



SSC # 4 – CORPORATE RETIREMENT PLANS

This course provides:

5 Life & A&S CE credits for BC, SK, MB & ON.

5 Life ONLY CE credits for AB.

QC resident Advisors will receive 5 PDUs

General CE credits as marked on certificate for some Provinces.

This self-study course covers:

- Overview, introduction and background to the Corporate retirement plan market.
- Future and reality of retirement in Canada
- The need for Government assistance and the role it takes.
- Mandatory retirement age policies.
- Retirement planning as part of the total planning & the 10 retirement planning misconceptions
- What are Employer options for the employee.
- The various types and description of the following Corporate Retirement Plans: RPP's, Group RRSP's, Employee Stock Option Plans, Individual Pension Plans, Deferred & Retirement Compensation Agreements, Split Dollar and role that exempt life insurance plays in the Corporate planning.
- Advantages, disadvantages and taxation of each of the major types of Retirement avenues available to the Employee.
- Pension plan assets and liabilities
- Contribution levels for each type of corporate retirement plan & what to do with them when the employee retires.
- Pension adjustments – what they are and how they can work for the employee.
- What can be done if the pension plan does not deliver the income that is needed for retirement?
- The four key questions you should ask about your plan.
- The protection that is offered in Canada for pensions and investments from companies going bankrupt.