Pro-Seminars

**SSC # 109 – ADVANCED STRATEGIES IN GROUP BENEFITS GOVERNANCE AND EXECUTIVE RISK MANAGEMENT**

**This course is eligible for:**

**3.0 Life & A&S CE Credits if you have 1 license for both in BC, SK, MB & ON.**

**2.0 A&S CE Credits if your license is for A&S ONLY in BC, SK, MB & ON.**

**1.0 Life & 2 A&S ONLY CE Credits for AB.**

**Target Audience**

- **Experienced Canadian life and accident & sickness (A&S) insurance advisors** who have completed foundational group benefits training and are now advancing into complex plan design and executive-level benefits strategy.
- **Group benefits consultants** who manage mid-sized to large employer clients and require deeper competency in renewal negotiations, claims experience interpretation, and long-term cost-containment planning.
- **Financial planners and insurance-licensed wealth advisors** who support incorporated professionals, business owners, and organizations with layered or non-traditional compensation structures.
- **Advisors responsible for ongoing group plan stewardship**, including annual reviews, benchmarking, plan redesign, and integration of executive compensation elements.
- **Professionals who regularly address advanced benefits questions**, such as executive carve-outs, supplemental executive retirement plans (SERPs), key-person life and disability coverage, or specialized income-replacement strategies.
- **Advisors transitioning from individual insurance or wealth management** into the corporate, group benefits, or business-owner market who seek to expand their technical competency in executive and business-focused planning.

**Course Purpose**

The purpose of this course is to equip advanced Canadian insurance advisors with the specialized knowledge and strategic frameworks necessary to advise business owners, executives, and plan sponsors at a level of sophistication that goes beyond standard group benefits consulting.

This course will cover the competitive advisory advantages by addressing the highest-value and most technically demanding scenarios advisors encounter in the corporate and business owner market.

Upon completing this course, advisors will be prepared to position themselves as trusted strategic advisors to business owner clients, design and evaluate complex executive benefit programs, structure keyperson and buy-sell insurance arrangements with confidence, and navigate the advanced regulatory obligations that attach to this area of practice.

**Learning Objectives**

*Upon successful completion of CE-GB-202, advisors will be able to:*

1. Analyze group benefits renewal rates using claims experience data, loss ratios, and trend factors to negotiate effectively on behalf of plan sponsor clients.

2. Evaluate the financial structure, stop-loss mechanisms, and claims adjudication processes of Administrative Services Only (ASO) plans relative to fully insured plans.

3. Design executive benefit carve-out programs, including insured executive health supplements and PHSP structures, with awareness of the tax implications for both the employer and the executive.

4. Explain the design, funding, and regulatory requirements of Supplemental Executive Retirement Plans (SERPs) and Retirement Compensation Arrangements (RCAs) under the Income Tax Act.

5. Apply key-person insurance principles to calculate coverage needs, structure life and disability policies, and communicate premium and proceeds tax treatment to corporate clients.

6. Distinguish between the three primary buy-sell agreement funding structures — corporate-insured, personally owned, and cross-purchase — and recommend the appropriate structure based on client circumstances.

7. Evaluate group benefits implications in the context of business mergers, acquisitions, and succession planning, including plan amalgamation and coverage continuation strategies.

8. Apply advanced regulatory and compliance obligations, including advisor documentation standards, disclosure requirements, and fiduciary considerations when advising executives and plan sponsors.