



## **SSC # 111 – THE NEW ERA OF HOLISTIC RISK MANAGEMENT: INSURANCE, TAX, BEHAVIOUR, AND LONGEVITY (2026–2035)**

### **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 Audience**

This course is designed for licensed insurance advisors, financial planners, tax practitioners, estate planners, group benefits specialists, and professionals serving mass-affluent, HNWI, business-owner, and late-life markets. It is also suitable for advisors preparing for the demographic, regulatory, and behavioural shifts expected between 2026 and 2035.

### **Course Purpose**

The purpose of this course is to equip advisors with the knowledge, tools, and behavioural strategies required to help clients navigate the emerging risks of the 2026–2035 decade. Advisors will learn how to identify hidden exposures, correct planning gaps, anticipate demographic and regulatory shifts, and deliver integrated solutions that protect clients during life, at retirement, on business transition, during incapacity, and at death.

### **Learning Objectives**

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

- Understand the demographic, economic, and behavioural forces reshaping risk management between 2026 and 2035.
- Identify the insurance, tax, and longevity exposures most commonly overlooked in traditional planning.
- Apply behavioural science to improve client decision-making and reduce planning inertia.
- Integrate insurance, tax, estate, and retirement strategies into a cohesive risk-management framework.
- Recognize the impact of longevity on income planning, health-care risk, caregiving, and late-life liquidity.
- Evaluate new and emerging insurance solutions, underwriting trends, and product innovations relevant to the decade ahead.
- Guide clients through proactive planning that reduces tax, protects assets, and ensures long-term financial resilience.

- Communicate risk in a way that motivates action and reduces emotional resistance.