



SSC # 115 – GIC LADDERING AND FIXED INCOME STRATEGIES FOR CONSERVATIVE CLIENTS

This course is eligible for:

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

3.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for Canadian financial professionals who provide investment, retirement income, or capital-preservation advice. This includes life-licensed insurance advisors, CIRO-registered investment advisors, mutual fund representatives, financial planners (CFP®, QAFP®, Pl. Fin., PFP®, RRC®), and bank-based advisors.

The course is also suitable for professionals who work with retirees, pre-retirees, conservative investors, and clients who prioritize stability overgrowth.

Course Purpose

The purpose of this course is to equip Canadian financial advisors with a deep, practical, and compliance-aligned understanding of GIC laddering and fixed-income strategies for conservative clients. The course explores the structural, behavioural, regulatory, and economic dimensions of fixed-income planning.

Advisors will learn how to design, implement, and monitor GIC ladders and fixed-income portfolios that prioritize capital preservation, predictable income, and risk-appropriate returns.

The course also provides extensive case studies, cross-Canada regulatory considerations, and advisor communication frameworks.

Learning Objectives

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

1. Describe the characteristics, needs, and behavioural tendencies of conservative investors in Canada.
2. Explain the structure, function, and regulatory framework of GICs and fixed-income instruments.
3. Construct GIC ladders tailored to client goals, liquidity needs, and interest-rate environments.

4. Evaluate fixed-income alternatives including government bonds, corporate bonds, HISA ETFs, and fixed-income mutual funds.
5. Assess interest-rate cycles, inflation dynamics, and reinvestment risk.
6. Apply suitability, disclosure, and regulatory requirements across Canadian jurisdictions.
7. Communicate fixed-income strategies clearly and compliantly to clients.
8. Integrate behavioural finance principles into conversations with conservative clients.
9. Show how insurance plays an important part in GIC laddering.