SSC # 177 – THE NEW FRONTIER OF TAX EFFICIENT INSURANCE PLANNING: TAX RULES, CORPORATE STRUCTURES, AND CRA INTERPRETATIONS ARE SHIFTING

This course is eligible for:

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

3.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Financial advisors
- Insurance advisors
- Wealth planners
- Estate planners
- Tax-aware planners
- Corporate insurance specialists
- Advisors serving incorporated professionals
- Advisors serving family-owned corporations
- Advisors supporting multi-generational business families

Course Overview

The current tax environment has fundamentally changed how advisors must approach:

- Corporate insurance
- Estate planning
- Retirement planning
- Succession planning
- Freeze strategies
- CDA optimization
- Passive income mitigation
- Corporate investment planning

This course provides a **deep, technical, and practical** exploration of the new frontier of tax-efficient insurance planning, including:

- Updated corporate insurance strategies
- Tax-efficient CI/Life/LTC planning
- Passive income rules
- Estate freeze integration
- Corporate CDA planning
- Multi-generational continuity
- Case studies across Canada
- Advisor compliance & due diligence
- Behavioural mastery & communication skills

Purpose Of the Course

To equip advisors with the **advanced technical knowledge**, **behavioural intelligence**, and **compliance discipline** required to deliver tax-efficient, corporate-aligned, multi-generational insurance planning in the evolving tax landscape.

Learning Objectives

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

- **Identify** tax-sensitive corporate insurance opportunities
- **Structure** corporate-owned insurance correctly
- **Integrate** insurance into estate freezes
- **Optimize** CDA credit creation and distribution
- **Mitigate** passive income tax drag using insurance
- **Design** tax-efficient CI/LTC/Life strategies
- **Support** corporate retirement planning
- **Prevent** double taxation at death
- **Fund** buy-sell agreements and succession plans
- **Navigate** CRA traps and ownership misalignment
- **Facilitate** multi-generational family discussions
- **Document** recommendations with regulator-ready precision