

- G.3.1 Group RRSPs
- G.3.2 Lifelong learning plan
- G.3.3 Home buyer's plan
- G.4 Deferred Profit Sharing Plans (DPSPs)
- G.5 Locked-In RRSPs And Locked-In Retirement Accounts
 - G.5.1 Unlocking rules (federal and provincial jurisdictions)
- G.6 Retirement Income
 - G.6.1 Registered Retirement Income Funds (RRIF)
 - G.6.2 Life Income Funds (LIF)
 - G.6.3 Locked-In Retirement Income Funds (LRIF)
 - G.6.4 Annuities
 - G.6.5 Reverse Mortgages
 - G.6.6 Retirement Compensation Arrangement (RCA)
 - G.6.7 Individual Pension Plans (IPP)
 - G.6.8 Supplemental Executive Retirement Plans (SERP)
 - G.6.9 Salary Deferral Arrangements (SDA)
 - G.6.10 Tax-Free Savings Accounts (TFSA)

Law

- H.1 Family Law
 - H.1.1 Marriage
 - H.1.2 Common-Law Relationships
 - H.1.3 Domestic Contracts
 - H.1.3.1 Marriage Contract
 - H.1.3.2 Cohabitation Agreement
 - H.1.3.3 Separation Agreement
 - H.1.4 Divorce
 - H.1.4.1 Spousal support
 - H.1.4.2 Child support
 - H.1.4.3 Rollover of capital property
 - H.1.4.4 Attribution Rules
 - H.1.4.5. Principal Residence rule
 - H.1.5 Matrimonial Regimes (Quebec)
 - H.1.5.1 Community of Property
 - H.1.5.2 Separation of Property
 - H.1.5.3 Partnership of Acquest
 - H.1.5.4 Family Patrimony
- H.2 Wills
 - H.2.1 Types and Purpose
 - H.2.2 Assets Covered and Not Covered by a Will
 - H.2.3 Multiple Jurisdictions
 - H.2.4 Probate
 - H.2.5 Intestacy

H.2.6 Will Substitutes

H.2.6.1 Joint Tenancy Ownership

H.2.6.2 Beneficiary Designations

H.2.6.3 Inter Vivos Trusts

H.3 Powers of Attorney

H.3.1 Enduring

H.3.2 Regular

H.3.2.1 Financial Affairs

H.3.2.2 Health Care (Living Wills)

H.3.2.3 Property Holding and Transfer

H.4 Estate Freeze Strategies

H.4.1 Personal Property

H.4.2 Business Interests

H.4.2.1 Lifetime disposition of a business interest outside of the family

H.4.2.2 Keeping the business in the family

H.4.2.2.1 Estate Freezes

H.4.2.2.2 Business Continuation

H.5 Contract Law

H.6 Trust Law

H.6.1 Inter Vivos Trusts

H.6.2 Testamentary Trusts

H.6.3 Civil code (Napoleonic code)

H.7 U.S. Estate Taxes

H.7.1 Citizenship Rules

H.7.2 Residency Rules

H.7.3 U.S. Property

H.7.4 U.S. Estate Tax

H.7.5 Canada-U.S. Tax Treaty

H.8 Unincorporated Business Enterprises

H.9 Corporations

H.10 Buy-Sell Agreements

H.10.1 Unincorporated

H.10.2 Corporations

H.11 Valuation of a Closely Held Business

H.12 Planning for the Disability of a Business Owner or Professional

H.13 Compensation Planning in the Closely Held Corporation

H.14 Charitable giving

Ability statements

A. Ability to Communicate

- A.1 explain financial terms and investment concepts in plain language
- A.2 ask appropriate questions to assess client needs and understanding
- A.3 clarify all relevant planning aspects for client
- A.4 present information and ideas verbally
- A.5 present information and ideas in writing
- A.6 communicate financial challenges to client and outline realistic long-term goals
- A.7 explain the interdependencies of financial planning components
- A.8 explain rationale for various options
- A.9 explain the impact of options on clients' financial objectives
- A.10 communicate the need for specific strategies and solutions
- A.11 address relevant concerns
- A.12 communicate back understanding of client needs for validation

B. Ability to Collaborate

- B.1 clarify client objectives on the basis of personal preferences and budget
- B.2 assist client in quantifying financial needs
- B.3 assist client in setting up a personal budget
- B.4 assist client in preparing plans that meets their needs and vision
- B.5 work closely with other financial professionals as required

C. Ability to Analyse

- C.1 analyse information for issues, obstacles and relevance
- C.2 identify incomplete information
- C.3 identify inaccuracies
- C.4 analyse financial statements
- C.5 perform time value calculations using appropriate formulas and methods
- C.6 prepare detailed preliminary analyses of the financial situation
- C.7 assess client's personal, family and financial situation
- C.8 assess benefits and limitations of current and potential plans

D. Ability to Plan

- D.1 set priorities and establish budget
- D.2 prepare documentation as required
- D.3 identify appropriate options for plans
- D.4 determine a required plan of action, including time frames and responsibilities for implementing recommendations
- D.5 apply technical knowledge to client specific data to formulate possible solutions

Practice Behaviours

A. Compliance *(Act in accordance with regulatory and professional designation requirements)*

- A.1 Comply with the relevant regulatory framework
- A.2 Comply with due diligence requirements
- A.3 Comply with Professional Standards (Codes of Conduct)
- A.4 Comply with regulations that apply to disciplinary complaints
- A.5 Act in accordance with requests of regulatory or designation-granting bodies, or their committees, or a member of their staff
- A.6 Assure confidentiality by using client information solely for the purposes for which it was obtained
- A.7 Adhere to guidelines for using titles and designation marks
- A.8 Meet continuing education requirements for licenses and professional designations
- A.9 Maintain all necessary licensing in good order
- A.10 Comply with Codes of Conduct of contracted companies
- A.11 Establish information handling procedures and access protocols that ensure the safety of information

B. Practice Management

B. Practice Management *(Maintain an awareness of changes in economic, political, and regulatory environments and operate in the best interests of clients)*

- B.1 Stay current with changes in the economic and political environment
- B.2 Stay current with changes in regulatory environment
- B.3 Acknowledge limits of competence and knowledge and stay within them
- B.4 Provide clients with all the information and disclosure requirements to make an informed decision
- B.5 Promote the protection of the public through competent practice including the provision of educational/information to clients
- B.6 Practice with honesty and acts responsibly to reflect credit upon the profession
- B.7 Use a well-defined client engagement process
- B.8 Educate clients using examples and illustrations showing the importance of particular financial strategies
- B.9 Provide objective explanations that the client needs to understand in evaluating the product or services that she/he is proposing or that she/he provides to the client
- B.10 Align business plans with marketing and service activities
- B.11 Provide logical rationale for courses of action
- B.12 Consider information from a variety of sources
- B.13 Identify incomplete or inconsistent information
- B.14 Consider the relative costs and benefits of potential actions
- B.15 Apply appropriate financial analysis mathematical methods or formulas
- B.16 Research and determine target markets

- B.17 Describe services to the target clients
- B.18 Use ethical methods of competition and solicitation
- B.19 Set realistic expectations for all aspects of the financial plan and planning process
- B.20 Act in the best interest of the client
- B.21 Refrain from practicing in conditions likely to compromise the quality of services
- B.22 Voluntarily seek the counsel of other professionals when appropriate
- B.23 Obtain a complete understanding of the facts before providing information or making a recommendation to clients
- B.24 Provide appropriate and timely disclosure of conflicts of interest
- B.25 Clearly illustrate the financial plan using an ethical and clear presentation that the client can understand with a reasonable degree of comprehension
- B.26 Demonstrate availability and diligence with respect to clients
- B.27 Establish and be able to communicate a formal complaint-handling process
- B.28 Monitor the client's situation in the appropriate areas in order to minimize potential problems before they occur
- B.29 Inform clients as soon as she/he is aware of a problem that will prevent her/him from continuing with her/his mandate
- B.30 Handle disengagement or client transfer to ensure the client is not exposed to any undue hardship and has enough time to make other financial arrangements
- B.31 Disclose conflicts of interest to the client and other related parties
- B.32 Establish procedures to handle conflicts of interest



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