Pro-Seminars

SSC # 120 – NEWLYWED FINANCIAL PLANNING: MERGING FINANCES, INSURANCE UPDATES, AND FIRST YEAR PRIORITIES

This course is eligible for:

4.5 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.

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

Target Audience

This course is designed for:

- Licensed Canadian insurance advisors
- Financial planners (CFP®, QAFP™, PFP®, RRC®)
- Investment advisors and CIRO-registered representatives
- Mutual fund representatives
- Financial coaches and paraplanners supporting newly married clients
- Estate and tax planning professionals seeking to strengthen their family-planning knowledge

Course Purpose

The purpose of this course is to help financial advisors confidently support newly married couples as they merge their financial lives. Advisors will learn how to identify risks, uncover planning gaps, and implement insurance and financial strategies that protect the couple's income, assets, and long-term goals. The course emphasizes practical, Canadian-specific guidance that aligns with regulatory expectations and real-world client needs.

Learning Objectives

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

1. Explain the financial implications of marriage and the importance of coordinated planning through the use of the various insurance products that you are licensed to sell.
2. Guide couples through merging finances, budgeting, and debt-management strategies.
3. Recommend appropriate insurance updates, including life, disability, critical illness, and home/auto changes.
4. Identify key tax planning opportunities available to married couples in Canada.
5. Update estate planning documents, beneficiaries, and ownership structures.
6. Facilitate productive financial conversations between partners with different money habits.
7. Build a structured first-year financial plan tailored to newlyweds.
8. Document recommendations in compliance with CIRO, FP Canada, CSF, and provincial insurance council expectations.