Pro-Seminars

SSC # 180 – INFLATION RESILIENT INSURANCE AND RETIREMENT PLANNING (2026–2035)

This course is eligible for:

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

2.5 Life ONLY CE Credits for AB.

Target Audience

This course is designed for:

- **Insurance Advisors** recommending life, health, and annuity products designed to hedge inflation and longevity risk.
- **Financial Advisors** working with middle-income and mass-affluent Canadians facing inflation-driven retirement risks.
- **Estate Planners** seeking strategies to preserve purchasing power across generations.
- **Financial Planners** integrating insurance, investments, and tax-efficient retirement income strategies.
- **Advisors in Banks & Credit Unions** who support clients transitioning from accumulation to decumulation phases.

Course Overview

Between 2026 and 2035, Canadian households will navigate a financial environment shaped by persistent inflation, rising healthcare costs, demographic aging, and evolving insurance product innovation. Inflation affects every dimension of financial planning — from retirement income adequacy to estate transfer efficiency — and advisors must be equipped with strategies that preserve purchasing power over decades.

This course provides an in-depth examination of:

- Inflation trends and their impact on Canadian financial planning
- Insurance products designed to hedge inflation risk
- Retirement income strategies resilient to long-term cost-of-living increases
- Estate planning considerations in inflationary environments
- Case studies from across Canada demonstrating compliant, suitable insurance recommendations
- Advisor due diligence, documentation standards, and compliance expectations

The course integrates economic analysis, product knowledge, and practical advisory guidance to help advisors deliver inflation-resilient financial plans.

Purpose of the Course

The purpose of this course is to equip Canadian financial advisors with the knowledge, tools, and compliant advisory practices necessary to:

- Understand how inflation affects long-term financial security
- Recommend insurance and retirement products that mitigate inflation risk
- Build retirement income plans that remain sustainable under rising costs
- Protect estates from erosion due to inflation, taxation, and longevity
- Document recommendations in a regulator-aligned manner
- Demonstrate suitability, needs analysis, and product appropriateness

The course is designed to elevate advisor competence, strengthen consumer outcomes, and support regulatory expectations for transparent, well-documented advice.

Learning Objectives

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

Economic & Inflation Knowledge

- **Explain** how inflation affects purchasing power, retirement income, and estate values.
- **Identify** inflation trends relevant to Canadian households between 2026–2035.
- **Assess** how inflation interacts with interest rates, investment returns, and insurance pricing.

Insurance Product Competence

- **Evaluate** insurance products with inflation-resilient features (e.g., indexed UL, COLA riders, inflation-adjusted annuities).
- **Recommend** appropriate insurance solutions based on client needs, risk tolerance, and long-term goals.
- **Compare** product types for inflation protection (e.g., UL vs. WL, term with riders, LTC insurance, annuities).

Retirement Planning Skills

- **Construct** retirement income plans that withstand inflationary pressures.
- **Integrate** insurance products into decumulation strategies.
- **Analyze** longevity risk and its relationship to inflation.

Estate Planning Competence

- **Design** estate plans that maintain purchasing power across generations.
- **Apply** tax-efficient insurance strategies to preserve real value.
- **Identify** inflation-driven estate erosion risks.

Compliance & Due Diligence

- **Document** suitability, needs analysis, and product comparisons.
- **Demonstrate** compliant disclosure practices.
- **Apply** provincial regulatory expectations for insurance recommendations.