



## **SSC # 122 – THE NEW ESTATE LIQUIDITY CRISIS: PLANNING FOR TAX, PROBATE & INTERGENERATIONAL TRANSFERS**

### **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 advise clients on estate planning, tax planning, and insurance-based wealth transfer strategies. *It is appropriate for:*

- Life-licensed insurance advisors
- Financial planners (QAFP, CFP, RRC, PFP)
- Estate and trust practitioners
- Advisors working with aging clients
- Professionals supporting intergenerational wealth transfers
- Advisors serving business owners, farmers, and incorporated professionals
- Bank-based advisors and independent planners

The course assumes a working knowledge of Canadian tax rules, insurance fundamentals, and estate planning basics.

### **Course Purpose**

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

- Recognize the emerging estate liquidity crisis
- Quantify tax and probate liabilities at death
- Identify liquidity gaps before they become estate problems
- Use insurance strategically to fund taxes, equalize inheritances, and preserve wealth
- Communicate complex estate issues in clear, client-friendly language
- Document estate recommendations in a manner that meets regulatory expectations

The course is designed to elevate advisor competence, reduce client risk, and support compliant, best-interest estate planning.

## **Learning Objectives**

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

1. Explain the drivers of Canada's emerging estate liquidity crisis.
2. Calculate capital gains, RRSP/RRIF tax exposure, and probate fees across provinces.
3. Identify common estate liquidity gaps and their consequences.
4. Use insurance as a strategic liquidity tool in estate planning.
5. Apply cross-Canada case studies to real client situations.
6. Document estate planning recommendations for compliance and suitability.
7. Communicate estate liquidity issues clearly and neutrally to clients.