PRO-SEMINARS ONLINE CE CATALOGUE

Professional. Comprehensive. Built for Today's Canadian Advisor

We have your back, and we always will

The Pro-Seminars Online CE Catalogue delivers a complete, regulator-aligned learning experience for Canadian financial advisors. Every course is developed to strengthen technical expertise, elevate client conversations, and support the highest standards of professional practice.

Our catalogue features **16 specialized knowledge domains** and **175+ courses**, each crafted to meet the evolving needs of advisors across Canada. Whether you serve families, seniors, business owners, incorporated professionals, or high-net-worth clients, you'll find CE that is relevant, practical, and immediately applicable.

Pro-Seminars has supported advisors for more than 28+ years — and we continue to build CE that reflects the realities of modern advisory practice.

1. CORE INSURANCE FOUNDATIONS - *Build the fundamentals. Strengthen your base*

This domain covers the essential principles of life and health insurance, including product structures, needs analysis, risk management fundamentals, and client suitability. Advisors gain the foundational knowledge required to build compliant, client-focused insurance recommendations.

Courses Include:

Course #	Course Title
1	**Life and Accident & Sickness Insurance Basics**
18	**Understanding E&O Insurance**
23	**Understanding Umbrella Insurance 101**
28	**Understanding Life and A&S Insurance Underwriting Process**
29	**Understanding Insurance Claims**
42	**The Importance of Beneficiary Designations**
43	**Understanding General Insurance Risk & Liability Exposures**
44	**Understanding Insurance Contract Law**
63	**Canadian Travel Insurance: Regulations, Coverage & Advisor Obligations**
129	**Modern General & P&C Insurance Advisory Practice in Canada: Risk, Regulation, and Client Outcomes**
154	**Health & Dental Insurance Masterclass: Understanding Plans, Pricing & Consumer Value**

161	**Life Insurance Ratings: What Advisors Must Know About Risk Classes, Underwriting, and Client Impact**
168	**The New Risk Landscape: How Property, Life & A&S Interact in Modern Households**

2. DISABILITY, CRITICAL ILLNESS & LONG-TERM CARE - ***Protect income. Protect families. Protect businesses***

Courses in this domain explore income-replacement planning, health-event risk, claims processes, underwriting considerations, and the financial impact of disability and illness. Advisors learn how to protect clients from life-altering health events and navigate complex benefit structures.

Courses Include:

Course #	Course Title
8	**Disability Insurance**
17	**Long-Term Care Insurance**
19	**Critical Illness Insurance**
68	**Disability Buy-Out Arrangements: Protecting Business Continuity for Business Owners**
73	**Canadian Long-Term Care Planning: Insurance Solutions for an Under-Covered Population**
74	**Critical Illness Insurance in Business Planning**
84	**Disability Insurance for High-Income Professionals**
101	**Disability Insurance for Clients Over Age 55: Late-Stage Income Protection**
103	**Long Term Care, Cognitive Decline, and Late Life Risk Planning**
104	**Disability Insurance Planning for The Gig Economy and Contract Workers**
118	**Coordinating DI with Critical Illness & Emergency Funds**
137	**Understanding Mental Health–Related Disability Claims**
162	**The New Frontier of Critical Illness Planning: Genetics, Early Detection & Underwriting Trends**
163	**The Advisor’s Guide To Hybrid Insurance Products (CI/LTC/DI/Life)**

3. LIFE INSURANCE IN ADVANCED PLANNING - *Insurance as a strategic planning tool*

This domain focuses on sophisticated life-insurance strategies used in tax planning, estate planning, corporate structures, and wealth transfer. Advisors learn how to position permanent insurance, manage policy performance, and integrate insurance into advanced financial plans.

Courses Include:

Course #	Course Title
72	Universal Life Insurance as a Corporate Investment Vehicle
71	Insurance-Based Retirement Strategies
79	Back-to-Back Annuities: The Insured Annuity Strategy
75	Key Person Insurance: Quantifying Human Capital
40	Buy-Sell Agreements
80	Insurance Planning for Incorporated Professionals
94	Insurance Planning for Clients with Chronic Conditions
106	Estate Freeze Insurance Strategies for Incorporated Families
133	Insurance for High-Net-Worth Clients: Jumbo Underwriting, Reinsurance, and Advanced Planning Integration
145	Universal Life: Funding, Performance & Policy Management
149	The New Rules of Insurance Leverage Strategies
167	High Net Worth Risk Management: Complex Structures,Tax Traps & Insurance Architecture

4. RETIREMENT INCOME, DECUMULATION & GOVERNMENT BENEFITS - *Design sustainable retirement income with confidence*

Advisors gain a deep understanding of retirement income design, decumulation strategies, longevity risk, government programs, and sustainable withdrawal planning. Courses help advisors build resilient retirement plans that withstand economic and behavioural pressures.

Courses Include:

Course #	Course Title
2	Retirement Income Options
21	Understanding Annuities
27	Tax Free Savings Accounts
37	Understanding CPP & OAS Government Benefits
53	Retirement Planning & Investing Opportunities for Seniors
54	Generating Retirement Income Opportunities for Seniors
77	CPP & OAS Optimization: Advanced Strategies

81	**Pension Splitting & Spousal RRIFs**
83	**Advanced Decumulation Strategies**
88	**Taxation of Life Annuities in Canada**
89	**Tax-Efficient Use of TFSAs in Retirement Income Planning**
90	**CPP Post-Retirement Benefits & Late-Life Income Optimization**
91	**Decumulation for Clients with Variable Income Sources**
96	**TFSA Decumulation Strategies for Middle-Income Retirees**
97	**Managing Sequence-of-Returns Risk with Bucket Strategies**
102	**The New Retirement Income Architecture (2026–2030)**
105	**RRIF Meltdown Strategies for High Income Professionals**
150	**The New Retirement Crisis: Longevity Risk, Cognitive Decline & The Advisor's Duty of Care in a Post 2025 World**
153	**Inflation, Longevity, and the New Math of Sustainable Retirement Income**

5. TAXATION & CROSS-BORDER PLANNING - *Navigate tax rules with clarity and precision*

This domain covers personal, corporate, and investment taxation, along with cross-border complexities affecting Canadians with U.S. or international ties. Advisors learn to identify tax traps, optimize planning strategies, and collaborate effectively with tax professionals.

Courses Include:

Course #	Course Title
5	**Taxation & Your Non-Corporate Clients**
33	**Corporate Taxation**
39	**Charitable Giving & the Financial Planning Process**
45	**Canadians & U.S. Taxation**
57	**Income Tax Planning for Seniors**
92	**Tax-Efficient Charitable Giving for Mass-Affluent Clients**
128	**The Principal Residence Exemption (PRE): Rules, Reporting, And Planning Pitfalls**
142	**The Hidden Tax Traps Advisors Miss: A Red Flag Approach to Everyday Planning**
165	**The Hidden Tax Traps In Insurance Planning: What Advisors Miss Most**
169	**The New Landscape of Travel, Health & Cross Border Risk**
177	**The New Frontier of Tax Efficient Insurance Planning**

6. ESTATE PLANNING, SUCCESSION & LEGACY - ***Preserve wealth. Protect families. Plan for tomorrow***

Courses address wills, powers of attorney, trusts, probate, beneficiary designations, joint ownership, succession planning, and intergenerational wealth transfer. Advisors learn how to reduce conflict, manage tax exposure, and ensure clients' wishes are carried out effectively.

Courses Include:

Course #	Course Title
9	Wealth Transfer & Estate Planning Techniques
24	Farm Succession Planning Strategies
36	Effective Estate Planning Solutions for Canadian Advisors
70	Intergenerational Business Transfers
76	Estate Freezes and Corporate Reorganizations
82	Probate, Joint Ownership & Beneficiary Designations
95	Navigating Probate Fees, Beneficiary Designations & Estate Liquidity
110	Building Your Exit: Succession Planning, Practice Value, and the Advisor's Legacy
122	The New Estate Liquidity Crisis: Planning for Tax, Probate & Intergenerational Transfers
135	The Insurance Driven Estate Strategy: Coordinating Life, CI, DI, and Annuities for Tax Efficient Wealth Transfer
140	The Hidden Risks in Joint Ownership: Tax, Legal & Estate Pitfalls Advisors Must Avoid
156	Insurance Advisor's Guide to Digital Estate Planning
158	Wealth Transfer Governance: Managing Family Conflict, Complex Estates, and Intergenerational Risk
166	The New Frontier Of Executor Risk: Digital Assets, Ai Generated Wills & Insurance Solutions
171	Joint Last to Die Planning for Estate Liquidity
173	The 90-Minute Estate Fire Drill: A Step-by-Step Simulation Advisors Can Run with Clients
178	The Estate Freeze 2.0: Advanced Planning for Business Owners and High Value Families

7. BUSINESS OWNER & CORPORATE PLANNING - *Specialized planning for entrepreneurs and incorporated professionals*

This domain explores planning for entrepreneurs, incorporated professionals, and family businesses. Topics include corporate structures, shareholder issues, succession, governance, compensation strategies, and insurance solutions tailored to business owners.

Courses Include:

Course #	Course Title
3	Employee Benefit Plans
4	Corporate Retirement Plans
6	Business Insurance Principles
7	Business Insurance Solutions
46	Selling Group Insurance to Small Businesses
67	Advanced Executive Compensation: RCAs & SDA Arrangements
64	Health & Welfare Trusts & Spending Plans
93	Planning for Clients with Rental Properties Approaching Retirement
109	Advanced Strategies in Group Benefits Governance and Executive Risk Management
116	Industry-Specific Group Benefits Planning
119	Shareholder Agreements and Insurance: Protecting the Business and Its Owners
144	Corporate Governance Red Flags in Small Businesses
175	The Business Owner Risk Matrix: The 10 Overlooked Risks That Can Destroy A Small Business Overnight
176	The Shadow Risks of Family-Owned Corporations

8. SENIORS & AGING CLIENT MARKETS - *Serve Canada's fastest-growing demographic*

Advisors learn how to serve aging Canadians with sensitivity and expertise. Topics include capacity, caregiving, long-term care, elder abuse prevention, aging-parent planning, and the unique financial, legal, and emotional needs of senior clients.

Courses Include:

Course #	Course Title
48	Using Reverse Mortgages To Enhance Your Client's Financial, Retirement & Estate Planning Solutions
49	Seniors & an Aging Population

50	**Seniors & Long-Term Care Issues & Solutions**
51	**Seniors & Funeral Planning**
52	**Social Security & Health Care for Aging Canadians**
55	**Legacy Planning for Seniors**
56	**Seniors Travelling or Moving Abroad**
58	**Senior Fraud & Financial Exploitation**
59	**Ethics & the Mature Market**
60	**Understanding the Mature Market & Their Financial Goals**
113	**The Sandwich Generation: Advising Clients Supporting Both Children and Aging Parents**
136	**Planning for Clients with Aging Parents: Financial, Legal & Emotional Dimensions**
138	**Planning for the Solo Senior: Clients Aging Without Children or Family Support**
170	**The New Economics of Caregiving: Financial, Legal & Insurance Strategies for Caregiver Clients**

9. BEHAVIOURAL FINANCE, CLIENT PSYCHOLOGY & PLANNING - *Understand how clients think — and why it matters*

This domain examines how emotions, biases, cognitive patterns, and family dynamics influence financial decisions. Advisors learn communication strategies, behavioural coaching techniques, and planning approaches that improve client outcomes under stress and uncertainty.

Courses Include:

Course #	Course Title
10	**Client Centered Financial Planning**
20	**Financial Planning for Female Clients & Prospects**
65	**Behavioural Finance: Understanding Client Behaviour and Improving Advisory Outcomes**
69	**Working with Vulnerable Clients: Digital Technology Risk Management**
98	**Client Behaviour Considerations in Conducting Insurance Needs Assessments**
99	**Client Behaviour Considerations in Insurance, Estate & Retirement Planning**
112	**Financial Planning for Athletes and Entertainers: Short Career, High Income, Big Risks**
126	**Advising Clients Through Financial Trauma & Crisis Recovery**
146	**Insurance & Financial Planning for the Neurodiverse Client**

10. ETHICS, PROFESSIONALISM & REGULATORY OBLIGATIONS - *Strengthen your professional standards*

Courses reinforce ethical decision-making, regulatory compliance, documentation standards, suitability, conflicts of interest, and professional conduct. Advisors strengthen their ability to meet regulatory expectations and protect both clients and their practice.

Courses Include:

Course #	Course Title
13	The Financial Services Advisor as a Professional
15	Ethics & the Financial Services Professional
25	Money Laundering
31	Real World Applications in Practice – Ethics, Rules of Conduct & Practice Standards
38	Maintaining Ethical Decision Making & Behaviour with Your Clients
47	Crossing the Ethical Line as a Financial Professional Has Consequences
117	AI in Financial Planning: Opportunities, Limitations, and Regulatory Implications
121	The New Rules of Insurance Replacement, Disclosure & Client Documentation
130	Ethical Sales Practices in Disability Insurance: Avoiding Misrepresentation and Replacement Risk
132	The Ethical Planner: Avoiding Misrepresentation in Financial and Estate Advice
141	The Financial Planning Audit: How to Self-Assess and Strengthen Your Practice
151	A&S Compliance Essentials: Suitability, Disclosure & E&O Risk Reduction
152	Detecting Financial Exploitation in Adults Under 65

11. INVESTMENTS, MARKETS & ECONOMICS - *Understand the markets that shape client outcomes*

This domain covers investment principles, market behaviour, economic forces, portfolio construction, risk management, and the impact of macroeconomic trends on client planning. Advisors gain the insight needed to guide clients through volatile and unpredictable markets.

Courses Include:

Course #	Course Title
12	**The Economics of Insurance & Investments**
16	**Understanding Investment Risk and Return**
35	**Financial Advising Opportunities During Uncertain Times**
41	**Managing Market Based Investment Contracts**
115	**GIC Laddering and Fixed Income Strategies for Conservative Clients**
147	**Financial Planning for the Post Normal Economy**
180	**Inflation Resilient Insurance and Retirement Planning (2026–2035)**

12. SEGREGATED FUNDS & INSURANCE-BASED INVESTMENTS - *Where insurance and investments meet*

Advisors explore the structure, guarantees, taxation, and planning applications of segregated funds and other insurance-based investment solutions. Courses emphasize suitability, risk disclosure, and how these products integrate into holistic financial plans.

Courses Include:

Course #	Course Title
62	**Canadian Segregated Funds: Contracts, Guarantees & Advisor Obligations**
87	**Segregated Funds: Creditor Protection and Estate Planning**
172	**Understanding Segregated Funds Reset Features & Guarantee Structures**

13. EDUCATION, CREDIT & PERSONAL FINANCE - *Support young families and early-career clients*

This domain focuses on budgeting, debt management, credit strategies, education funding, and foundational personal-finance skills. Advisors learn how to support clients in building financial stability and long-term resilience.

Courses Include:

Course #	Course Title
11	**Principles of Effective Money Management**
26	**Funding Post-Secondary Education**
34	**The Power of Positive Credit**
61	**The Benefits of Insuring Your Children**
86	**HBP & FHSA Integration: Maximizing First-Home Buying Strategies**
108	**Student Debt and Early Career Planning: Advisors Working with Millennial and Gen Z Clients**
124	**Sudden Wealth: Inheritances, Settlements & Windfalls**
125	**Modern Liquidity Planning: Insurance, Credit, and Cash Flow Stability**
134	**The Financial Planning Lifecycle: How Client Priorities Shift Every 10 Years**

14. CANADIAN FINANCIAL SERVICES LANDSCAPE - *Know the industry you work in*

Courses provide a broad understanding of Canada's regulatory environment, industry structure, distribution channels, and the evolving role of financial advisors. Advisors gain context for how their work fits within the national financial ecosystem.

Courses Include:

Course #	Course Title
14	**Understanding Canadian Financial Services History & Definitions**
30	**Understanding Financial Services in Canada**
164	**Provincial Realities in Canadian Insurance & Financial Planning**

15. DIVORCE, SEPARATION & FAMILY TRANSITIONS - ***Planning through life's most complex transitions***

This domain addresses the financial, legal, and emotional complexities of divorce, separation, blended families, and major life transitions. Advisors learn how to navigate conflict, protect client interests, and design plans that adapt to changing family structures.

Courses Include:

Course #	Course Title
22	How Divorce Affects Your Clients and Prospects Finances
78	Insurance & Tax Planning for Blended Families
85	Insurance In Divorce & Separation: Planning Obligations, Risk Exposure, And Client Strategies
107	Disability Insurance and Divorce: Protecting Income and Support Obligations
120	Newlywed Financial Planning: Merging Finances, Insurance Updates, And First Year Priorities
157	The Advisor's Guide to Grey Divorce: Financial, Emotional & Planning Impacts for Clients Over 55

16. INTEGRATED PLANNING & MULTI-DOMAIN STRATEGIES - ***Holistic planning for real-world clients***

This domain brings together tax, insurance, retirement, estate, behavioural, and corporate planning into cohesive, multi-layered strategies. Advisors learn how to think holistically, identify red flags, and design plans that withstand real-world complexity.

Courses Include:

Course #	Course Title
32	Financial & Estate Planning for Clients & Families with Special Needs
66	Coordinating Insurance, Estate & Retirement Decisions
100	Insurance & Tax Strategies for New Canadians
111	The New Era of Holistic Risk Management: Insurance, Tax, Behaviour, and Longevity (2026/2035)
114	Structured Settlements: Coordination with Insurance, Tax, and Estate Planning
123	Modern Risk Management: Insurance, Longevity, and Financial Stability
127	Canadian Retirement, Tax & Estate Integration Planning Processes