



SSC # 150 – THE NEW RETIREMENT CRISIS: LONGEVITY RISK, COGNITIVE DECLINE & THE ADVISOR’S DUTY OF CARE IN A POST 2025 WORLD

This course is eligible for:

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

4.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Life insurance advisors
- Financial planners
- MFDA/IIROC /CIRO advisors
- Estate planners
- Tax-aware planners
- Retirement income specialists
- Family enterprise advisors
- Bank and credit union advisors
- MGA and insurer field teams

Course Overview

Canada is entering the most significant demographic shift in its history. By 2030:

- 1 in 4 Canadians will be over age 65
- The number of Canadians over 85 will double
- The number of Canadians living with dementia will exceed 1 million
- Retirement will routinely last 30–40 years
- Healthcare and caregiving costs will rise faster than inflation
- Family structures will be more fragmented than ever

This is not a retirement planning challenge. It is a **retirement crisis** — and advisors are now on the front lines.

*This course provides a **comprehensive, multi-disciplinary, compliance-aligned framework** for helping clients navigate:*

- Longevity risk
- Cognitive decline
- Behavioural vulnerability
- Family conflict
- Retirement income sustainability
- Estate planning under impairment
- Insurance planning for long-term care
- Advisor duty of care
- Vulnerable-client compliance
- Multi-generational planning

This is not a technical course. It is a **professional responsibility course** — one that elevates the advisor's role to protector, steward, and advocate.

Course Purpose

*The purpose of this course is to equip Canadian financial advisors with the **knowledge, tools, behavioural frameworks, compliance protocols, and planning strategies** required to:*

- Identify and manage longevity risk
- Detect early signs of cognitive decline
- Protect vulnerable clients
- Build retirement plans that last 30–40 years
- Integrate insurance, tax, and estate planning
- Manage family conflict and intergenerational dynamics
- Document suitability and due diligence
- Meet regulatory expectations for vulnerable clients
- Communicate effectively with aging clients and their families
- Build a future-proof practice in the age of longevity

Learning Objectives

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

1. Identify Longevity Risk
2. Detect Cognitive Decline
3. Protect Vulnerable Clients
4. Build Longevity-Resilient Retirement Plans
5. Manage Family Dynamics
6. Integrate Insurance Solutions
7. Strengthen Compliance & Due Diligence
8. Position Themselves as Longevity Specialists