



SSC # 114 – STRUCTURED SETTLEMENTS: COORDINATION WITH INSURANCE, TAX, AND ESTATE PLANNING

This course is eligible for:

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

1.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for Canadian financial professionals who support clients navigating personal injury settlements, wrongful death claims, long-term disability, catastrophic injury, or complex estate and care-planning needs. *It is suitable for:*

- Life insurance agents
- Financial planners and wealth advisors
- Settlement consultants
- Paralegals and legal support professionals
- Trust and estate practitioners
- Advisors supporting vulnerable clients
- Professionals working with personal injury lawyers or casualty insurers

The course assumes no prior structured settlement experience and provides a complete foundation for competent, compliant advisor involvement.

Course Purpose

The purpose of this course is to equip advisors with the knowledge and confidence to:

- Understand structured settlements and their tax-free status
- Support clients through the settlement process
- Collaborate effectively with lawyers and insurers
- Protect vulnerable clients from exploitation
- Integrate structured settlements into holistic financial planning
- Ensure compliance with federal and provincial regulatory expectations

Learning Objectives

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

1. Define structured settlements and explain how they work in Canada.
2. Describe the tax-free nature of structured settlement payments under the Income Tax Act.
3. Identify the key parties involved in a structured settlement.
4. Understand the funding mechanisms and life insurer responsibilities.
5. Evaluate when a structured settlement is appropriate for a client.
6. Integrate structured settlements into retirement, estate, and long-term care planning.
7. Recognize the behavioural and emotional needs of injured clients.
8. Apply compliance best practices when advising vulnerable individuals.
9. Understand the limitations and risks associated with structured settlements.
10. Collaborate with legal professionals without crossing into legal advice.