



## **SSC # 107 – DISABILITY INSURANCE AND DIVORCE: PROTECTING INCOME AND SUPPORT OBLIGATIONS**

### **This course is eligible for:**

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

**5.0 A&S ONLY CE Credits for AB.**

### **Target Audience**

This course is designed for licensed Canadian life and accident & sickness insurance advisors, financial planners, and insurance-based financial professionals who provide guidance to clients navigating divorce, separation, or complex family-law-driven financial restructuring. It is also appropriate for advisors supporting clients with spousal support, child support, shared parenting arrangements, or court-ordered insurance obligations. Compliance officers, paraplanners, and professionals involved in risk management, income-protection planning, and family-law-adjacent advisory work will also benefit from the material.

### **Course Overview**

Divorce is one of the most financially disruptive events a household can experience, yet disability insurance is rarely integrated into family-law planning despite its direct impact on income continuity, support obligations, and long-term financial stability. This course examines the intersection of disability insurance and divorce, focusing on how income-protection strategies can safeguard spousal support, child support, and court-mandated financial responsibilities.

Advisors will explore the legal, financial, and behavioural dimensions of disability risk during and after marital breakdown, including the implications of payor disability, the vulnerability of dependent spouses, and the unique underwriting and ownership considerations that arise in post-separation planning. Through case studies, segmentation overlays, and compliance-aligned guidance, advisors will learn how to position disability insurance as a critical stabilizing tool in family-law contexts.

## Learning Objectives

Upon successful completion of this course, the advisor will be able to:

1. **Explain the financial impact of disability during and after divorce**, including how income interruption affects spousal support, child support, shared parenting arrangements, and long-term financial stability for both payors and recipients.
2. **Identify the legal and financial contexts in which disability insurance becomes essential**, including court-ordered insurance requirements, separation agreements, and risk-mitigation strategies for support obligations.
3. **Evaluate the suitability of various disability insurance structures**—including individual DI, group LTD, riders, ownership arrangements, and beneficiary designations—within the unique constraints of post-divorce planning.
4. **Assess the risks associated with payor disability**, including the cascading effects on dependent spouses, children, and multi-household financial obligations.
5. **Apply segmentation-based analysis** to mass-affluent clients, high-net-worth households, business owners, incorporated professionals, and late-life divorces, recognizing how disability risk manifests differently across client profiles.
6. **Integrate behavioural-finance insights** to address emotional barriers, misconceptions, and resistance that commonly arise when discussing disability insurance in the emotionally charged context of divorce.
7. **Demonstrate compliance-aligned advisory practices**, including documentation standards, suitability rationales, disclosure requirements, and coordination with legal professionals to ensure recommendations align with family-law directives.
8. **Use case studies and scenario-based reasoning** to design disability-insurance solutions that protect income streams, support obligations, and the financial continuity of both households following marital breakdown.