



DEPARTMENT OF BUSINESS
COURSE OUTLINE – WINTER 2014
BA 2740 – INSURANCE AND RETIREMENT

INSTRUCTOR: Gwen Hoyseth **PHONE:** 780-539-2066
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OFFICE HOURS: Tues. & Thurs. 11:30 – 1:00 or by appointment

PREREQUISITE(S)/COREQUISITE: BA 1050 or consent of instructor.

REQUIRED TEXT/RESOURCE MATERIALS: Retirement and Estate Planning in Canada: Third Edition. Coleen Clark.

CALENDAR DESCRIPTION: This course is intended to introduce students to the terminology and fundamentals of insurance. It will also look at different types of insurance contracts, risk management and retirement planning.

CREDIT/CONTACT HOURS: BA 2740 is a 3 credit course consisting of 45 hours of instruction.

DELIVERY MODE(S): BA 2740 consists of three hours of lecture per week.

OBJECTIVES (OPTIONAL):

- To understand how the elements of risk and insurance fit into the financial plans of individuals.
- To understand the different types of private insurers and the various types of government –run insurance programs.
- Be able to determine how much retirement income a client will need to reach their retirement goals.
- Be able to identify the sources of retirement income available.

TRANSFERABILITY:

**** Grade of D or D+ may not be acceptable for transfer to other post-secondary institutions. Students are cautioned that it is their responsibility to contact the receiving institutions to ensure transferability**

GRADING CRITERIA:

Assignments	15%
Quizzes	25%
Mid-Term	25%
Final Exam	35%

GRANDE PRAIRIE REGIONAL COLLEGE			
GRADING CONVERSION CHART			
Alpha Grade	4-point Equivalent	Percentage Guidelines	Designation
A ⁺	4.0	90 – 100	EXCELLENT
A	4.0	85 – 89.99	
A ⁻	3.7	80 – 84.99	FIRST CLASS STANDING
B ⁺	3.3	77 – 79.99	
B	3.0	73 – 76.99	GOOD
B ⁻	2.7	70 – 72.99	
C ⁺	2.3	67 – 69.99	SATISFACTORY
C	2.0	63 – 66.99	
C ⁻	1.7	60 – 62.99	
D ⁺	1.3	55 – 59.99	MINIMAL PASS
D	1.0	50 – 54.99	
F	0.0	0 – 49.99	FAIL
WF	0.0	0	FAIL, withdrawal after the deadline

EVALUATIONS:

The Mid-Term will be written approximately at the end of week 7.

The final exam will be scheduled by the registrar's office during the exam period April 16th to 28th

- All quizzes, mid-terms and finals will be written as scheduled.
- *No rewrites will be given on missed quizzes or midterms. If there is an excusable absence the weighting of the missed quiz/exam will be added onto the final exam weighting.

STATEMENT ON PLAGIARISM AND CHEATING:

Refer to the Student Conduct section of the College Admission Guide at <http://www.gprc.ab.ca/programs/calendar/> or the College Policy on Student Misconduct: Plagiarism and Cheating at www.gprc.ab.ca/about/administration/policies/**

**Note: all Academic and Administrative policies are available on the same page.

COURSE SCHEDULE/TENTATIVE TIMELINE:

Week	Topic	Required Reading
1	Risk, Risk Management and Insurance	N/A
2	Life Insurance Products	N/A
2/3	Disability/Critical Illness Insurance	N/A
4	Retirement Planning	Ch. 1
5	Factors Affecting Retirement Planning	Ch. 2
6	Government Pensions Plans	Ch. 3
7&8	RPPs / Pension Adjustments	Ch. 4 & 5
9	RRSPs and Other Savings Plans	Ch. 6
10	Retirement Income Options	Ch. 7
11	Estate Planning	Ch. 8
12	Family Law and Power of Attorney	Ch. 9
13	Review	All