



SSC # 123 – MODERN RISK MANAGEMENT: INSURANCE, LONGEVITY, AND FINANCIAL STABILITY

This course is eligible for:

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

2.0 Life ONLY CE Credits for AB.

Target Audience

This course is designed for Canadian financial professionals who advise clients on risk management, insurance planning, retirement income stability, and longevity-based financial strategies. *It is appropriate for:*

- Life-licensed insurance advisors
- Financial planners (CFP, QAFP, RRC, PFP)
- Retirement income specialists
- Group benefits advisors
- Bank-based advisors
- Advisors serving pre-retirees, retirees, and aging clients
- Professionals supporting long-term care, disability, and income-protection planning

Course Purpose

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

- Identify and quantify modern financial risks
- Integrate insurance solutions into long-term financial stability planning
- Understand longevity risk and its impact on retirement income
- Communicate risk concepts clearly and persuasively
- Build risk-management plans that evolve with client needs
- Document recommendations in a compliance-aligned manner

Learning Objectives

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

1. Explain the major categories of modern financial risk.
2. Assess longevity risk and its impact on retirement income sustainability.
3. Integrate insurance solutions into holistic risk-management plans.
4. Evaluate the role of annuities, guarantees, and risk-pooling mechanisms.
5. Communicate risk concepts in client-friendly language.
6. Document risk-management recommendations for compliance.
7. Apply case studies to real-world client situations.