Pro-Seminars

SSC # 167 – HIGH NET WORTH RISK MANAGEMENT: COMPLEX STRUCTURES, TAX TRAPS & INSURANCE ARCHITECTURE

This course is eligible for:

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

3.0 Life ONLY CE Credits for AB.

Target Audience

- **Financial advisors** serving affluent Canadians with complex corporate, tax, and estate structures
- **Insurance professionals** working with incorporated clients, business owners, and multi-entity families
- **Wealth managers** supporting clients with significant private business interests or multi-asset portfolios
- **Estate planners** who require deeper insight into liquidity risk, succession complexity, and CDA-driven insurance strategies
- **Tax-aware advisors** who must identify structural risk without providing tax opinions
- **Advisors working with family enterprises**, multi-generational wealth, or blended families with governance challenges
- **Professionals serving incorporated individuals** (physicians, dentists, lawyers, accountants, engineers, consultants)
- **Advisors supporting business owners** with OpCo/HoldCo structures, partnerships, or shareholder agreements
- **Succession-focused advisors** assisting clients preparing for leadership transition or business continuity planning
- **Risk-management specialists** who need advanced frameworks for identifying tax traps, liquidity gaps, and structural vulnerabilities
- **Advisors working with clients holding digital assets**, intellectual property, or cloud-based business operations
- **Professionals supporting clients with large real estate portfolios**, rental holdings, or development corporations
- **Advisors serving clients with trusts**, estate freezes, or multi-entity ownership arrangements
- **Executors-focused advisors** preparing families for estate settlement, documentation, and continuity
- **Advisors seeking to elevate their practice**

Purpose of the Course

The purpose of this course is to equip advisors with the **knowledge, tools, and due-diligence processes** required to confidently serve HNW families and business owners. Advisors will learn how to identify risk, structure solutions, collaborate with legal and tax professionals, and deliver a level of service that differentiates them in a competitive marketplace.

Learning Objectives

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

1. **Define and categorize HNW clients** using financial, behavioural, and structural criteria.
2. **Identify HNW risk categories**, including tax, legal, liquidity, succession, and behavioural risks.
3. **Understand corporate structures** such as OpCo, HoldCos, professional corporations, family trusts, and partnerships.
4. **Recognize cross-Canada tax traps** affecting HNW households and business owners.
5. **Integrate advanced insurance architecture** into corporate, estate, and succession planning.
6. **Conduct HNW discovery** using structured tools, templates, and advisor scripts.
7. **Apply cross-Canada case studies** to real-world client situations.
8. **Meet compliance and due-diligence expectations** across provincial insurance councils, FP Canada, CIRO, and CSF.
9. **Deliver a repeatable HNW planning process** that enhances advisor professionalism and client outcomes.