

CONTINUING  
**EDUCATION**  
ESSENTIALS

FOR PROFESSIONALS OF  
ALL FIELDS OF PRACTICE

# TABLE OF THE MAIN SUBJECTS RECOGNIZED IN DIFFERENT SUBJECT AREAS

Examples of recognized subjects	Subject area						Additional information
	General	Insurance of persons	Group insurance of persons	Mutual funds	Scholarship plans	Compliance	
Plan administration			■				
Financial needs analysis		■	■				
Disability insurance		■	■				
Critical illness insurance		■	■				
Life insurance		■	■				
Behavioural biases						■	Behaviour swayed by media, loved ones, culture. Irrational elements.
Anti-money laundering						■	
The Civil Code	■	■	■				
Code of Ethics of the Chambre de l'assurance						■	
Accounting	■						
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.
Understanding the client		■	■	■	■		Vulnerability, personal and financial situation, assessing needs, collecting data, goals of the client.
Client counselling	■	■	■	■	■		Vulnerability, well-meaning recommendations, understanding the client's psychology.
Cybersecurity						■	

Examples of recognized subjects	Subject area						Additional information
	General	Insurance of persons	Group insurance of persons	Mutual funds	Scholarship plans	Compliance	
Business development	■						Sales tactics, motivational conference.
Professional development	■						Skills audit, career plan.
Economics	■						
Leveraging	■	■		■			
Defining the scope of the advisor's mandate		■	■	■			Service agreement.
Issuing a recommendation		■	■	■			
Legislative environment	■						Laws not directly related to the conduct of business.
Setting up a group insurance and group annuity program			■				Coordination and integration clauses.
Funds		■	■	■	■		Segregated funds, mutual funds, labour-sponsored funds, exchange-traded funds (ETFs).
Benefits and underwriting		■	■				
Reverse mortgage		■		■			As a tax strategy, the reverse mortgage may include a life insurance policy, annuity.
Judicial decisions related to the practice of representatives						■	
Responsible investing (ESG)	■	■		■			Segregated funds including RI Mutual funds and strategy: MF
Laws and regulations related to the practice of registrants and representatives						■	
Protection mandate and/or power of attorney	■						

Examples of recognized subjects	Subject area						Additional information
	General	Insurance of persons	Group insurance of persons	Mutual funds	Scholarship plans	Compliance	
Ethical concepts, standards of conduct, and professional conduct						■	Regulation.
Legal and regulatory obligations of registrants and representatives						■	Any other law pertaining to ethical obligations.
Business planning for clients	■	■					Co-owner insurance, company FNA.
Financial planning	■	■		■			Family patrimony, civil union and marriage, separation.
Legal aspects and succession	■	■		■			
Insurance and risk management	■	■		■			
Finances	■	■		■			
Taxation (trusts...)	■	■		■			
Investments	■	■		■			Asset allocation.
Retirement	■	■		■			Accumulation and disbursement.
Planning or managing a financial services business	■						
Notice of replacement						■	
Preparing a rate schedule and analyzing quotes			■				
Underwriting		■					
Renewal process in group insurance and group annuity plans			■				

Examples of recognized subjects	Subject area						Additional information
	General	Insurance of persons	Group insurance of persons	Mutual funds	Scholarship plans	Compliance	
Investor profile and asset allocation		■		■	■		
Compliance program						■	
Grant programs					■		
Protecting personal information						■	
Protecting investors	■						Assuris, AMF, SQDC.
Representation						■	Rules of representation, business cards, promoting services.
Retirement plan		■	■	■			QPP, OAS, pension funds.
Deferred income plans		■		■			
Public prescription drug insurance plans		■	■				
Group health insurance plans		■	■				
Accident or health insurance plans		■					
Group insurance and group pension plans			■				
Registered plans		■	■	■	■		Scholarship plans, VRSP, FHSA, RESP.
Regulation respecting the rules of ethics in the securities sector						■	
Role of the Disciplinary Committee and disciplinary process						■	
Role of the syndic and inquiry process						■	

Examples of recognized subjects	Subject area						Additional information
	General	Insurance of persons	Group insurance of persons	Mutual funds	Scholarship plans	Compliance	
Actuarial sciences	■						In broad terms.
Underwriting or risk management		■	■	■	■		
Strategy of wealth accumulation and use		■		■	■		
Investment strategy		■		■	■		
Processing claims		■	■				As with life insurance, critical illnesses.
Intergenerational transfer		■		■			