



# CEBS

Certified Employee Benefit Specialist® Program

## Fall 2023

[www.cebs.org](http://www.cebs.org)

CEBS® ACADEMIC PARTNER



**DALHOUSIE**  
UNIVERSITY

# Many Paths, One Designation.

The Certified Employee Benefit Specialist® (CEBS®) designation delivers benefits expertise supported by research-based best practices with a curriculum developed by Dalhousie University. Whether you are looking to break into the industry, currently work in employee benefits or are an experienced benefits professional, CEBS provides you with the knowledge you need to tackle challenges you will face throughout your career in benefits.

*The International Foundation of Employee Benefit Plans is privileged to partner with Dalhousie University in offering the CEBS program.*



The International Foundation of Employee Benefit Plans—a nonprofit educational organization dedicated to providing the diverse employee benefits community with objective, solution-oriented education, research and information—established the CEBS program in Canada in 1986.



With 20,000+ students, Dalhousie is one of Canada’s top-ranked universities. Dalhousie combines the prestige of a big-name university with hands-on, collaborative education with nearly 90% of students taking part in work-integrated learning, innovative research and a deep sense of social responsibility. Dalhousie University is located in Mi’kma’ki, the ancestral and unceded territory of the Mi’kmaq.

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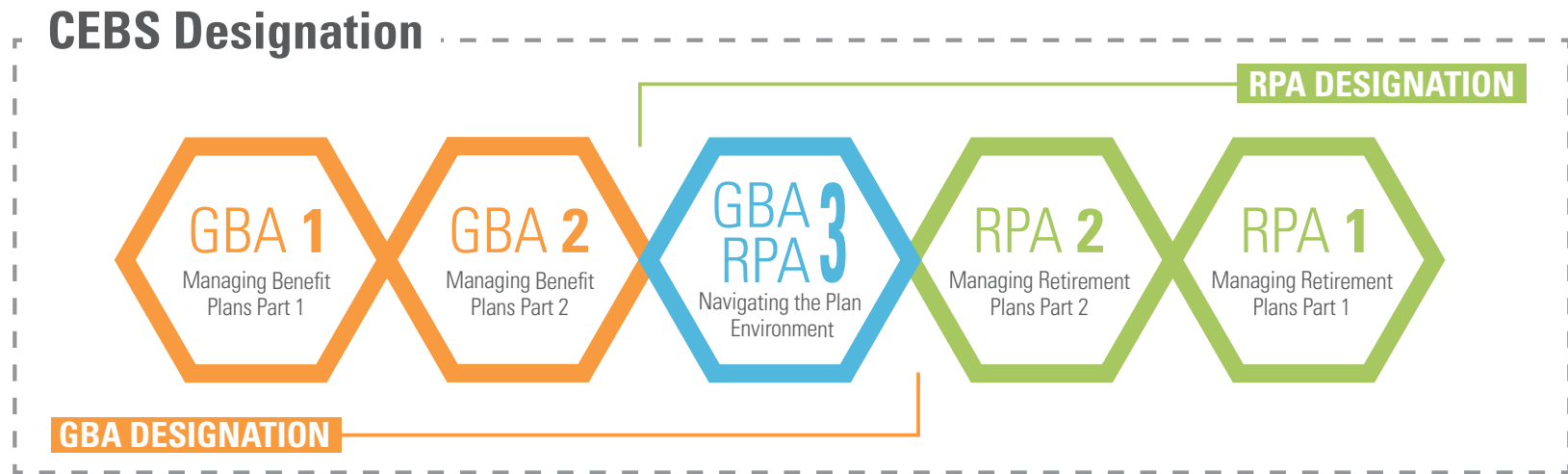


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# The CEBS Designation

The CEBS designation is the ultimate destination on your professional development journey. The Certified Employee Benefit Specialist program provides the specialized knowledge, skills and confidence needed to meet the challenges of the profession, no matter how your career path led to a role in employee benefits.

To earn your CEBS designation, you will complete five required courses using a self-paced, self-study curriculum. Earn your Group Benefits Associate (GBA) or Retirement Plans Associate (RPA) designation by completing a specified combination of three courses—all counting toward earning the full CEBS designation.



**JOIN US ONLINE**  
CONNECT | DISCUSS  
ASK | SHARE | LEARN



**CEBS NEWS** [CEBS.IFEBP.ORG](http://CEBS.IFEBP.ORG)

**94%**

**Having my CEBS designation expanded my skills and knowledge, which helped me do my job better.**

2022 CEBS Graduate Survey

# What You Need to Study

CEBS study materials provide you with the information you need to understand the benefits industry. Courses are designed for self-paced study. **Visit [www.booksforbusiness.com](http://www.booksforbusiness.com) to order the textbook and Study Guide.**



## The Study Guide

Written specifically for the CEBS program, the Study Guide for each course will lead you through the content needed to prepare for your exam.

### Each Study Guide includes:

- Eleven to 13 modules of content per course, organized in a portable binder and accessible online, providing structured coverage and highlighting key elements and critical takeaways from the assigned readings
- Tools to help apply what you are learning and solidify new concepts:
  - Benefits in Action—These short case studies are based on the concepts covered in the module.
  - Capstone Case Studies—Final modules of the courses draw upon your knowledge across multiple modules.
- Access to all Study Guide content, plus:
  - An interactive online practice exam to help you gauge your progress as you study and identify the areas needing more work as well as to give you a feel for the actual exam format
  - Progress tracking, which helps you visualize your advancement through the course as you complete the modules
  - Helpful tips and information throughout.

**Online Study Guide  
experience video:**



## The Textbook

Each CEBS course has an accompanying textbook or supplemental readings. These provide the theory and content of the topics covered in the Study Guide and expand upon the concepts covered in the Case Studies.



### OPTIONAL ADDED STRUCTURE

## Online Study Group With Instructor Support

Do you need a little push to stay on track, guidance from an expert instructor and peer support? Online Study Groups are for you! CEBS Online Study Groups are an optional resource that provides access to an online platform that is available 24/7 during each 12-week session. Online Study Groups include audio overviews, interactive games and quizzes, live review sessions and a suggested time frame to stay on track. Find more details on page 8.



**SAVE 20%**  
WITH A SUCCESS PACKAGE

Position yourself for the best outcome with the Success Package. Save 20% when you purchase the highly regarded Online Study Group With Instructor Support and its corresponding exam.

# How to Prepare for Your Exam

The CEBS designation is earned upon the successful completion of an exam for each of the five corresponding courses.

## Order Study Materials and an Exam

Order the textbook and Study Guide (includes online Study Guide and practice exam access), and purchase your exam. Take advantage of unlimited access to the online practice exam to check your progress and get a feel for the exam format.

## Prepare

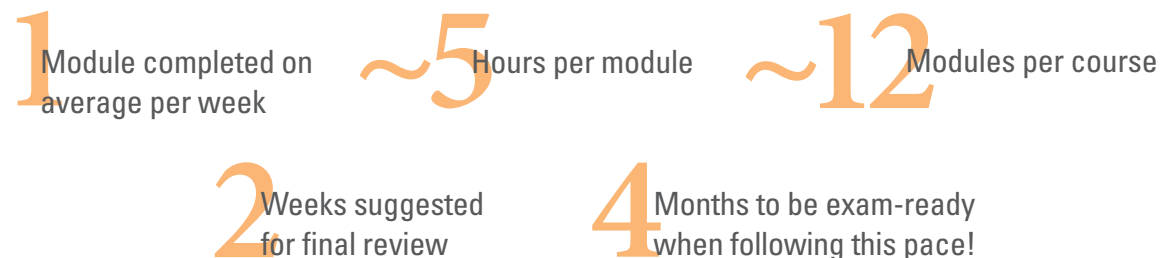
Study when and where you learn best. One week of study per module is recommended. Allow one to two additional weeks to review the course content prior to your exam. Online Study Groups With Instructor Support are also offered. (See details on page 8.)

## Exam Details

CEBS virtual exams are computer-based and administered in four testing windows each year. Choose your preferred testing window at the time of your exam purchase. It is best to purchase your exam with your study materials and set an exam date. This will help motivate you to stay on track with your study plan. Visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) to learn more.

## Create Your Study Plan

How much time do you need to prepare for each exam? Consider these numbers to determine your time investment. (Actual time needed to prepare for each exam varies per individual.)



“CEBS has provided me with more credibility and potential for advancement.”

Andrew Burgess, CEBS  
Senior Group Benefits Specialist  
RBC Insurance  
Toronto, ON

The CEBS program reserves the right to update study materials for any course without advance notice. Registrants are encouraged to consult the CEBS website to keep apprised of planned course revisions. Reach out to the CEBS customer service team with any questions regarding the current status of your materials at [cancebs@ifebp.org](mailto:cancebs@ifebp.org).

# CEBS Testing Information

All exams are administered exclusively in a virtual format.

Take your exam within your selected testing window and where you're most comfortable.

## Set a Testing Window Goal and Register for Your Exam

Once you have selected a course, purchase the course materials and keep yourself motivated by choosing a testing window and registering for your exam. Go to [www.cebs.org](http://www.cebs.org) to see ordering details.

- When purchasing an exam, you must choose an exam window.

**Window 1:** January 15-March 15

**Window 2:** April 15-June 15

**Window 3:** July 15-September 15

**Window 4:** October 15-December 15

- Exams purchased and not taken within the selected window will require a transfer fee to be moved to a future testing window.



## Virtual Testing

Virtual exams are offered for all five CEBS courses so you can test wherever you are most comfortable. The exams are available during the testing window you registered for without a specific appointment time needed. In order to take the virtual exam, you will need the Chrome browser, a webcam and a microphone. Allow additional time prior to the start of the two-hour timed exam to download the required Proctorio extension for added security and complete the pre-exam steps. Please visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) for additional virtual testing guidelines.



## Take Exam

Each timed exam is two hours in length and contains 100 multiple-choice questions. A score of at least 70% is required to pass. You will receive your pass or fail result immediately upon completion. **You've got this!**



85%

Having my CEBS designation earned me respect from my colleagues.

2022 CEBS Graduate Survey

Visit [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) to learn more.

Please note that customer service support is available to assist with exam access-related questions Monday-Friday from 8:00 a.m. to 5:00 p.m. CT.

# CEBS Testing Schedule and Fees



“CEBS definitely provides a wealth of knowledge, giving a base to support your clients and help further your career.”

Preet Pall, CEBS  
Associate  
Montridge Advisory Group  
Vancouver, BC

## Testing Windows

**Window 1** | January 15-March 15

**Window 2** | April 15-June 15

**Window 3** | July 15-September 15

**Window 4** | October 15-December 15

## Fees

<b>Exam</b>	C\$595
<b>Exam Transfer</b>	C\$145
<b>Exam Retake</b>	C\$ 95

 **SAVE 20%**

**Position yourself for the best outcome with the Success Package.** When you purchase the Online Study Group With Instructor Support and the corresponding exam, you will save 20% and be one step closer to a successful course experience.

# Additional Study Support

## Online Study Groups With Instructor Support

Online Study Groups are an additional resource providing study support for a course via an online platform. Study Groups feature instructor support, a suggested 12-week time frame for structure, a variety of study tools and the opportunity to connect with your peers in the course online.

Twelve-week sessions are offered in the spring, summer and fall each year. The online portal is available on demand 24/7, giving you the flexibility to study whenever and wherever you'd like. Join a 12-week session anytime—You'll have full access to content from the previous weeks.

### Online Study Group—C\$240

(Note: To participate in the Online Study Group, you must also purchase an exam.)

## Upcoming Online Study Group Schedule

### Fall 2023

August 21-November 10

### Spring 2024

January 15-April 5\*

### Summer 2024

May 6-August 2\*

*\*Tentative dates*

## Reasons to Sign Up for an Online Study Group

**Instructor Guidance and Support**—Gain real-world insight from an employee benefits insider. Ask questions to maximize your learning experience. **1**

**Study Tools and Applications**—Secure your knowledge with activities and case study worksheets to reinforce what you've learned in the textbook and Study Guide. **2**

**Connect With Peers**—Interact, discuss and connect with others who share your experience! **3**

### Online Study Groups Include These Invaluable Study Tools



Instructor Notes for Each Module



Two Instructor-Led Live Review Sessions



Brief Audio Overview of Each Module



Quizzes and Interactive Games



Printable Flash Cards



Weekly Instructor Discussion Questions Related to Each Module



Weekly Poll Questions to Test Your Employee Benefits Knowledge



Website Links Connect What You're Learning to Current Events



# GBA and RPA Designations

You will need to successfully complete all five courses to earn your CEBS designation. You can also earn your GBA or RPA designation by completing three courses described below. Each course applies toward the full CEBS designation. **It is recommended you start with GBA 1 or RPA 1.**

## Group Benefits Associate (GBA)

**For those dealing with health and other group benefits.**

The courses reflect up-to-date and relevant information—including the latest on health care—needed to effectively design, administer and communicate group benefits.

To earn the Group Benefits Associate designation, complete:

- GBA 1—Managing Benefit Plans Part 1
- GBA 2—Managing Benefit Plans Part 2
- GBA/RPA 3—Navigating the Plan Environment  
*(This course also counts for credit toward the RPA designation.)*

## Retirement Plans Associate (RPA)

**For those who work with defined contribution and defined benefit plans or are involved with the management of plan assets.** The courses reflect the most current and relevant information needed to effectively design and manage retirement plans.

To earn the Retirement Plans Associate designation, complete:

- RPA 1—Managing Retirement Plans Part 1
- RPA 2—Managing Retirement Plans Part 2
- GBA/RPA 3—Navigating the Plan Environment  
*(This course also counts for credit toward the GBA designation.)*

## CEBS Designation



# Managing Benefit Plans Part 1— GBA 1

A purpose-driven benefits plan is a critical success factor in a total compensation strategy aimed at recruiting and retaining employees in today's global and mobile talent market, as benefits can be a compelling differentiator in meeting workforce expectations for security, choice and personalization. Effective benefits plan management is increasingly important. There is no single approach. The structure of the plan management function will reflect the plan sponsor's unique context, considering its business strategy, specific talent needs and competition, and broader compensation practices. The scope of related benefit plan management activities needed will also reflect benefit plan-specific factors such as group size, coverage comprehensiveness and complexity, whether benefits are insured, legislative requirements and the service providers engaged by the plan sponsor. However, there are key concepts, principles and processes to apply.

GBA 1 provides a framework of concepts, principles and processes that is transferable to varying types of plan sponsor contexts. It offers a strategic approach for evaluating benefit needs and selecting an appropriate mix of life and health benefits from the continuum of options available. Financial and premium rate-setting considerations essential to managing plan sponsor financial risk and factors impacting benefit administration decisions are covered. Roles of insurers and other specialized service providers (such as third-party administrators and employee assistance professionals) in supporting effective benefits plan management are explored. Text-based reading is supported with tax guidance and industry-based practice guidelines regarding coordination of benefits, as well as insurer sales guidelines and advisor disclosure guidelines intended to protect the plan sponsor in the marketing process. Applications are illustrated in numerous case studies.

## Learning Modules

- Managing Risk in Benefit Plans
- Leveraging the Benefits Plan Management Function
- Applying Functional Analysis to Benefit Plans
- Designing Benefit Plans
- Funding Benefit Plans
- Administering Benefit Plans
- Processing Benefit Plan Claims
- Initial Pricing of Group Insurance Products
- Establishing Renewal Rates for Group Insurance
- Marketing a Group Insurance Plan
- Capstone Case: Learning the Benefits Management Ropes—From Funding to Admin to Marketing

# Resources for GBA 1

Visit [www.cebs.org/CECanada](http://www.cebs.org/CECanada) for detailed information on continuing education credit related to this course.



## Essential

**Study Guide** C\$295

GBA 1 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** C\$130

*Group Benefits Plan Management*, 3rd Edition  
Ann O'Neill, Editor, Advocis, 2022  
ISBN 978-1-895477-78-8

(Note: This text is also used in GBA 2.)

## Required

**Exam** C\$595

Successful completion of comprehensive exam

## Additional

**Online Study Group** C\$240

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall



## Package

**SAVE 20% With a Success Package**

**GBA 1 Package** C\$668

Save 20% when you purchase the Online Study Group and GBA 1 exam.

## GBA 1 Benefits in Action and Capstone Case Study topics include:

- Do we need a benefits plan?
- What is within my scope of accountability as a benefits plan sponsor?
- How do I make this plan competitive and comprehensive?
- My clients want to understand where underwriters start when pricing their benefit plans.
- How do I prepare for a benefits renewal?



# Managing Benefit Plans Part 2— GBA 2

GBA 1 provides a framework of concepts, principles and processes for effective benefit plan management that is transferable to varying types of plan sponsor contexts. Building on that foundation, GBA 2 dives deeper into the specific design, funding, administration and communication considerations associated with life, short- and long-term disability, dental, extended health care and employee assistance benefits that can influence a plan sponsor's options and choices. Specific tax and privacy legislation constraints and more detailed discussion of some key terms and provisions are covered.

Also discussed is the tension between the Canada Revenue Agency's position and the benefits industry's position/practice regarding coverage limits for the range of health benefits typically provided under group extended health care plans, health care spending accounts and/or taxable spending accounts. GBA 2 brings the concepts, principles and processes covered in GBA 1 and GBA 2 to conclusion with a discussion of flexible benefit approaches as an alternative to a traditional benefits plan design for meeting workforce expectations for security, choice and personalization as well as for managing plan sponsor cost and utilization challenges. Flexible-benefit tax implications, pricing and credit structure, setting price tags and allocating flex credits are covered. Text-based reading is supported with tax guidance. Applications are illustrated in numerous case studies.

## Learning Modules

- Managing Death Benefits
- Managing Death Benefits Continued
- Managing Short-Term Income Replacement Benefits
- Managing Long-Term Disability Benefits
- Effective Disability Plan Management
- Leveraging the Tax Regime in Health and Dental Plan Management
- Managing Extended Health Care Benefits
- Managing Dental Benefits
- Managing Employee/Member Assistance and Wellness Programs
- Managing Flexible Benefit Plans
- Capstone Case: Streamlining the Absence and Disability Management Process—Achieving Better Outcomes

# Resources for GBA 2

Visit [www.cebs.org/CECanada](http://www.cebs.org/CECanada) for detailed information on continuing education credit related to this course.



## Essential

**Study Guide** C\$295

GBA 2 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** C\$130

*Group Benefits Plan Management*, 3rd Edition  
Ann O'Neill, Editor, Advocis, 2022  
ISBN 978-1-895477-78-8  
(Note: This text is also used in GBA 1.)

## Required

**Exam** C\$595

Successful completion of comprehensive exam

## Additional

**Online Study Group** C\$240

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall



## Package

**SAVE 20% With a Success Package**

**GBA 2 Package** C\$668

Save 20% when you purchase the Online Study Group and GBA 2 exam.

## GBA 2 Benefits in Action and Capstone Case Study topics include:

- How do I get this group benefits death claim paid quickly?
- How do I best respond to these extended health care claims inquiries?
- How do I demonstrate that the “right” dental plan will give this employer an edge in the talent war?
- How will I implement an effective wellness and employee assistance program?

**Capstone Case**

**Streamlining the Absence and Disability Management Process—Achieving Better Outcomes**

The Capstone Case explores how a major employer modified its management systems that the case was completed in Module 1 through 11. It is an essential read for anyone who works in HR, benefits, or disability management.

<b>Part 1</b> Early Sick Leave Employee Benefits	<b>Part 2</b> Early Sick Leave Disability Benefits	<b>Part 3</b> Disability Plan Outcomes
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**Early Sick Leave**  
Questions are posed for each of the three Parts—1, 2, and 3.

**Employee Benefits**  
Questions are posed for each of the three Parts—1, 2, and 3.

**Disability Plan**  
Questions are posed for each of the three Parts—1, 2, and 3.

**Benefits in Action Case Narrative 2**

**"How do I best respond to these extended health care claims inquiries?"**

How do I best respond to these extended health care claims inquiries? This is a question that many HR professionals face. The answer is not always straightforward. It depends on the specific circumstances of the claim and the company's policies. This case study provides a detailed look at how to handle these inquiries effectively.

**Case Narrative**

**2**

**Benefits in Action Case Narrative 1**

**"How do I get this group benefits death claim paid quickly?"**

How do I get this group benefits death claim paid quickly? This is a question that many HR professionals face. The answer is not always straightforward. It depends on the specific circumstances of the claim and the company's policies. This case study provides a detailed look at how to handle these claims effectively.

**Case Narrative**

**1**

# Navigating the Plan Environment— GBA/RPA 3

Sponsors do not make decisions about their benefit and retirement plans in a vacuum. They are influenced by their context—the various factors, conditions and circumstances in their environment. This course looks at two factors in the plan environment that impact most plan sponsors—the compensation system and the social insurance system. Benefit plans, regardless of type, are typically developed within the constraints and opportunities inherent in the sponsor's chosen compensation strategy and in the constraints and opportunities inherent in government-sponsored benefit programs provided through Canada's social insurance system.

GBA/RPA 3 also introduces tools for building contextual knowledge. Decision-making and risk management models and processes explore how awareness of thinking processes and their resulting biases can improve professional effectiveness in a range of plan contexts and benefits roles. Theory-based readings are supported with industry-developed models and guidelines.

## Learning Modules

- Optimizing Social Programs in Planning for Retirement and Health Security
- Understanding How Behavioural Economics Impacts Decision Making
- Optimizing the Canada Pension Plan/ Quebec Pension Plan (CPP/QPP) for Income Security
- Applying Behavioural Economics Tools to Improve Decision Making
- Optimizing Canada's Social Security System—Employment Insurance and Workers' Compensation
- Thinking Through a Risk Management Lens
- Optimizing Canada's Social Security System—Health Care
- Establishing Risk Governance and Culture
- Driving Plan Sponsor Strategy With Reward and Compensation Systems
- Integrating Risk Management Into Strategy Setting and Execution
- Driving Behaviour With Reward and Compensation Systems
- Optimizing Risk Communication, Reporting and Monitoring to Improve Decision Making

# Resources for GBA/RPA 3

Visit [www.cebs.org/CECanada](http://www.cebs.org/CECanada) for detailed information on continuing education credit related to this course.

## Essential

**Study Guide** C\$425

GBA/RPA 3 Study Guide/required readings, 3rd Edition, including online access to the modules and practice exam

## Required

**Exam** C\$595

Successful completion of comprehensive exam

## Additional

**Online Study Group** C\$240

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall



## Package

**SAVE 20% With a Success Package**

**GBA/RPA 3 Package** C\$668

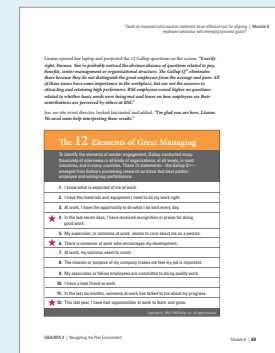
Save 20% when you purchase the Online Study Group and GBA/RPA 3 exam.



This course applies to GBA, RPA and CEBS.

## GBA/RPA 3 Benefits in Action study topics include:

- How can learning about CPP drive better financial decisions today?
- Our business goals are changing. Are our reward and compensation systems still aligned?
- What does enterprise risk management mean for our Pension and Benefits Committee?
- What basic enterprise risk management tools can our Pension and Benefits Committee use in plan decision making?



# Managing Retirement Plans

## Part 1—RPA 1

The Canadian retirement system is built on three pillars: government-administered plans, employer-sponsored retirement and savings plans, and personal retirement savings plans. The business case for workplace retirement and savings plans is strong—They enhance talent attraction, reduce levels of financial stress among employees, help foster saving behaviour and investment discipline, and provide a mechanism for investment risk pooling that helps manage investment fees and costs. All these things ultimately improve the value of dollars employers invest in compensation.

Retirement and savings plans can be designed, funded and administered by plan sponsors in any number of ways to meet their specific objectives for a retirement plan and their employees' financial goals. The overall plan management function (e.g., who makes key decisions, legislative requirements that apply to decision making, who is accountable for results) varies depending on the type of vehicle used to provide pensions—registered or nonregistered, defined benefit or defined contribution, or hybrid—but a number of common concepts, principles and processes exist.

RPA 1 examines what is entailed in decision making around retirement plan management and factors such as tax and pension standards legislation that impact design, funding and administration options available to plan sponsors as well as plan governance requirements. Text-based reading is supported with regulatory guidance and industry-based practice guidelines for employer-sponsored retirement plans of all types, whether pension or non-pension.

### Learning Modules

- Designing Registered Pension Plans
- Designing Non-Pension Registered Retirement Plans
- Leveraging the Tax Regime in Plan Design
- Complying with Pension Standards Legislation
- Establishing Effective Governance
- Administering Retirement Arrangements
- Optimizing Plan Funding and Financial Reporting
- Managing Retirement Plan Assets
- Addressing Special Provisions—Multi-Employer Pension Plans
- Managing Special Situations—Plan Terminations, Surplus in Ongoing Plans and Business Reorganizations
- Other Employer-Sponsored Plans
- Capstone Case: Managing Retirement Plans in Accordance With Organizational Goals



# Resources for RPA 1

Visit [www.cebs.org/CECanada](http://www.cebs.org/CECanada) for detailed information on continuing education credit related to this course.



## Essential

**Study Guide** C\$295

RPA 1 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** C\$235

*Morneau Shepell Handbook of Canadian Pension and Benefit Plans*, 17th Edition  
ISBN 978-0-433506-99-7

## Required

**Exam** C\$595

Successful completion of comprehensive exam

## Additional

**Online Study Group** C\$240

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall



## Package

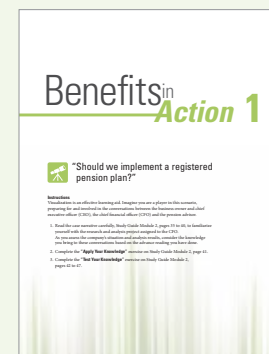
**SAVE 20% With a Success Package**

**RPA 1 Package** C\$668

Save 20% when you purchase the Online Study Group and RPA 1 exam.

## RPA 1 Benefits in Action and Capstone Case Study topics include:

- Should we implement a registered pension plan?
- What should you know about governance before introducing a workplace pension plan?
- What do financial statements reveal about pension costs and obligations?
- What type of supplementary retirement arrangement will attract and retain senior-level talent?



# Managing Retirement Plans

## Part 2—RPA 2

A disciplined approach to the investment of plan assets is a critical component of retirement and savings plan management whether the investment risk rests with the plan sponsor or the plan member. Decision making is context driven—Investment performance objectives are set to reflect the type of vehicle used and its unique funding requirements. With the plan's performance objectives as a guide, and with awareness of which classes of assets can best facilitate their attainment, investments and investment managers can be selected. Once selected, they can be monitored and evaluated.

RPA 2 presents investment theory that is transferable to management of assets in any type of employer-sponsored retirement plan whether pension or non-pension, including plans such as group tax-free savings accounts and employee savings plans, which are mostly unrestricted by government regulations and contribution limits. Investment environment, financial markets and instruments, risk and return, asset allocation, performance measurement and portfolio management techniques are addressed. The practical application of this theory is identified through examination of investments-specific legislation and regulations, roles and responsibilities of key stakeholders, management of issues in each step of the investment cycle, reporting and communication practices, and industry tools and guidelines that support sound plan investment management. Text-based reading is supported with regulatory guidance and industry-based practice guidelines.

### Learning Modules

- Navigating the Investment Environment of Employer-Sponsored Retirement Plans
- Inventorying the Major Asset Classes
- Managing Investment Risk and Return
- Constructing an Investment Portfolio—Part 1
- Constructing an Investment Portfolio—Part 2
- Assessing the Impact of Investor Behaviour and Market Anomalies on Active Management
- Evaluating Active Management Performance
- Leveraging Managed Funds to Achieve Investment Objectives
- Complying With Legislative and Best Practices in Plan Asset Investment
- Developing the Statement of Investment Policy
- Implementing the Defined Benefit Pension Plan Investment Policy
- Implementing the Capital Accumulation Plan Investment Policy
- Capstone Case: Managing Pension Plan Investments in Accordance With Governance and Regulatory Requirements

# Resources for RPA 2

Visit [www.cebs.org/CECanada](http://www.cebs.org/CECanada) for detailed information on continuing education credit related to this course.



## Essential

**Study Guide** C\$295

RPA 2 Study Guide, 2nd Edition, including online access to the modules and practice exam

**Textbook** C\$91

*Investments*, 9th Canadian Edition  
Special CEBS Edition  
ISBN 978-1-260312-11-9

## Required

**Exam** C\$595

Successful completion of comprehensive exam

## Additional

**Online Study Group** C\$240

Twelve-week Online Study Group With Instructor Support held in spring, summer and fall



## Package

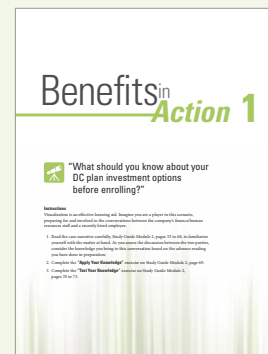
**SAVE 20% With a Success Package**

**RPA 2 Package** C\$668

Save 20% when you purchase the Online Study Group and RPA 2 exam.

## RPA 2 Benefits in Action and Capstone Case Study topics include:

- What should you know about your DC plan investment options before enrolling?
- How do we decide on the assets to include in our pension fund?
- How does behavioural finance impact DB plan investment policy setting?
- How can we use managed funds to meet tests of investment prudence?



# Engage in Ongoing Education

## Be Recognized for Your Achievement

### CEBS Conferment

*New Graduates Ceremony  
at the ISCEBS Symposium*

Earning your CEBS designation is an impressive accomplishment! This is the place to celebrate.

Held just before the Employee Benefits Symposium kicks off each year, the Conferment Ceremony honours new CEBS graduates as well as new GBA and RPA designees. This is your opportunity to be publicly applauded for your academic achievements and welcomed into the community of benefits professionals.

The Conferment Ceremony offers a formal way to recognize the significance of your accomplishment. Transition to the Conferment Reception, immediately following, for a celebration with your CEBS peers.



### Annual Employee Benefits Symposium

As a CEBS student, you gain access to the event of the year for CEBS participants and graduates. The annual ISCEBS Employee Benefits Symposium brings together like-minded professionals for 2½ energizing days of education and ample networking time with peers.

From the moment you arrive, you will feel the positive energy created by the gathering of people with a common achievement—CEBS. You'll find it easy to connect and enjoy activities that foster interaction throughout the conference.

### Future Conferment and Symposium Schedule

Set your completion goals and start picturing your conferment! As you prepare your study plan, set a goal for your favourite city on the list to celebrate and reward yourself, learn and connect with other graduates, and enjoy a world-class conference at an upcoming Symposium.

**Conferment: August 20, 2023**

The Westin Seattle | Seattle, Washington  
Symposium: August 20-23, 2023

**Conferment: September 15, 2024**

Grand Hyatt | Nashville, Tennessee  
Symposium: September 15-18, 2024

**Conferment: September 14, 2025**

Hyatt Regency | Miami, Florida  
Symposium: September 14-17, 2025

**Conferment: August 23, 2026**

Arizona Biltmore | Phoenix, Arizona  
Symposium: August 23-26, 2026

See [www.iscebs.org/symposium](http://www.iscebs.org/symposium) for complete details.

# ISCEBS Membership

## International Society of Certified Employee Benefit Specialists (ISCEBS)

*An organization exclusively for CEBS students and graduates*

You are invited to join the exclusive ranks of ISCEBS members after registering for your first CEBS exam. Connect as a student, and stay connected for career-long relationships and professional growth. Picture yourself among leaders who find satisfaction in helping each other grow, celebrate each other's successes and are energized by learning together. Be a part of this group from the start—Find a local chapter near you, connect online and meet up annually at the Symposium.

[www.iscebs.org](http://www.iscebs.org)

## Connect With ISCEBS Members Locally

### *Join a Local Chapter!*

With chapters in Alberta, Atlantic Canada, British Columbia, Southwest Ontario (Kitchener-Waterloo) and Toronto, you'll likely find one near you. The Canadian chapters along with chapters throughout the United States offer regional educational and social events throughout the year. Anyone may attend chapter events. Membership is open to CEBS graduates and students.

[www.iscebs.org/chapters](http://www.iscebs.org/chapters)



## Membership Benefits Include:

- **ISCEBSLink**—A private, online community where you can ask questions, get insights and share best practices with other members
- **Webcasts**—Free access to timely, unbiased updates on emerging trends and compliance issues
- **NewsBriefs**—Quarterly print newsletter featuring International Society and industry news
- **Today's Headlines**—Daily dose of the top benefits news stories, carefully compiled from thousands of sources
- **Free research**—Our information specialists will provide unlimited personalized research for you, using reputable, vetted sources of information.
- **Discounted registration** at the ISCEBS Employee Benefits Symposium.

# CEBS Compliance

## Engage in Ongoing Education

There's never a dull day in benefits. There will always be new regulations, advancing technology and changing workforce trends to learn, manage and integrate into your plans.



After you earn your CEBS designation, validate your ongoing industry commitment by remaining CEBS Compliant. CEBS Compliance signifies you are a committed, knowledgeable professional dedicated to career-long learning.

CEBS Compliance is beneficial for all CEBS designees, from recent graduates to longtime designation holders, at every level of their careers. Stay CEBS Compliant by earning a minimum of 30 hours of credit for each two-year period, and you will be listed and recognized in a publicly available and searchable listing of all graduates whose CEBS Compliance is current. Visit [www.cebs.org/compliance](http://www.cebs.org/compliance) for more information on eligible activities, reporting guidelines and policies.

While all CEBS graduates are expected to continue their professional development, there is no revocation policy for not participating in CEBS Compliance.

## Showcase Your Accomplishment With Digital Badges!

You worked hard to earn your designation and remain compliant—Show it off! Digital badges provide CEBS graduates, GBA and RPA designees, and CEBS Compliant individuals a way to publicize their achievements online.

**Digital badges allow you to easily show your network the details of your achievements:**

- When you earned your designation
- Skills associated and requirements to earn
- What you must do to remain CEBS Compliant.

**Badges are shareable on LinkedIn, Twitter and Facebook and in email signatures. Badges can also be embedded on websites.**



# Continuing Education (CE) Credit

## Licensing and other professional credit

Participation in the CEBS program may help you meet your continuing professional education and licensing requirements. CEBS courses are accepted in many provinces/territories as CE credit for insurance agents and other professions.

Credit hours and filing procedures vary by discipline and by province/territory. Information for each province/territory is available on our website at [www.cebs.org/CECanada](http://www.cebs.org/CECanada), or you can contact the CE department for a summary of province/territory approvals and reporting procedures.

Some provinces/territories require proctored exams for CE credit.

**Please check your individual province/territory requirements for more details, as they are frequently updated.**

Please visit [www.cebs.org/CECanada](http://www.cebs.org/CECanada) for additional information.

82%

**Having my CEBS designation gave me the knowledge to make or recommend plan design improvements for my employer.**

2022 CEBS Graduate Survey

## Questions and/or Requests?

### Email

[continuinged@ifebp.org](mailto:continuinged@ifebp.org)

### Call

(262) 786-6710, option 2



# How CEBS Benefits Your Organization

CEBS is the most respected designation in the employee benefits field. Elevate your team with a professional development path that provides university-level courses delivering the specialized knowledge needed to succeed in the industry.

## Hire CEBS . . . Require CEBS

Many employers require or prefer the CEBS designation when hiring new employees.

Advance your employees' professional development goals with CEBS. Give your organization a competitive edge with the best of the best staff, resulting in increased business revenue and client retention. Ramp up your strategy and grow your business with CEBS. Go to [www.cebs.org/employer](http://www.cebs.org/employer) to request a complimentary employer tool kit.

**Volume discounts are available for teams.  
Contact us for details at (833) 886-3749.**



## Here's Why CEBS Works for Your Team

- Practical and timely
- Focused and specialized
- Recognized and respected
- Application-based

## Who Will Benefit From CEBS?

### Benefits Departments

Benefits managers, administrators, executives, generalists and specialists

### Sales Teams and Professional Services

Agents, brokers, producers, account managers, account executives, consultants, actuaries, attorneys, accountants, third-party administrators

## University Students

If you are looking to start a career in employee benefits, the CEBS designation is a strong addition to your resume and sets you apart from your professional peers. Full-time students receive discounted examination fees and study materials.

**Visit [www.cebs.org/university](http://www.cebs.org/university) to learn more.**



# Frequently Asked Questions

## What is the cost of the program?

Each course requires successful completion of the exam. You will prepare for each exam with the Study Guide and textbook and/or collection of supplementary readings. Consider the optional Online Study Group With Instructor Support for additional structure.

Virtual Exam	C\$595
Exam Transfer (if needed)	C\$145
Exam Retake (if needed)	C\$95
Study Guide	C\$295-\$425
Textbook	C\$91-\$235
Online Study Group With Instructor Support	C\$240

**SAVE 20%** with the Success Package  
(includes exam and Online Study Group session) C\$668

These amounts are per course. There are five courses to complete the CEBS designation.

## What are the prerequisites?

There are **no prerequisites** for entering the CEBS program—Simply begin taking a course at any time. When you enroll, you will be asked to meet Precertification Standards and agree to the Principles of Conduct.

## How do I purchase/register/take the virtual exam?

Go to [www.cebs.org/virtualexams](http://www.cebs.org/virtualexams) to find full details on the exam purchase/registration process, computer requirements and the online exam experience.

## What is the passing score for each of the exams?

### Will I be given a grade?

The two-hour exam for each course is administered virtually and consists of 100 multiple-choice questions. A score of at least 70% must be achieved in order to pass. A final grade or score is not given, but you will receive a pass or fail result immediately upon completing the online exam.

## What is the difference between the online Study Guide and the Online Study Group With Instructor Support?

**The Study Guide is an essential course resource—You will be tested on it and the textbook/supplementary readings in the examination.** Your purchase includes both a printed version and access to an online environment where you will find digital versions of the learning modules and the practice exam.

**The Online Study Group With Instructor Support is optional and supplements your study.** The Online Study Group is a virtual platform that will lead you through your course with instructor notes, an audio overview of modules, quizzes, live review sessions, and the opportunity to ask questions and network with others in the group via an online chat platform. The Online Study Group is available 24/7 online, throughout a 12-week period.

## How long will it take to earn a designation?

The CEBS program is designed so that you can complete the GBA, RPA and CEBS designations within a 1½- to 3-year time frame. Depending on personal/professional demands, you can determine how many courses you take each year and how long it will take you to finish the program.

There is no time limit for earning the CEBS, GBA or RPA designations, and there is no limit on the number of courses you can take in any given year.

Have additional questions?  
The CEBS Customer Service Team can help you.  
Call: (833) 886-3749 | Email: [cancebs@ifebp.org](mailto:cancebs@ifebp.org)

# Principles of Conduct

In order to support the basic objectives of high levels of competence, performance and ethical conduct, all persons who seek or obtain the CEBS designation are expected to comply with the letter and spirit of these Principles of Conduct. Visit [www.cebs.org/precert](http://www.cebs.org/precert) to read the Precertification Standards.

**Principle 1:** In all professional, business or fiduciary relationships, a CEBS shall act with honour and integrity in dealings with the public, plan participants, employers, clients and other professionals.

**Principle 2:** A CEBS shall continually strive to maintain and improve the knowledge, skills and competence needed for effective performance in the profession. This not only includes the initial acquisition of professional knowledge and skills but also requires continued learning and development.

**Principle 3:** When serving an employee benefits plan, whether in a fiduciary capacity or otherwise, a CEBS shall apply care, skill, prudence and diligence in accordance with the “prudent person rule.”

**Principle 4:** A CEBS shall not allow the pursuit of financial gain or other personal benefit to interfere with the best interests of plan participants, beneficiaries, employers and clients.

**Principle 5:** In business, professional or fiduciary activities, a CEBS shall avoid any activity or conduct that constitutes a dishonest, deceitful, fraudulent or knowingly illegal act.

**Principle 6:** A CEBS shall maintain knowledge of and comply with the enforcement of laws, regulations and codes that foster the highest level of competence, performance and ethical conduct as it pertains to employee benefits plans.

**Principle 7:** A CEBS shall respect confidential relationships that may arise in business or professional activities.

**Principle 8:** A CEBS shall honour the integrity and respect the limitations placed on the use of the CEBS designation.

**Principle 9:** A CEBS shall only recommend for CEBS candidacy those individuals known by the member who engage in practices that conform with the Principles of Conduct.

## CEBS Pledge

As a Certified Employee Benefit Specialist, I pledge to abide by the CEBS Principles of Conduct in all my fiduciary, business and professional relationships, and to participate only in activities that conform with the spirit of those principles; I shall strive at all times to maintain and uphold the highest standards of honour and integrity, so that the quality of my work will reflect credit on the CEBS designation, my profession and the employee benefits field.

## CEBS, Inc.

Certified Employee Benefit Specialist, Inc. (CEBS, Inc.) is a wholly owned subsidiary of the International Foundation, a tax-exempt business association. CEBS, Inc., is responsible for granting the CEBS designation and is solely responsible for the promotion of that designation.

# More Educational Options From the International Foundation

Consider these additional options available through the International Foundation.



## Online Educational Options [www.ifebp.org/online](http://www.ifebp.org/online)

Need a refresher on a specific topic area? Looking for foundational education for newer staff? The International Foundation offers a wide spectrum of educational options to fit the needs of every benefits professional.

### E-Learning Courses

Online and self-paced courses covering health care, retirement and benefits compliance topics. Take a single course for education on a specific subject or take all four courses to complete one of the certificates below.

#### Fundamentals in Group Benefits

Four e-learning courses must be taken in the following order to successfully complete the certificate.



1. The Group Insurance Landscape



2. Group Benefits Design and Administration



3. Group Benefits Funding and Pricing



4. Life Cycle of a Group Benefits Plan\*

#### Fundamentals in Retirement Plans

Four e-learning courses must be taken in the following order to successfully complete the certificate.



1. The Retirement Landscape



2. Employer-Sponsored Retirement Plans



3. Retirement Plan Sponsor Responsibilities



4. Life Cycle of a Group Retirement Plan\*

Visit [www.ifebp.org/canadianelearning](http://www.ifebp.org/canadianelearning) for pricing and to register.

All courses may be purchased individually by those who do not wish to complete an entire certificate.

\*These courses are available to all individuals. They are, however, designed to complete the curriculum for those who work for a member company of CLHIA and need to meet the CLHIA Proficiency Standards. Prices and courses are subject to change.



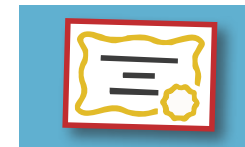
### Webcasts

Live or on demand, webcasts cover the latest trends and regulations. Free to Foundation and ISCEBS members!



### Virtual Conferences

Designed specifically for the online attendee, Foundation conferences can be attended without leaving your home or office.



### Online Certificate Programs

Showcase your knowledge and enhance your professional growth with an online certificate that demonstrates your commitment to education.

# CEBS

Certified Employee Benefit Specialist® Program

International Foundation  
OF EMPLOYEE BENEFIT PLANS  CANADA

“CEBS is an investment in yourself and your future and will open doors and pathways.”

Lisa Hansen, CEBS  
Senior Consultant  
Johnson Insurance  
Langley, BC

 **SAVE 20%**  
WITH A SUCCESS PACKAGE

**Position yourself for the best outcome with the Success Package.**

When you purchase the Online Study Group With Instructor Support and the corresponding exam, you will save 20% and be one step closer to a successful course experience.