Pro-Seminars

SSC # 170 – THE NEW ECONOMICS OF CAREGIVING: FINANCIAL, LEGAL & INSURANCE STRATEGIES FOR CAREGIVER CLIENTS

This course is eligible for:

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

1.0 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

2.0 Life & 1 A&S ONLY CE Credits for AB.

Target Market

- Financial Advisors who want to differentiate their practice with a high-value specialty.
- Insurance Advisors seeking deeper, multi-layered protection strategies for complex households.
- Estate Planners who must integrate caregiving into wills, POAs, trusts, and care-continuity planning.
- Retirement Planners who must model early retirement, expense inflation, and longevity risk.
- Tax Professionals who need to understand caregiver credits, deductions, and dependent claims.
- Multi-Generational Family Advisors who support parents, adult children, and dependent adults.

Course Purpose

To equip Canadian financial advisors with advanced, strategic, cross-domain caregiving expertise that goes beyond traditional financial planning. *This course prepares advisors to:*

- Anticipate caregiving risk before crises occur
- Build multi-layered protection architectures
- Coordinate financial, retirement, estate, insurance, tax, and legal strategies
- Support clients through emotionally charged caregiving decisions
- Facilitate multi-generational family planning
- Strengthen compliance, suitability, and due diligence
- Position themselves as caregiving specialists in a rapidly expanding market

Learning Objectives

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

Strategic Market Mastery

- Understand the macro-economic forces driving caregiving growth in Canada.
- Identify emerging caregiver demographics including financially fragile high-income earners.
- Predict caregiving events using demographic, behavioural, and family-structure indicators.
- Recognize new product categories emerging for caregiver households.

Advanced Planning Mastery

- Build multi-layered protection architectures that withstand cascading caregiving risk.
- Integrate care-continuity planning into estate strategies for aging parents and dependent adults.
- Design multi-generational financial planning frameworks that support entire family systems.
- Implement caregiver-specific retirement stress tests that model early retirement and expense inflation.

Behavioural & Emotional Mastery

- Navigate emotional caregiving conversations with clarity, empathy, and authority.
- Support clients experiencing burnout, guilt, denial, and decision fatigue.
- Facilitate family meetings to prevent conflict and clarify caregiving roles.

Compliance & Suitability Mastery

- Document caregiving suitability across insurance, estate, retirement, and financial domains.
- Identify advisor liability through omission and prevent compliance exposure.
- Manage multi-party decision-making while respecting licensing boundaries.

Practice Growth Mastery

- Position yourself as a caregiving specialist in your market.
- Build referral ecosystems with medical, legal, and community professionals.
- Develop caregiver-centric marketing strategies that attract multi-generational households.