

# Why take an accredited training course from the Régie des rentes du Québec?

Because...

- according to a Régie survey, 81% of respondents have never calculated how much they need to save to maintain their standard of living at retirement;
- close to 55% of Québec employees do not participate in a supplemental pension plan;
- approximately 40% of Québec workers do not make contributions to either a supplemental pension plan or an RRSP;
- Quebecers retire from the work force earlier (age 60) than people in other provinces (age 61.5);
- the life expectancy of retirees continues to increase, thus making retirement longer;
- the Régie offers practical, valuable tools for you and your clients:
  - Statement of Participation
  - CompuPension
  - Guide to Financial Planning for Retirement...

but most of all... because you can help your clients build their dreams.

## Get training for your group now!

Are you interested in these training courses?

Contact our trainers directly.

### Québec region

**Danielle Caouette**

Telephone: 418 657-8716 ext. 3424

E-mail: [danielle.caouette@rrq.gouv.qc.ca](mailto:danielle.caouette@rrq.gouv.qc.ca)

### Montréal region

**Dominique D'Ambrosio**

Telephone: 514 866-7330 ext. 6135

E-mail: [dominique.dambrosio@rrq.gouv.qc.ca](mailto:dominique.dambrosio@rrq.gouv.qc.ca)

Régie des rentes  
Québec 

Accredited training courses from the Régie des rentes du Québec



Québec 

# Certified training courses that are useful and interesting!

The Régie des rentes du Québec offers two training sessions accredited by both the Institut québécois de planification financière (IQPF) and the Chambre de sécurité financière (CSF).

Led by an experienced, dynamic team of trainers, the courses deal with:

- The Québec Pension Plan
- Phased retirement and early retirement, locked-in retirement accounts (LIRAs) and life income funds (LIFs).

An easy, effective way for **you** to better advise your clients.

# Two courses tailored to your needs!

## 1 The Québec Pension Plan

**Length: 3 hours**  
**Continuing education units: 3**

### Course content:

- the retirement income security system;
- financial needs at retirement;
- contributions;
- contributory period;
- partition of employment earnings;
- retirement pension;
- survivors' benefits;
- Statement of Participation;
- tool for simulating retirement income (CompuPension);
- sustainability of the Québec Pension Plan.

**Cost: 425 \$ per course + tax**

## 2 Phased retirement and early retirement, locked-in retirement accounts (LIRAs) and life income funds (LIFs)

**Length: 2 hours**  
**Continuing education credits: 2**

### Course content for training on phased retirement and early retirement:

- phased retirement and the Québec Pension Plan;
- phased retirement and supplemental pension plans;
- early retirement and supplemental pension plans;
- single, lump-sum payment from a supplemental pension plan;
- payment of small amounts at age 65.

### Course content for training on LIRAs and LIFs:

- sources of amounts deposited in LIRAs;
- sources of amounts deposited in LIFs;
- factors to consider for calculations;
- maximum life income;
- temporary pension;
- in the event of divorce, bankruptcy or death.

**Cost: 325 \$ per course + tax**