



SSC # 147 – FINANCIAL PLANNING FOR THE POST NORMAL ECONOMY: ADVISOR READINESS FOR A WORLD THAT DOESN'T BEHAVE ANYMORE

This course is eligible for:

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

2.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for Canadian financial professionals who must guide clients through an era defined by volatility, uncertainty, complexity, and rapid structural change.
It is appropriate for:

- **Life-licensed insurance advisors** seeking to integrate risk management, income protection, and liquidity planning into a world where traditional assumptions no longer hold.
- **Financial planners and CFP®/QAFP® professionals** who require adaptive planning frameworks that remain resilient under economic, behavioural, and regulatory instability.
- **Wealth managers and investment advisors** who must translate unpredictable markets, inflation shocks, and interest-rate volatility into client-ready strategies.
- **Bank-based advisors and financial coaches** supporting mass-market and emerging-affluent Canadians facing rising debt loads, housing instability, and income unpredictability.
- **Estate planners, trust officers, and insurance specialists** navigating intergenerational wealth transfer in a high-volatility, high-tax-risk environment.
- **Compliance-supervised representatives** who require defensible, documented, product-neutral planning processes aligned with provincial CE expectations.
- **Advisors serving business owners, retirees, pre-retirees, and vulnerable clients** who are disproportionately affected by economic shocks and behavioural stressors.

Course Purpose

The purpose of this course is to equip financial advisors with the strategic, behavioural, and technical readiness required to serve clients in the **post-normal economy**—a world where traditional planning assumptions fail, economic patterns break, and client behaviour becomes more fragile under stress.

Advisors will learn how to:

- Build **adaptive, stress-tested financial plans** that remain resilient under inflation variability, interest-rate shocks, market non-linearity, and policy unpredictability.
- Integrate **insurance, liquidity, retirement income, and estate planning** into a unified framework that anticipates instability rather than reacts to it.
- Recognize and manage **behavioural volatility**, including fear-driven decision-making, herd behaviour, recency bias, and digital-media-amplified anxiety.
- Apply **compliance-aligned documentation, suitability, and due-diligence practices** that protect both the client and the advisor in an unpredictable environment.
- Strengthen their role as a **stability anchor**, behavioural interpreter, and strategic guide for clients facing a world that increasingly “doesn’t behave.”

The course prepares advisors to deliver planning that is durable, defensible, and deeply relevant to the realities Canadians face today.

Learning Objectives

Upon completion of this course, advisors will be able to:

1. Economic & Market Readiness
2. Behavioural Finance & Client Stability
3. Financial, Insurance & Risk Management Integration
4. Retirement & Estate Planning Under Instability
5. Compliance, Suitability & Documentation
6. Advisor Professional Readiness