Pro-Seminars

SSC # 178 – THE ESTATE FREEZE 2.0: ADVANCED PLANNING FOR BUSINESS OWNERS AND HIGH VALUE FAMILIES

This course is eligible for:

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

2.0 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- Financial advisors
- Insurance advisors
- Wealth planners
- Tax-aware planners
- Estate planning specialists
- Corporate succession advisors
- Family enterprise consultants
- Accountants seeking insurance integration knowledge
- Lawyers seeking insurance-aligned freeze strategies

Course Overview

Estate Freeze 2.0 is a comprehensive, advanced-level continuing education course designed for financial advisors, insurance specialists, tax-aware planners, and wealth strategists who work with incorporated professionals, business owners, and high-value families. The current planning environment is more complex than ever: corporate structures are layered, CRA scrutiny has intensified, and multi-generational wealth transfer is accelerating.

This course provides advisors with the **technical mastery**, **strategic frameworks**, and **behavioural intelligence** required to design, implement, and maintain advanced freeze strategies, refreezes, trust-based planning, and post-freeze insurance integration.

Estate Freeze 2.0 is built around the reality that freezes are no longer "one-time events." They are **dynamic**, **multi-stage**, and **insurance-dependent** planning tools that evolve as corporate value grows, family dynamics shift, and tax rules change.

This course delivers:

- Deep technical knowledge
- Real Canadian case studies
- Updated freeze and refreeze strategies
- Trust integration frameworks
- Insurance-funded liquidity solutions
- Corporate tax planning alignment
- Succession and estate equalization strategies
- Compliance and due diligence protocols
- Advisor scripts and communication mastery

By the end of this course, advisors will be able to confidently design and implement advanced freeze strategies that withstand CRA scrutiny, preserve family harmony, and protect multi-generational corporate continuity.

Purpose of the Course

The purpose of Estate Freeze 2.0 is to elevate advisors to the highest professional standard in corporate insurance and tax-integrated planning. The course aims to:

- Equip advisors with updated freeze and refreeze strategies
- Integrate insurance as the liquidity engine for freeze redemption
- Teach advisors how to structure freezes using OpCo, HoldCo, and trusts
- Provide post-freeze planning frameworks for growing corporations
- Deliver advanced CDA, ACB, FMV, and passive income rule integration
- Strengthen advisor ability to navigate founder psychology and family dynamics
- Provide audit-ready compliance and documentation protocols
- Offer real Canadian case studies demonstrating practical application
- Prepare advisors to collaborate effectively with accountants and lawyers
- Ensure advisors can protect corporate continuity and multi-generational wealth

Estate Freeze 2.0 is designed to be a **highly regarded CE course**, suitable for regulatory submission and professional accreditation.

Learning Objectives

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

- Estate freeze mastery
- Refreeze strategies
- Trust integration
- Insurance integration
- Corporate tax planning
- Succession & estate planning
- Behavioural mastery
- Compliance & due diligence
- Advisor collaboration