Pro-Seminars

SSC # 119 – SHAREHOLDER AGREEMENTS AND INSURANCE: PROTECTING THE BUSINESS AND ITS OWNERS

This course is eligible for:

2.5 Life & A&S CE Credits if you have 1 license for both in BC, SK, MB & ON.

1.0 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

2.5 Life & 1 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Licensed life and health insurance advisors
- Financial planners (CFP®, QAFP™, Pl. Fin.)
- Insurance-licensed accountants and tax professionals
- Advisors working with private corporations, family businesses, and professional corporations
- Advisors supporting succession planning, business continuity, and shareholder protection

Course Purpose

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

- Identify shareholder risks
- Explain the purpose and structure of shareholder agreements
- Integrate life, disability, and critical illness insurance into buy-sell planning
- Support business continuity and succession
- Collaborate effectively with lawyers and accountants
- Document suitability and compliance
- Deliver high-value advice to business-owner clients
- Protect shareholder families
- Ensure tax efficient ownership transitions

Learning Objectives

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

1. Explain the purpose and key components of shareholder agreements
2. Identify the financial risks associated with shareholder death, disability, or critical illness
3. Compare buy-sell structures (cross-purchase, corporate redemption, hybrid)
4. Evaluate the tax implications of each structure
5. Recommend appropriate insurance solutions to fund buy-sell obligations
6. Understand valuation methods and funding requirements
7. Apply provincial case studies to real-world planning
8. Document suitability and comply with regulatory expectations
9. Communicate effectively with business owners and their professional advisors
10. Understand sample shareholder agreement clauses and their implications