



SSC # 127 – CANADIAN RETIREMENT, TAX & ESTATE INTEGRATION PLANNING PROCESSES

This course is eligible for:

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

4.0 Life ONLY CE Credits for AB.

Target Audience

- Financial Advisors
- Life & A&S Insurance Agents
- Financial Planners
- Wealth Managers and Retirement Specialists
- Estate and Tax Planning Practitioners

Course Purpose

The purpose of this course is to provide Canadian financial professionals with a comprehensive, academically structured, and regulator-aligned framework for integrating retirement income planning, tax optimization, insurance-based risk management, and estate planning into a unified professional practice. Retirement planning is no longer a linear process focused solely on asset accumulation and withdrawal. It is a multidimensional discipline requiring mastery of interrelated domains that influence client outcomes over multiple decades.

The course seeks to elevate the advisor's capacity to:

- Interpret demographic and economic trends affecting retirement sustainability.
- Apply advanced tax strategies across registered, non-registered, and corporate structures.
- Integrate government benefits into long-term planning with precision and evidence-based reasoning.
- Utilize insurance solutions to mitigate longevity, health-span, and estate liquidity risks.
- Navigate the complexities of provincial estate law, incapacity planning, and intergenerational wealth transfer.
- Document recommendations in a manner consistent with CIRO, FP Canada, CSF, and provincial insurance council expectations.

The course is designed to function as both a continuing education program and a reference document for advanced professional practice. It emphasizes analytical rigor, regulatory alignment, and the integration of financial, tax, legal, and behavioural considerations.

Learning Objectives

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

1. Analyze the demographic, economic, and behavioural forces shaping retirement in Canada.

Participants will understand how longevity, declining pensions, inflation, health-span uncertainty, and behavioural biases influence retirement planning.

2. Construct tax-efficient retirement income plans using multi-bucket strategies.

Participants will be able to evaluate the tax characteristics of RRSPs, RRIFs, TFSAs, non-registered accounts, and corporate structures, and design withdrawal sequences that minimize lifetime taxes and optimize government benefits.

3. Optimize CPP, OAS, and GIS through evidence-based timing and income management.

Participants will understand the calculation methodologies, clawback mechanisms, survivor benefits, and timing strategies associated with government benefits.

4. Integrate insurance solutions into retirement and estate planning.

Participants will be able to evaluate the role of life insurance, annuities, critical illness insurance, disability insurance, and long-term care insurance in managing retirement risks and supporting estate objectives.

5. Apply estate planning principles to support control, protection, efficiency, and legacy.

Participants will understand wills, powers of attorney, trusts, probate, beneficiary designations, blended family considerations, and provincial differences in estate law.

6. Conduct comprehensive retirement planning that incorporates behavioural finance principles.

Participants will be able to identify behavioural biases that impair decision-making and apply advisor-led interventions to support client outcomes.

7. Document recommendations in accordance with regulatory expectations.

Participants will understand the documentation requirements associated with suitability, disclosure, tax projections, estate considerations, and insurance recommendations.

8. Apply integrated planning concepts to real-world scenarios across Canada.

Participants will analyze complex case studies representing diverse client profiles, provinces, and planning challenges.