



Chambre de la
Sécurité
Financière

DISTANCE TRAINING ACTIVITIES

Updated on January 26, 2012

The Chambre de la sécurité financière offers distance training activities that will allow you to accumulate professional development units (PDUs). When you register for one of these activities, you will receive learning material on the topic selected along with a questionnaire to complete or a case study to analyze. If you pass, the PDUs will be entered automatically to your file.

Please note that there is a one-year limit from the day you purchase the distance training activity to hand in the questionnaire to the Chambre.

These activities have been available for some time now. Please make sure that you have not already taken any of them before registering since you cannot earn PDUs twice for the same activity during the same period.

**Tout sur le CELI
Activity 25751**

Par la Chambre de la sécurité financière

French only

Selon les données d'Investors Economics, environ un adulte sur cinq a ouvert un compte d'épargne libre d'impôt (CELI) en 2009. La majorité des sommes investies dans ce compte ne rapporterait presque rien à ses détenteurs, puisque la plupart d'entre eux ignoreraient la souplesse dont ils peuvent bénéficier.

Cette activité de formation brosse un portrait très complet du CELI. Elle aborde, entre autres :

- les cotisations et droits de cotisation;
- le plafond de cotisation;
- les placements admissibles, non admissibles et interdits;
- les transferts d'actifs et transferts entre conjoints;
- l'imposition et les pénalités.

De plus, cette activité de formation présente des tableaux-résumés et des comparaisons entre le CELI et le REEE, le REER et l'assurance-vie.

- CSF – 4 UFC en courtage en épargne collective**
- IQPF – 4 en PDOM**

**Les concepts en assurance de personnes : Formation 4 : L'analyse des besoins d'assurance invalidité
Formation 25750**

Par la Chambre de la sécurité financière

Français

Cette activité de formation fait partie du programme *Les concepts en assurance de personnes*. Ses objectifs sont les suivants :

- parfaire vos connaissances en matière d'identification des besoins financiers (personnels et d'affaires) en cas d'invalidité;
- approfondir vos connaissances des produits d'assurance invalidité (assurances publiques, collectives et individuelles);
- structurer vos analyses des besoins en cas d'invalidité de façon à faire des recommandations appropriées à la situation et aux objectifs de vos clients ou de clients éventuels.

Avant de suivre cette activité, il est recommandé d'entreprendre les formations suivantes :

« **L'encadrement professionnel du conseiller en sécurité financière** » (n° 24735) 2 UFC en conformité

« **L'analyse des besoins financiers** » (n° 24902) 2 UFC en assurance de personnes

- CSF – 3 UFC en assurance de personnes et 3 UFC en assurance collective de personnes**
- IQPF – 6 en PDOM**

Les concepts en assurance de personnes - Formation 2 : L'analyse des besoins financiers
Formation 24902

Par la Chambre de la sécurité financière

French only

La présente formation, intitulée *L'analyse des besoins financiers*, constitue la deuxième activité du programme *Les concepts en assurance de personnes*. Elle a pour objectifs de :

- parfaire vos connaissances en matière d'identification des besoins financiers d'une famille;
- vous aider à structurer vos analyses des besoins financiers de façon à pouvoir faire des recommandations appropriées à la situation et aux objectifs de vos clients ou de clients éventuels;
- vous fournir des outils de collecte de données nécessaires à l'analyse des besoins financiers de vos clients ou de clients éventuels.

Cette formation ne fait pas d'analyse proprement dite ou d'étude de cas. Ces dernières sont faites dans les formations suivantes du programme *Les concepts en assurance de personnes*, à savoir :

- Formation 3 : *L'analyse des besoins d'assurance-vie*;
- Formation 4 : *L'analyse des besoins d'assurance invalidité*;
- Formation 5 : *L'analyse des besoins d'assurance maladie*;
- Formation 6 : *L'analyse des besoins d'épargne*.

Par contre, la présente formation devrait vous permettre de mieux comprendre les éléments requis pour effectuer une analyse des besoins financiers adéquate.

- CSF – 2 UFC en assurance de personnes**
- IQPF – 2 UFC en PDOM**

Les concepts en assurance de personnes - Formation1 : L'encadrement professionnel du conseiller en sécurité financière
Formation 24735

Par la Chambre de la sécurité financière

French only

Cette formation traite de la mission et du rôle de la Chambre, des exigences réglementaires et déontologiques (notamment en matière d'analyse de besoins financiers et de vente de produits) et de l'industrie de l'assurance de personnes. Elle décrit les étapes importantes pour mener une analyse de besoins rigoureuse et aborde le remplacement de contrat, le dossier client, les titres autorisés et interdits, le partage de commission, etc.

**Cette formation fait partie du programme « Les concepts en assurance de personnes », qui constitue un préalable au cheminement menant à l'obtention des titres professionnels d'assureur-vie certifié (A.V.C.) et d'assureur-vie agréé (A.V.A.).*

- CSF – 2 UFC en conformité**
- IQPF – 2 UFC en NP**

Les abris fiscaux légitimes
Formation 24434

Par la Chambre de la sécurité financière

French only

Plusieurs stratégies de planification fiscale permettent aux contribuables de tirer avantage des déductions et des crédits d'impôt. Cette formation de 3 UFC propose d'aborder l'une de ces stratégies, soit le recours aux abris fiscaux dits « légitimes ». Plus spécifiquement, elle vise à :

1. Distinguer la planification fiscale, l'évasion fiscale et l'évitement fiscal;
2. Définir ce qu'est un abri fiscal et décrire ses principales contraintes;
3. Identifier les principaux abris fiscaux légitimes et leurs caractéristiques, dont le CRCD, les SCRT, le Régime d'investissement coopératif, les placements agricoles et le traitement des pertes relatives, les placements immobiliers et le traitement des pertes locatives, le REA II, le levier financier et les actions accréditatives;
4. Décrire les principes généraux de planification fiscale et résumer les abris fiscaux.

- CSF – 1 UFC en matières générales et 2 UFC en courtage en épargne collective**
- IQPF – 3 UFC en PDOM**

Advantages and drawbacks of leveraging and when to recommend it to your client

Activity 23906

By the Chambre de la sécurité financière

English/French

Borrowing to buy investments is based on the idea that, when the yield is greater than the costs of the loan, clients increase their net worth using money that belongs to the lender. However, when the yield on the amount borrowed is less than the costs of the loan, clients lose money they do not have and, despite the losses, must pay the loan back. When that happens, clients may have doubts about the representative's advice. This is why it is important for the representative to fulfill his legal and ethical obligations properly.

This course is designed to provide a better understanding of the advantages and drawbacks of leveraging in order to be able to recognize situations in which it is appropriate to recommend leveraging or advise against it.

The course deals with the legal and ethical aspects of using leveraging, tax and financial facets and, lastly, situations in which leveraging should and should not be used.

- CSF – 2 PDUs in Compliance and 1 PDU in Group Savings Plan Brokerage**
- IQPF – 2 PDUs SC and 1 PDU SFPA**

Your clients and intergenerational wealth transfer

Activity 23158

By the Chambre de la sécurité financière

English/French

This course provides the fundamentals required to facilitate action in the area of intergenerational wealth transfer.

In recent decades, Québec has seen fortunes amassed. The career paths of many financial security and group savings representatives has steered them toward these high net worth clients.

The front-line advisors must find responses for the following fundamental objectives:

1. Creating or growing an estate
2. Collecting income
3. Providing an income to someone else
4. Protecting one's spouse or partner

A representative who wants to develop skills in the area of transferring patrimony between generations must master the skills of communicating within the family, abide by a very strict code on confidentiality, and work with a team of professionals and suppliers to manage the process of transferring wealth from one generation to another.

This 5 PDUs course proposes a five-stage intervention approach: patrimonial objectives, patrimonial inventory, patrimonial dismemberment, the family office and intergenerational communication.

- CSF – 1 PDU in Compliance and 4 PDUs in Insurance of persons**
- IQPF – 4PDUs SFPA and 1 PDU SC**

Pension and Group savings plans: both sides of the coin

Activity 22904

By the Chambre de la sécurité financière

English/French

While earlier generations only got to enjoy a few years of retirement or, worse still, died before they reached retirement age, in recent years, retirement life expectancy has increased substantially. Everything suggests that we will probably live through as many years of retirement as we worked.

Different surveys show that a large majority of Quebecers estimate that having an employer pension plan is a big or very big advantage. Also, over 60% of Quebecers whose employers do not offer pension plans would really like to have one.

These days, given the many retirements that are looming due to population aging, it is becoming essential to recruit the next generation and retain employees. Setting up a retirement plan is becoming a major asset in making a company attractive.

Yet, even in 2010, many firms do not offer their employees any pension or group savings plans. Is this due to a lack of knowledge of the different plans that are on the market, or is it because employers are not interested?

By looking at both sides of the coin, we see that setting up pension or group savings plans is a win-win situation for both employees and employers.

- CSF – 1 PDUs in Insurance of persons and 2 PDUs in Group insurance of persons and 1 PDU in Group savings plan brokerage**
- IQPF – 4 PDUs SFPA**

The five truths of the conscientious advisor

Activity 22659

By the *Chambre de la sécurité financière*

English/French

Under section 12 of the *Chambre de la sécurité financière* Code of Ethics, all financial security representatives must act with integrity and conscientiousness toward a client or potential client. But what does being a "conscientious advisor" mean? What are the steps to take to comply with this requirement?

This course, which focuses on the conscientious advisor's five truths, will help you to:

- Gain a better grasp of what it means to give suitable advice
- Discover customer service concepts that are tailored to the situation of financial security
- Become familiar with concrete actions for accomplishing your work as a conscientious advisor

Can selling without advising really meet the client's needs?

This question is the cornerstone of the course. To truly meet your client's needs, advise him properly and exceed his expectations, it is important to differentiate yourself through your actions and conduct yourself in a manner that is imbued with integrity.

It is possible to sell insurance products expeditiously (by selling all clients the same product because that's the product we know the best), but one question arises: Is this the product the client really needs? That is what we will look at in this course, tackling the product approach and the needs approach.

CSF – 1 PDU in Compliance and 2 PDUs in Insurance of persons

IQPF – 2 PDUs SFPA and 1 PDU SC

Anti money laundering and terrorist financing for securities professionals

Activity 22551

By *CSI*

English/French

This course provides insight and understanding into money laundering and terrorist financing and steps that can be taken to detect and combat it. You'll gain an overview of relevant Canadian regulations, general laundering techniques and techniques of specific concern to the securities industry. You'll learn about preventative measures used to design and implement a compliance regime against money laundering and terrorist financing.

CSF – 3 PDUs in Compliance

Anti money laundering and terrorist financing for insurance professionals

Activity 22549

By *CSI*

English/French

This learning activity, based on Canada's Proceeds of Crime (Money Laundering) and Terrorist Financing Act, introduces you to key anti-money-laundering and anti-terrorist financing concepts, such as how they can happen and how you and your organization can take the necessary measures to avoid conducting business with potential money launderers and terrorists. Content includes risks of financial exposure and reputation damage, legal reporting and record-keeping procedures, suspicious transactions and identifying "red flags", knowing your customer (KYC) and penalties for noncompliance.

CSF – 3 PDUs in Compliance

Features, benefits and drawbacks of group credit insurance

Activity 22304

By the *Chambre de la sécurité financière*

English/French

Group insurance plays a very important role in coverage for Québécois. According to the 2008 edition of the Canadian Life and Health Insurance Association's brochure *Facts and Figures, Life and Health Insurance in Quebec*, group insurance accounted for almost 42% of insurance carried in Quebec.

Even if a representative does not have a permit to sell group insurance, a solid understanding of group insurance will help put together a better financial program that suits clients' needs and objectives.

This course will help you to:

- Better grasp the features, advantages and drawbacks of a specific type of group insurance, group credit insurance. This type of insurance has been seeing strong growth for several years now.
- Assess of the pertinence of replacing credit insurance with individual insurance.

CSF – 1 PDUs in Insurance of persons and 2 PDUs in Group insurance of persons

IQPF – 3 PDUs SFPA

Importance of financial needs analysis

Activity 21828

By the Chambre de la sécurité financière

English/French

Financial needs analysis is an essential part of your work that allows you to analyse in detail an individual's financial and family situation.

The purpose of this training is to remind you of the importance of FNA so as to:

- Develop a better understanding of your clients' needs;
- Build a satisfied, loyal clients who trust your professional abilities;
- Build credibility on which to build working relationships with other professionals in the law community and the financial sector;
- improve the quality of your service;
- protect you in the event of a lawsuit, since it is a written record of all the pertinent information you gathered and your recommendations.

CSF – 1 PDU in Compliance

IQPF – 1 PDU SC

Personal trusts for your client

Activity 21825

By the Chambre de la sécurité financière

English/French

This training activity discusses the concept of personal trusts, with emphasis on their types, characteristics and functions. It will allow you to:

- identify the rationale for the use of trusts and the role of trusts in the financial and estate planning processes;
- distinguish, among different types of trusts, their characteristics and purposes;
- determine whether clients should set up trusts and, if so, which type of trust would be preferable in a given situation;
- state the role of the executor or trustee and the criteria to consider in his/her selection.

You will also be able to provide basic advice to clients who may benefit from setting up a trust in order to:

- retain some control of assets while delegating the management of those assets to one party and the benefits of ownership to others; and/or
- shelter, defer or split their assets or income, in order to reduce their tax liabilities.

CSF – 3 PDUs in Compliance and 3 PDUs in Insurance of persons

IQPF – 6 PDUs SFPA

Retirement: new trends and approaches

Activity 21496

By the Chambre de la sécurité financière

English/French

For a number of years now, many future retirees have been wondering what their retirements would be like. Will government be able to help them? Currently, only 40% of businesses offer their employees a pension plan. Is it possible to retire and at what price?

What can be said about federal government programs and the Québec Pension Plan?

Given the flurry of varying defined contribution and defined benefit pension plans and/or group savings plans initiated by employers, what should we remember?

Has the economic crisis upset our retirements? What steps have been taken to deal with the situation?

With the new measures that have been instituted, phased retirement may be one solution for keeping employees on the job longer. Lastly, splitting income between spouses is a very advantageous tax option for baby boomers!

This course looks at the trends and projections for public and private pension plans and personal savings. It also sets out the new measures for phased retirement and splitting of retirement income.

CSF – 3 PDUs in Group savings plan brokerage

IQPF – 3 PDUs SFPA

Locked-in RRSPs, unlocked RRSPs and other tax trends

Activity 21367

By the Chambre de la sécurité financière

English/French

For several years now, workforce mobility, job losses and more frequent job changes have been forcing people who leave their jobs to weigh more factors into their decision as whether to keep the amounts amassed in an employer pension plan where they are, or take them out.

Depending on certain criteria, some employees may opt to leave their money in their former employer's plan and, when the time comes, draw retirement income. Whether by choice or because they are obliged to, other employees may transfer the actuarial value from the pension plan to a locked-in vehicle which, under specific rules, will allow them to make withdrawals, buy an annuity or both.

However, this is not a straightforward decision, as there are a variety of categories of pension plans, each of which falls under a separate jurisdiction (federal, provincial, private or public). Transferring your clients' money will therefore be dependent on the various pension plan jurisdictions.

This course:

- Reviews Québec's various pieces of pension plan legislation.
- Differentiates between locked-in RRSPs and locked-in retirement accounts (LIRAs).
- Explains the main terms of life income funds (LIF).
- Describes the criteria and new measures adopted for unlocking locked-in RRSPs.
- Summarizes the changes made to the rules governing locked-in accounts in Ontario.

In short, the course examines the various criteria and methods for unlocking employer pension plans.

- CSF – 3 PDU in Group savings-plan brokerage**
- IQPF – 3 PDU SFPA**

Is your spouse really your spouse? Tax and legal strategies for your clients

Activity 20752

By the Chambre de la sécurité financière

English/French

To be or not be a spouse? This is probably one of the most important element to review with our clients to guide them correctly. Most of our clients don't realize the difference between being married, or in a de facto relationship. It's not always as simple as it looks. Major differences can happen at death, separation, divorce. That's why it's important to have a good revision of the different points of view concerning spouses, to understand the principal rules to guide correctly our clients. We will review all the characteristics and obligations of de facto spouses and married spouses, the family patrimony, matrimonial regime, all different types of pension plan and the impact at death and complete with real situation and the result.

- CSF – 3 PDU in Insurance of persons**
- IQPF – 3 PDU SFPA**

The RREGOP: Knowing enough to help your client make good choices

Activity 20751

By the Chambre de la sécurité financière

English/French

This course deals primarily with:

- Features of the RREGOP
- Different options offered to employees for their retirement, particularly that of past service
- Possibility of transferring a registered pension plan (RPP) to a locked-in retirement account (LIRA)
- Phased retirement
- In the event of death
- In the event of divorce

- CSF – 3 PDU in Group insurance of persons**
- IQPF – 3 PDU SFPA**

In this period of upheaval, how do you explain Assuris' protection to clients? How do they compare to the protection offered by deposit insurance?

Activity 20494

By the Chambre de la sécurité financière

English/French

Consumers take out insurance and build up their savings to be able to deal with the risks they face. Risks such as:

- disability
- death
- outliving their financial capital
- Etc.

As insurance and accumulation products are at the heart of personal risk management, people need to be able to have confidence in the financial products they have acquired. Trust is especially important during times of financial crisis.

This training primarily deals with the protection the industry provides when a life and health insurance company is wound up; this coverage is also compared with the protection provided when a property insurance or deposit-taking institution is wound up.

- CSF – 2 PDUs in Insurance of persons and 1 PDU in Group savings plan brokerage**
- IQPF – 3 PDUs SFPA**

Building a client's trust through compliance

Activity 20406

By the Chambre de la sécurité financière

English/French

This training gives an overview of the organizations that oversee the distribution of financial products and services in Quebec, that is the Autorité des marchés financiers and the Chambre de la sécurité financière, and describes the disciplinary investigation mechanisms through the Chambre's Disciplinary Committee.

You will also be made aware of the importance of meeting ethics and standards of conduct to facilitate your business and to avoid disciplinary sanctions. You can thus keep not only your right to practice but also the trust of consumers, and specifically your clients, in you and the profession as a whole.

Note: This training is a combination of the following three existing training activities offered by the Chambre:

- Ethics, standards of conduct and discipline (14723)
- Rules of ethics and jurisprudence - Insurance (14465)
- Rules of ethics and jurisprudence - Securities (14466)

If you have completed one, two or three of the above-mentioned activities and you wish to order activity 20406, upon successful completion of this activity, all PDUs already accumulated in your file will be automatically replaced giving you 10 PDUs.

- CSF – 10 PDUs in Compliance**
- IQPF – 10 PDUs SC**

Advantages and disadvantages of segregated funds with or without guaranteed withdrawals

Activity 20202

By the Chambre de la sécurité financière

English/French

In this January-February-March 2009 issue of the **UFC magazine**, the Chamber proposes a comparison between segregated funds compares segregated funds with guaranteed minimum withdrawals to other financial products such as pooled investment funds, life annuities and certificates of deposit, the yields of which are tied to indexes. This comparison will highlight the advantages and disadvantages of each product, notably concerning risks, expected yield, and other legal and fiscal aspects. You will learn:

- To clearly distinguish between guarantee of withdrawal and return on capital
- The characteristics related to the guaranteed rate of return of this product during the first years
- To appreciate in which circumstances the expected yield of this product is different than that of a life annuity
- The distinction of the cost of this product compared to the anticipated profit for the fixed earning portion of a portfolio

- CSF – 1 PDU in Compliance and 2 PDUs in Insurance of persons**
- IQPF - 2 PDUs SFPA and 1 SC**

Disability, health and critical illness insurance

Activity 19579

By the *Chambre de la sécurité financière*

English/French

In this November/December 2008 issue of the **UFC magazine**, the Chamber proposes a training course dealing with basic notions of disability and serious illness insurance; as well as connected fiscal tax policies. In this training activity you will learn:

- To inform customers on the products offered in health insurance
- Aiming to protect their assets against risk of loss associated with an accident or illness
- The various base elements of disability insurance policy standards and the ways in which they apply to a customer's situation
- To recognize the factors that must be analyzed to determine the relevance of a disability insurance protection in order to evaluate the needs of a customer for additional protection in case of loss of revenue
- To compare, define and explain the different types of individual protection
- The available advantages of similar policies that are available such as serious illness, long term health care plan and travel insurance
- The fiscal or tax treatment of different systems of disability insurance

CSF – 3 PDUs in Insurance of persons

IQPF - 3 PDUs SFPA

Being compliant: a reality through 3 representatives

Activity 18653

By the *Chambre de la sécurité financière*

English/French

This training course offers a case study involving three associates: an insurance of persons representative, a scholarship plan representative, and a group savings plan brokerage representative. Amongst a number of issues dealt with, this training activity includes:

- File sharing
- Information sharing
- Commission sharing
- Duties and obligations in each respective field of practice
- Storing of clients files

CSF – 3 PDUs - 1 PDU in Compliance, 1 PDU in Group Savings-plan Brokerage and 1 PDU in Insurance of Persons

IQPF - 3 PDUs – 2 SFPA and 1 SC

Fraud – Protect yourself and your firm

Activity 18512

By *CSI*

English/French

Fraud is a deception made for personal gain. In a business sense, fraud has been plaguing the financial industry for years. Advances in technology have enabled it to become inventive and creative, wreaking a bigger havoc than industry experts could have predicted.

Identity theft, which is one type of “computer crime” is fast becoming the biggest threat to firms all over Canada and the U.S. This course provides realistic guidance on how to prevent and identify such scams, as well as how to respond if they are suspected or occur.

You will learn about the relevant industry regulations developed to try and counter the effects of the unlawful use of technology and about the potential regulatory and civil liability faced by firms or individuals who do not have proper mechanisms in place to deter this type of crime.

CSF – 3 PDUs in Compliance

IQPF – 3 PDUs SFPA

Ethics, standards of conduct and discipline

Activity 14723

By the *Chambre de la sécurité financière*

English/French

This training session deals with ethics and standards of conduct, and will familiarize you with the ethics requirements of your professional practice.

You will be made aware of the importance of meeting these requirements to facilitate your business and to avoid disciplinary sanctions. You can thus keep not only your right to practice but also the trust in consumers, and specifically in your clients and the profession as a whole.

CSF – 3 PDUs in Compliance

IQPF – 3 PDUs SC

Rules of professional conduct and jurisprudence : Securities

Activity 14466

By the Chambre de la sécurité financière

English/French

This training will familiarize you with the legislative, regulatory and ethics requirements related to carrying out your profession and specifically to certain requirements of the securities field.

The first part covers the regulatory framework of the distribution of financial products and services for securities in Quebec.

The second part deals with the various ethical duties and obligations that all representatives must respect in their day-to-day practices. Some practical case law examples from the Chambre's Disciplinary committee will be presented.

- CSF – 3 PDUs in Compliance**
- IQPF – 3 PDUs SC**

Rules of professional conduct and jurisprudence : Insurance

Activity 14465

By the Chambre de la sécurité financière

English/French

This training will familiarize you with the legislative, regulatory and ethics requirements connected to your business practice, since any violation is likely to result in penalties that can sometimes be quite severe.

The **first** part deals with the regulatory environment of the distribution of financial products and services in the field of insurance in Quebec. The **second** part examines the different duties and obligations all representatives must respect in their daily practice, taking some case law examples of the Chambre's Disciplinary Committee. The **third** and **fourth** parts deal with financial needs analysis and policy replacements.

The **fifth**, and final part of this training session, reviews basic concepts specific to insurance law.

- CSF – 3 PDUs in Compliance**
- IQPF – 3 PDUs SC**

Registered Education Savings Plans

Activity 6251

By the Chambre de la sécurité financière

English/French

A registered Education Savings Plan is a savings tool generally used by parents for the post-secondary education of their children.

More specifically it is a contract between a person (the subscriber) and another person or entity (the promoter). There is a reason that motivates us to have a global vision of this product.

- CSF – 8 PDUs in Group Savings-plan Brokerage**
- IQPF – 8 PDUs SFPA**

Mutual Funds – biotechnology Sector

Activity 6145

By the Chambre de la sécurité financière

English/French

How to evaluate mutual funds proposed in the biotechnology, health sciences and pharmaceutical Industry sectors. Asks the pertinent questions in order to better evaluate the funds offered. Be able to analyze the answers given by the « Aces » in communication. Know the clinical development phases of a biotech drug and the length of time it takes to develop it. Tries to explain the complex scientific world.

- CSF – 3 PDUs in Group Savings-plan Brokerage**
- IQPF – 3 PDUs SFPA**

Planned Donation

Activity 3608

By The Chambre de la sécurité financière

English/French

Governments generally encourage acts of charity made in good faith. In the absence of such charitable bodies, governments would be obligated to allocate public funds. This is why they encourage donations through sizeable tax breaks in the form of personal tax credits or corporate deductions. This course will give you current, in-depth information concerning charitable donations.

- CSF – 6 PDUs in Insurance of Persons**
- IQPF – 6 PDUs SFPA**

LIST OF THE DISTANCE TRAINING ACTIVITIES AVAILABLE

Please note that no refund will be allow for these training activities

Training activity title	Training activity	PDU's	Subjects	Paper version (taxes included) *	Online version (Taxes included) **
Tout sur le CELI	25751	4 PDU's	4 GPB	\$ 143,72	\$ 114,98
Les concepts en assurance de personnes : Formation 4 : L'analyse des besoins d'assurance invalidité	25750	6 PDU's	3 IP 3 GIP	\$ 201,21	\$ 172,46
Les concepts en assurance de personnes - Formation 2 : L'analyse des besoins financiers	24902	2 PDU's	2 IP	\$ 86,23	\$ 57,49
Les concepts en assurance de personnes - Formation 1 : L'encadrement professionnel du conseiller en sécurité financière	24735	2 PDU's	2 CO	\$ 86,23	\$ 57,49
Les abris fiscaux légitimes	24434	3 PDU's	1 GS 2 GPB	\$ 114,98	\$ 86,23
Advantages and drawbacks of leveraging and when to recommend it to your client	23906	3 PDU's	2 CO 1 GPB	\$ 114,98	\$ 86,23
Your clients and intergenerational wealth transfer	23158	5 PDU's	1 CO 4 IP	\$ 172,46	\$ 143,72
Pension and Group savings plans: both sides of the coin	22904	4 PDU's	2 GIP 1 IP 1 GPB	\$ 143,72	\$ 114,98
The five truths of the conscientious advisor	22659	3 PDU's	1 CO 2 IP	\$ 114,98	\$ 86,23
Anti Money Laundering & Terrorist Financing for Securities Professionals	22551	3 PDU's	3 CO	\$ 114,98	\$ 86,23
Anti Money Laundering & Terrorist Financing for Insurance Professionals	22549	3 PDU's	3 CO	\$ 114,98	\$ 86,23
Features, benefits and drawbacks of group credit insurance	22304	3 PDU's	2 GIP 1 IP	\$ 114,98	\$ 86,23
Importance of financial needs analysis	21828	1 PDU	1 CO	\$ 57,49	\$ 28,74
Personal trusts for your client	21825	6 PDU's	3 CO 3 IP	\$ 201,21	\$ 172,46
Retirement: new trends and approaches	21496	3 PDU's	3 GPB	\$ 114,98	\$ 86,23
Locked-in RRSPs, unlocked RRSPs and other tax trends	21367	3 PDU's	3 GPB	\$ 114,98	\$ 86,23
Is Your Spouse Really Your Spouse? Tax and Legal Strategies for your Clients	20752	3 PDU's	3 IP	\$ 114,98	\$ 86,23
The RREGOP: Knowing Enough to Help your Client Make Good Choices	20751	3 PDU's	3 GIP	\$ 114,98	\$ 86,23
In this period of upheaval, how do you explain Assuris' protection to clients? How do they compare to the protection offered by deposit insurance?	20494	3 PDU's	1 GPB 2 IP	\$ 114,98	\$ 86,23
Building your client's trust through compliance	20406	10 PDU's	10 CO	\$ 316,18	\$ 287,44
Advantages and disadvantages of segregated funds with or without guaranteed withdrawals	20202	3 PDU's	1 CO 2 IP	\$ 114,98	\$ 86,23
Disability, health and critical illness insurance	19579	3 PDU's	3 IP	\$ 114,98	\$ 86,23
Being compliant : a reality through 3 representatives	18653	3 PDU's	1 CO 1 IP 1 GPB	\$ 114,98	\$ 86,23
Fraud – Protect yourself and your firm	18512	3 PDU's	3 CO	\$ 114,98	\$ 86,23
Ethics, standards of conduct and discipline	14723	3 PDU's	3 CO	\$ 86,23	ND
Rules of professional conduct and jurisprudence : Securities	14466	3 PDU's	3 CO	\$ 86,23	ND
Rules of professional conduct and jurisprudence : Insurance	14465	3 PDU's	3 CO	\$ 86,23	ND
Registered Education Savings Plan (RESP)	6251	8 PDU's	8 GPB	\$ 229,95	ND
Mutual Funds – Biotechnology Sector	6145	3 PDU's	3 GPB	\$ 86,23	ND
Planned Gifts and Fiscal Strategies	3608	6 PDU's	6 IP	\$ 201,21	\$ 172,46

* Handling fees of \$25 plus taxes are included with each paper format of the continuing education order, if this course is available on line.

** The on line version includes the documentation and the evaluation questionnaire. The questionnaire must be completed on line.

Legend: GS: General subject, CO: Compliance, IP: Insurance of persons, GIP: Group insurance of persons, GPB: Group savings plan brokerage, SPB: Scholarship plan brokerage.

ORDER FORM

The price for one unit (PDU) is \$25.00 plus taxes

TRAINING ACTIVITY NUMBER	Paper version	On line version	AMOUNT (taxes included)
			\$
			\$
			\$
			\$
			\$
			\$
TOTAL			\$

GST : 875755423 RT PST : 1022122980

GENERAL INFORMATION

Surname _____

First name _____

Certificat number (mandatory) _____

Phone number _____

PAYMENT METHOD

Cheque included (made payable to the Chambre de la sécurité financière)

Visa Card number: _____ Expiry date: _____

Mastercard _____

Signature _____

▶ **PLEASE RETURN YOUR ORDER TO:**

Mrs Maria Rodrigues
Chambre de la sécurité financière
Professional Development Department
300, rue Leo-Pariseau, 26th étage
Montréal (Québec) H2X 4B8

Fax : (514) 282-3418
Phone: 1 800 361-9989 or (514) 282-5777 Extention 2236

- ▶ **Please note that there is a one-year limit from the day you purchase the distance training activity to hand in the questionnaire.**
- ▶ **The documentation will be mailed to your address as listed in the records of the Autorité des marchés financiers.**