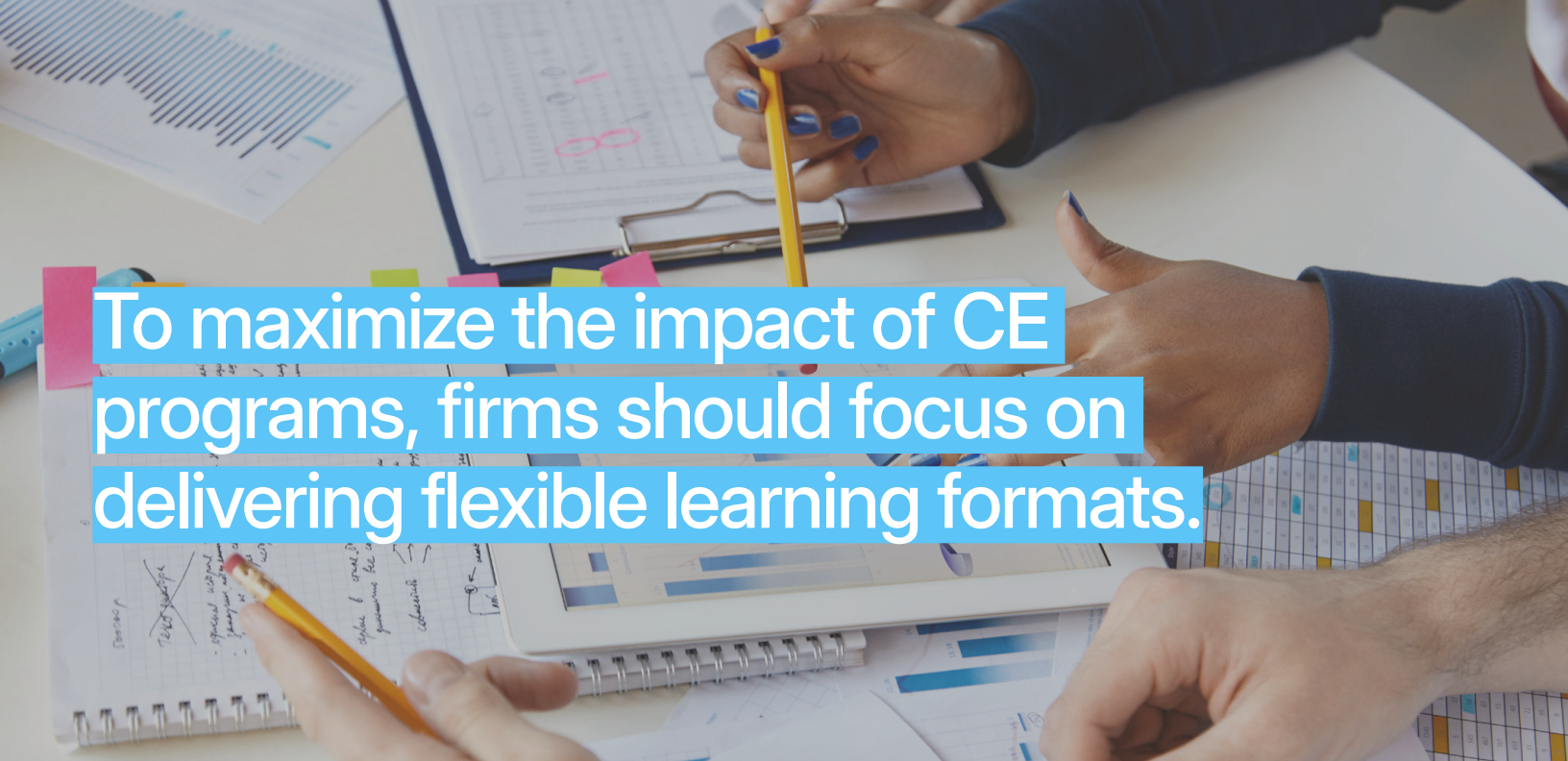
# Lasting Takeaways

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Financial advisers deeply value CE programs led by wholesalers, according to the survey, though they see opportunities for meaningful enhancement. Three key themes emerged from their feedback: the need for more flexible access options, expanded content depth and variety, and simplified administration.

Despite high satisfaction with wholesaler expertise and existing programs, advisers envision ways to elevate these educational partnerships further. Companies aiming to strengthen their wholesaler CE offerings can drive greater adviser engagement by addressing these specific areas for improvement.

Moreover, investing in these enhancements could yield significant competitive advantages as advisers increasingly prioritize high-quality CE resources when selecting their product partners.



To maximize the impact of CE programs, firms should focus on delivering flexible learning formats.

## Conclusion

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The research paints a clear picture: wholesaler-led CE programs represent a significant opportunity for firms to deepen their adviser relationships and differentiate themselves in the marketplace. With 39% of advisers currently paying for their own CE credits and 70% viewing CE-providing wholesalers as more knowledgeable, there's substantial room for growth in this space. Success, however, requires more than just offering free credits.

To maximize the impact of CE programs, firms should focus on delivering flexible learning formats, relevant content aligned with adviser interests, and streamlined administrative processes. By implementing these improvements while maintaining consistent, thoughtful communication, firms can transform their CE offerings from a simple regulatory requirement into a powerful tool for building lasting adviser partnerships.

# Demographic Information

## What answer best describes your job function?

Financial Planner/Advisor  
or Investment Advisor

66%

Insurance Agent/Broker

17%

Registered Rep/Securities  
Broker

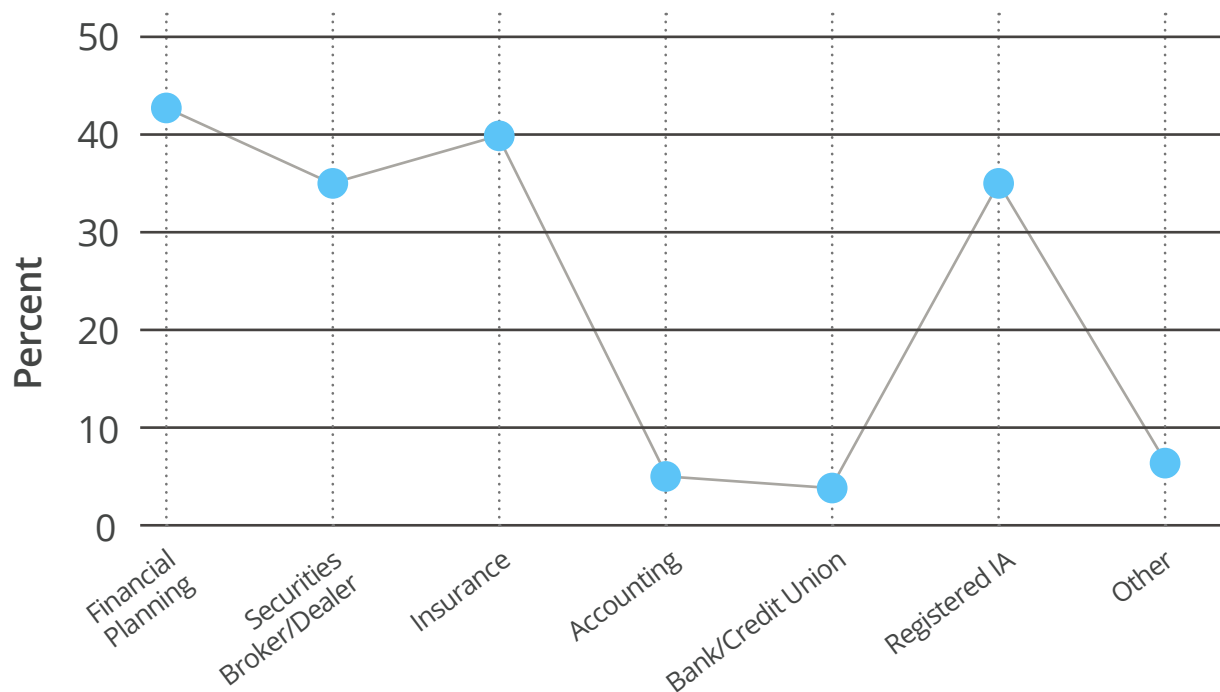
9%

Other

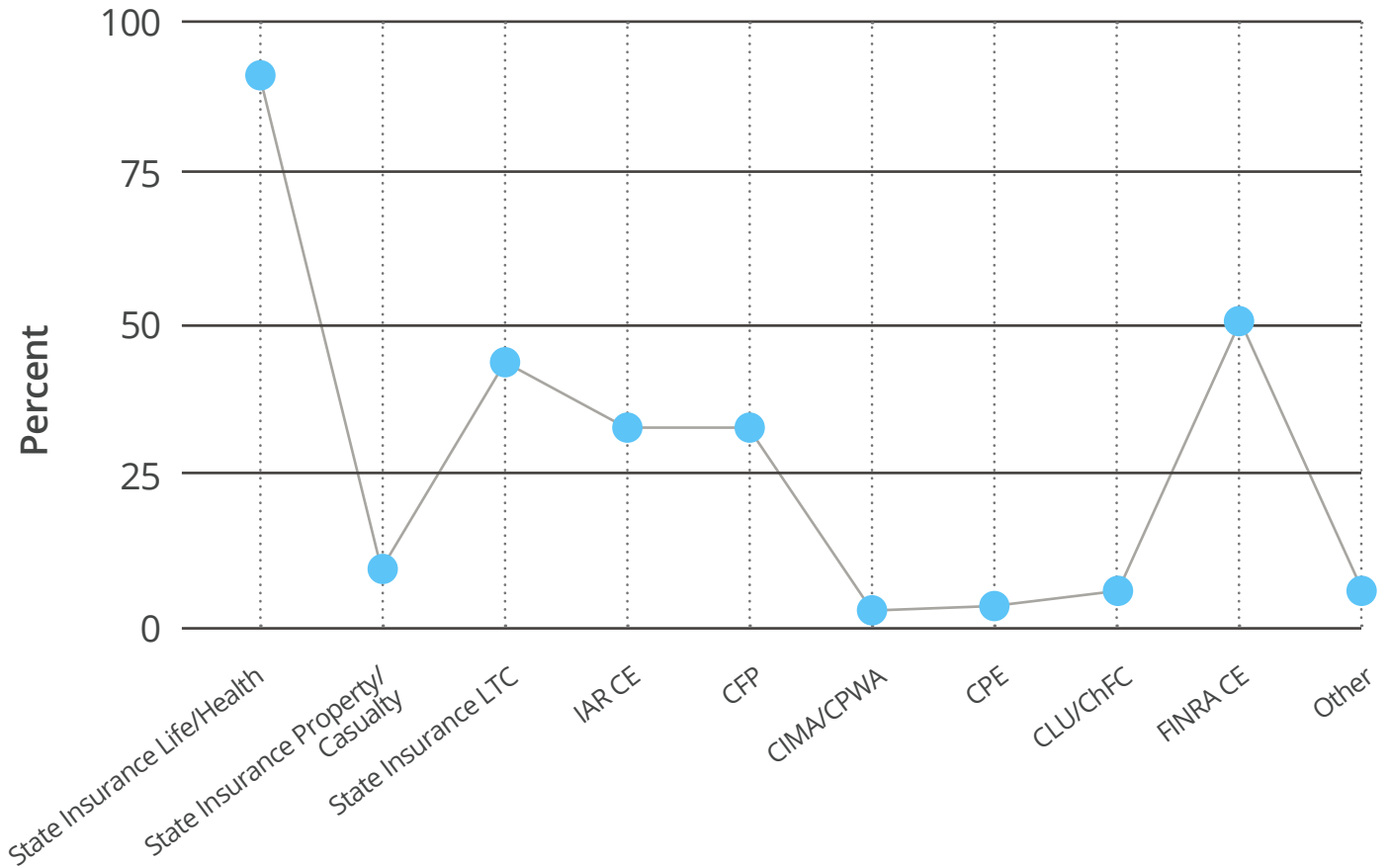
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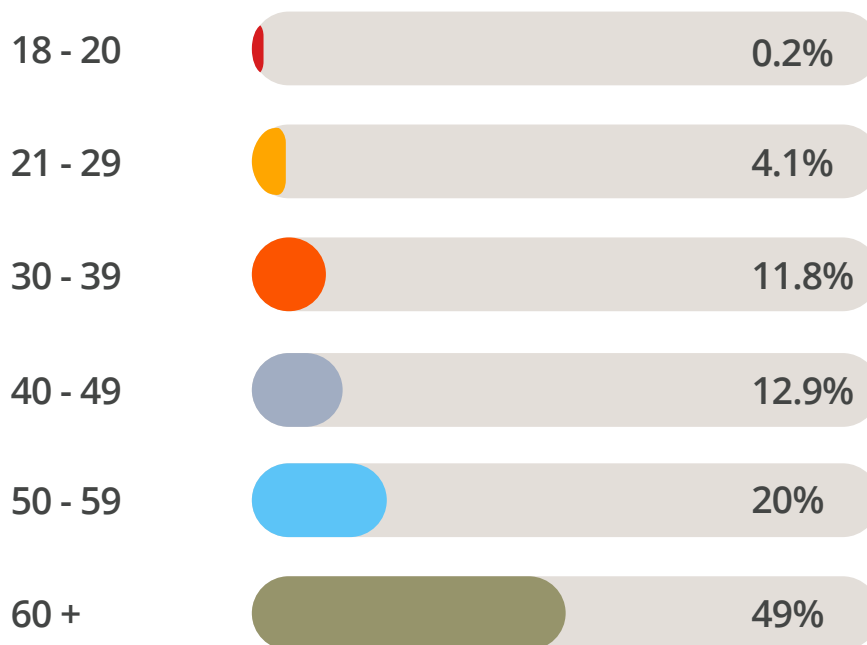
## Which of the following best describes the type of firm you either own or work for?



## What continuing education is required of you?



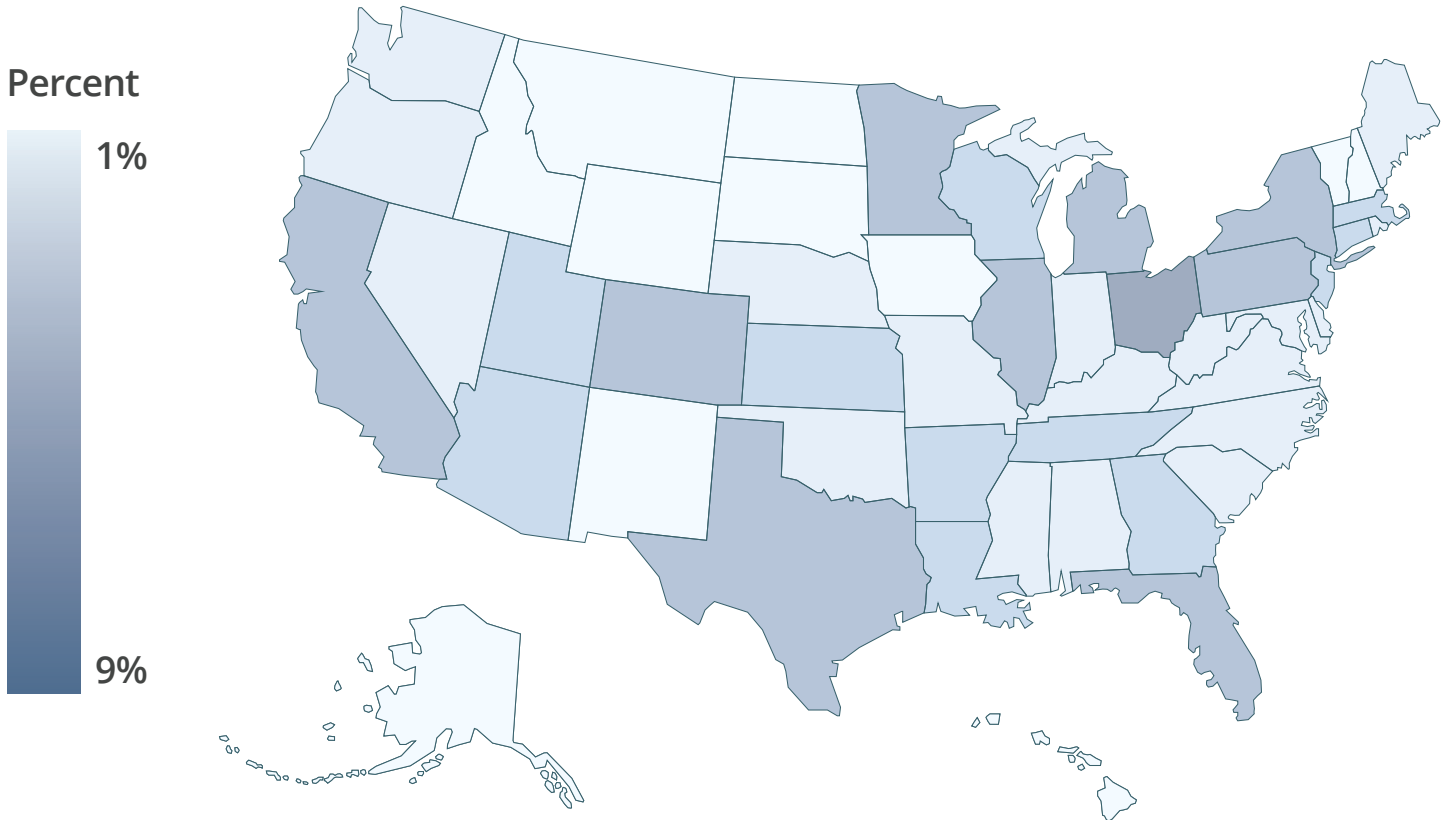
## What category below includes your age?



# Demographic Information

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*What is your home state for continuing education?*



# Respondent Feedback

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Below are some of the responses we received from respondents on how wholesalers and their firms can improve their continuing education programs:



The wholesaler I've worked with on CE does a fantastic job. To other wholesalers, I'd say frequency the CE is offered needs to be more often. It keeps their firm top of mind for me as they frequently offer helpful CE webinars.



# Respondent Feedback

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“ Ask us/survey us to find out what CE topics we’ve already done, so they can potentially provide a less common topic, or new topic.

Publish a schedule at the beginning of the year if possible. I often have most of my CE completed when free and Super Events are notified and available.

“ The Super CE events are always appreciated, and they usually provide good sales ideas too!

Make sure that the information that they are presenting can be understood by people when first learning.

“ Advise me of upcoming CE opportunities as early as feasibly possible

We love super CE - we will close down our office to participate when we see something like that offered to us!

“ To be more consistent in their CE offerings in terms of quarterly, semi-annual or annual offerings.

1. Don't offer the same CE every time, each year. 2. Provide state RIA CE

“ Offer them more frequently. It helps the advisor out with mandatory CE and keeps the wholesaler and their product top of mind.

Tailor CE topics to directly address current industry trends, emerging compliance regulations, or challenges in employee benefits, such as ACA updates, technology integration, or advanced product knowledge. Offer a variety of learning formats (e.g., webinars, in-person workshops, on-demand modules) to accommodate busy schedules and allow for self-paced learning when needed.