# Publisher's Note

**An Update has Arrived in Your Library for:**

| **Please circulate this notice to anyone in your office who may be interested in this publication.** *Distribution List* |
|---|
| ☐ |
| ☐ |
| ☐ |
| ☐ |

**GUIDE TO PERSONAL FINANCIAL PLANNING**

**D. Field**

**Release No. 4, December 2026**

**Publisher's Special Release Note 2025**

The pages in this work were reissued in 2025 - Release 3 and updated to reflect that date in the release line. Please note that we did not review the content on every page of this work in the 2025-3 release. We will continue to review and update the content according to the work's publication schedule. This will ensure that subscribers are reading commentary that incorporates developments in personal financial planning as soon as possible after they have happened or as the author deems them significant.

This fourth release for 2026 to the Guide to Personal Financial Planning adds updated and enhanced content to help ensure the Guide is a valuable resource to support financial planning professionals in their day-to-day work.

**Thomson Reuters®**

**Customer Support**
1-416-609-3800 (Toronto & International)
1-800-387-5164 (Toll Free Canada & U.S.)
E-mail CustomerSupport.LegalTaxCanada@TR.com

This publisher's note may be scanned electronically and photocopied for the purpose of circulating copies within your organization.

**Commentary Highlights**

This release also outlines the latest professional and legislative developments that have taken place since our last update, and includes the following items:

- CRA keeps the prescribed rate at 3% as of October 2026; and
- Bank of Canada rate announcements in September.

The Key Facts and Figures chapter has been updated to reflect the changes with Old Age Security, Guaranteed Income Supplement Benefits, and Allowance for the Survivor benefits.

Updates to Canada Groceries and Essentials Benefit, Canada Child Benefit in Chapter 9 – Tax Planning.

Updates to taxation and Guaranteed Income Supplement in Chapter 11 – Retirement Planning.

As always, your questions or comments are welcome.