



SSC # 125 – MODERN LIQUIDITY PLANNING: INSURANCE, CREDIT, AND CASH FLOW 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:

- Life-licensed insurance advisors seeking deeper integration of liquidity planning into risk management
- Financial planners who require a modern framework for cash-flow stability and liquidity risk
- Investment advisors who must manage sequence-of-returns risk and liquidity gaps
- Estate planners who need to ensure tax-efficient liquidity at death
- Bank advisors who work with credit, lending, and cash-flow solutions
- MGA advisors who want to expand their risk-management toolkit
- Corporate advisors working with business-owner liquidity needs

Course Purpose

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

1. Identify liquidity risks across the client lifecycle
2. Understand the modern forces that create liquidity fragility
3. Apply insurance-based liquidity solutions
4. Use credit and cash-flow tools responsibly
5. Build liquidity buffers that protect clients from volatility
6. Ensure estate liquidity for taxes, probate, and equalization
7. Document liquidity planning for compliance and suitability
8. Integrate liquidity into holistic financial planning

This course elevates the advisor's role from product provider to liquidity architect — a professional who ensures clients have the right money, in the right place, at the right time.

Learning Objectives

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

1. Identify Liquidity Risks

- Recognize liquidity gaps in accumulation, retirement, and estate planning
- Diagnose liquidity fragility caused by income loss, market volatility, or health events

2. Apply Insurance-Based Liquidity Solutions

- Use permanent life insurance for tax-efficient liquidity
- Use CI, DI, and LTC insurance to protect cash flow
- Use whole life and UL cash values as volatility buffers

3. Integrate Credit Into Liquidity Planning

- Understand insured retirement strategies (IRS)
- Use lines of credit responsibly
- Apply annuity-backed lending concepts

4. Build Cash-Flow Stability

- Use annuities to create predictable income
- Use cash value access to stabilize withdrawals
- Use segregated funds for probate-efficient liquidity

5. Plan for Estate Liquidity

- Fund capital gains tax
- Equalize inheritances
- Avoid forced asset sales
- Reduce probate exposure

6. Meet Compliance and Due-Diligence Standards

- Document liquidity needs
- Demonstrate suitability
- Apply vulnerable-client protocols
- Align with provincial CE and regulatory expectations

7. Apply Liquidity Planning Across Canada

- Understand provincial differences in probate, tax, and estate rules
- Use cross-Canada case studies to apply concepts