Pro-Seminars

SSC # 162 – THE NEW FRONTIER OF CRITICAL ILLNESS PLANNING: GENETICS, EARLY DETECTION & UNDERWRITING TRENDS

This course is eligible for:

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

2.5 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Licensed Life Insurance Advisors
- Financial Planners
- Investment Advisors
- Estate & Tax Professionals
- Corporate & Business-Owner Advisors
- Compliance Officers

Purpose of the Course

The purpose of this course is to equip Canadian financial advisors with the knowledge, tools, and frameworks needed to:

1. Understand the impact of genetics on CI planning
2. Explain early detection trends and their implications
3. Navigate modern CI underwriting
4. Integrate CI into financial, retirement, and estate planning
5. Identify when CI is suitable — and when it is not
6. Communicate CI recommendations clearly and ethically
7. Understand compliance obligations
8. Reduce E&O exposure
9. Apply real-world case studies
10. Use CI strategically in 2026 and beyond

Learning Objectives

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

Knowledge Objectives

1. Explain genetic testing and its impact on CI planning
2. Understand early detection technologies
3. Describe modern CI underwriting trends
4. Understand CI definitions and claim triggers
5. Identify CI product evolution in 2026

Application Objectives

6. Integrate CI into financial, retirement, and estate planning
7. Recommend CI appropriately based on client needs
8. Communicate CI suitability clearly
9. Prepare clients for underwriting
10. Apply cross-Canada case studies

Compliance Objectives

11. Understand GNDA and genetic privacy rules
12. Document CI recommendations
13. Avoid common CI compliance pitfalls
14. Reduce E&O exposure