Pro-Seminars

SSC # 152 – DETECTING FINANCIAL EXPLOITATION IN ADULTS UNDER 65

This course is eligible for:

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

1.5 General CE for some Provinces as marked on the certificate.

Target Market

*This course is designed for **licensed Canadian financial professionals** who work with adults aged **18 to 65**, including:*

- Life insurance agents
- Accident & Sickness agents
- Financial planners and advisors
- Mutual fund and securities advisors
- Group benefits advisors
- Mortgage agents and brokers
- Estate and elder-planning specialists
- Disability, CI, and income-protection specialists
- Professionals supporting vulnerable or at-risk adults

It is especially relevant for advisors serving:

- Clients experiencing illness, disability, or cognitive decline
- Clients with mental-health challenges
- Clients under financial stress or economic vulnerability
- Clients with complex family dynamics
- Clients with digital-finance exposure (online banking, crypto, gig-economy income)
- Clients who rely on caregivers, helpers, or new partners
- Clients with limited financial literacy

Course Purpose

The purpose of this course is to equip financial professionals with the knowledge, frameworks, and practical tools needed to **identify, interpret, and respond to financial exploitation red flags in adults under 65** — a population often overlooked in traditional elder-abuse training.

*While most exploitation education focuses on seniors, adults under 65 face **unique and rapidly growing risks**, including:*

- Digital-finance manipulation
- Online fraud and coercion
- Exploitation by partners, caregivers, or “helpers”
- Financial grooming
- Income-interception schemes
- Disability-related vulnerability
- Mental-health-related exploitation
- Workplace or gig-economy exploitation
- Crypto and digital-asset manipulation

The course prepares advisors to:

- Recognize early warning signs
- Understand behavioural, financial, and digital indicators
- Document concerns appropriately
- Stay within regulatory and licensing boundaries
- Protect vulnerable clients
- Coordinate with insurers, compliance teams, and legal professionals
- Reduce advisor liability
- Prevent client harm before it becomes irreversible

The ultimate purpose is to strengthen **consumer protection**, **advisor professionalism**, and **risk-aware financial planning** for Canadians under 65.

Learning Objectives

Upon completing this course, participants will be able to:

1. Define financial exploitation in adults under 65
2. Identify the behavioural, financial, and digital red flags of exploitation
3. Understand the unique risk factors affecting adults under 65
4. Apply a structured red-flag assessment framework
5. Document concerns in a regulator-approved manner
6. Stay within licensing and regulatory boundaries
7. Support vulnerable clients ethically and effectively
8. Integrate insurance and financial strategies to protect at-risk clients

9. Navigate digital-finance exploitation scenarios
10. Apply case-study-based reasoning to real-world client situations