STEP CANADA
Supporting trust and estate practitioners in their pursuit of excellence
insider

Newsletter Vol. 13 | Issue 10 | October 14, 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

20th Anniversary STEP Private Client Awards

We are delighted to congratulate Canadian firm **Our Family Office Inc.** on their well-deserved win at the 20th Anniversary STEP Private Client Awards in the **Multi-Family Office Team of the Year** category!

Seen as the hallmark of quality within the private client industry, these prestigious awards recognize and celebrate excellence. We are proud to see a continued presence being showcased on the global stage, and extend our congratulations to all of this years winners and our other Canadian finalists: Whaley Estate Litigation (WEL) Partners, NIKA LAW LLP, First Affiliated Holdings Inc., and TD Wealth Family Office.

Pictured above: Henry Shew, TEP, and Tim Cestnick, TEP, of Our Family Office Inc., Toronto.

View All 2025 Winners

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

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

Our 2025-26 Board of Directors

With a deep appreciation for their vision, dedication, and continued leadership, we extend a proud thank you to our 2025-26 Board of Directors!

As part of STEP's global community, STEP Canada is dedicated to the field of trusts and estates while embracing a distinctive Canadian perspective. The 18 STEP members that make up our National Board are leaders in the trust and estate industry and will assume an instrumental role in communicating the views of Canadian members.

Click the link below to view our official Board announcement.

View Our 2025-26 Board of Directors

We Want to Hear From You

Contribute to the 2025 STEP Canada National Conference Program!

The 2026 National Conference Program Committee welcomes proposals for conference sessions from all members.

To be considered by the committee, please send in your session proposal to Janis Armstrong, jarmstrong@step.ca, by **October 31, 2025.**

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.

Kathleen McDormand, TEP
Borden Ladner Gervais LLP
STEP Ottawa

"I have had the privilege of being a member of STEP for a little more than 10 years and I have thoroughly appreciated all of the opportunities that being a TEP offers. I regularly participate in STEP continuing education programmes offered nationally and through my local branch in Ottawa. It allows me to fulfil my continuing legal education requirements annually while also enjoying the opportunity to socialize and network with others in the estates and trusts community.

I attended the two most recent STEP Global congresses, which were held in London and Rome. The sessions were informative on the global issues encountered by estates and trusts practitioners and their clients. The networking opportunities allowed those in attendance to discuss their experiences and the estates framework in their respective jurisdictions. It was interesting to observe that many of the issues encountered by practitioners and clients in Canada are very similar to the situations that exist in other countries.

Being a member of STEP has provided me with the opportunity to meet other trusted advisors in the fields of estate litigation, estate planning, and tax, who practise in other countries. This international network is invaluable to me as it has provided me with referrals of clients from lawyers located elsewhere when their clients need assistance in Canada. Likewise, this global organization, has enabled me to provide my clients with comfort when I am referring them to STEP members in other jurisdictions when they require advice there.

I recently joined the organizing committee for the STEP national conference that is held annually in Toronto. I am always impressed with the quality of the presenters, the materials, and the breadth of knowledge imparted through the National Conference. I whole-heartedly encourage all practitioners to consider getting involved in STEP and to attend the national conference and other regional STEP events. It is a great community of advisors who are always willing to give of their time and share their knowledge."

Kathleen has volunteered by contributing her expertise as a speaker at both STEP Ottawa and STEP Atlantic local seminars and multiple STEP Canada National Conferences, and as an author for STEP Inside and the global STEP Trust Quarterly Review. Kathleen now sits on the 2026 National Conference Programs Committee.

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

Notice: 2025 STEP CPD Audit Review

The 2025 Continuing Professional Development (CPD) Audit Review began on August 27, 2025, and the 62 randomly selected STEP Canada members were contacted by email. Undertaking and recording CPD activities is a requirement for maintaining your membership, and it is recommended that all members maintain a record of their CPD activities and reflective practice throughout the year to ensure that, should you be chosen to submit your CPD records for review, you can easily comply with the audit requests.

Members who are retired, on maternity or long-term leave, should apply for Retired or Restricted Membership to ensure that their membership records are up to date. Once approved, this will avoid selection for the audit as you will be entitled to a CPD exemption.

Deadline approaching: Selected members have until October 27, 2025 to submit their CPD records.

If you have questions or concerns, please contact the CPD Team at CPD@step.org.

Learn More About STEPs CPD Policy

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*

- 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)

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:

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

Final Questions & Answers from the 2025 STEP Canada/CRA Roundtable Session

The highly anticipated 2025 STEP Canada/ CRA Roundtable session was presented on Tuesday, June 17th, at our 27th National Conference. During this session, senior CRA representatives answered questions submitted by trust and estate professionals regarding specific cases and general issues of concern for both practitioners and their clients.

We are pleased to deliver the final 2025 STEP Canada/ CRA Roundtable Questions & Answers to Canadian members and conference delegates. STEP Canada members can access this resource in their MY STEP accounts.

STEP Canada would like to thank the following panel participants for their contributions:

- Pamela Cross, LLB, ICD.D, TEP, Ottawa: Borden Ladner Gervais LLP; Canadian Representative, STEP Council; STEP Worldwide Board Member
- Michael Cadesky, FCPA, FCA, FTIHK, CTA, TEP (Emeritus), Toronto: Cadesky Tax
- Angela Ross, LLB, TEP, Toronto: PwC Canada
- Katie Campbell, CPA, CA, Acting Manager, Trust Section II, Income Tax Rulings Directorate, CRA
- Steve Fron, CPA, CA, TEP, Industry Sector Specialist, Trust Section II, Income Tax Rulings Directorate, CRA

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Coming Soon: New Marketing Brochures for Clients

STEP Canada's five marketing brochures, *"Why Choose a Professional With a TEP Designation?", "Why Make an Enduring Power of Attorney?", "Why Make a Trust?", "Why Make a Will?", and "Why the 'Four C's' of Elder Law are Important to You"*, have been refreshed!

These brochures, prepared by STEP Canada to assist you in promoting your specialized knowledge and services to your clients, have been updated to reflect current statistics, trends, language, and branding.

Members of STEP Canada can purchase these brochures at cost from the National Office. Summaries and pricing will be available shortly.

Stay tuned for more information.

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.

- Manager, Estate Administration - University of Guelph (Guelph, 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
October 27 + 28, 2025 Toronto	CTF, 2025 Ontario Tax Conference	Exhibitor
October 29, 2025 Vancouver	University Lunch & Learn, Peter A. Allard School of Law, UBC	Lunch & Learn for Law School Students
October 30, 2025 Vancouver	Joint STEP Vancouver/ CPABC Estate Planning Insights Conference	Sponsor, Exhibitor
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 law students at the university events and our trust and estate community at courses and industry events.

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

CETA - Certificate in Estate & Trust Administration

We are pleased to announce that as of January 2026 all CETA exams will be delivered via an online on-demand format.

- **No set exam dates** - Take your exam anytime, day or night, when you are ready (within 12 months of registration)
- **Convenient access** - The exam link will be located in your online learning platform, and all you will need to do is click the link to start
- **Self-paced learning -** Progress through the course and program at a speed that's comfortable for you, with the flexibility to manage your own study schedule

Diploma Program

Tutorial registration and Instructor Q&A dates posted on the course portals.

November Exam — Flexible On-Demand Pilot

We're piloting a more flexible exam window for the November sitting. You can write your exam on-demand over a two-day period - no pre-scheduling with us required.

Examination Window: November 3 (can start as early as 8:00 am EST) to November 4 (11:00 pm EST – must be finished the exam)

You do not need to notify us or reserve a time slot.

If you previously deferred because the original date didn't work, but this flexible window means you can now write, email **education@step.ca** and we'll reverse your deferral.

Refer to your classroom for additional information on this flexible exam option.

NEW Certificate Program Coming Soon

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.

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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.

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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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