



## **SSC # 149 – THE NEW RULES OF INSURANCE LEVERAGE STRATEGIES**

### **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 provide insurance, financial planning, retirement income, tax, or estate planning advice. *It is appropriate for:*

- Life-licensed insurance advisors
- Financial planners (CFP®, QAFP™, PFP®, RRC®, EPC)
- Investment advisors and wealth managers
- Insurance and mutual fund agents
- Bank-based financial advisors
- Corporate and business-owner specialists
- Advisors working with high-net-worth and mass-affluent clients
- Professionals seeking clarity on the new lending environment and insurance leverage rules

### **Course Purpose**

*The purpose of this course is to equip advisors with the knowledge, frameworks, and due-diligence processes required to:*

- Evaluate whether insurance leverage is appropriate
- Understand the new lending environment
- Protect clients from unsuitable or poorly structured leverage strategies
- Document recommendations in a regulator-aligned manner
- Integrate leverage into retirement, estate, and corporate planning
- Communicate risks clearly and transparently
- Strengthen compliance defensibility

## Learning Objectives

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

1. Explain how the Canadian lending environment has changed and why banks are tightening insurance-related lending illustrated with the use of case studies.
2. Identify the key risks associated with insurance leverage strategies, including interest-rate risk, collateral risk, policy performance risk, and liquidity risk.
3. Evaluate the suitability of leverage for different client profiles, including high-net-worth, incorporated professionals, and business owners.
4. Compare PAR, UL, and corporate-owned insurance structures in the context of leverage.
5. Understand the new collateral requirements and lending ratios used by major Canadian banks.
6. Integrate leverage into retirement income planning, estate planning, and corporate planning.
7. Document due diligence, disclosure, and suitability to meet provincial CE and regulatory expectations.
8. Apply leverage strategies using real-world Canadian case studies.
9. Identify alternatives when leverage is unsuitable or high-risk.
10. Communicate leverage risks and benefits clearly to clients.