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<p style="text-align: center;">GUIDE TO PERSONAL FINANCIAL PLANNING D. Field Release No. 4, December 2025</p>
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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 2025 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.

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Commentary Highlights

The Key Facts and Figures chapter has been updated to reflect the changes with Old Age Security and the Guaranteed Income Supplement.

Updates to Appendix 12J — Provincial/territorial probate rates as of 2025.

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

- CRA maintains the prescribed rate at 3% as of October 1, 2025.
- Bank of Canada rate announcements in July and September.

As always, your questions or comments are welcome.