Pro-Seminars

**SSC # 131 – THE INTEGRATED PLAN: ALIGNING FINANCIAL, TAX, INSURANCE, AND ESTATE STRATEGIES**

**This course is eligible for:**

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

**4.5 Life ONLY CE Credits for AB.**

**Target Audience**

This course is designed for Canadian financial professionals who provide holistic planning advice and require a deeper understanding of how financial, tax, insurance, and estate strategies intersect. *It is appropriate for:*

- **Life-licensed insurance advisors**
- **Financial planners and retirement income specialists**
- **Wealth managers and investment advisors**
- **Estate and trust planners**
- **Bank-based advisors and financial service representatives**
- **Tax preparers and accountants seeking a planning-focused perspective**
- **Advisors working with aging clients, high-net-worth households, and business owners**
- **Professionals supporting blended families, caregivers, and clients with complex estate needs**

The course is particularly valuable for advisors who want to eliminate siloed planning, improve client outcomes, and demonstrate advanced competency in integrated, multi-disciplinary advice.

**Course Purpose**

The purpose of this course is to equip financial professionals with the knowledge, tools, and frameworks required to deliver **holistic, coordinated, and future-proof planning**. In today's environment, clients face rising taxes, increasing longevity, complex family structures, and escalating estate administration burdens. Traditional siloed planning — where financial, tax, insurance, and estate decisions are made independently — is no longer sufficient.

*This course aims to:*

- **Eliminate planning silos** by showing how each domain affects the others
- **Strengthen advisor competency** in identifying tax, liquidity, and estate risks
- **Demonstrate the strategic role of insurance** as a tax, liquidity, and legacy solution

- **Improve client outcomes** through integrated modelling and scenario analysis
- **Reduce family conflict** by aligning financial and emotional objectives
- **Enhance compliance and documentation** through structured, defensible planning processes
- **Prepare advisors** to support aging clients, blended families, business owners, and high-net-worth households
- **Promote proactive planning** that anticipates cognitive decline, care needs, and administrative burdens

Ultimately, the purpose of this course is to help advisors deliver **a single, unified plan** that protects clients during life, preserves wealth at death, and supports a smooth, tax-efficient, and conflict-free transition to the next generation.

**Learning Objectives**

*Upon successful completion of this course, the participant will be able to:*

1. **Define** the integrated planning framework and clearly **distinguish** it from a siloed approach to financial advice, explaining the professional, regulatory, and client-outcome consequences of each model.

2. **Explain** how tax strategy functions as the connective tissue across all planning domains — including investment, insurance, retirement income, and estate planning — and describe the three core tax levers available to advisors and their clients.

3. **Describe** the multi-dimensional planning role of insurance — encompassing income replacement, estate creation, estate equalization, tax-sheltered accumulation, and business continuity — distinguishing integrated insurance planning from transactional product placement.

4. **Demonstrate** how investment strategy, including asset location, registered account sequencing, and total portfolio construction, must be designed in coordination with the client's tax situation, estate objectives, and retirement income timeline.

5. **Construct** a coordinated retirement income strategy that integrates all four pillars of Canadian retirement income — government benefits, employer pensions, personal registered and non-registered savings, and insurance-based income sources — applying tax bracket management and survivor income planning throughout.

6. **Apply** estate planning principles — including deemed disposition on death, beneficiary designation strategies, trust structures, provincial probate considerations, and charitable giving — as the culminating integration of all prior financial planning decisions.

7. **Identify** the professional and regulatory implications of siloed versus integrated advice, including CIRO's Client-Focused Reforms obligations, FP Canada Practice Standards, and provincial insurance regulator requirements applicable in multiple Canadian jurisdictions.

8. **Conduct and document** a holistic client discovery process that gathers integrated information across all six planning domains, producing a financial balance sheet and planning gap analysis as the foundation for an integrated planning presentation.

9. **Recognize** compliance obligations and due diligence requirements in integrated planning, including know-your-client, know-your-product, conflict of interest management, documentation standards, and record retention obligations across regulatory bodies.

10. **Distinguish** the integration priorities and planning challenges of four key Canadian client segments — employed professionals, self-employed and incorporated clients, pre-retirees, and retirees — and adapt the integrated planning framework accordingly.

11. **Demonstrate** how to communicate an integrated plan to clients using a plain-language framework, addressing common objections, facilitating multi-advisor coordination, and presenting planning gap analyses in a manner that motivates client action without overwhelming them.

12. **Apply** awareness of provincial regulatory variations across Ontario, Québec, British Columbia, Alberta, Nova Scotia, and other provinces to integrated planning practice, recognizing where provincial law, civil law distinctions, and regulatory requirements differ materially from the national baseline.