FINANCIAL PLANNING

Retirement Planning

AP/ADMS 4505 | Course Outline | Fall 2026

INSTRUCTOR	**Daniel Fernandes, CFP®**
EMAIL	fernande@yorku.ca
COURSE DELIVERY	Online / Asynchronous
OFFICE HOURS	Virtual Office Hours – By appointment
COURSE WEBSITE	https://eclass.yorku.ca/course/view.php?id=76304

Course Description

Students will develop advanced skills in the areas of pre- and post-retirement planning and estate planning, with an introduction to employee benefits.

Learning Outcomes

By the end of this course, students are expected to be able to:

- Understand the financial planning process as it relates to Retirement Planning and Estate Planning.
- Assess and determine both the quantitative and qualitative information required to develop a financial plan.
- Identify risks and opportunities regarding clients' finances, as they relate to retirement and estate planning.
- Analyze the relevant client information and formulate strategies for achieving the client's financial goals.
- Prepare and complete a comprehensive financial plan.
- Develop and demonstrate the presentation skills needed to be successful in the financial planning profession.

Prerequisites: AP/ADMS 3520 and AP/ADMS 3541.

Required Textbook

Retirement & Estate Planning in Canada, Coleen Clark, **4th Edition,** Captus Press, 2020.

The textbook is available only as an eBook and can only be purchased here:
https://info.captus.com/registration/Epub/school.aspx?INST=york

Optional:
Tax Planning for You and Your Family 2023. KPMG LLP (Nancy Belo Gomes, Paul Corupe, Paul Lynch)

Evaluation Scheme

Weekly Assignments:	10%
Weekly Quizzes:	10%
Case Study	20%
Midterm Exam (in person):	25%
Final Exam (in person):	25%
Participation	10%
Total	**100%**

Course Assessment Components

Weekly Problems
Most weeks you will have an assigned problem set. The problems are to help you understand the material and prepare for the case studies and exams. Your lowest score will be dropped. Problems must be completed and submitted by Monday at 11:59 p.m. EST the week following "class".

Weekly Quizzes
Quizzes are assigned weekly. The quizzes help keep you on track with your reading and the lectures. These will all be administered through the course website, and you are expected to work on them by yourself. Your lowest score will be dropped. Quizzes, like the weekly problems, must be completed and submitted by Monday at 11:59 p.m. EST the week following "class".

Financial Planning Case - Group Project (with live presentation)
The case study will be done in groups of at least 4 students. Details will be posted on the course website.

Midterm & Final Exams
Both exams will be administered **in person** on Keele campus. The final exam will be scheduled by the registrar's office and held on campus during exam week. If you live more than 2 hours outside the GTA, please contact your instructor for alternate arrangements.

Participation (10%) Participation in this course focuses on practical career readiness, industry positioning, and professional engagement. The grade is divided into two components:

- **Part A: Professional Branding Package (4%):** Students will submit a refined résumé, cover letter, and LinkedIn profile link structured to position them effectively for entry-level opportunities in financial planning or their chosen career path *(Due Week 4)*
- **Part B: Virtual Industry Speaker Series (6%):** Students will engage with three virtual sessions featuring guest CFP® practitioners. Each session is worth **2%**. Full credit is earned through live attendance and **active participation**

Dates and times for the virtual industry speaker series will be shared via eclass announcements.

COURSE SCHEDULE

Note: This section is subject to change during the semester. It is your responsibility to check/follow Course Announcements where all changes will be announced.

Week	Topic	Readings	Assignments
1	The Retirement Planning Process	Chapter 1	Weekly problems #1 Quiz #1 *Due: Sept 21*
2	Factors Affecting Retirement Planning	Chapter 2	Weekly problems #2 Quiz #2 *Due: Sept 21*
3	Government Benefit Plans	Chapter 3	Weekly problems #3 Quiz #3 *Due: Sept 28*
4	Registered Pension Plans (RPP)	Chapter 4 *Reading Week Oct. 10-16*	Weekly problems #4 Quiz #4 *Due: Oct 5* *Professional Branding Package due: Resume, cover letter, polished LinkedIn*
5	RRSPs & Other Savings Plans	Chapter 6 Midterm date tbd – Covers weeks 1-5 In-person midterm exam	Weekly problems #5 Quiz #5 *Due: Oct 19*

6	Pension Adjustments & Other Plans	Chapter 5	Weekly problems #6 Quiz #6 *Due: Oct 26*
7	Retirement Income Options	Chapter 7	Weekly problems #7 Quiz #7 *Due: Nov 2*
8	Planning at Retirement	Chapter 8 Appendix 8A	
9	Estate Planning & Disposal of Assets	Chapter 9 Chapter 10	Weekly problems #8 Quiz #8 *Due: Nov 9*
10	Taxation Issues	Chapter 11	Weekly problems #9 Quiz #9 *Due: Nov 16*
11	Trusts, Charities, & U.S. assets	Chapter 12	Weekly problems #10 Quiz #10 *Due: Nov 23*
	Final Exam period Dec 10-23 In person – Keele Campus		

Course Policies/Small Print

RELEVANT UNIVERSITY/LA&PS/SCHOOL REGULATIONS

The regulations on many aspects of coursework that apply to you are on: http://sas.laps.yorku.ca/students/. You are responsible for understanding and following these regulations.

INTELLECTUAL PROPERTY

Students should be aware that this course contains the intellectual property of their instructor, TA, and/or York University.

Intellectual property includes items such as:

- Lecture content, spoken and written (and any audio/video recording thereof);
- Lecture handouts, presentations, and other materials prepared for the course (e.g., PowerPoint slides);
- Questions or solution sets from various types of assessments (e.g., assignments, quizzes, tests, final exams); and
- Work protected by copyright (e.g., any work authored by the instructor or TA or used by the instructor or TA with permission of the copyright owner).

Course materials and the intellectual property contained therein, are used to enhance a student's educational experience. However, sharing this intellectual property without the intellectual property owner's permission is a violation of intellectual property rights. For this reason, it is necessary to ask the instructor, TA and/or York University for permission before uploading and sharing the intellectual property of others online (e.g., to an online repository).

Permission from an instructor, TA or the University is also necessary before sharing the intellectual property of others from completed courses with students taking the same/similar courses in subsequent terms/years. In many cases, instructors might be happy to allow distribution of certain materials. However, doing so without expressed permission is considered a violation of intellectual property rights.

Please alert the instructor if you become aware of intellectual property belonging to others (past or present) circulating, either through the student body or online. The intellectual property rights owner deserves to know (and may have already given their consent).