Pro-Seminars

**SSC # 171 – JOINT LAST TO DIE PLANNING FOR ESTATE LIQUIDITY**

**This course is eligible for:**

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

**2.5 Life ONLY CE Credits for AB.**

**Target Market**

*This course is designed for:*

- Life-Licensed Insurance Advisors seeking deeper estate-liquidity expertise
- Financial Advisors serving mass affluent and emerging HNW families
- Wealth Managers integrating insurance into estate and tax-aware planning
- Estate and Succession Planners supporting multi-generational family needs
- Tax-Aware Planners who coordinate with accountants and lawyers
- Advisors Working With Business Owners requiring corporate-owned liquidity solutions

The ideal learner already understands basic insurance and estate concepts and wants to elevate their practice with **advanced liquidity engineering**, **beneficiary alignment**, and **multi-generational planning**.

**Course Purpose**

The purpose of this course is to equip advisors with the **technical, strategic, and compliance-ready knowledge** required to use **Joint Last to Die (JTD) life insurance** as a core tool for estate liquidity. The course teaches advisors how to:

- Engineer liquidity for tax, probate, debt, and equalization
- Integrate JTD policies into corporate, trust, and family-office planning
- Prevent estate erosion and family conflict
- Support multi-generational wealth transfer
- Document suitability and compliance across all 13 Canadian jurisdictions
- Deliver a structured, repeatable estate-liquidity process

Advisors completing this course will be able to deliver HNW-level estate-liquidity planning to mass affluent families using a simplified, accessible framework.

**Learning Objectives**

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

Estate Liquidity Mastery

- Calculate estate liquidity needs using tax-aware projections
- Identify liquidity gaps across personal, corporate, and trust structures
- Explain the consequences of liquidity failure to clients

Joint Last to Die Product Competence

- Differentiate JTD from single-life policies
- Recommend JTD for tax-timing alignment (liability at second death)
- Align ownership and beneficiary structures with estate intentions
- Integrate JTD with corporate CDA planning

Integrated Planning Skills

- Coordinate JTD planning with accountants and estate lawyers
- Support estate freezes, equalization, and succession planning
- Engineer liquidity for business owners and incorporated professionals
- Apply JTD strategies to cottages, rentals, farms, and private corporations

Compliance & Documentation

- Document suitability across all 13 Canadian jurisdictions
- Record beneficiary alignment and ownership rationale
- Maintain audit-ready notes for regulators and insurers
- Prepare clients for annual estate-liquidity reviews

Client Communication & Implementation

- Deliver a structured estate-liquidity conversation
- Explain JTD benefits in clear, client-friendly language
- Present liquidity gaps and solutions using professional-grade visuals
- Guide families through multi-generational planning discussions