



SSC # 117 – AI IN FINANCIAL PLANNING: OPPORTUNITIES, LIMITATIONS, AND REGULATORY IMPLICATIONS

This course is eligible for:

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

General CE Credits as marked on certificates for some Provinces.

Target Audience

This course is designed for:

- Life, A&S & General licensed insurance advisors
- Financial planners (CFP®, QAFP™)
- CIRO-registered advisors (MFDA/IIROC legacy)
- Portfolio managers and associate PMs
- Compliance officers and supervisory staff
- Financial services executives
- Advisors integrating AI tools into planning, analysis, or client communication

Course Purpose

The purpose of this course is to:

- Equip advisors with a clear understanding of how AI can enhance — but not replace — professional judgment
- Provide a framework for evaluating AI tools in planning, insurance, investment, and compliance workflows
- Help advisors avoid regulatory pitfalls and maintain accountability
- Support ethical, transparent, and client-centred use of AI
- Prepare advisors for the next decade of technology-driven advice

Learning Objectives

By the end of this course, advisors will be able to:

1. Explain how AI technologies function in the context of financial planning
2. Identify appropriate and inappropriate uses of AI in client work
3. Evaluate AI-generated outputs for accuracy, bias, and suitability
4. Understand regulatory expectations from CIRO, FP Canada, CSF, and provincial insurance regulators

5. Apply AI responsibly in planning, modelling, communication, and documentation
6. Recognize data-privacy and cybersecurity considerations
7. Communicate transparently with clients about AI use
8. Integrate AI into practice workflows without compromising compliance