






The Canadian Institute of Financial Planning  
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## CIFP Retirement Planning Certificate Course

The CIFP Retirement Planning Certificate Course will equip advisors with the comprehensive knowledge they need to discuss retirement concepts and strategies with their clients. Upon completion of this course and a Retirement Plan, the advisor will earn the license to use the prestigious Registered Retirement Consultant® and RRC® and  and Conseiller en Retraite® and Conseillère en Retraite® and CR® and  and  titles.

This course provides a detailed look at how clients plan for retirement, how they use their financial assets during retirement, and how they make financial decisions related to retirement. The course also provides a detailed look at the estate planning process and the many considerations and strategies involved in developing an estate plan.

The course is online and begins with an overview of retirement planning with case studies followed by a detailed look at pensions. It then examines the characteristics of registered retirement savings plans to understand how they are used in accumulating funds for retirement. It goes on to explore the taxation of retirement income and investment planning, along with tax planning opportunities that are available.

The course then addresses the tools of estate planning including property interest, family law, intestacy, probate, wills, powers of attorney, taxation upon death, trust and estate freezes.

Clients look to their Financial Planners to provide expert guidance on the many issues involved in retirement and estate planning. This requires the planner to acquire the knowledge, judgment and expertise to understand both the retirement and estate planning process.

### **The Course:**

The course is comprised of units and lessons. Attached to each unit and lesson are assessments designed to assess understanding and comprehension of the course content. These are both formal and informal assessments. The formal assessments count towards your final course mark and are worth 30% of your final course grade. These assessments must be submitted prior to the exam date. The pass mark on the exam is 60%.

### **Course Costs:**

\$675.00 for the online course

\$130.00 for the printed text materials (optional)



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## **Topics Include:**

- Introduction to Retirement Planning
- Client Engagement Skills
- Government Sponsored Retirement Income Programs
- Employer Sponsored Pension Plans
- DPSPs, RRSPs and TFSAs
- RRIFs, LIFs, and Locked-in RRIFs
- Education Planning
- Taxation during Retirement
- Retirement Savings Plan
- Post-retirement Planning
- Retirement Decisions
- Lending in Retirement
- Family Relationships and Support Obligations
- Family Property and Other Issues
- Wills and Power of Attorney for Property
- Living Wills, Forms of Property Interests, Intestacy and Probate
- Personal Trusts
- Other Estate Planning Considerations
- Death and Taxes

Upon completion of this course and the CIFP Retirement Planning Bridge Course, the advisor will have completed CIFP Financial Planning I and will receive 40% advanced standing in the CIFP CFP® Certification Program and will be well on their way to earning the CERTIFIED FINANCIAL PLANNER® designation.

The CIFP Retirement Planning Certificate Course will also allow you to meet your needs for claiming continuing education credits to uphold your CFP® designation\* and for insurance (where applicable) and IIROC.

For further information on this course contact:


Phone: 1-866-635-5526

Email: [cifpgeneral@cifps.ca](mailto:cifpgeneral@cifps.ca)

\* CIFP/CIFPs creates and/or sponsors its educational offerings in consideration of the continuing education guidelines set by the Financial Planning Standards Council (FPSC). It is the responsibility of the CFP professional to assess the appropriateness of this education content for purposes of claiming CE credits. Claims for CE credits are subject to review and approval by FPSC.

If the financial planning professional is using these educational offerings to claim CE credits for other designations, it is the sole responsibility of the individual to ensure CE credits are claimed in accordance with the unique and specific guidelines set by each governing licensing or certification body.

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