Pro-Seminars

SSC # 126 – ADVISING CLIENTS THROUGH FINANCIAL TRAUMA & CRISIS RECOVERY

This course is eligible for:

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

2.0 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life & health insurance advisors
- Mutual fund and CIRO-registered dealing representatives
- Financial planners (CFP®, QAFP®, PFP®, RRC®)
- Québec CSF representatives
- IIROC advisors
- Estate and insurance planning specialists
- Advisors working with vulnerable, stressed, or crisis-affected clients

Course Purpose

The purpose of this course is to help advisors:

- Recognize financial trauma and its behavioural manifestations
- Communicate effectively with trauma-affected clients
- Apply a structured recovery framework
- Integrate financial, insurance, and estate planning strategies appropriate for crisis situations
- Document interactions in a compliant, regulator-aligned manner
- Support clients without crossing into mental-health or legal advice

Learning Objectives

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

1. Define financial trauma and identify behavioural markers.
2. Apply trauma-informed communication techniques.
3. Use a structured Financial Crisis Recovery Framework.

4. Reassess suitability, risk tolerance, and KYC in crisis contexts.
5. Recommend appropriate insurance, liquidity, and estate strategies.
6. Document due diligence in accordance with CIRO, FP Canada, CSF, and provincial insurance regulators.
7. Recognize when to refer clients to legal, tax, or mental-health professionals.