Pro-Seminars

SSC # 172 – UNDERSTANDING SEGREGATED FUNDS RESET FEATURES & GUARANTEE STRUCTURES

This course is eligible for:

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

1.0 Life ONLY CE Credits for AB.

Target Audience

This course is designed for licensed Canadian financial advisors, life insurance agents, MFDA/IFIC-aligned representatives, and financial planners who recommend segregated funds within holistic financial, retirement, and estate planning engagements. It is suitable for advisors working in:

- Life insurance and wealth management
- Retirement income planning
- Estate and succession planning
- Risk management and insurance-based investment solutions
- Compliance-sensitive advisory environments
- Independent and MGA-aligned practices

Purpose of the Course

The purpose of this course is to equip Canadian financial advisors with:

1. **Technical mastery** of segregated fund reset features and guarantee structures.
2. **Planning fluency** to integrate resets into retirement income, estate planning, and risk-management strategies.
3. **Compliance alignment** with provincial regulators and insurer guidelines.
4. **Due diligence discipline** for suitability, disclosure, and documentation.
5. **Client-communication clarity** to explain resets without jargon, confusion, or misinterpretation.

Advisors completing this course will be able to confidently evaluate, recommend, and monitor segregated fund contracts with resets, ensuring clients understand both the benefits and limitations.

Learning Objectives

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

1. Explain the mechanics of segregated fund resets

Including frequency, automatic vs. manual resets, and how resets affect the guarantee base.

2. Differentiate between maturity guarantees and death benefit guarantees

And understand how each interacts with resets over time.

3. Evaluate the impact of resets on long-term client outcomes

Including retirement income sustainability, estate value preservation, and market-volatility mitigation.

4. Identify the compliance requirements associated with recommending resets

Including disclosure, suitability, documentation, and insurer-specific obligations.

5. Apply resets strategically within financial, retirement, and estate planning

Using real Canadian case studies and product-agnostic examples.

6. Conduct due diligence on segregated fund contracts

Including guarantee structures, fee implications, reset limitations, and insurer-specific rules.