



## **SSC # 143 – THE LIFETIME CASH FLOW ARCHITECT: DESIGNING FINANCIAL PLANS THAT SURVIVE REAL LIFE**

### **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 want to elevate their planning process beyond static projections and into **dynamic, resilient, real-world cash-flow architecture**, including:*

- Insurance-licensed advisors & Financial planners (CFP®, QAFP™, PFP®, RRC®, CHS™, CLU®, TEP)
- IIROC/CIRO/MFDA advisors
- Bank-based advisors
- Wealth managers and private-client advisors
- Retirement income specialists
- Estate planners and trust officers
- Insurance advisors integrating planning into their practice
- Compliance officers reviewing planning files
- Advisors transitioning from product-based to planning-based practices
- New advisors seeking a structured planning framework
- Experienced advisors wanting to modernize their planning process

### **Course Purpose**

The purpose of this course is to transform advisors from “plan creators” into **cash-flow architects** — professionals who design financial plans that are:

- Dynamic
- Resilient
- Stress-tested
- Behaviorally informed
- Tax-aware (without giving tax advice)
- Insurance-integrated
- Estate-aligned
- Documented
- Defensible

- Built for real life

Clients do not need more projections. They need **plans that survive reality**.

This course gives advisors the frameworks, tools, and professional judgment to build those plans.

### **Learning Objectives**

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

1. Build dynamic, multi-scenario cash-flow models
2. Stress test financial plans against real-world risks
3. Integrate financial, retirement, insurance, tax-risk, and estate planning into a unified cash-flow architecture
4. Use scenario planning to prepare clients for unpredictable lives
5. Document planning decisions in a compliance-aligned manner
6. Reduce advisor liability by building defensible, evidence-based plans
7. Apply cross-Canada case studies with product-agnostic solutions