Newsletter Vol. 13 | Issue 11 | November 12, 2025

*With access to the monthly **STEP Insider**, readers receive the latest news about STEP Canada, branch and chapter activity, national event updates, recent practitioner opportunities, education information, and more!*

STEP Canada Website

STEP Member Directory

STEP Worldwide Website

Practitioner Opportunities

2025 Federal Budget Webcast

Selected Tax Measures from Budget 2025 Impacting Trust and Private Clients

Thursday, November 27, 2025 @ 1:00pm EDT

STEP Canada's Tax Technical Committee invites you to a webinar examining key tax measures from Federal Budget 2025 and their practical implications for your work with trusts, estates, and private clients. Gain actionable insights into these proposed tax measures, with emphasis on trust and estate implications, and position yourself to manage evolving compliance and planning requirements.

What We'll Cover:

- Proposed **RDTOH refund suspension rules** for intercorporate dividends, particularly where a trust or estate i4s part of the ownership structure
- Proposed expansion of **anti-avoidance rules** relating to the 21-year deemed disposition rule to capture indirect transfers of trust property to other trusts
- Selected proposed tax measures that impact trust and private clients, such as **deferral of the bare trust reporting regime** to 2026, **50% deductibility of investment counselling fees for AMT purposes,** and cancellation of UHT and previously announced Canadian Entrepreneurs' Incentive

This valuable webcast will be broadcast in English, and is offered free of charge for STEP Canada Members and Students. An archived version of the webcast will be available on Friday, November 28th, to those registered.

Details & Registration

Save the Date: STEP Canada National Webcast

Beyond the Indian Act:
A Primer on Estates, Succession, Tax and Trusts for Indigenous Clients

Wednesday, January 21, 2026 @ 12:00pm EDT

The Indigenous Peoples of Canada have a unique relationship with Canada and its provinces, which can impact the wills and estates of their members. This important session will discuss:

- A jurisdictional overview of succession/incapacity law addressing modern treaties, self-government agreements, the Indian Act, and provincial/territorial law.
- Taxation on death of on-reserve and off-reserve interests.
- Estate administration under the Indian Act (and the effect of land codes, family homes on reserve, etc., on succession).
- Succession & incapacity planning with property on-and-off reserve.
- The settlement trust (with an emphasis on per capita distributions and individual interests, and impact of death).

This valuable webcast will be broadcast in English, and is offered free of charge for STEP Canada Members and Students.

Details and registration will launch shortly.

Save the Date: STEP Canada's 28th National Conference

Mark the date in your calendar!

Planning is well underway for STEP Canada's 28th National Conference, and we hope to see you in June 2026 taking advantage of the great technical sessions and networking opportunities!

Monday, June 1 & Tuesday, June 2, 2026
at the Sheraton Centre Toronto Hotel

Monday, June 8, 2026
On-Demand Replays

Watch your email and step.ca for details and registration to be released in January.

We Want Your Questions!

An invitation to all members to submit questions to the 2026 CRA / STEP Roundtable Committee for consideration.

The 2026 CRA / STEP Roundtable Committee invites you to submit questions to be considered for the 2026 Roundtable presentation that will take place during the 28th National Conference in June 2026. Each year, the much anticipated session proves to be a highlight of the conference; and an invaluable resource to estate planning practitioners across the country. Your contribution to the "question bank" will be appreciated by the committee; and if selected, by thousands of practitioners.

Questions must be received by SUNDAY, NOVEMBER 30TH for consideration.

Submit Your Questions

Registration Open for 2025-26 Program Season Events

Join Us for an Exciting 2025-26 Program Season!

Your branches & chapters are proud to share the lineup of interesting and engaging events for this program season. Local volunteers have curated a fantastic selection of can't-miss networking opportunities and valuable CPD seminars, designed to support your professional growth and connections!

Whether you are looking to expand your knowledge or connect with fellow trust and estate professionals, there is something for everyone in this season's schedule. We can't wait to welcome you to these events!

For more information, click the link below and select your branch or chapter.



2025-26 Seminars & Events

STEP's Digital Asset Learning Opportunities

STEP Webinar Week: Exploring Digital Assets

As digital assets, and especially crypto-assets, become a staple of modern private wealth and a mainstream component of client portfolios, they introduce complexities, and opportunities, for trusts, estates, and private wealth professionals.

From **January 12-26, 2026**, get ready to dive into the fast-moving world of digital assets with industry experts!

Designed to help you better understand the landscape of digital assets, and translate that knowledge into tangible, client-focused value. Registration is complimentary for STEP members and available for individual webinars or the full series. Each webinar will be recorded and available to view on-demand.

Details & Registration

STEP CPD Learning Course: Digital Assets

Confidently navigate digital assets in estate planning and administration with the knowledge and skill sessential for today's digital world.

This course, run by the Global STEP education training partner CLTI, will equip you with the practical tools and expert insight to meet growing client demand, support families during incapacity or bereavement, apply consistent best-practice approaches, and minimise risk by ensuring digital assets are properly identified, valued, and transferred.

An optional end of course assessment comprising 10 multiple-choice questions is included, and upon successful completion, you will receive a certificate to recognise your achievement.

Discounts are available for STEP members and STEP Employer Partners.

Details & Registration

STEP Starts Here - Getting Involved

In this section, volunteers from across the country will share how they took the first STEP to get involved - and where it has led them.

Héléna Gagné, TEP
Osler Hoskin & Harcourt LLP
STEP Montreal

"My involvement with STEP Canada has been a rewarding aspect of my professional journey. As a member of the Executive Committee of the Montréal Branch, I've had the privilege of leading the programming of local events, an opportunity that allows me to contribute meaningfully to our professional community. I also serve on the organizing committee for the STEP Canada National Conference held annually in Toronto. Each year, I am struck by the exceptional quality of the programming, consistently relevant, practical, and multidisciplinary, bringing together leading voices from law, accounting, and finance.

One of the greatest benefits of STEP, for me, has been the relationships I have built across Canada. Working at the intersection of tax and trust and estate law, I've found tremendous value in exchanging ideas with professionals who also practice in these areas and as well as with those who share this integrated practice. The depth and diversity of this network, and the thought leadership offered by STEP is truly unparalleled.

Beyond its professional value, STEP has also provided something deeply personal: a genuine sense of community. Many of the peers I have met through STEP have become lifelong friends. It is a privilege to be part of such a generous, engaged, and collaborative group of professionals who continuously inspire one another to grow and give back."

Héléna is currently a Program Officer for STEP Montreal and a member of the 2026 STEP Canada National Conference Program Committee. She has also dedicated her time and expertise by moderating/speaking for STEP Montreal and the STEP 2020 Speakers' Series, and as a contributing author for STEP Inside.

There are many ways to deepen your involvement with STEP while building your expertise and expanding your network. Attend a technical seminar, connect at a networking event, contribute your knowledge as a speaker, or make an impact by volunteering on a committee.

For more information on how to engage with STEP, reach out to your local Member Services Officer.

Are you interested in sharing your volunteer journey with STEP members and encouraging others to become involved? Send us an email with your story to memberservices@step.ca.

Find Your Local Board Members

Single Course Registration for Taxation of Trusts and Estates

Attention Full STEP Members! For the first time ever, you can now enroll in the Diploma Program course 'Taxation of Trusts and Estates' as a standalone offering - perfect for a deep dive into tax to sharpen your knowledge, as a refresher, or for members that are newly practicing in Canada.

This course covers:

- Taxation of trust income
- Taxation of beneficiaries
- Tax planning with trusts
- Non-residents and trusts
- Death of a taxpayer
- Attribution and TOSI

How it works:

- Readings at your own pace - flexible, self-directed study with downloadable course materials and suggested study plans.
- Live-virtual case study series - apply concepts with instructor-led discussions that use real-world case studies.
- Final assessment - complete the scenario-based assessment to receive a letter of completion and applicable *CPD/CE credits. Assessment dates are fixed and offered twice per year, in May and

November.

**Members should inquire with their primary professional organization to confirm what unaccredited learning hours may be applicable.*

Reach out to the Education team at **education@step.ca** for more information, or register now through your MY STEP account.

Login to MY STEP

Looking for Accredited CPD? We've Got You Covered

Local and National STEP Canada events are designed to meet the continuing education requirements for provincial law societies, governing bodies, and professional associations by offering unique and timely technical content. Members can also fulfill their STEP CPD requirements by attending seminars that align with their reflective development goals. STEP Canada applies for accreditation, where required, for all relevant paid technical seminars to support it's membership and their professional outcomes.

Did you know we apply for CPD accreditation from these bodies?

- Alberta Insurance Council (AIC) - *if applicable**
- Canadian Investment Regulatory Organization (CIRO) - formerly MFDA
- FP Canada
- The Financial Services Regulatory Authority of Ontario (FSRA)
- The Institute for Advanced Financial Education (IAFE)
- Insurance Council of Manitoba (ICM) - *if applicable**
- Law Society of British Columbia (LSBC)
- Law Society of Ontario (LSO) - *if applicable***

**if seminar is based on insurance*
***only for professionalism hours*

The following bodies recognize STEP activities for continuing education credits with no formal accreditation application required, and the standard issued CPD certificate for verification of hours will suffice for your records:

- Barreau du Québec and the Chambre des notaires du Québec
- Chartered Professional Accountants (CPA)
- Law Society of Alberta
- Law Society of British Columba - *for substantive hours*
- Law Society of Manitoba
- Law Societies of Nova Scotia, New Brunswick, Prince Edward Island, and Newfoundland and Labrador
- Law Society of Ontario - *for substantive hours*
- Law Society of Saskatchewan
- Society of Trust and Estate Practitioners (STEP)

If you have questions relating to your CPD certificates or would like more information, please email memberservices@step.ca.

Practitioner Opportunities

Advertising with STEP Canada's Practitioner Opportunities service offers a highly cost-effective, quick, and simple way to attract the right candidates in this industry. STEP Canada is proud to offer a Practitioner Opportunity service as a great resource for connecting the highest caliber of trust and estate practitioners to employers.

- **Experienced Tax and Estate Planning Lawyer - Branion Williams Recruiting for TvH Legal Professional Corporation (Toronto, ON)**

Have questions?

More on Practitioner Opportunities

or

[Post an Opportunity]

Outreach & Development: Find Us in Your Community

Date & Location	Event & Location	Type of Outreach
November 18, 2025 Niagara-on-the-Lake	CPA Canada's In-Depth Tax Issues for the Owner-Managed Business Course	Sponsor, Exhibitor
February 19 - 20, 2026 Vancouver	The Estates, Trusts and Pensions Journal Conference at the Peter A. Allard School of Law, UBC	Sponsor, Exhibitor

We look forward to engaging with our trust and estate community at courses and industry events.

Photos above from the University Lunch & Learn on October 9th at the Lincoln Alexander School of Law at Toronto Metropolitan University. Thank you to STEP members Susannah Roth TEP, Kate Stephens TEP, and Elizabeth Bozek TEP, for sharing your expertise with the next generation of practitioners.

Photos above from the University Lunch & Learn on October 29th at the Peter A. Allard School of Law at University of British Columbia. Thank you to STEP members Litza Anderson TEP, Dwight Dee TEP, Jo-Anne Stark TEP, and Adam Hofri-Winogradow TEP, for sharing your expertise with the next generation of practitioners.

Education Centre

Education Program	Exam/Essay Date	Registration Deadline
CETA 1	Accessible at any time	Exams must be completed within 6 months of registering

CETA 2-4	CETA exams will be on-demand starting January 2026	Registration open on a rolling basis for on-demand exams
STEP Canada Diploma Program *All Courses*	May 25, 2026	March 1, 2026
Essay Submission	May 1, 2026	**2025 topics can be found here**

Education Program Updates

Diploma: November Exam Results

Grades will be released on December 4, 2025. You will receive an email when your grades are available in your MY STEP account under "My Courses & Marks".

If you wish to register for your next course before your current grade is posted, you may do so through provisional registration. The required registration form is available on your course portal.

NEW Certificate Program

Investment Basics for Fiduciaries

This program covers essential investment knowledge for administering estates, trusts, and managing the financial affairs of incapable persons. Pre-registration opening soon!

By connecting investment fundamentals to real-world fiduciary decision-making, this course empowers professionals to navigate their responsibilities with confidence and compliance.

- **Fiduciary Roles & Responsibilities -** Master the key duties of executors, trustees, and decision-makers for incapable clients
- **Investment Fundamentals -** Develop a foundation in investment principles tailored to fiduciary management
- **Legal & Tax Considerations -** Understand the legal and tax framework that guides fiduciary investment decisions
- **Real-World Case Studies -** Apply your knowledge to practical fiduciary scenarios for informed, responsible decision-making

Connect with our Education Team at **education@step.ca** if you are interested in learning more.

Login to MY STEP

Connect With Us on LinkedIn

Join our online community and stay connected to your fellow practitioners and STEP Canada staff. We encourage all our members to be active and contribute through our corporate and individual branch/chapter groups. Our goal is to provide a forum for our members to explore their shared experience as trust and estate practitioners.

You can find the link to your local branch/chapter group on the STEP Canada corporate page.

Need help? View the **LinkedIn Cheat Sheet**.

Follow STEP Canada's LinkedIn Page

Searchable Resource Tool (SRT)

Reminder: As a benefit of STEP membership, you can easily search and access content from our library, including a collection of PDF versions of presentation decks, formal papers, additional resources, and articles from Branch/Chapter seminars, National Conferences, and Webcasts, as well as articles from STEP Inside.

Since it's launch in March 2022 there have been more than 13,000 individual searches, with some of the most popular search terms being "digital assets", "cross-border", "insurance", "spousal trust", "estate freeze", and "wills".

The SRT has continued to grow with over 10 years' worth of content, including recent events such as the 2024-25 Branch Bundle seminars and the 2025 National Conference.

Members can access the SRT by logging into their MY STEP account.

Login to MY STEP

Reminders

STEP Canada staff work remotely and members are encouraged to communicate with us using email. Not sure who to write to? Send any inquiry to memberservices@step.ca and our team will forward your message to the right staff member.

We would like to extend a **big thank you** for our students, TEPs, and supporting employers who see the enormous value in STEP education and membership.

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