

Table of the main subjects recognized in different subject areas

July 4, 2026



Examples of recognized subjects	Subject area				Additional information
	General	Insurance of persons	Group insurance of persons	Compliance	
Accident or health insurance plans		■			
Accounting	■				
Actuarial sciences	■				In broad terms.
Anti-money laundering				■	
Behavioral biases				■	Behavior swayed by media, loved ones, culture. Irrational elements.
Benefits and underwriting		■	■		
Business development	■				Sales tactics, motivational conference.
Business planning for clients	■	■			Co-owner insurance, company FNA.
Civil code (The)	■	■	■		
Client counseling	■	■	■		Vulnerability, well-meaning recommendations, understanding the client's psychology.
Code of ethics				■	
Compliance program				■	
Conflicts of interest				■	Putting the client's interests first. Dual employment or outside activities. Being in business with a client. Offering a gift. Being in a position of control over the client's affairs.
Critical illness insurance		■	■		
Cybersecurity				■	
Deferred income plans		■			
Defining the scope of the advisor's mandate		■	■		Service agreement.
Disability insurance		■	■		



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	General	Insurance of persons	Group insurance of persons	Compliance	
Economics	■				
Ethical concepts, standards of conduct, and professional conduct				■	Regulation.
Financial needs analysis		■	■		
Financial planning	■	■			Family patrimony, civil union and marriage, separation.
finances	■	■			
insurance and risk management	■	■			
investments	■	■			Asset allocation.
legal aspects and succession	■	■			
taxation (trusts...)	■	■			
retirement	■	■			Accumulation and disbursement.
Funds		■	■		
Group health insurance plans		■	■		
Group insurance and group pension plans			■		
Intergenerational transfer		■			
Investment strategy		■			
Investor profile and asset allocation		■			
Issuing a recommendation		■	■		
Judicial decisions related to the practice of representatives				■	
Laws and regulations related to the practice of registrants and representatives				■	
Legal and regulatory obligations or registrants and representatives	■				Any other law pertaining to ethical obligations.



Examples of recognized subjects	Subject area				Additional information
	General	Insurance of persons	Group insurance of persons	Compliance	
Legislative environment	■				Laws not directly related to the conduct of business.
Leveraging	■	■			
Life insurance		■	■		
Notice of replacement				■	
Plan management			■		
Planning or managing a financial services business	■				
Preparing a rate schedule and analyzing quotes			■		
Processing claims		■	■		As with life insurance, critical illness.
Professional development	■				Skills audit, career plan.
Protecting investors	■				Assuris, AMF, SQDC.
Protecting personal information				■	
Protection mandate and/or power of attorney	■				
Public prescription drug insurance plans		■	■		
Registered plans		■	■		FHSA, LIF, LIRA, RDSP, RESP, RRIF, RRSP, TFSA, VRSP.
Renewal process in group insurance and group annuity plans			■		
Representation				■	Rules of representation, business cards, promoting services.
Responsible investing (ESG)	■	■			
Retirement plan		■	■		QPP, OAS, pension funds.
Reverse mortgage		■			As a tax strategy, the reverse mortgage may include a life insurance policy, annuity.
Risk selection or management		■	■		



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	General	Insurance of persons	Group insurance of persons	Compliance	
Role of the Disciplinary Committee and disciplinary process				■	
Role of the syndic and inquiry process				■	
Setting up a group insurance and group annuity program			■		Coordination and integration clauses.
Strategy of wealth accumulation and use		■			
Underwriting		■			
Understanding the client		■	■		Vulnerability, personal and financial situation, assessing needs, collecting data, goals of the client.