



SSC # 146 – INSURANCE & FINANCIAL PLANNING FOR THE NEURODIVERSE CLIENT

This course is eligible for:

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

.5 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.

1.5 Life & .5 A&S ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life insurance advisors
- Financial & Estate planners
- Tax-aware planners
- Group benefits advisors
- Advisors working with families, caregivers, and support networks
- Advisors serving professionals with ADHD, ASD, or learning differences
- Advisors supporting parents planning for neurodiverse children
- Advisors working with adults transitioning to independence

Course Purpose

The purpose of this course is to:

1. **Equip advisors with a deep understanding of neurodiversity** and how it affects financial decision-making, risk management, and long-term planning.
2. **Provide practical, structured planning frameworks** for insurance, financial, retirement, and estate strategies tailored to neurodiverse clients.
3. **Strengthen advisor communication skills** to ensure clarity, sensitivity, and accessibility.
4. **Enhance compliance and documentation practices** when working with vulnerable or non-traditional clients.
5. **Provide cross-Canada case studies** with product-neutral solutions that reflect real-world planning needs.
6. **Support advisors in building inclusive, ethical, and sustainable practices** that serve neurodiverse Canadians and their families.

Learning Objectives

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

1. Understand Neurodiversity

- Define Autism, ADHD, learning disabilities, and processing differences
- Understand executive-function challenges and their financial implications
- Recognize strengths, not just challenges
- Understand how neurodiversity affects financial behaviour

2. Communicate Effectively

- Use accessible, structured communication
- Reduce cognitive load
- Provide written summaries and visual aids
- Support decision-making without overstepping regulatory boundaries

3. Conduct Needs Assessments

- Identify insurance gaps
- Assess financial vulnerabilities
- Evaluate long-term care and support needs
- Understand government benefits and tax credits

4. Build Insurance Strategies

- Life insurance for caregivers
- Disability insurance for neurodiverse adults
- Critical illness considerations
- Long-term care planning
- Group benefits navigation

5. Build Financial & Retirement Plans

- Cash-flow systems for ADHD and executive-function challenges
- Savings automation
- Investment suitability
- RDSP integration
- Supported decision-making frameworks

6. Build Estate Plans

- Henson trusts
- Guardianship and supported decision-making
- Trustee selection
- Tax-efficient intergenerational planning

- Planning for lifelong support needs

7. Navigate Compliance & Due Diligence

- Vulnerable-client protocols
- Documentation standards
- Suitability considerations
- Ethical communication
- Provincial CE accreditation expectations

8. Apply Real-World Solutions

- Through cross-Canada case studies
- With product-neutral planning frameworks
- Using advisor tools and checklists