



SSC # 118 – COORDINATING DI WITH CRITICAL ILLNESS & EMERGENCY FUNDS

This course is eligible for:

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

1.5 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life-licensed insurance advisors
- Financial planners (CFP®, QAFP™, Pl. Fin.)
- Investment advisors under CIRO
- Insurance specialists and risk-management planners
- Bank-based advisors
- Independent advisors and MGAs
- New advisors seeking a framework for layered protection
- Experienced advisors refining their risk-management process

COURSE PURPOSE

The purpose of this course is to equip advisors with:

- A **structured, repeatable framework** for layering DI, CI, and EFs
- A **risk-based approach** to positioning each solution
- A **sequencing model** that avoids overselling
- A **client-friendly narrative** for explaining how these tools work together
- A **compliance-aligned process** for documenting recommendations
- A **Canada-wide perspective** using real-world case studies

Advisors will leave with a practical methodology they can apply immediately.

LEARNING OBJECTIVES

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

1. Explain the **distinct purpose** of DI, CI, and emergency funds.
2. Apply a **layered protection model** that aligns with client needs and affordability.
3. Use a **sequencing framework** to determine which solution should be prioritized.

4. Identify **common client misconceptions** and correct them with clear explanations.
5. Understand **regulatory expectations** for suitability, disclosure, and documentation.
6. Use **risk-based positioning** to avoid overselling or product substitution.
7. Integrate DI, CI, and EFs into a **holistic financial plan**.
8. Apply the framework to **Canadian case studies** across provinces.
9. Document recommendations in a **compliance-ready format**.
10. Communicate the value of layered protection in a **client-friendly way**.