



SSC # 102 – THE NEW RETIREMENT INCOME ARCHITECTURE (2026–2030)

This course is eligible for:

2.5 Life & A&S CE Credits for BC, SK, MB & ON.

2.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for licensed insurance advisors, financial planners, retirement specialists, and professionals who support Canadians transitioning into or living through retirement. *It is particularly relevant for those advising:*

- Mass-affluent pre-retirees
- High-net-worth households
- Late-life earners
- Business owners and incorporated professionals
- Clients navigating complex decumulation and income-sequencing decisions

The course is suitable for advisors seeking to update their knowledge of the rapidly evolving retirement landscape, including regulatory changes, longevity trends, product innovation, and the integration of insurance-based income solutions.

Course Purpose

The purpose of this course is to equip advisors with the knowledge, tools, and decision-making frameworks required to guide clients through the complexities of retirement income planning in the 2026–2030 environment.

The course aims to:

- Modernize advisor understanding of retirement income risks
- Strengthen the advisor's ability to integrate insurance-based income solutions
- Provide a structured approach to building resilient, multi-pillar income strategies
- Enhance advisor competence in navigating regulatory, tax, and suitability requirements
- Improve client outcomes by addressing both technical and behavioural dimensions of retirement planning

Learning Objectives

Upon completion of this course, participants will be able to:

1. Identify and explain the demographic, economic, and regulatory forces reshaping retirement income planning in Canada between 2026 and 2030.
2. Evaluate the limitations of traditional retirement income models and articulate why updated approaches are required.
3. Assess key retirement income risks—longevity, inflation, sequencing risk, health-related expenses, and behavioural decision-making.
4. Compare and integrate multiple income pillars, including government benefits, pensions, personal savings, annuities, and insurance-based solutions.
5. Design tax-efficient decumulation strategies that coordinate RRSP/RRIF withdrawals, TFSAs, non-registered assets, corporate retained earnings, and insurance-based solutions.
6. Apply modern income-sequencing frameworks to reduce volatility exposure and stabilize cash flow.
7. Incorporate guaranteed income and insurance-based products into retirement income plans where suitable.
8. Evaluate client suitability and regulatory considerations, including disclosure, documentation, and product appropriateness.
9. Use behavioural planning techniques to help clients manage fear, spending reluctance, and decision paralysis during decumulation.
10. Construct a comprehensive retirement income plan that is resilient, adaptable, and aligned with the client's goals and long-term financial security.