



SSC # 145 – UNIVERSAL LIFE: FUNDING, PERFORMANCE & POLICY MANAGEMENT

This course is eligible for:

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

3.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life-licensed financial advisors across Canada
- Insurance specialists
- Financial planners (CFP®, QAFP™, RRC®, PFP®, CHS™, CLU®)
- Wealth advisors integrating insurance into retirement and estate planning
- Corporate and tax-aware advisors
- Advisors managing in-force UL blocks
- Advisors transitioning from term/whole life to advanced UL planning

Purpose of the Course

The purpose of this CE course is to:

- 1. Demystify Universal Life Insurance**
Advisors often misunderstand UL because it is flexible, complex, and sensitive to funding assumptions.
- 2. Equip advisors with a professional-grade UL planning framework**
Advisors must be able to design UL policies that are resilient, compliant, and aligned with long-term client goals.
- 3. Provide a clear methodology for evaluating UL performance**
Advisors must understand how to interpret statements, monitor COI trends, and evaluate investment performance.
- 4. Teach advisors how to manage UL policies over time**
UL is not a “set it and forget it” product. It requires ongoing stewardship.

5. **Integrate UL into financial, retirement, and estate planning**
UL is not a standalone product — it is a planning tool.
6. **Provide cross-Canada case studies with UL-based solutions**
Advisors learn best through real-world examples.
7. **Align with CE accreditation requirements** The course meets the standards of FP Canada, CIRO, Advocis, ICS, CSF, and provincial insurance councils.

Learning Objectives

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

1. Explain the mechanics of Universal Life insurance
2. Evaluate UL funding strategies
3. Assess UL performance
4. Integrate UL into financial, retirement, and estate planning
5. Apply UL solutions to real-world client scenarios
6. Document UL recommendations in a compliant manner
7. Understand CE accreditation requirements