

The 12th Edition EPC Designation Curriculum

Module 1 – Aging & Health Issues

1. Situation Critical – Our Population is Aging
2. The Social Aspects of Aging
3. Successful Aging – Improving Health Span
4. Managing Chronic Conditions & Mental Health Issues
5. Dementia & Our Aging Society
6. Nutrition, Malnutrition & Elders on the Move

Module 2 – Social & Psychological Issues

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2. Elder Housing Options
3. Caregiving in Canada
4. End-Of-Life Planning Issues
5. Funeral Planning
6. Bereavement – Grief, Mourning & the Healing Process

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3. Elder Fraud and Financial Exploitation
4. Elders and Ethics
5. Putting It All into Perspective

INTRODUCTION TO THE EPC DESIGNATION CURRICULUM

PLEASE NOTE – Although this material makes reference to the financial advising profession, the EPC Designation program is structured for any individual or profession who is working with our aging society.

The Elder Planning Counselor plays an especially important part in dealing with elders on a financial, social and health basis.

Any professional who collaborates with elders will be exposed to the power of having the EPC Designation. Financial Services Professionals, Real Estate Agents, Doctors, Nurses, Healthcare workers, Caregivers, Nursing & Retirement Homeowners or employees, Social workers as well as Funeral Home Directors are only some professions and occupations that will benefit from this highly sought-after Designation.

Although there are many of the previous professional disciplines who have achieved their EPC Designation, the majority are from the financial services industry. Each chapter description shows how the financial advisor will benefit from the EPC Designation.

The astute professional who recognizes elder trends, wants, and needs, will have an ample supply of clients, prospects, and referrals to keep them busy.

When we make reference to any statistics or facts in the materials, we use the most recent information available at the time that the current edition goes to print. For example, any facts that are referenced from Statistics Canada, are the most recent available due to their most recent surveys and research.

MODULE 1 OVERVIEW – Aging & Health Issues

Module 1 – Aging & Health Issues

1. Situation Critical – Our Population is Aging
2. The Social Aspects of Aging
3. Successful Aging – Improving Health Span
4. Managing Chronic Conditions & Mental Health Issues
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Chapter 1 – Situation Critical – Our Population is Aging!

This chapter focuses on the dramatic aging of the world's population, with emphasis on Canada. We will look at both the causes of this demographic shift and at some of its consequences.

We will also gain some perspective on Canadian elders - on their health, their financial well-being, their concerns and their values. This information is of vital interest to anyone who wants to connect with Canadian elders in a meaningful and compelling fashion and help them.

The EPC will be required to understand life cycle changes and various factors and situations that an elder experiences while going through life.

The EPC will study how such factors as age, gender, race, and ethnic background greatly influence elder behaviours and attitudes when interacting with professionals.

We will review a myriad of statistical data in order to "profile" the elder population. In addition, we will look at the social, psychological and physiological factors that have helped to shape elder attitudes and thinking.

This chapter will provide an introduction not only for the EPC Designation program, but reasons and situations why the financial advisors recommendations and solutions will benefit our aging society at each different time in their lives.

An understanding of each change in life carves out an opportunity for the advisor to offer insurance solutions.

If the advisor knows about future trends, then they can structure their financial planning processes to assist the client or prospect in meeting their needs. This will allow for many opportunities for the advisor to help client understand the value of insurance solutions in those cases.

When an advisor knows this information, it can lead to offering various insurance & investment solutions to their clients and prospects.

Chapter 2 – The Social Aspects of Aging

This chapter focuses on some of the major social changes that have taken place in Canada over the course of the past century - as well as, at some of the challenges - and opportunities - which these changes have created. Emphasis will be placed on how social changes have affected our growing elder population.

We will look at a variety of different subjects including social trends, social aging theories, elder roles, stages of aging, elder challenges, and elder myths.

The EPC will learn and describe how the various age cohorts will play a major part in the future shaping of Canada's aging population, by affecting the social and economic experiences of the elder that will determine how Canada ages.

This is a natural lead-in for the advisor to discuss the various family dynamics that can lead to the present and future needs for insurance and investment products of all types.

Chapter 3 – Successful Aging – Improving Health Span

The main goal for the EPC is to become acquainted with the physical, social, and psychological aspects of aging, along with any challenges that are created by age-related changes in the human body. In addition, factors related to an increase in health span will be identified.

By understanding the age-related and non-age-related changes and challenges, an EPC is better qualified to professionally serve the elder client or prospect. By working together with the elder, their best needs are met when determining which plan to follow.

When the financial advisor knows the health and lifestyle situation of the elder, they can recommend the best possible financial solutions that will assist them in developing a plan to take care of death and any future retirement money needs.

Chapter 4 – Managing Chronic Conditions & Mental Health Issues

This chapter will be broken down in 2 parts.

Part 1 will look at the most common chronic conditions that affect Canadian elders. Understanding these conditions will offer you a keen perspective on one of the most trying and difficult aspects of elder life.

Part 2 will deal with mental health issues and the effect that it has on our aging society. Mental health is important at every stage of life.

The EPC will witness the full implications that chronic conditions will have on the elder and their families. They will also study how severe illnesses can alter the elder's lifestyle and their ability to maintain a fully self-sufficient life.

In addition, the EPC should be familiar with the members of the elder's health care team, and, what each of those individual's responsibilities are. Although this chapter uses many medical terms and situations, it is not necessary for the EPC to have the same knowledge as a medical doctor. Remember that one not in the medical profession should not suggest any medical advice to a client or prospect.

Knowing the symptoms and having the awareness of some of the medical conditions and ailments that take their toll on our aging society could greatly enhance the way in which the EPC interacts and carries on business with an elder.

Knowing this information and how to convey it can definitely lead to offering insurance products such as Long-Term Care and Critical Illness to the advisors' clients and prospects if they can still qualify during the underwriting process.

Chapter 5 – Dementia & Our Aging Society

According to the Alzheimer Society of Canada, the number of Canadians living with dementia now stands at over 750,000 (2024). Clearly, anyone interested in working with older Canadians needs to have a solid understanding of dementia. This chapter is designed to provide you with a basic grounding in the most significant types of dementia and the impact they have on elders and their families.

The EPC will be in a better position to understand and recognize the various kinds of dementia, in a general way. As there are many implications of dementia, the student should know how it pertains to their work with elders and their families when it comes to the longevity of any future annuity income options or future income vehicle they recommend.

Knowing this information and how to convey it can definitely lead to offering insurance products such as Long-Term Care and Critical Illness and investment products such as described previously.

Chapter 6 – Nutrition, Malnutrition & Elders on the Move

Part one looks at the role that food plays in our lives. We will look at what are good nutrition and malnutrition outcomes? The common barriers to healthy eating will be discussed and ideas for improving nutritional status in elder years. The material that follows is designed to help you support your clients and the people you care about.

Part two looks at the benefits of exercise and how exercise can improve health span.

With awareness to the fact that a healthful lifestyle can both prevent and improve the impact of age-related conditions, the EPC will be in a position to help themselves, and others, to live better. Understanding the role nutrition and fitness play in preventing such conditions as Alzheimer disease, osteoporosis, diabetes, heart disease, and others, is the key in making life-changing choices for health.

Students will cover aging theories, anti-aging strategies, nutrition, digestion, causes of poor nutrition, elder nutritional requirements, how to determine elder health, supplements, diet and disease, exercise, and fitness.

Leading a healthy lifestyle can lead to preferential insurance rates when it comes to Life & Accident Insurance products that the advisor can offer.

MODULE 2 OVERVIEW – Social and Psychological Issues for Elders

Module 2 – Social & Psychological Issues

1. Long Term Care Issues
2. Elder Housing Options
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Chapter 1 – Long Term Care Issues

Among elders - particularly those age 80 and older - there is likely no issue more important than long term care. With advanced age comes increased dependence - along with a bevy of questions. Will support be available?

Where will it be provided? Who will pay for it? What compromises and accommodations will be necessary?

It is common knowledge that taking care of oneself financially for long term care in the future is a major issue. Our aging elders are no different in this regard. Course attendees will be in a better position to provide advice to the elders they interact with when dealing with the various risks that are, and will be, associated with their change in independent status.

No course on elder planning would be complete without an involved discussion of long-term care issues, insurance options and opportunities as we plan for the inevitable.

To this extent, the financial advisor will look at three very important areas for the elder:

- *WHY Long-Term care is such an issue, now and in the future.*
- *HOW is society going to fund their Long-Term care when the need arises?*
- *WHAT is the role of Long-Term Care insurance in an aging society?*

Chapter 2 – Elder Housing Options

This chapter looks at the broad spectrum of different housing options available to Canadian elders. This chapter will also offer you some perspective on the issues and concerns that drive elder housing decisions.

Having some understanding of these matters should help you to assist elders and their families in ensuring their housing choices are safe and suitable - and that they offer them the highest possible quality of life.

The EPC will be in a better position to describe the many housing options that are available for the elder. The EPC, when faced with helping the elder, can help recommend the proper alternative based on the elder's needs and wants.

This chapter will walk the EPC through the various stages of why elders want to stay in their own homes. The decision to relocate can be a traumatic one, increasing the need for support from many different areas.

We will look in detail at some of the things that can be done to ensure that elders are able to stay in their own homes if possible. Home care, home modifications, and adult day care centres can all be of significant assistance in this regard.

Knowing this information will help the advisor in having the conversation about Long-Term or Nursing Home insurance coverages for their clients and prospects.

Chapter 3 – Caregiving in Canada

Caregiving is one of the most difficult roles that most of us will ever have to assume - and yet, most of us are entirely unprepared for the challenges that it presents. According to the Canadian Centre for Caregiving Excellence, Canadian caregivers are at a breaking point. Therefore, this critical chapter is designed to offer you some perspective on the many hurdles that elders and their caregivers face. In addition, it will offer a variety of helpful hints to assist caregivers in balancing the many demands that will be placed upon them.

We will take a detailed look at numerous caregiving issues. We will discuss such topics as: caregiver requirements, caregiving stages classifications, difficulties and demands. We will also discuss related topics like the challenges of the sandwich generation, elder abuse, and the importance of family meetings.

The highest expense tends to be transportation, which often includes trips to medical appointments, running errands and buying groceries. But there are many other expenses that get added into the mix, like medication, supplements, and medical equipment.

Specialized medical equipment, in particular, can be costly and often may not be covered by any government or benefits plans. Many depend on devices to bathe, use stairs, prepare meals, or get around safely. If they or their caregiver are unable to cover the cost, the caregiver may have to put in significantly more care time to compensate. However, planning for the potential costs of medical devices and even equipping your home pre-emptively with adaptive devices can mitigate the costs you may end up paying later.

This chapter will help the financial advisor interact with the family and offer financial solutions to take care of any economic or financial costs that can have an impact on both the family caregiver and the care recipient.

Chapter 4 – End-Of-Life Planning Issues

This chapter is designed to give you a broad perspective on a wide variety of end-of-life issues - from the mundane (paperwork, notifications, checklists) to the gut wrenching (pain management, deteriorating quality of life, and life and death decision making).

When it comes to end-of-life issues, there are no easy answers, no cookie cutter solutions - and pain and suffering, for everyone involved, can be part of the process. However, progress has been made in assisting those who are dying to do so in a more humane manner.

There are benefits in learning about what to expect. Becoming familiar with the major issues that a critically ill elder will face is information that cannot help but be useful, both now and in the future.

The EPC will look at the planning issues beyond the legal and medical procedures in order to meet their elder client's needs and wishes.

Regular family reviews with a financial advisor can help in creating a holistic estate plan that maps out how the POA and Will work with other financial elements, such as designated beneficiaries, registered retirement savings plans (RRSPs), tax-free savings accounts (TFSA) and insurance policies.

The more complex the situation, the more important it is for individuals to seek professional advice to help them protect their interests.

Chapter 5 – Funeral Planning

For most of us, dying and funeral planning are far from "top of mind." As we age, however, our focus tends to change. Close friends and associates start dying with regularity. The obituaries become "must see" reading. Visitations and funerals have become a normal part of our regular routine.

Upon completion of this chapter, the EPC will be in a position to provide an overview in regard to the offerings that a funeral home can provide to the individual, either before or after death.

We will take an in depth look at funerals and the funeral planning process. We will cover such basic topics as: disposition of the body; funeral products; funeral service options; and funeral costs. Several other, less obvious, topics (e.g., choosing a funeral provider, disposing of personal items, funeral regulations) will also be covered in some detail.

The EPC will become familiar with the various options when advising elder clients about funeral home choices. The main point in this chapter is to know where to go when it comes time to plan for the final journey.

This chapter is a definite lead-in for the financial advisor to discuss "funeral" insurance products with the individual and their families to take care of all the costs of one's final journey.

Chapter 6 – Bereavement – Grief, Mourning and the Healing Process

To a large degree, loss and aging go hand in hand - they are both an inevitable part of the human life cycle. As we age, we lose our health, much of our previous potential, and many of our friends and family - and bereavement and grief are a natural by-product of this experience.

The following chapter is designed to help you to understand bereavement - which, in turn, will help you to both cope with loss and assist others who are facing the challenges that it presents.

This chapter will prepare the EPC for dealing with loss, grief and the mourning process with the elder and their family. All the variables will be studied with the intent of providing an overview on how to adjust for the healing process.

As the EPC finds their way through this chapter on grief experiences, they will discover that there is no right or wrong way to do the work of mourning. There is only the *individual's* way, and they must discover it for themselves.

A thorough study of this chapter will allow the financial advisor to provide effective and meaningful interaction with their grieving elder clients and families and let them know how much they care.

MODULE 3 DESCRIPTION – Financial Issues

1. Module 3 – Financial Issues

1. Social Security & Health Care
2. Retirement Planning & Investing
3. Generating Retirement Income
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Chapter 1 – Social Security & Health Care

Approximately 40% of the income of Canadians aged 65 and over comes from Old Age Security and Canada or Quebec Pension plan benefits. A solid understanding of these programs is beneficial to anyone who works closely with elder Canadians.

Maintaining their health is the number one priority for most Canadian elders. As a result, no other group has a greater interest in the sustainability of Canada's publicly funded health care system.

This chapter is designed to provide you with an overview of Canada's retirement income and healthcare systems with attention paid to some of the challenges facing both.

We will take an in depth look at such programs as Old Age Security, the Guaranteed Income Supplement, the Spousal and Survivor Allowance and the Canada Pension Plan. We will examine the application process, the benefits available, how benefits are calculated, income splitting opportunities, claw back provisions and taxation. We will also allude to the challenges currently facing Canada's social safety net and at some of the changes these challenges may necessitate.

We will also look at the history of publicly funded Health Care in Canada as well as the principal participants and their responsibilities. We will also look at the problems currently surfacing in the system and at some of the suggestions put forward to deal with them. This chapter is designed to provide you with an overview of Canada's retirement income and healthcare systems with attention paid to some of the challenges facing both.

There are many opportunities for the financial advisor to provide supplemental income opportunities for their elderly prospects and clients.

Chapter 2 – Retirement Planning & Investing

A long and fruitful retirement is not just the product of good health - careful financial planning is also necessary. Making the right investments; managing debt; making the income tax system work in your favour; and ensuring that appropriate insurance coverage is in place are all a part of the mix.

Inevitable cutbacks in government programs combined with increasing longevity make financial planning - at a personal level - increasingly important. Unfortunately, many elders and pre-elders have very limited understanding of the most basic of financial planning principles - and even more have simply failed to plan.

For anyone interested in elder issues, this represents a wonderful opportunity to help and add value.

A financial advisor can provide a complete offering of financial planning and investment opportunities.

Some of these are:

- *The changing view of retirement*
- *The steps involved in developing a financial plan*
- *Elder financial challenges*
- *Issues to consider prior to retirement*
- *Effective tax planning*
- *Investment strategies*
- *Investment vehicles*

Chapter 3 – Generating Retirement Income

There was a time when many Canadians retired right at age 65—whether they wanted to or not. It was a full-stop kind of retirement: you worked for the same company for most of your career, they threw you a party on your last day, and the next morning you woke up to a life of hobbies and doting on grandkids. Government benefits and traditional employer pensions kicked in immediately and they were often sufficient to take care of you, even if you had no other savings.

For most Canadians the above version of retirement is pretty much dead.

Defined benefit pension plans are dying out, except in the public sector. And the government is starting to scale back seniors' benefits such as Old Age Security, which will eventually start at age 67 instead of 65. Increasingly, retirement income will depend on how much a person has saved and how he manages his own money.

Unfortunately, just as Canadians are being forced to rely on their own resources in retirement, they are being hit with low interest rates and uncertain stock markets. All this helps to make retirement more precarious.

Increasingly, retirement income will depend on how much a person has saved and how they manage their own money. Unfortunately, just as Canadians are being forced to rely on their own resources in retirement, they are being hit with low, longer-term interest rates and uncertain stock markets. All this helps to make retirement more precarious.

The primary focus of the previous chapter was on how to accumulate wealth for retirement purposes. In this chapter we turn our attention to the various sources of retirement income and how they can be effectively managed.

A financial advisor has many opportunities to offer variations of their investment and retirement products to our aging society and their families to provide much needed solutions to enhance their style of living.

Chapter 4 – Legacy Planning

A key principle in legacy planning is that you cannot eliminate the big mistakes in an estate plan until you have identified them. Every elder should stage what Peter Wouters has termed a financial fire drill, with the assistance of trusted professionals. The same caution should be exercised with estate planning as with financial planning—work with someone who has a high level of expertise.

This chapter will investigate the process of planning the accumulation, conservation, and distribution of an estate in the manner that most efficiently and effectively accomplishes the elder's personal tax and non-tax objectives.

We will look at the major areas of estate and legacy planning and such related topics as: lack of liquidity, improper disposition of assets, inflation, inadequate income, or capital at retirement / death / disability, stabilization and maximization of the value of assets, excessive transfer costs, and special problems.

Upon completing this chapter, the EPC will acquire the ability to gather accurate, comprehensive, and useful information that is efficiently developed using a data gathering system.

The EPC will study the major areas of estate planning such as: lack of liquidity, improper disposition of assets, inflation, inadequate income, or capital at retirement / death / disability, stabilization and maximization of the value of assets, excessive transfer costs, and special problems.

The financial advisor is in a position of trust to cover all the shortfalls that are mentioned in the previous paragraph to assist the elder in taking care of the family and causes that mean the most to them.

Chapter 5 – Travelling or Moving Abroad

A number of Canadian elders decide, for a variety of reasons, to move to the USA. Many more travel there and to other countries - often for extended periods of time. The big drawing card is that it's warm and cheap. This chapter looks at some of the implications of spending a lot of time outside Canada, including purchasing property. This chapter will focus on the USA, covering some fundamental similarities between the two countries - as well as some of the differences - information that should be of keen interest to anyone who works closely with elders, especially affluent ones. Elder Canadians who travel to the USA expose themselves to a number of potential pitfalls that should be taken into account, planned for and managed on an ongoing basis.

Many professionals working with elders do not consider the impact traveling abroad has on various plans, programs, and lifestyles for elders retiring or spending retirement time in the USA. Elders, and the advisors working with them, owe it to themselves to be cognizant of the ramifications of being deemed a US resident. They should also be aware of the similarities and differences in the issues, options, and benefits discussed in previous chapters affecting Elders.

Though Canadians may spend a lot of retirement time in other countries, this chapter will focus on some of the major topics as they relate to time spent in the US.

Financial advisors have an opportunity to look at some of the strategies that can be exercised to protect Canadians from excess income and estate taxes. They can also look at any health care needs and social security that the elderly are eligible for and who travel to the USA for extended periods of time and establish ties there.

Chapter 6 – Income Tax Planning

The objective in personal income tax planning is to minimize or defer income taxes payable while optimizing income and legacy planning opportunities. This requires a general understanding of Canada's Income Tax Act and rulings put forth by the Canada Revenue Agency (CRA). This chapter focuses on both.

The financial advisor have a better understanding of which income sources constitute earned income, and which ones do not.

They can also discuss some effective tax planning strategies of interest to elders, including:

- *Income splitting*
- *Wealth transfers*
- *Charitable giving*
- *Tax shelters*

MODULE 4 DESCRIPTION – Communication & Other Timely Issues

Module 4 – Communication and Other Timely Issues

1. Communicating with Elders
2. Marketing to Elders
3. Elder Fraud and Financial Exploitation
4. Elders and Ethics
5. Putting It All into Perspective

Chapter 1 – Communicating with Elders

This chapter will assist you in developing communications that will resonate with the elder market. Elders are unique. They think differently than younger adults. They face a variety of emotional, social, and sensory challenges. And they are more difficult to communicate with - on a whole variety of fronts. The challenge is to make communications age friendly.

The following material will give you a lot of perspective on the many challenges associated with communicating with elders ... as well as some of the most effective strategies and approaches that can be employed to reach them.

Best of all, all the evidence seems to suggest that communications that are designed to effectively capture the attention of the elder market - will work well with anyone. Good elder communication strategies are simply ... good communication strategies. Once you have hit the mark in the elder market, there is no need to reinvent the wheel elsewhere.

When the advisor gets better at communicating, listening, and understanding what the elder's goals are for themselves or their families, they will be in a better position to offer possible insurance or investment solutions that will help the elder plan for now and the future.

The old adage of "two ears, one mouth," comes into play when interacting with elders.

Chapter 2 – Marketing to Elders

This chapter will be of significant interest to anyone who wants to "connect" with elders in a meaningful way - whether it be for commercial purposes or otherwise.

While the elder population is clearly diverse, elders do share some common interests, outlooks, and values. This chapter focuses on these similarities and how they impact and colour the way in which elders react to information.

Understanding how elders react to, and process information is helpful to anyone who wants to deliver effective and compelling messages to this market segment.

We will take a close look at the things that are important to elders, and at the unique way in which elders tend to assimilate information.

This chapter will benefit the financial advisor as they increase their knowledge on how to properly market to elders with the types of messages that are likely to motivate this market segment.

Advisors should focus on the types of media that are best suited to delivering messages to Canadian elders - among them: direct mail, newsletters, radio and seminars to help establish the problem, and then offer viable solutions to take care of the problem.

Chapter 3 – Elder Fraud & Financial Exploitation

Financial exploitation is the most common type of elder abuse in Canada. When it comes to financial exploitation, an elder's greatest enemy can be a family member, close friend, or trusted professional – the very people he or she should be able to count on. This chapter will give you a primer on how elders are exploited, who the perpetrators are, and how you can help to protect our elder population.

This chapter will provide a detailed, fact-based review of financial exploitation: the types of exploitation, a profile of the targets, and the measures that can be taken to prevent it. We will then turn our attention to elder fraud, covering such targets as: the media used for fraud, the reasons elders are targeted, common frauds, and prevention techniques. Having a very basic understanding of the nature and dynamics of elder fraud is the first step in helping to prevent it.

Or, put another way, “When it comes to fraud - a little awareness for the financial advisor can go a long way.”

Chapter 4 – Elders and Ethics

This chapter will provide the student with a broad overview on the origins of ethics – as well as some detailed discussions on such topics as ethical decision making, elder ethical issues and business ethics.

Ethics and codes of ethics are largely concerned with protecting the weakest members of society. Without ethics and codes of ethics, it would be relatively easy for the strong and the able to take advantage of the poor, the disabled, the cognitively challenged - and the elderly! For the elderly, a discussion of ethics is not merely an academic exercise - it is vital to their well-being. They need to know that the people they encounter with regularity (e.g., medical professionals, accountants, lawyers, salesmen, financial planners, etc.) are going to act with their best interests in mind.

Under the broad subject of ethics, we will look at such things as: the definition of ethics; the importance of ethics; and a variety of ethical fundamentals. We will also examine several more complex topics, including:

- Ethical dilemmas
- Ethical decision making.
- Ethical problem solving.
- The links between ethics and morality and values

We will close with a discussion of business ethics and samples of the codes of ethics used in a variety of different organizations.

Chapter 5 – Putting It All into Perspective

Elders are different. They have a unique set of issues, concerns, and values that need to be understood and appreciated as a total package. They also hold a special place in our society.

They are an invaluable source of experience and knowledge for every younger generation. And they are the heart of the family and the foundation of your communities.

The Canadian Initiative for Elder Planning Studies (CIEPS) has endeavored to provide you, the student with some knowledge that will not only provide some invaluable insight into the elder population, but also enhance your relationship within your community and the people with whom you do business.

The time that you have spent to achieve your Elder Planning Counselor designation will ultimately be part of your value-added proposition that you can pass on to the elders that you interact with.

This designation is about people helping people. It is about helping you to proactively position your practices or businesses to make them even more 'elder friendly.' The EPC designation program that you have just completed has used some traditional approaches and strategies as we studied in our aging society, and the impact that it will have on our futures.

Even with this said you have just begun an ongoing process—one that will require you to keep on top of changing times and future visions.