



# Recertification and Continuing Educational Unit (CEU) Process Review and Update

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James Massaro, ISP<sup>®</sup>, CEU Review Subcommittee Chair

*19 October 2020*

# Recertification Agenda



- Goals and Objectives
- What's Next after Certification?
- Why Recertify?
- When to Recertify
- Recertification Application
- Recertification Resources
- Recertification/CEU Recommendations

# Recertification Subcommittee Goals




## Goals



- Develop marketing tools that promote ISP® Recertification
- Develop tools to further educate ISP®s on recertification policies and requirements
- Respond to Action Items as recommended by the Board of Directors

# Recertification Subcommittee Objectives



- **Objectives** to achieve our goals: 
- Conduct ongoing review of the website products to include FAQ updates
- Author NCMS Bulletin and ISP® Insights Newsletter articles as needed
- Conduct recertification WebEx presentations at least once a year



# What's Next After Certification?

- You worked hard to pass the ISP<sup>®</sup> Exam and have achieved the coveted ISP<sup>®</sup> designation, what happens next?
- **RECERTIFICATION...** 👍
  - The recertification process is very simple
  - Start the path to recertification immediately
  - WHICH MEANS ACCOUNT FOR CEUs ATTAINED

# Why Recertify?



- Professional and Personal Pride!
- Shows continued professional development
- Demonstrates that you are current on both threats and defenses
- The ISP<sup>®</sup> certification *may* provide enhancement points during the DSS Vulnerability Assessment (Item # 3 of the matrix “Security Staff Professionalization”)



# When to Recertify (and the CEUs)



- Recertification is required every 3 years
- Sixty (60) CEUs are required
- At least 50% of the credits must come from educational programs and courses, instruction, speeches and other presentations or publications
- No more than 50% of the claimed recertification credits can come from membership and voluntary service
- Include all documentation to support the CEUs

# ISP<sup>®</sup> Recertification



- Can recertify if
  - unemployed
  - retired
  - no longer in the Industrial Security role (such as FSO, ISSM, ISSO)



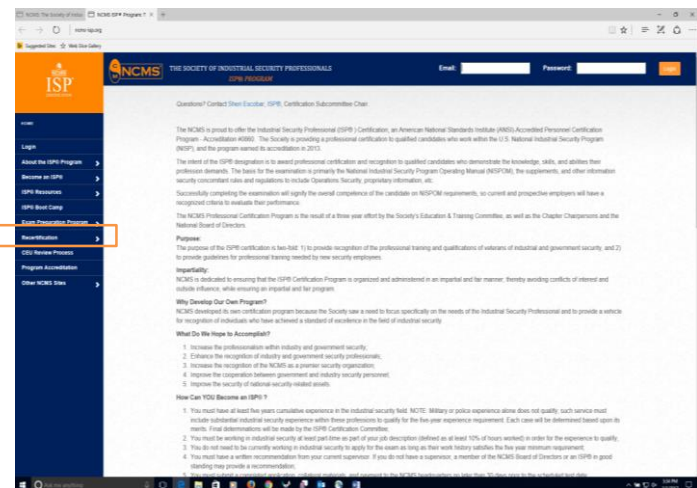
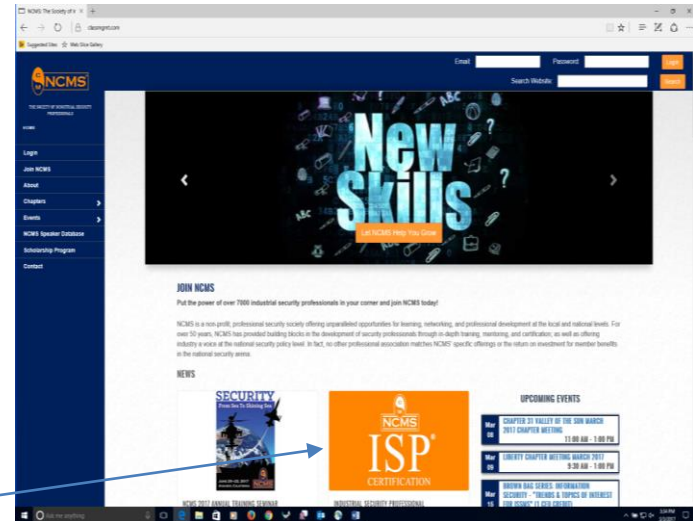
# Recertification Application



Recertification application  
is online

Go to NCMS home page  
then

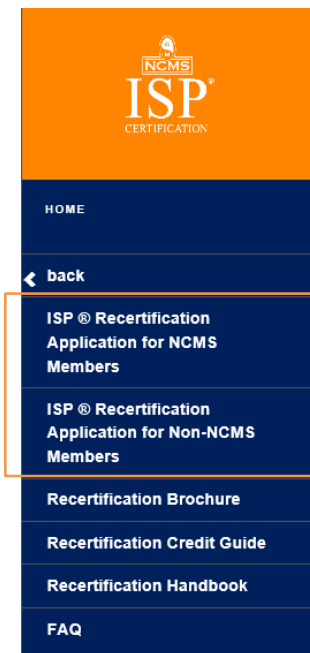
ISP<sup>®</sup> Recertification Site



# Recertification Application



From the menu on the left,  
select the application for  
**Members**  
or **Non-Members**



# Recertification Application




You will see the Login screen...

**LOGIN**

Email

Password [Forget your password?](#)

I'm not a robot   
reCAPTCHA  
[Privacy](#) • [Terms](#)

To view that page you must be logged into the site.

If you are an NCMS member, you can use your NCMS Website login credentials to login.

If you are not an NCMS member, you can enter your existing non-member login credentials, or sign up for them [HERE](#).

# Recertification Application



## NCMS MEMBER ISP® RECERTIFICATION APPLICATION

### STEP 1: APPLICANT INFORMATION

**Please Note:**

This form, including all supporting documentation, should be completed and submitted no later than the last day of the month your recertification is due.

**FAILURE TO SUBMIT THIS FORM, PAYMENT AND ALL SUPPORTING DOCUMENTS 30 DAYS AFTER YOUR RECERTIFICATION DATE WILL CAUSE YOU TO LOSE YOUR CERTIFICATION. YOU WILL NO LONGER HAVE ADDITIONAL TIME BEYOND THE 30 DAYS TO SUBMIT ADDITIONAL DOCUMENTATION AND/OR CEU.**

If you have any questions about your due date, please contact NCMS HQ at 610-971-4856.

You may begin listing your CEU earned and updating your documentation at any time during the recertification period. Simply scroll down to the bottom of the form to click on "save" to save all data posted to date, and then log-in and add additional CEU/documentation as you wish.

Please do not submit completed applications any earlier than six months prior to recertification deadline.

Which type of applicant are you?

- US Applicant
- International Applicant

Recertification -- \$75

### SECTION I: MEMBERSHIP AND VOLUNTARY SERVICE -- SELECTION

Maximum 50% of total CEUs from this section or no more than 30 CEUs.  
Documentation for organizations other than NCMS is required -- and can be uploaded below.

SAVED ENTRIES (CLICK ON A FIELD TO EDIT AN ENTRY)

<p>Organization Name <span>Delete Entry</span></p> <p>NCMS</p> <p>Years: <input type="text" value="3"/></p> <p>Location: <input type="text" value="Enchantment Chapter"/></p> <p>CEUs: <input type="text" value="15"/></p> <p>Description: <input type="text" value="Active Member"/></p>	<p>Organization Name <span>Delete Entry</span></p> <p>NCMS</p> <p>Years: <input type="text" value="3"/></p> <p>Location: <input type="text" value="Enchantment Chapter"/></p> <p>CEUs: <input type="text" value="30"/></p> <p>Description: <input type="text" value="Chapter Chair"/></p>
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### SECTION II: EDUCATIONAL PROGRAMS & COURSES

At least 50% of CEUs must be claimed from Parts II though VI or not less than 30 CEUs Documentation is required (e.g. certificate of completion, college transcript, other acknowledgements of attendance/completion, etc. An Agenda or schedule is also required)

SAVED ENTRIES (CLICK ON A FIELD TO EDIT AN ENTRY)

<p>Sponsor <span>Delete Entry</span></p> <p>NCMS</p> <p>Title: <input type="text" value="52nd NCMS Annual Train"/></p> <p>Location: <input type="text" value="Nashville, TN"/></p> <p>CEUs: <input type="text" value="24"/></p> <p>Hours: <input type="text" value="24"/></p> <p>Start Date: <input type="text" value="06/07/2016"/></p> <p>End Date: <input type="text" value="06/09/2016"/></p> <p>Description: <input type="text"/></p>	<p>Sponsor <span>Delete Entry</span></p> <p>NCMS</p> <p>Title: <input type="text" value="53rd NCMS Annual Train"/></p> <p>Location: <input type="text" value="Anaheim, CA"/></p> <p>CEUs: <input type="text" value="24"/></p> <p>Hours: <input type="text" value="24"/></p> <p>Start Date: <input type="text" value="06/20/2017"/></p> <p>End Date: <input type="text" value="06/22/2017"/></p> <p>Description: <input type="text"/></p>
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### EDUCATION PROGRAMS & COURSES FILES UPLOADED

- 52nd NCMS Seminar\_June 2016.pdf Delete File
- 53rd NCMS Seminar\_June 2017.pdf Delete File

# Recertification Application



### SECTION III: INSTRUCTION, SPEECHES, & OTHER PRESENTATIONS

*At least 50% of CEUs must be claimed from Parts II through VI or not less than 30 CEUs Documentation is required (e.g. certificate of completion, college transcript, other acknowledgements of attendance/completion, etc. An Agenda or schedule is also required)*

SAVED ENTRIES (CLICK ON A FIELD TO EDIT AN ENTRY)

INSTRUCTION, SPEECHES, & OTHER PRESENTATIONS FILES UPLOADED

NEW ENTRIES (FILL IN THE FIELDS BELOW TO ADD AN ENTRY)

Type	<input type="text"/>
Sponsor	<input type="text"/>
Program Title:	<input type="text"/>
Location:	<input type="text"/>
CEUs:	<input type="text"/>
Start Date:	<input type="text"/>
End Date:	<input type="text"/>
Hours:	<input type="text"/>

### SECTION IV: PUBLICATIONS

*Documentation for publications other than those appearing in the NCMS Bulletin required (e.g., copy of article from publication, letter of acceptance from publication, payment from publisher, etc.)*

SAVED ENTRIES (CLICK ON A FIELD TO EDIT AN ENTRY)

PUBLICATIONS FILES UPLOADED

NEW ENTRIES (FILL IN THE FIELDS BELOW TO ADD AN ENTRY)

Contribution Title:	<input type="text"/>
CEUs:	<input type="text"/>
Publication Name:	<input type="text"/>
Start Date:	<input type="text"/>
End Date:	<input type="text"/>
Description:	<input type="text"/>

# Recertification Application



## SECTION V: PUBLIC SERVICE

*(must be security-related and supporting documentation is required. Approval is at the discretion of NCMS Recertification Board)*

SAVED ENTRIES (CLICK ON A FIELD TO EDIT AN ENTRY)

PUBLIC SERVICE FILES UPLOADED

NEW ENTRIES (FILL IN THE FIELDS BELOW TO ADD AN ENTRY)

Service Description:

CEUs:

## SECTION VI: OTHER ACCOMPLISHMENTS

*(must be security-related and supporting documentation is required. Approval is at the discretion of NCMS Recertification Board)*

**NOTE:** *ISP® exam proctoring may be claimed here.*

SAVED ENTRIES (CLICK ON A FIELD TO EDIT AN ENTRY)

OTHER ACCOMPLISHMENTS FILES UPLOADED

NEW ENTRIES (FILL IN THE FIELDS BELOW TO ADD AN ENTRY)

Accomplishment Description:

CEUs:

# Recertification Application



Have you ever been arrested for a felony? (If answer is 'Yes', please explain)

- No
- Yes (explain)

Had a security eligibility denied, suspended, revoked, or terminated for cause? (If answer is 'Yes', please explain)

- No
- Yes (explain)

FELONY & SECURITY ELIGIBILITY FILES UPLOADED

ATTACH FELONY & SECURITY ELIGIBILITY DOCUMENTATION (.pdf format ONLY)

## STEP 5: PAYMENT INFORMATION

Checks & Money Orders must be in U.S Dollars, drawn on a U.S bank, and payable to NCMS.

Note: Effective March 2015, you have 30 days beyond your recertification due date to submit your application. However, you will be assessed a higher fee (see rates below).

After 30 days, your certification will lapse and you must re-test.

**YOUR RECERTIFICATION IS DUE ON: 2019-03-31**  
**YOUR FINAL CUTOFF FOR APPLICATION SUBMISSION IS: 2019-04-30**  
**YOU HAVE 162 DAYS LEFT TO SUBMIT YOUR RECERTIFICATION APPLICATION.**

### Pricing (NCMS Member)

#### Domestic:

- On or before Recertification Due Date = \$75
- Within the 30 days after the Recertification Due Date = \$160

#### International:

- On or before Recertification Due Date = \$125
- Within the 30 days after the Recertification Due Date = \$250

Total Cost: (based on rates indicated above)

\$75

## HOW WOULD YOU LIKE TO PAY?

- Secure Online Payment  
(upon application submission you will be brought to the secured page to enter your payment information)
- Pay by Check  
(upon application submission you will be provided with instructions on how to pay by check)

Save Application

Submit Application



# Recertification Resources



Note the links to our reference material...

**The Industrial Security Program (ISP) Guidebook to Recertification.**

THE SOCIETY OF INDUSTRIAL SECURITY PROFESSIONALS

Table of Contents

- 1 Top Five Reasons to Recertify
- 2 Recertification Checklist & Tips
- 3 Facts – and Ethics – of Earning CEUs
- 4 ISP® Recertification Credit Guide
- 5 Navigating the ISP® Webpage
- 6 ISP® Recertification – Walking Through the Application Process

Document Number: ISP-1004  
Revision Date: October 2018  
Version: 1.4

**NCMS**

ISP®  
Recertification

**NCMS**  
ISP

**IT'S SO EASY!**  
Earn Credits  
Collect Supporting  
Documentation  
Submit

**NCMS**  
ISP®  
CERTIFICATION

HOME

← back

ISP® Recertification Application for NCMS Members

ISP® Recertification Application for Non-NCMS Members

**Recertification Brochure**

**Recertification Credit Guide**

**Recertification Handbook**

FAQ

Document Number: ISP - 3014    Revision Date: October 2018    Version: 1.4

**ISP® RECERTIFICATION CREDIT GUIDE**

**Requirements:**

1. Candidates must recertify every three years by the last day of the month in which the candidate originally became certified.
2. If application, payment, and ALL supporting documentation are not submitted by 30 days past the recertification deadline, your certification will lapse.\*
3. Sixty (60) CEUs are required for recertification.
4. All requests for credits to be used for recertification will be adjudicated by the NCMS ISP® Committee.
5. Some or all of your activities may qualify for credit under more than one professional certification.
6. No more than 50% of the claimed recertification credits can come from Membership and Voluntary Service activities. At least 50% of the credits must come from Educational Programs and Courses, Instruction, Speeches and Other Presentations, or Publications.
7. The same activity may not be counted under more than one category. If, for example, a presentation originally given orally cannot be published and counted both as a presentation and as a published article.
8. Include all Documentation to support claimed recertification. Not including the required documentation may cause your certification to lapse.

Refer to the Recertification Tips Sheet for more details selecting and assigning CEUs.

	Per Activity	Limit per term
<b>1. Membership and Voluntary Service</b>		
1.1 Maximum Number of total CEUs from Part 1 are no more than 30 CEUs		
1.1.1 Membership in a chartered professional security organization (membership in only one organization can be counted per year)	5 (one year)	15



# More Recertification Resources



## Articles...



- ISP® Recertification – Walking Through the Process
  - ISP® Insights Newsletter, March 2019, Pages 3-7
  - Provides step-by-step details of the online application
- Navigating the ISP® Webpage
  - NCMS Bulletin, January/February 2018, Pages 13, 17
  - Provides details of what the webpage offers
- Recertification: The Inside Story
  - NCMS Bulletin, November/December 2017, Pages 9, 12
  - Details the continuous process of maintaining your certification
- ISP® Recertification Supporting Documents
  - NCMS Bulletin, November/December 2016, Pages 13, 23
  - Provides examples of documentation to support the categories listed in the Credit Guide
- Seminar Continuing Education Units (CEU) and Ethics
  - NCMS Bulletin, September/October 2016, Page 6
  - A reminder to only claim actual CEUs earned and adhering to high standards

# ISP® Recertification Recommendations



- Start early!
- Open your recertification application immediately after obtaining your certification or completion of recertification and start uploading certificates and recording CEU awards in real time.
  - There is no reason to hold the files until you are close to the 3-year recertification time. Preplanning makes the process much easier!



# CEU Standard Operating Procedures

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# Agenda

- Goals and Objectives
- What's Next after Certification?
- Why Recertify?
- When to Recertify
- Recertification Application
- Recertification Resources
- Recertification/CEU Recommendations
- CEU Credit
- Recertification guide
- Calculation process-Chapters
- Calculation process-Individuals
- Time chart
- Common CEU claim mistakes

# CEU Credit



- Chapters and individuals are awarded CEU credit under the ISP<sup>®</sup> Recertification Guide for events such as:

- Membership and voluntary service;
- Educational programs and courses;
- Instruction, speeches, and other presentations;
- Publications
- Public Service
- Other

- [http://www.ncms-isp.org/documents/recertification\\_Credit\\_guide.pdf](http://www.ncms-isp.org/documents/recertification_Credit_guide.pdf)



# CEU Credit



- Credit for CEUs and recertification will be determined based on the listed amounts per activity and limits per term in the ISP<sup>®</sup> Recertification Guide.



# Recertification Guide- Requirements



- 60 CEUs are required for recertification.
- Candidates must recertify every three years.
- Recertification requests are adjudicated by the ISP<sup>®</sup> Committee.
- No more than 50% of the claimed recertification credits can come from Category 1 activities. At least 50% of the credits must come from Category 2.

## ISP® RECERTIFICATION CREDIT GUIDE (60 CEUs required in three-year term)

### Requirements:

- Candidates must recertify every three years by the last day of the month in which the candidate originally became certified. PLEASE do not send in your packet earlier than six months prior to the deadline.
- Sixty (60) CEUs are required for recertification.
- All requests for credits to be used for recertification will be adjudicated by the NCMS ISP® Committee.
- Some or all of your activities may qualify for credit under more than one professional certification.
- No more than 50% of the claimed recertification credits can come from Membership and Voluntary Service activities. At least 50% of the credits must come from Educational Programs and Courses, Instruction, Speeches and Other Presentations, or Publications.
- The same activity may not be counted under more than one category. (For example, a presentation originally given orally cannot be published and counted both as a presentation and as a published article.)
- Attach all Documentation to support claimed recertification. Not including the required documentation will delay the processing of your application.

[Refer to the Recertification Tips Sheet for more details selecting and assigning CEUs.](#)

	Per Activity	Limit per term
<b>1. Membership and Voluntary Service</b>		
<b>Maximum 50% of total CEUs from Part 1 or no more than 30 CEUs</b>		
1.1 Membership in a chartered professional security organization (membership in only 1 organization can be counted per year)	5 (one year)	15
1.2 Volunteer service in a chartered professional security organization. <ul style="list-style-type: none"> <li>• Service as an elected member of the Board of Directors</li> <li>• Service as an elected officer for a local chapter</li> <li>• Active participation as a member of a National or Chapter-level Committee</li> </ul>	15 10 5	30 30 15
1.3 Proctoring an ISP exam (credits are earned per session, not per number of people)	2.0	12
1.4 Mentoring another member [ICW new mentor program] per person	5	15
<b>2. Educational Programs and Courses</b>		
The topics must be relevant to the practice of industrial security, industrial security management or information security <b>At least 50% of total CEUs from Part 2 through Part 6 or not less than 30 CEUs</b>		
	As noted	Limit per term
2.1 Attendance at a chartered security organization's annual or other major conference of three or more days.	24	60
2.2 Successful completion of a security-related course at an accredited college or university. [Based on a three college credit hours]	15	Unlimited
2.3 Attendance at seminars, workshops, conferences, whether sponsored by the government, other security organizations, or local NCMS chapters. NOTE: Regular chapter meetings that have minimum of one speaker oriented to security education will count as one CEU per hour. Chapter meetings without speakers do not count. Seminars (multiple topics, 8+ hours) and mini-seminars (multiple topics, 4+ hours) and workshops (single topic, 4+ hours) count as one CEU per hour. The attendance certificates for these must state the number of training hours involved.	1 per actual hour	Unlimited
2.4 Successful completion of a self or group study program and passing the exam given (e.g., CDSE courses or ISP® preparation). Requires a test or exam. Issuing authority determines the number of hours for the course.  <i>Note: re-certification of an existing certification held cannot be counted more than once in a three-year recertification period</i>	1 per hour as indicated by issuing authority	Unlimited
2.5 Obtaining a security-related certification other than the ISP. [such as CPP, CISSP, A+, Reid Institute, etc]  <i>Note: re-certification of an existing certification held can't be counted more than once in a three-year recertification period)</i>	15	Unlimited





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Version: 1.0

<b>3. Instruction, Speeches and Other Presentations</b> <sup>1</sup>		
The topics must be relevant to the practice of industrial security, industrial security management, and information security. Credit is given per course topic.		
	As noted	Limit per term
3.1 Teaching a security-related course at an accredited college or university <sup>2</sup>	20	Unlimited
3.2 Developing and presenting training as an instructor, speaker, or panelist (minimum of 1 hour presentation – credits given per presentation, not the number of times it is presented. This must be an original presentation, not a review or a briefing on a presentation you attended.)	5 per presentation	Unlimited
3.3 Chapter or National-level study courses: <ul style="list-style-type: none"> <li>• Planning the entire study course including multiple meetings</li> </ul> EPP Exam Mentor	15 per presentation  1 CEU per mentoring hour	Unlimited  Unlimited
<b>4. Publications</b>		
The topics must be relevant to the practice of industrial security, industrial security management, and information security.		
	Per item	Limit per term
4.1 Authoring or co-authoring a book	30	30
4.2 Authoring an article published in the CM Bulletin (this does not include summaries of presentations given) or a recognized security journal	5	15
4.3 Authoring a book review published in a recognized security journal	5	15
<b>5. Public Service (must be security-related)</b>	At discretion of NCMS	
<b>6. Other Accomplishments</b>	At discretion of NCMS	

# Recertification Guide



- The requisite 60 CEUs must be well documented to include an attendance / successful completion certificate issued to the recertification candidate and an agenda/ syllabus.
- Responsibility of the candidate to acquire all documentation. Exceptions?



# CEU Review Subcommittee Charter



- Review the training agenda within 5 business days.
- Convert the chapter's/individual's CEU request into evaluation results and/or make recommendations to the chapter/individual to maximize the CEU award.
- Forward results and/or recommendations to the chapter/individual and National Office.



Chapter 35



Illustration: 100% © 2019  
Free PSD file download  
www.psdgraphics.com

# CEU Review Subcommittee Charter



- Chapters will provide attendees with an attendance certificate, and agenda which lists the date, event, event location and CEUs awarded as well as an agenda/program synopsis.

Certificate of attendance  
John Doe  
Topic: CEU Credit  
9 Sep 2015

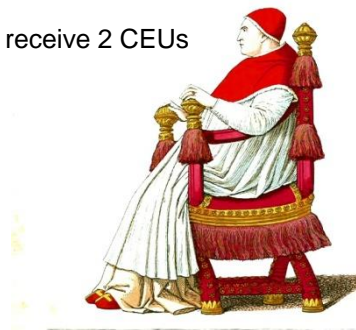


# CEU Calculation Process-Chapters



- Chapter Chairs may award a maximum of two (2) CEUs for qualifying chapter meetings
  - Training sessions
  - Provides an attendance certificate
- 1-2 CEU template provided on the NCMS web site
- Chapter attendance design also allowed ... not mandatory to include agenda for this application

You receive 2 CEUs



### CEU-Business-Card-Template¶

(rev 2)¶

To be used by the chapter chair - Other chapter templates may be used in lieu of the below as long as it includes, attendee name, date, issuing agency (chapter and chair), title, and CEUs awarded.¶

---FBI/Phishing-Case-In-Review¶  
---(1-or-2-CEUs-Maximum)¶

---Date:--10-Feb-2014¶

---Attendee:\_\_\_\_\_¶

---NCMS Southern California Chapter #---¶

---Chapter Chair \_\_\_\_\_¶



---FBI/Phishing-Case-In-Review¶  
---(1-or-2-CEUs-Maximum)¶

---Date:--10-Feb-2014¶

---Attendee:\_\_\_\_\_¶

---NCMS Southern California Chapter #---¶

---Chapter Chair \_\_\_\_\_¶



---FBI/Phishing-Case-In-Review¶  
---(1-or-2-CEUs-Maximum)¶

---Date:--10-Feb-2014¶

---Attendee:\_\_\_\_\_¶

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---Chapter Chair \_\_\_\_\_¶



---FBI/Phishing-Case-In-Review¶  
---(1-or-2-CEUs-Maximum)¶

---Date:--10-Feb-2014¶

---Attendee:\_\_\_\_\_¶

---NCMS Southern California Chapter #---¶

---Chapter Chair \_\_\_\_\_¶



---FBI/Phishing-Case-In-Review¶  
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---Date:--10-Feb-2014¶

---Attendee:\_\_\_\_\_¶

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---Chapter Chair \_\_\_\_\_¶



---FBI/Phishing-Case-In-Review¶  
---(1-or-2-CEUs-Maximum)¶

---Date:--10-Feb-2014¶

---Attendee:\_\_\_\_\_¶

---NCMS Southern California Chapter #---¶

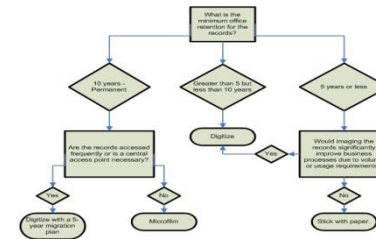
---Chapter Chair \_\_\_\_\_¶



# Chapter Events Over 2 Hours and All Other CEU Awards



- **All other education and training that exceeds 2 hours (2 CEUs) will follow the formal subcommittee process**
  - Workshops
  - Training days
  - Mini-seminars
  - Conferences
- **Submissions other than 1-2 CEU Chapter training will be submitted to the NCMS National Office who forwards to the CEU Review Subcommittee for review**
- **30 Day rule**



# Individual CEU Requests




- Individuals requesting CEU credit for a non-NCMS function/event that was not submitted for CEU credit should send their request with the following information: date attended and agenda (in Word format), to the National Headquarters (Sharon Tannahill - [sharon@mmco1.com](mailto:sharon@mmco1.com)).
- The results and/or recommendations are forwarded to the individual, who will need to include this documentation with their recertification package.
- Individual submissions for CEU credit should be sent in as early as possible in advance of the recertification package.



# Individual CEU Requests



- Chapters/individuals who do not meet the 30-day timeline are at risk.
- In addition, individuals or chapters who submit their request after the event date are also at risk. 
- If questions arise, the CEU Subcommittee Chair will contact the ISP<sup>®</sup> Committee Chair for a final decision to ensure consistency.

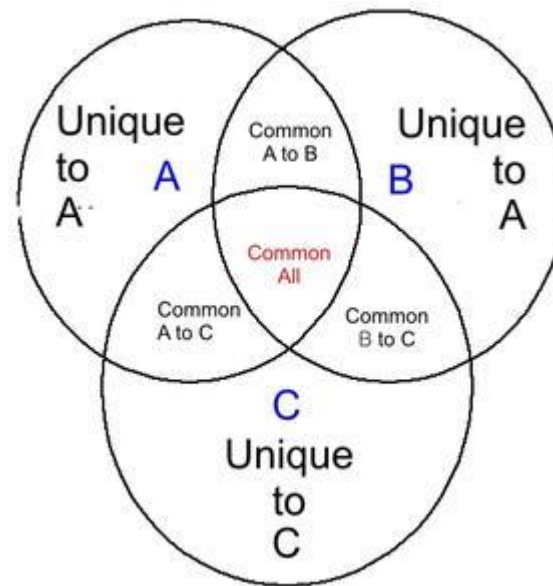
CEU CREDIT CALCULATION

Minutes	hours	CEUs
0-49	0	0
50-60	1	1
60-89	1--1+29	1
90-109	1+30--1+49	1.5
110-120	1+50--2	2
120-149	2--2+29	2
150-169	2+30--2+49	2.5
170-180	2+50--3	3
180-209	3--3+29	3
210-229	3+30--3+49	3.5
230-240	3+50--4	4
240-269	4--4+29	4

# CEU Credit – Common Mistakes



- You may claim recertification credit only for those educational and other activities that occurred within the recertification cycle.



# CEU Credit – Common Mistakes



- CEUs: Each year of membership in a professional security organization is worth 5 CEUs and the credit limit per term on memberships is set at 15 CEUs.



***ASIS***

# CEU Credit – Common Mistakes



- When submitting for recertification ensure you have enough CEU credits.
- Upload complete documentation...attendance records with agenda when required.



# CEU Credit – Common Mistakes



- Achieving certification or recertification for other security-related certification (e.g., CPP) counts for CEU credit for ISP<sup>®</sup> recertification.
- Any presentation you claim for credit must be your original creation.



**Questions?**

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