SSC # 157 – THE ADVISOR'S GUIDE TO GREY DIVORCE: FINANCIAL, EMOTIONAL & PLANNING IMPACTS FOR CLIENTS OVER 55

This course is eligible for:

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

3.0 Life ONLY CE Credits for AB.

Target Audience

This course is designed for licensed Canadian financial professionals who work with clients aged 55 and older, including:

- Life insurance agents
- Accident & sickness agents
- Financial planners (CFP®, QAFP™, PFP®, RRC®, EPC)
- Mutual fund and securities representatives (CIRO-registered)
- IIROC/ MFDA legacy-licensed advisors
- Portfolio managers and discretionary advisors
- Estate and trust advisors
- Insurance-based retirement income specialists
- Bank-based financial advisors
- Independent and MGA-aligned advisors
- Group benefits and group retirement specialists
- Professionals supporting clients through separation, divorce, retirement transitions, or estate planning

Course Purpose

The purpose of this course is to:

1. **Educate advisors** on the unique financial, emotional, and planning challenges associated with grey divorce.
2. **Provide a structured, CE-ready framework** for analyzing client needs during and after separation.
3. **Equip advisors with compliant, regulator-aligned practices** for supporting vulnerable older adults.
4. **Integrate insurance, retirement, tax, and estate planning strategies** into a cohesive approach.
5. **Prepare advisors to identify red flags**, including financial exploitation, undue influence, and cognitive decline.

6. **Strengthen advisor competence** in navigating pension division, spousal support, property division, and post-divorce retirement income sustainability.
7. **Offer case studies and product-agnostic solutions** that reflect real-world Canadian scenarios.
8. **Support advisors in documenting due diligence** to meet provincial insurance regulators, CIRO, and FP Canada expectations.

Learning Objectives

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

1. Understand the Demographics and Drivers of Grey Divorce
2. Assess the Financial Impacts of Grey Divorce
3. Integrate Insurance and Risk Management Strategies
4. Navigate Retirement and Pension Division
5. Address Estate Planning and Family Dynamics
6. Apply Compliance, Suitability, and Documentation Standards
7. Use Case Studies to Apply Knowledge