Course Outline

The Retirement Landscape

Lesson One: Introduction to Retirement Plans

I. Retirement
II. Retirement Income
III. Retirement Income Factors
IV. Income Replacement Ratios
V. Major Sources of Retirement Income
VI. Retirement Plans
VII. Stages of a Retirement Plan
VIII. Key Retirement Plan Decisions
IX. Longer Accumulation Stage Benefits and Compounding
X. Registered Retirement or Registered Savings Plan
XI. Maximum Contribution Limits
XII. Benefits of Tax-Deferred Contributions in a Retirement Plan
XIII. Benefits of Tax-Sheltered Growth on Investment Earnings in a Retirement Plan
XIV. Benefits of Tax-Sheltered Investment Income and Tax-Deferred Contributions in a Retirement Plan

Total pages in this lesson: 14 pages

Lesson Two: Introduction to Investments

I. Investment Selection
II. Retirement Plan Investment Types
III. Cash or Cash Equivalent Investments
IV. Fixed Income Investments
V. Equity Investments
VI. Classes of Stocks
VII. Investment Fund
VIII. Common Investment Funds
IX. Investment Fund Units
X. Mutual Funds and Segregated Funds
XI. Investment Selection Factors
XII. Questionnaires
XIII. Risk and Return
XIV. Components of Risk
XV. Risk-and-Return Relationships
XVI. Risk-and-Return Relationships of Common Investment Funds
XVII. Diversification
XVIII. Diversification of Investment Styles
XIX. Investment Objectives
XX. Common Asset Allocation Strategies
XXI. Secondary Investment Objectives
XXII. Investment Horizon

Total pages in this lesson: 22 pages
Lesson Three: Government Programs and Individual Approaches to Retirement Saving

I. The Role of Government
II. Old Age Security (OAS)
III. Canada/Quebec Pension Plan (C/QPP)
IV. CPP Pension
V. OAS and CPP Differences
VI. Government-Sponsored Pension Programs vs. Retirement Programs
VII. Individual Retirement and Savings Approaches
VIII. Individual Registered Retirement Savings Plan (RRSP)
IX. Individual RRSP Funds
X. Maximum Contribution Limits of an Individual RRSP
XI. Earned Income
XII. RRSP Contribution Room
XIII. Spousal RRSP
XIV. Investments Allowed for an Individual RRSP
XV. Tax Implications on Withdrawals From an RRSP
XVI. Home Buyers’ Plan (HBP) and the Lifelong Learning Plan (LLP)
XVII. Decumulation Options

Total pages in this lesson: 17 pages

Lesson Four: Group Retirement and Savings Plans

I. Who Makes the Decision to Offer a Group Retirement or Savings Plan?
II. Plan Sponsor’s Role
III. Categories of Registered Plan Types
IV. Registered Pension Plan (RPP)
V. Defined Benefit Registered Pension Plan (DB RPP)
VI. Defined Contribution Registered Pension Plan (DC RPP)
VII. Deferred Profit Sharing Plan (DPSP)
VIII. Group Registered Retirement Savings Plan (RRSP)
IX. Main Types of Nonregistered Plans Used by Employers
X. Retirement and Savings Plan Types
XI. Tax-Free Savings Account (TFSA)
XII. Plan Sponsor Legislative Requirements
XIII. Why Employers Offer Group Retirement and Savings Plans
XIV. Who Can Be a Plan Sponsor?
XV. Private Sector vs. Public Sector Employers
XVI. Multi-Employer Plans
XVII. Plan Members
XVIII. Plan Member Responsibilities
XIX. Service Provider Responsibilities
XX. Primary Functions of Service Providers
XXI. Plan Governance
XXII. Sound Governance Practices

Total pages in this lesson: 22 pages
Lesson Five: Registered Pension Plans (RPPs)

I. Characteristics of Registered Pension Plans (RPPs)
II. How Does Pension Standards Legislation Impact the Terms and Conditions of RPPs?
III. Minimum Standards of Eligibility for Plan Membership
IV. Minimum Standards of Eligibility for Pension Benefits
V. Minimum Standards Relating to Employer Contributions
VI. Minimum Standards Relating to Employee Contributions
VII. Protection of Spouses and Other Family Members
VIII. Locking In the Benefit
IX. Pension Plan Text
X. Plan Text Provisions
XI. Service Measures in a Pension Plan
XII. RPP Eligibility Provisions
XIII. Possible Retirement Dates in an RPP
XIV. Vesting Provisions in an RPP
XV. Other Provisions in a Pension Plan Text
XVI. Why Do Pension Regulations Set Minimum Standards for RPP Provisions?

Total pages in this lesson: 16 pages