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Special Note About the EPC Members PULSE Newsletter...

Lately I have been receiving phone calls and emails from some of you who have told me that you have not received the PULSE Newsletter, or our EPIC conference information in quite some time, but you are receiving the EPC renewal notices. When I check the system, I find out that you have unsubscribed from receiving this information.

We use Constant Contact to send the monthly newsletter out, and my email alex@cieps.com to send you the yearly EPC renewal notices.

Constant Contact has a link at the bottom of the newsletter for you to unsubscribe if you want to. As some of you are unsubscribing from the newsletter, you will NOT RECEIVE it, or any EPIC information.

If this is the case with you, just delete the newsletter or conference information if you do not want to receive it.

My suggestion is that if you have unsubscribed and want to continue to receive the monthly PULSE newsletter and be advised of the conferences, then send adam@cieps.com an email asking him to put you back on the Constant Contact distribution list and he will send you a one-time link for you to resubscribe so that you can continue to receive these EPC member benefits.



Barry LaValley (May 22, 1953 – December 13, 2023)

Some of you who received your EPC Designation years ago will remember Barry from the early CIEPS Faculty. He originally wrote and presented the Marketing &

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www.epcmember.org

Communicating chapters of the program at many of the live classes and conferences that we had in the early years.

RIP Barry, you will be missed!

LaValley, Barry Jay (May 22, 1953 – December 13, 2023) died peacefully comforted by his wife Melissa and son, Peter. Diagnosed 15 years ago, Barry lived with his cancer in the same way he lived his life, with curiosity, enquiry and with positive belief he would not let the disease overtake his love of life. He would live on his own terms.

A Calgarian predeceased by his parents, Pete and Gerry, and older brother Peter, Barry is survived by brothers, Gary, Greg, Tim and sister Darlene, innumerable colleagues, friends and the two most important people of his life, beloved wife Melissa and son, Peter.

Barry chose work, career and personal endeavours in the way he saw life, “do and say the right thing.” Mostly indifferent to criticism, he pursued his sports passions as a referee in amateur, major junior and professional hockey. After attending the University of Calgary, he established a career in the investment industry, achieving success at a number of national and international firms.

Barry’s foresight as an investment leader and educator led him to become a sought-after consultant and speaker to thousands of future retirees, helping secure their financial future. Barry travelled throughout North America, Australia, and Europe, consulting with major organizations, sharing his retirement planning knowledge and ideas. Barry was an early visitor to the growing financial industry in Mainland China.

Ever curious and aware of the world, Barry found ways to seize the moments in life. From the dressing room of the Edmonton Oiler Stanley Cup winning team, the final round of the PGA Open, climbing the Sydney Harbour bridge with son, Peter, to visiting the Great Wall, Barry found countless adventures because the world was out there and was to be enjoyed.

His sports passion did not end with hockey. A lifelong golfer, Barry’s happiest times were on the golf course, particularly the Nanaimo Golf Club, with fellow golfers and friends. Nothing gave Barry more joy than spending the day partnered with his true love, Melissa.

Together Barry and Melissa shared their life together fully, proud of their son Peter and surrounded by friends and family.

Barry leaves us, better for having him in our lives while holding on to the memory of a life lived positively with his never-ending smile.



Mark the date and REGISTER NOW for one of the 2024 EPICs

Vancouver – April 16, 2024, Edmonton AB – April 18, 2024, & Niagara Falls, ON – June 2-4, 2024

These are your conferences, please support them and tell your associates, friends and family members. We require a minimum, number of registrations to make this a reality for you.

You can choose to attend either LIVE In Person or by LIVE webcast.

We believe that we have put together an MDRT lineup of Canadian speaking icons for you to learn from and apply immediate usable ideas to implement in your practices.

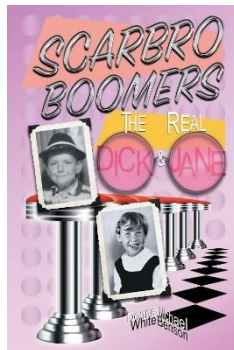
Our theme for 2024 is “Prescription or Diagnosis: where is your focus?” You can view more information about the theme here - [2024 EPICs Information](#)

REGISTER NOW! for a location near you and let the EPIC 2024 give you the additional education and knowledge so that you can better serve your aging clients and prospects.

Check out the locations, agendas & each locations Keynote MDRT quality speakers here - [2024 EPICs Information](#)

You can view how you will get 15 OR 30 CE credits depending on the location you choose here - [2024 EPIC CE Information](#)

REGISTER NOW! Don't delay as we require a minimum number of registrations for these EPICs to make them a reality.



Check out the first book by Our Own CIEPS Faculty Member Donna Ritch RN, EPC and Her Long Time Friend Michael Benson called, “Scarbro Boomers. The Real Dick & Jane”

In Canada, the era of baby boomers lasted from 1946 to about 1965, a period in which there was a sudden rise in the number of births observed from year to year.

The 2021 Canadian census counts a total of 9,212,640 baby boomers; writers Donna White and Michael Benson may only be two of them, but they have a lifetime of stories to tell. From silly childhood antics to serious life reflections, Donna and Michael share their life journeys as baby boomers growing up in a suburb of Toronto called Scarborough, Ontario. History books will talk about Canada in the 1960s as having gained a new national flag, a national pension system, and a health insurance plan. But

for a kid in the 1960s, there was more to it than all that. In *Scarbro Boomers*, Donna dons her poodle skirt and Michael equips his cowboy gear, and together, they show what life was really like for a baby boomer kid in those years—both the lighthearted kid shenanigans and the ever-looming threat of wars, both past and future. *Scarbro Boomers* is full of short stories from two old friends and is a fun, entertaining read for both those curious about one of the largest age demographics in North America and for those who are boomers themselves.

Donna White Ritch is a semi-retired registered nurse currently living in Guelph, Ontario. Donna's practice has included staff nurse, nurse educator, manager of a volunteer visiting program, and she also has experience in independent practice. She is known for giving presentations accompanied by humour. Donna has been teaching with the Canadian Initiative for Elder Planning Studies since 2004 and volunteers with Hospice Wellington. Donna is the happy grandmother of four grandsons who keep her laughing.

Michael Benson is a retired police officer currently residing in Brampton, Ontario. Mike has held various positions in the police service, such as school safety liaison, fraud investigator, and various uniform and plainclothes duties. A gifted public speaker, Mike is a natural storyteller who is always ready with his quick wit. Mike is a married father of two daughters and five grandchildren.

Scarbro Boomers: The Real Dick and Jane is Donna and Michael's first book.

To find out more about some real life Boomers and their early life adventures, or to purchase for your family or clients, please visit [Scarbro Boomers](#)

Income Tax Benefits and Credits for Seniors

It is that time of the year again, so this information could be of benefit to your senior clients and family members.

Filing your taxes is one of the most important steps to maintaining a healthy financial life as a senior. While things like credit scores, personal loans, and debt repayment, are likely concerns of the past. Income taxes and government credits and benefits are a new priority.

Once you reach the age of 65, you become eligible for a few tax benefits that were not available to you when you were younger. Once seniors retire, their income decreases, especially if they did not have a strong pension plan from their employer. Along with tax benefits available to all Canadians, tax credits for senior citizens make a huge difference in allowing seniors to save more money on their taxes.

Federal Tax Credits and Benefits For Seniors In Canada

There is a wide range of tax credits and benefits available to Canadian seniors. Make sure you consider all of the following options when filing your taxes every year.

Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) Benefits

Most Canadians contribute to the Canada Pension Plan throughout their working life. The CPP is a monthly benefit or credit that replaces a portion of your income when you retire. You must be at least 60 years old and have made a minimum of one valid contribution to the CPP to qualify. Although the amount of money you can earn depends on a variety of factors.

The Quebec Pension Plan (QPP) gives citizens living and working in Quebec basic financial protection if they retire, die, or develop a disability. You can apply to QPP only if you live in Quebec, or if the last province you lived in was Quebec.

Retiring Allowance

Retiring allowances are sometimes included as a portion of a severance package, which is given to an employee upon termination of their employment. They can include the following:

- Payments for unused sick credits upon termination
- Payments are given to individuals upon the termination of employment or office. Including damages if there is evidence of wrongful dismissal

A retirement allowance is calculated based on the length of your service to the organization. It may also include additional benefits, payments and incentives. This benefit can be partially transferred to RRSPs, allowing some of them to be deferred from taxes.

Disability Tax Credit

To be eligible for the disability tax credit, proof from a qualified individual is required. They must declare that a severe mental or physical impairment is present. And that it significantly impedes the ability to perform a basic activity of daily living. Some examples of restricted activities due to disability include speaking, walking, hearing, eating, dressing, and more.

Medical Expense Tax Credit

The medical expense tax credit, or METC, is meant for individuals who pay significant amounts of money in medical expenses for themselves, their spouses, or dependents. Some examples of medical expenses that

qualify include dental services, nursing home services, ambulance services, and travel expenses. There are also certain devices whose cost qualifies, including hearing aids, dentures, prescription drugs, orthopedic shoes, gluten-free foods, wigs, and more.

Home Accessibility Tax Credit (HATC)

The Home Accessibility tax credit is a credit given for expenses incurred in home renovations or alterations that allow an individual to gain access to or be mobile in their home or reduce the risk of harm to the individual within their home. Some examples of qualifying expenses include the costs of renovations to allow for grab bars, handrails, walk-in tubs, widening doorways, and lowering cabinets.

The credit allows you to claim up to \$10,000 in expenses and usually results in a non-refundable credit of 1,500 per year. Any work done by professionals such as plumbers, architects, contractors, and more are eligible expenses, as are building materials, fixtures, permits and equipment rentals if you do the work yourself.

Old Age Security (OAS) pension

The Old Age Security Pension is given to any Canadian over the age of 65 years old. A taxable benefit, this pension is calculated depending on how long you lived in Canada.

Guaranteed Income Supplement

The guaranteed income supplement is given to some Canadians who also receive the old age security pension if their income is below a certain threshold. For example, if a citizen's income is below a yearly set limit as a single person, they are eligible for this supplement. This supplement is also given if a citizen's income plus the income of their spouse or partner is below a yearly set limit. For more information about the guaranteed income supplement and eligibility, visit the CRA's website.

Allowance For The Survivor

This benefit is available to citizens between the ages of 60 and 64 with low income, and whose spouse has died. This tax credit ends once you turn 65 and is replaced with the Old Age Security Pension.

Provincial Tax Credits And Benefits For Seniors In Canada

In addition to the federal tax benefits described in the section above, there are also some province-specific tax credits available to seniors.

Ontario Trillium Benefits (OTB) – Ontario Senior Benefits

Only available to citizens in Ontario, the Ontario Trillium Benefit combines three tax credits to assist in paying for energy costs and sales and property tax. To apply, you need to be eligible for at least one of the three combined credits:

- Northern Ontario Energy Credit
- Ontario Energy and Property Tax Credit
- Ontario Sales Tax Credit

70% grant of your rent costs – Quebec Senior Benefits

For seniors in Quebec, the government offers a basic amount of money to help cover the costs of renting a private senior residence. If you are 70 years of age or older, you can receive up to a 70% grant of your rent costs. Dependent seniors can receive up to 80%.

Tips On Reducing, Deducting Or Deferring Your Taxes

Even as a senior, your income from tax credits and benefits is taxable. Here are some helpful tips for reducing the amount you pay in taxes.

Registered Retirement Savings Plan (RRSP)

Usually created in preparation for retirement, income from RRSPs is exempt from taxes as long as it remains in the fund. To avoid higher tax brackets, make sure you limit how much you take out each year. Try your best to rely on income received through your employer's pension plan. As well as Canadian and provincial tax credits. This will help you avoid taking out more money from your RRSP each month, and in turn avoid paying more taxes on it.

Pension Income Splitting

Pension income splitting can help you save on the amount of income tax you need to pay. Upon meeting a few requirements. You could be eligible to split a maximum of 50% of your income with your spouse or partner. Thus, reducing the amount of income tax you pay each year.

Carrying Charges and Interest Expenses

Remember to claim all carrying charges and interest expenses that you had to pay in order to earn any income from your investments. This includes expenses incurred for investment advice, as well as for paying anyone to manage your investments.

Final Thoughts

Retirement can be a stressful time for seniors, as it often results in a decrease in income. Make sure you are well informed on all of the

available government benefits for seniors. This way you can maximize your income and deductions on your income tax.

Some of Your Senior Clients and Family Members Might Find this Benefit Useful ... *this information was submitted by John Wilson, EPC from Niagara Falls, ON.*

Canadian Dental Care Plan

The Canadian Dental Care Plan (CDCP) will help ease financial barriers to accessing oral health care for eligible Canadian residents with an [annual adjusted family net income](#) of less than \$90,000 who do not have access to dental insurance.

Applications will open in phases **starting with seniors**. Find out [when you can apply](#).

[Do you qualify](#)

Determine if you are eligible for the CDCP.

[How to apply](#)

Applications for the CDCP will open in phases. Find out [when you can apply](#).

[When can you visit an oral health provider](#)

CDCP coverage start date will vary for each person who qualifies for the CDCP.

[What services are covered](#)

See examples of what oral health care services may be covered. You will not have to pay the full cost out of your own pocket.

[How oral health providers enrol in the CDCP](#)

Information for oral health professionals who would like to enrol as a participating CDCP provider.

How the Baby Boomer Exodus Will Imbalance the Canadian Workplace ... *from an article posted in the Globe and Mail updated November 1, 2023*

The last of the baby boomer generation will be turning 65 in 2030, marking a pivotal moment in a demographic squeeze that has loomed over Canadian workplaces for years. By then, most of this generation will be retired – and the labour market will face a new reality.

“A big group of people that have a lot of experience and have seen a lot and [carry] a lot of wisdom will exit our labour market,” says Rafael Gomez, a professor and director of the University of Toronto’s Centre for

Industrial Relations and Human Resources who has researched aging demographics in the working population extensively.

Presently, [one-third of workers](#) in Canada are millennials, with Gen Xers close behind at 29.5 per cent, and the younger Gen Z ringing in at 17.6 per cent. However, Gen Xers have been [routinely passed over](#) when it comes to promotions – meaning their experience levels may not completely fill the void left by retiring boomers. They are also vastly outnumbered by younger generations.

This, says Mr. Gomez, may cause the labour market to lose its delicate balance – with some industries facing more dramatic upheavals than others. At last count, there were around [700,000](#) unfilled jobs in the country, most notably in food services, health care, social services and construction.

Mary Van Buren, president of the Canadian Construction Association (CCA), says the construction industry alone currently has about 61,000 vacancies.

“We expect about 245,000 retirements by 2032 and around 240,000 people to replace those,” says Ms. Van Buren. With a shortfall of 5,000 from retirements and the current 61,000 vacancies, she estimates the industry has about 66,000 roles to fill in the immediate future. “We have a huge recruitment job to do.”

It is the same across the skilled trades. With around 700,000 skilled trades workers expected to retire by 2028, the Canadian Apprenticeship Forum [estimates](#) an average of 75,000 new apprentices will need to be hired per year over the next five years to meet the demand for skilled journeypersons in [Red Seal trades](#). The trades most at risk of not meeting that demand include welder, industrial mechanic, bricklayer, boilermaker, cook and hairstylist.

Ms. Van Buren says one of the challenges of filling these roles is the perception of skilled trades. “Most of us went through school and were told that university is the desirable career path,” she says. “A lot of shop classes were eliminated in high schools and with the Federal government immigration pointing system, higher education equals higher points.”

Ms. Van Buren says there is a serious concern about filling these roles at a critical time for growth in infrastructure across Canada. But it is not just the ability of organizations to hire the talent they need. The boomer exodus is also creating an imbalance between experience and technical innovation.

Mr. Gomez says younger generations tend to come in with a better grasp on emerging technologies and ideas on moving organizations into the future, while older generations have insight and institutional memory that

can better predict the failure of an idea. Both are necessary, says Mr. Gomez – but, as his [research](#) shows, they need to be balanced.

“You don’t want tons of people who are just in those positions saying no to every new idea because occasionally those ideas are different,” says Mr. Gomez. “On the flip side, an economy or an organization that doesn’t have enough gatekeepers might just spit out ideas that can cause an organization to fail.”

In the case of baby boomers retiring, Mr. Gomez says it is going to affect organizations disproportionately.

Larger and more established companies will likely feel the demographic crunch more sharply. These types of companies tend to require more senior leadership roles and managers and often have to invest a lot more in training staff. “Older workers tend to be found in careers that have longer career paths – public service, education, health and large corporations like banks and telecom,” says Mr. Gomez.

Newer companies and startups will be less affected, says Mr. Gomez, because they tend to hire younger and newer entrants into the workforce who already have a better understanding of technology.

With growing job vacancies in former boomer strongholds, holding up the labour market – and legacy companies – will fall on Gen Xers and elder millennials. To head off looming disruptions, now is the time for those workers to get upskilling, retraining and advancement.

“Maybe at the very end of their careers, they can assume some of these roles that were denied them just by the sheer numbers and the demographic weight of that baby boom generation,” he says. “[They could] fill that gap of experience that’s needed to still manage corporations, especially larger organizations.”

Editor’s note: An earlier version of this article erroneously cited '245,000 retirements by 2023'. The correct information is '245,000 retirements by 2032.'

5 Tips to Chase Away the Winter Blues...*from an article posted on the McMaster University Portal on January 2, 2024*

Many people grapple with the winter blues as winter settles in with its chilly winds and shorter days. The cold weather and lack of sunlight can contribute to feelings of isolation and lethargy. However, there are several strategies to leverage to help beat the winter blues and embrace the season with positivity.

1. Embrace indoor hobbies. Whether reading, crafting, painting, or learning a new skill, having a hobby can provide a sense of accomplishment and ward off boredom.

2. Stay active: Physical activity is crucial for mental well-being. Activities such as walking, yoga, or tai chi can help boost mood and increase energy levels.

3. Stay social. While inclement weather can make in-person get-togethers more challenging, virtual platforms are a great way to stay connected with friends and family. Video calls, online games, or even virtual book clubs can provide social interaction and combat feelings of loneliness.

4. Mindful relaxation: Winter is an excellent time to practice mindfulness and relaxation techniques. Guided meditation, deep breathing exercises, or simple relaxation rituals can help reduce stress and improve overall well-being.

5. Healthy eating: A balanced diet plays a crucial role in mental and physical health. Consume various nutritious foods, stay hydrated, and incorporate mood-boosting nutrients like Omega-3 fatty acids found in fish.

Instead of viewing winter as a season to endure, we can shift our mindset and celebrate its unique qualities. Whether savouring seasonal foods or relishing the beauty of snowfall, finding joy in the winter experience can shift perspectives.

Incorporating these strategies into your routine can beat the winter blues by embracing the season with a positive mindset. Doing the things that nourish your mental and physical well-being all year round is essential, but even more so in the depths of winter.

Emergency Eats: Senior-Friendly Staples for Winter Resilience

A Guide on Stocking Up on Non-Perishable Foods

As the winter months approach, it is essential for older adults to be well-prepared for inclement weather that might make it challenging to get out and about. One crucial aspect of winter preparedness is ensuring you have an ample supply of non-perishable food items – these are items that can be stored for a long time before being eaten or used. In case of extreme weather conditions or unexpected events, having a well-stocked pantry can provide comfort and security. Here is a comprehensive guide to help you prepare:

1. Water and Basics:

Start by ensuring you have enough water to last at least three days. Aim for one gallon of water per person per day.

Stock up on the basics: milk (shelf-stable or powdered), bread, and cheese. These items can form the basis of simple and nourishing meals.

2. Canned Goods:

Canned goods are a lifesaver during emergencies. Consider having a variety of canned items, such as soup, tuna, and salmon. These are not only easy to store but also have a long shelf life. Include canned fruits and vegetables to ensure you are getting essential vitamins and nutrients.

3. Eggs and Dairy Alternatives:

Eggs are a versatile and protein-rich option. Consider powdered eggs as a convenient alternative with a longer shelf life.

Explore dairy alternatives like long-lasting UHT (ultra-high temperature) milk or non-dairy options if you have specific dietary preferences.

4. Beverages:

Do not forget about warm beverages. Stock up on tea and coffee to keep you cozy during chilly days. Hot beverages can also be a source of comfort. Consider having powdered drink mixes that can be easily mixed with water.

5. Staples:

Peanut butter is a nutritious and energy-dense food that can be a quick and satisfying snack. Cereals and crackers are excellent options for quick and easy meals. Choose whole-grain varieties for added nutritional benefits.

6. Dried Fruits and Nuts:

Dried fruits and nuts are not only delicious but also packed with essential nutrients. They make for convenient and healthy snacks.

7. Frozen Meals:

Plan ahead by stocking up on 2-3 frozen meals that you can easily pop into the microwave or oven. Circle of Care offers convenient meal options; current Circle of Care clients can reach out to our Meals on Wheels team at 416-373-4100 to learn more about ordering extra meals. New clients can book an intake appointment here: <https://www.circleofcare.com/meals-on-wheels/>.

8. Meal Preparation:

Consider preparing and freezing a few homemade meals in advance. This way, you will have a supply of nutritious and familiar dishes ready to heat and eat. And if you are a caregiver for a senior who lives on their own, consider bringing over a few prepared meals that they can stick in their freezer and take out to eat when needed.

9. Check Expiry Dates:

Regularly check the expiry dates of your non-perishable items and replace any that are approaching expiration. This ensures that your emergency supplies are always fresh and safe to consume.

By taking these steps to stock up on non-perishable food items, you will be better equipped to face unexpected winter challenges. Remember, being prepared is not just about the physical supplies but also about having peace of mind knowing that you have everything you need to weather any storm.

Stay warm, stay safe, and enjoy the winter months with confidence!

NEW CIEPS/EPC Member Benefits

By now you have received the EPC Special Bulletin highlighting the NEW additional EPC Member Benefits that are available for you as an EPC member in good standing.

We have put together some great partnerships for you to consider. Please contact the individual companies for further details.

Check them out here - [EPC Member Benefits](#)

The Advantages of Having A CARP Membership

Let us first go over the [Canadian Association of Retired Persons](#) (CARP) and why it would be good to become a member.

If you are a Canadian citizen aged 50 or older, you can become a member. You will then get senior discounts at several businesses across Canada.

The minimum age requirement depends on the partnering business, but it might be worth spending a little money each year for the membership in exchange for the discounts available. I have listed several 55+ senior discounts in Canada below, and many of them are exclusively available to CARP members.

This list of senior discounts in Canada based on different categories to help you find discounts on specific items, businesses, or services that you can use for the senior in your life.

Updated 11th Edition EPC Materials are NOW Available

The revised 11th edition of the EPC materials is available now for you to update your elder knowledge and provide the best information that you can for your clients, prospects, and families.

You can now purchase the updated 4 manual EPC 11th Edition Desk Reference Manuals, and the 11th Edition EPC PowerPoints to add to your library of knowledge.

They are available for \$159 + taxes and includes shipping.

- If you reside in AB, BC, SK, MB, QC, NT, NU or YT, your cost is \$166.95, all taxes & shipping included.
- If you reside in ON, your cost is \$179.67, all taxes & shipping included.
- If you reside in NS, NB, NL, or PE your cost is \$182.85, all taxes & shipping included.

You can order them securely here - [11th Edition EPC Desk References](#)

Did you know that CIEPS is on LinkedIn?

EPC member Paul Fawcett started a group on LinkedIn, and it is now an open group. Why not join it so that you can keep up to date with trending discussions that would be of interest to the Elder Planning Counselor.

Join and share with the group here –[EPC LinkedIn Group](#)

CIEPS/EPC is always looking for interesting articles from the EPC membership for submission to the PULSE.

If you have any interesting articles that you would like to have submitted into the EPC PULSE pertaining to senior issues etc., please send them to me and if suitable, we will put them into the monthly PULSE and give credit where it is due. You can send them directly to me – registrar@cieps.com

Please keep your contact information current with us

To help us keep your contact information up to date, so that you do not miss any timely information, renewal notifications and the PULSE monthly email newsletter, please use our member update form if any of your information has changed. You can access the form here - [EPC Member Update Form](#)

Important notice regarding your EPC Membership dues. Please ensure that your EPC is always in good standing.

When you pay your EPC Membership Dues, please include applicable taxes (GST/HST) for your Province of residence.

If you are sending a cheque for your EPC Membership, please reference that the cheque is for.

Annual renewal fee—\$150.00 + Applicable taxes for the province you reside in. This can be paid by Cheque, Visa, or MasterCard, or email transfer to payments@cieps.com and it will be processed for you.

- If you reside in AB, BC, SK, MB, QC, NT, NU, or YT your yearly renewal is \$157.50 all taxes included.
- If you reside in ON, your yearly renewal is \$169.50 all taxes included.
- If you reside in NS, NB, NL, or PE your yearly renewal is \$172.50 all taxes included.

Not sure when your renewal is? Check the date on your EPC Certificate. The date you passed your EPC Qualification examination is your renewal date each year.

We email receipts for renewal payments at the end of the month which you paid your dues.

RENEW SECURELY HERE

Reminder

Remember, only an EPC member in good standing may use the EPC mark, the words EPC Designation, or logo on any advertising, business cards, stationery, signage, voice mail or email. This is in accordance with the CIEPS tenets and standards.

CE requirements when renewing your EPC Designation

CIEPS has a requirement of 30 CE credits annually when you renew your EPC membership.

Lately we have been receiving questions about the Continuing Education requirements when renewing your EPC Designation.

The following should clarify this for you.

If you are in a profession that requires CE Credits, then we accept that number of CE hours towards your EPC Membership renewal.

If you are in a profession that does not require CE Credits, then you do not require any CE to renew your EPC membership.

PLEASE NOTE!

Just a reminder that when you use your credit card to pay for your EPC Renewal fees, or purchase anything from the EPC Resource Library, it will show on your statement as CNDIAN INTIVE FOR ELDR ST... Beamsville, ON. With a phone number of 855-882-3427 do not panic, as this is the Elder Planning Counselor Designation (EPC).

If you would like to stop receiving this publication, please respond to info@cieps.com with the message "**STOP MY PULSE!**"

To contact CIEPS:

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