



Advocis 

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COURSE CATALOGUE

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About Us

Promoting Professionalism Since 1906

Advocis, The Financial Advisors Association of Canada, is the largest voluntary professional membership association of financial advisors in Canada, representing more than 13,000 members and 40 Chapters across the country.

On June 4, 1906, the members of the Life Underwriters Associations of Montreal, Quebec City, Prince Edward Island and Toronto met and founded the Life Underwriters Association of Canada (LUAC) in the interest of life insurance agents and represent their views to government and the public.

LUAC was later renamed Advocis, The Financial Advisors Association of Canada. Advocis offers designations, continuing education, industry-leading publications, and membership in a chapter network with incredible mentorship programs, study groups, practice development, and more.

Advocis proudly continues a century of uninterrupted history serving financial advisors and planners.



13,000 members
40 Chapters

The Power of Professional Development

Commit. Learn. Grow.

Advocis provides professional education programs for financial advisors and planners, offering a wide range of designation courses and continuing education relevant to your career.

By choosing Advocis, you will receive industry-leading education, regardless of what stage you are at in your career. We will guide you along your professional development pathway through all your career milestones.



Licensing Programs

Dual Licensing Program

Many financial advisors today are dually licensed to better serve their clients, typically holding a life insurance license and mutual fund registration. With your Advocis Life License Qualification Program (LLQP) registration, you will have access to the Advocis Steps to Success Study Program to assist you with your licensing goals:

- Life Licensing Certification
- Study Support for Mutual Fund Registration

Key Tools & Resources

- Complimentary subscription to a suite of eLearning video lessons (available English only) for 1 year via complimentary access to SeeWhy Learning
- Steps to Success Study Support Program for Mutual Fund Registration
- Purchase the Investment Funds in Canada course through our Partner Program initiative with the Canadian Securities Institute and receive a preferred rate as an Advocis member
- Purchase at a preferred rate to receive a 6-month subscription to a suite of tools aligned with the Investment Funds in Canada course and designed to support your study program. Includes eLearning video lessons, chapter quizzes, study guide, practice exams and flash cards (available English only)
- Online facilitated live and recorded webinars on key topics and concepts aligned with the Investment Funds in Canada course (available English and French)
- Access to mutual fund facilitator to attend live sessions, (including one-on-one or small group and, chapter-focused webinars) and recorded webinars. Access for questions: mf-fcp@advocis.ca

Advocis Life License Qualification Program (LLQP)

The Advocis LLQP is organized according to the specific learning areas on which the provincial regulator will test you on.

Program Structure

The Advocis LLQP program consists of four modules:

- Module 1: Life Insurance
- Module 2: Accident & Sickness
- Module 3: Segregated Funds & Annuities
- Module 4: Ethics & Professional Practice, and/or Ethics & Professional Practice (Québec)

Each module has a corresponding modular certification exam, which must be completed with a minimum grade of 60%. Once all of the certification exams have been successfully completed, you will be eligible to write the corresponding provincial exams to obtain your license.

Format

- Self-study, online learning and certification exams
- One year window for completion
- 30 study hours

Features

- Complimentary Advocis membership
- Robust Practice Exam Tool
- Tips tool provides further definitions or examples on key topics
- Robust Practice Exam Tool (PET) for extensive exam practice
- Digital flashcards to test your knowledge
- Webinar sessions for each module
- Keep track of your development with the User Progress tool
- Chapter quizzes
- Comprehensive glossary
- Case studies that offer practical application
- Certification exams are built by the course provider and reflect the style of the provincial exams
- Detailed analysis of certification exam performance
- Download PDF version of content
- Access to help for module-related questions
- ReadSpeaker text-to-speech tool

CE Credits (30 CE, Overall Program)

- Alberta Insurance Council: 30 Life; 22.5 A&S

Advocis Life License Qualification Program – Accident & Sickness (LLQP – A&S)

Program Structure

The Advocis LLQP – Accident & Sickness program consists of two modules (see LLQP Module Descriptions):

- Module 1: Accident & Sickness
- Module 2: Ethics & Professional Practice and/or Ethics & Professional Practice (Quebec)

For those who wish to practice in the province of Quebec, you must take Ethics and Professional Practice (Quebec). Each module has a corresponding modular certification exam, which must be completed with a minimum mark of 60%. Once both of the certification exams have been successfully completed, you will be eligible to write the two corresponding provincial exams to obtain your license.

Format

- Self-study, online learning and certification exams
- One year window for completion
- 30 study hours

Features

- Complimentary Advocis membership
- Robust Practice Exam Tool
- Tips tool provides further definitions or examples on key topics
- Robust Practice Exam Tool (PET) for extensive exam practice
- Digital flashcards to test your knowledge
- Webinar sessions for each module
- Keep track of your development with the User Progress tool
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- Case studies that offer practical application
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- Detailed analysis of certification exam performance
- Download PDF version of content
- Access to help for module-related questions
- ReadSpeaker text-to-speech tool

CE Credits (30 CE, Overall Program)

- Alberta Insurance Council: 30 A&S

Designation Programs

Advocis offers highly regarded education programs that lead to prestigious and relevant designations:

Professional Financial Advisor (PFA™) Designation

The Professional Financial Advisor™ (PFA™) designation is an engaging and interactive online course, which will help you bridge the gap between theory to real-world practices within a regulatory and ethical framework. You will develop and define your business elements, learn how to engage new clients and work through the client discovery process, as well as fine-tune your business and strengthen your relationships with clients. You will work through the technical knowledge required for financial planning foundations, taxation, investment and retirement income planning. Your knowledge is built through practical activities.

Advocis Core Curriculum Program for CFP® and QAFP™ Certification

The first step toward earning your Certified Financial Planner (CFP®) designation is to complete both the Advocis Core Curriculum Program for CFP® and QAFP™ Certification and the Advocis Advanced Curriculum Program for CFP® Certification. Advocis is an FP Canada-approved learning provider for both the CFP and the Qualified Associate Financial Planner (QAFP™) certification.

Chartered Life Underwriter (CLU®) Designation

The Chartered Life Underwriter (CLU®) designation has been widely recognized for 90 years as a superior mark of excellence in the financial services industry. CLU designation holders are regarded as elite professional financial advisors who raise the bar in developing effective solutions for individuals, business owners, and professionals in the areas of risk management, wealth creation and preservation, estate planning, and wealth transfer.

Certified Health Insurance Specialist (CHS™) Designation

The only living benefits designation in Canada, the CHS™ focuses on providing expertise in income replacement, critical illness insurance, long-term care insurance, disability insurance, and group benefits.

Professional Financial Advisor™ Designation Program (PFA™)

The Professional Financial Advisor™ (PFA™) designation is an engaging and interactive online course, which will help you bridge the gap between theory to real-world practices within a regulatory and ethical framework.

You will develop and define your business elements, learn how to engage new clients and work through the client discovery process, as well as fine-tune your business and strengthen your relationships with clients. You will work through the technical knowledge required for financial planning foundations, taxation, investment and retirement income planning. Your knowledge is built through practical activities.

Who should enrol?

- Newer financial advisors looking to develop the fundamental knowledge and practical experience necessary to build a successful practice
- Experienced financial advisors looking to brush up on key skills and revisit essential topics related to regulation, practice management and creating client value

Program Prerequisite

To enter the PFA program, you must have at least one industry licence, such as MFDA, IIROC, A&S or Life Licence Qualification Program (LLQP).

Program Completion Requirements

- 1) Successful completion of the Advocis PFA Program Courses
 - Course 1: Business Elements
 - Course 2: Enhancing Client Connections
 - Course 3: Building Client Value
 - Course 4: Fine Tuning Your Practice and The Value of Advice
- 2) Successful completion of the Final Comprehensive Exam

Professional Financial Advisor™ Designation Program (PFA™) Courses

Course 1 – Business Elements

Format

- Self-study or Semester
- Seven learning modules
- 6-month window for completion
- 159 study hours

Course Exams

- Semester: Scheduled
- Self-Study: Own pace

Features

- Downloadable PDF of program content
- Financial Planning module practice quizzes
- Grades tool to keep track of your progression through the program
- Study schedules
- ReadSpeaker text-to-speech tool
- Robust webinar program to support learning

CE Credits

- Alberta Insurance Council: 15 Life
- CECAP: 15 CE
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Learning Modules

Practice Development (PD) Modules

- Business Planning
- Marketing
- Prospecting

Compliance & Regulatory (CR) Module

- Marketing & Communications

Financial Planning (FP) Modules

- Financial Planning Profession & Financial Services Industry Regulation
- Financial Analysis
- Human Behaviour

Professional Financial Advisor™ Designation Program (PFA™) Courses

Course 2 – Enhancing Client Connections

Format

- Self-study or Semester
- Seven learning modules
- 6-month window for completion
- 196 study hours

Course Completion Requirements

- Financial Planning Fundamentals Module Exams (4 Exams)
- Practice Development Module Activities
- Practice Development Module Reflective Exercises
- Final Course Exam

Exams

- Semester: Scheduled
- Self-Study: Own pace

Features

- Downloadable PDF of program content
- Financial Planning module practice quizzes
- Grades tool to keep track of your progression through the program
- Study schedules
- ReadSpeaker text-to-speech tool
- Robust webinar program to support learning

CE Credits

- Alberta Insurance Council: 15 Life; 15 A&S
- CECAP: 15 CE
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Learning Modules

Practice Development (PD) Modules

- Engagement
- Discovery

Compliance & Regulatory (CR) Module

- Know Your Client and Fact-finding

Financial Planning (FP) Modules

- Credit & Debt
- Registered Retirement Plans
- Government Benefit Plans
- Registered Education & Disability Plans

Professional Financial Advisor™ Designation Program (PFA™) Courses

Course 3 – Building Client Value

Format

- Self-study or Semester
- Six learning modules
- 6-month window for completion
- 213 study hours

Course Completion Requirements

- Financial Planning Fundamentals Module Exams (3 Exams)
- Practice Development Module Activities
- Practice Development Module Reflective Exercises
- Final Course Exam

Exams

- Semester: Scheduled
- Self-Study: Own pace

Features

- Downloadable PDF of program content
- Financial Planning module practice quizzes
- Grades tool to keep track of your progression through the program
- Study schedules
- ReadSpeaker text-to-speech tool
- Robust webinar program to support learning

CE Credits

- Pending

Learning Modules

Practice Development (PD) Modules

- Needs Analysis
- Advice Delivery

Compliance & Regulatory (CR) Module

- Know Your Product & Suitability

Financial Planning (FP) Modules

- Economics
- Investments
- Taxation

Professional Financial Advisor™ Designation Program (PFA™) Courses

Course 4 – Fine Tuning your Practice and The Value of Advice

Format

- Self-study or Semester
- Three learning modules
- 6-month window for completion
- 213 study hours

Course Completion Requirements

- Practice Development Module Activities
- Professional Standards & Ethics
- Final Course Exam

Exams

- Semester: Scheduled
- Self-Study: Own pace

Features

- Downloadable PDF of program content
- Financial Planning module practice quizzes
- Grades tool to keep track of your progression through the program
- Study schedules
- ReadSpeaker text-to-speech tool
- Robust webinar program to support learning

CE Credits

- Pending

Learning Modules

Practice Development (PD) Modules

- Fine Tuning your Financial Advisory Practice
- The Value of Advice

Code of Professional Conduct Module

Advocis Core Curriculum Program for CFP® and QAFP™ Certification

Advocis is a proud founding member of FPSC (now known as FP Canada™), which was established in November 1995 with the core mission of “promoting and enforcing professional standards in financial planning through the Certified Financial Planner® certification and raising Canadians’ awareness of the importance of financial planning.” Advocis continues to support and uphold this commitment to promote competency and ethical standards among financial advisors and planners.

Advocis has developed an FP Canada-approved education program leading to CFP® and QAFP™ certification, to provide practitioners with a high degree of education in the delivery of competent financial planning advice and service. The CFP® designation is conferred by FP Canada after candidates complete rigorous examinations and meet other standards set by FP Canada.

Note: Advocis does not award the QAFP™, CFP® and Certified Financial Planner® designation. The right to use the marks QAFP™, CFP®, CERTIFIED FINANCIAL PLANNER® and CFP® or QAFP™ logo is granted under license by FP Canada to those persons who have met its educational standards, passed the certification examinations, satisfied a work experience requirement, and agreed to abide by the Standards of Professional Responsibility for QAFP™ and CFP® Professionals.

Who should enrol?

- Individuals looking to earn the internationally recognized QAFP™ and CFP® designation
- Financial services professionals or specialists looking to help consumers plan for their financial future through comprehensive financial planning

Requirements for CFP Certification

Completion of:

- 1) The following Advocis Core Curriculum Program for CFP and QAFP Certification modules:
 - Financial Planning Profession & Financial Services Industry Regulation (911)
 - Financial Analysis (912)
 - Credit and Debt (913)
 - Registered Retirement Plans (914)
 - Government Benefit Plans (915)
 - Registered Education and Disability Plans (916)
 - Economics (917)
 - Investments (918)
 - Taxation (919)
 - Law (920)
 - Insurance (921)
 - Human Behaviour (922)
- 2) The Advocis Advanced Curriculum Program for CFP® Certification (923)
- 3) Two educational courses offered only through FP Canada:
 - Introduction to Professional Ethics (IPE)
 - CFP Professional Education Program (CFP PEP)
- 4) The FP Canada QAFP™ and CFP® Examinations

For more information on the path to QAFP™ and CFP® Certification and the IPE and the CFP PEP courses, please visit FP Canada’s Path to QAFP™ and CFP® Certification.

The Advocis Advanced Curriculum Program for CFP® Certification Course

The Advocis Advanced Curriculum Program for CFP® Certification

This course goes into a greater depth of knowledge in the following topics: Registered Retirement Plans, Government Benefit Plans, Registered Education and Disability Plans, Taxation, Law, and Insurance.

Who Should Enrol?

Individuals looking to earn the internationally recognized CFP® designation.

Format

- Self-study, online learning
- 180-day window for completion
- 228 study hours

Prerequisite

Completion of the following Advocis Core Curriculum Program for CFP® Certification modules:

- Financial Planning Profession & Financial Services Industry Regulation (911)
- Financial Analysis (912)
- Credit and Debt (913)
- Registered Retirement Plans (914)
- Government Benefit Plans (915)
- Registered Education and Disability Plans (916)
- Economics (917)
- Investments (918)
- Taxation (919)
- Law (920)
- Insurance (921)
- Human Behaviour (922)

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool
- 180-day window for completion of module

CE Credits

- The Institute for Advanced Financial Education: 23
- Alberta Insurance Council: 23 Life, 5 A&S
- Chambre de la Sécurité Financière: 2 PDUs (General Subjects), 3 PDUs (Group Savings Plan Brokerage), 3 PDUs (Insurance of Persons)

Chartered Life Underwriter (CLU®) Designation Program

The Chartered Life Underwriter (CLU®) designation has been widely recognized for nearly a century as a superior mark of excellence in the financial services industry. Advocis is honored to be the education provider for this prestigious designation. CLU® designation holders are regarded as elite professional financial advisors who specialize in developing effective solutions for individuals, business owners, and professionals in the areas of risk management, wealth creation and preservation, estate planning, and wealth transfer.

The CLU® designation is conferred in Canada exclusively by The Institute for Advanced Financial Education (“The Institute”). The Institute is the leading designation body in Canada for financial services practitioners in the specialty areas of Advanced Estate and Wealth Transfer, and Living Benefits.

Who Should Enrol?

- Individuals looking to earn the highly regarded CLU® designation in Canada
- Financial services professionals or specialists looking to help consumers build and preserve wealth through effective wealth creation, estate planning, and wealth transfer solutions

Requirements for CLU Designation

Completion of:

- 1) The Advocis Financial Planning Fundamentals Program for CLU® Certification modules:
 - Financial Planning Profession & Financial Services Industry Regulation (911)
 - Financial Analysis (912)
 - Credit and Debt (913)
 - Registered Retirement Plans (914)
 - Government Benefit Plans (915)
 - Registered Education and Disability Plans (916)
 - Economics (917)
 - Investments (918)
 - Taxation (919)
 - Law (920)
 - Insurance (921)
 - Human Behaviour (922)
- 2) CLU Designation Courses
 - Advanced Concepts in Tax & Law for Personal Planning (255)
 - Tax & Legal Principles for Businesses and their Owners (256)
 - Advanced Estate Planning (257)

Chartered Life Underwriter (CLU®) Designation Program Courses

Advanced Concepts in Tax & Law for Personal Planning (255)

This course focuses on wealth transfer and estate planning strategies for individuals and families. Descriptions of law and tax structures lead to discussions on applicable financial planning approaches for individuals and families:

- The use of life insurance and living benefits to manage personal risks and wealth preservation;
- The creation of trusts and other instruments to ensure the orderly transfer of individual wealth;
- The examination of the special tax reporting obligations facing individuals who enter or leave Canada;
- The examination of client objectives and responsibilities at death including tax and legal obligations and how they can be reconciled to the wealth transfer and estate planning intentions of the testator

Who Should Enrol?

Individuals looking to earn the highly regarded CLU® designation in Canada.

Format

- Self-study, online learning
- 120-day window for completion
- 126 study hours

Prerequisite

Successful completion of the Advocis Financial Planning Fundamentals Program for CLU® Certification modules:

- Financial Planning Profession & Financial Services Industry Regulation (911)
- Financial Analysis (912)
- Credit and Debt (913)
- Registered Retirement Plans (914)
- Government Benefit Plans (915)
- Registered Education and Disability Plans (916)
- Economics (917)
- Investments (918)
- Taxation (919)
- Law (920)
- Insurance (921)
- Human Behaviour (922)

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool

CE Credits

- Alberta Insurance Council: 30 Life
- Chambre de la Sécurité Financière: 10 PDUs (General Subjects), 10 PDUs (Group Savings Plan Brokerage), 10 PDUs (Insurance of Persons)
- Insurance Council of Manitoba: 30
- CECAP: 20
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Chartered Life Underwriter (CLU®) Designation Program Courses

Tax & Legal Principles for Businesses and their Owners (256)

This course focuses on wealth transfer and estate planning strategies for businesses and business owners.

The course includes:

- A description of the legal and tax implications of certain business structures, specifically sole proprietorships, partnerships and corporations with particular attention to tax planning strategies and the issues to be addressed at the sale or transfer of the business or at the death of a principle;
- A special focus on the tax complexities present in the operation of a corporation;
- The approaches to identify, apply and synthesize appropriate income tax techniques used to restructure a corporation;
- The consideration of orderly and tax efficient planning strategies for business wealth at retirement or upon death

Who Should Enrol?

Individuals looking to earn the highly regarded CLU® designation in Canada.

Format

- Self-study, online learning
- 120-day window for completion
- 98 study hours

Prerequisite

Successful completion of:

- 1) The Advocis Financial Planning Fundamentals Program for CLU® Certification modules:
 - Financial Planning Profession & Financial Services Industry Regulation (911)
 - Financial Analysis (912)
 - Credit and Debt (913)
 - Registered Retirement Plans (914)
 - Government Benefit Plans (915)
 - Registered Education and Disability Plans (916)
 - Economics (917)
 - Investments (918)
 - Taxation (919)
 - Law (920)
 - Insurance (921)
 - Human Behaviour (922)
- 2) Advanced Concepts in Tax & Law for Personal Planning (255)

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool

CE Credits

- Alberta Insurance Council: 30 Life
- Chambre de la Sécurité Financière: 1 PDU (General Subjects), 5 PDUs (Group Savings Plan Brokerage), 10 PDUs (Insurance of Persons)
- Insurance Council of Manitoba: 30
- CECAP: 20
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Chartered Life Underwriter (CLU®) Designation Program Courses

Advanced Estate Planning (257)

This course is the culmination of all of the courses in the CLU program. The program is designed to help financial advisors hone their skills in working with a client to develop a comprehensive estate plan that addresses all of the client's objectives and obligations.

Who Should Enrol?

Individuals looking to earn the highly regarded CLU® designation in Canada.

Format

- Semester, online learning
- 120-day window for completion
- 108 study hours

Prerequisite

Successful completion of:

- 1) Successful completion of the Advocis Financial Planning Fundamentals Program for CLU® Certification modules:
 - Financial Planning Profession & Financial Services Industry Regulation (911)
 - Financial Analysis (912)
 - Credit and Debt (913)
 - Registered Retirement Plans (914)
 - Government Benefit Plans (915)
 - Registered Education and Disability Plans (916)
 - Economics (917)
 - Investments (918)
 - Taxation (919)
 - Law (920)
 - Insurance (921)
 - Human Behaviour (922)
- 2) Advanced Concepts in Tax & Law for Personal Planning (255)
- 3) Tax & Legal Principles for Businesses and their Owners (256)

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool

CE Credits

- Alberta Insurance Council: 30 Life
- Chambre de la Sécurité Financière: 10 PDUs (General Subjects), 10 PDUs (Insurance of Persons)
- Insurance Council of Manitoba: 30
- CECAP: 20
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Certified Health Insurance Specialist (CHS™) Designation Program

The Certified Health Insurance Specialist (CHS™) designation was established in 2011 by The Institute for Advanced Financial Education (The Institute™) to raise the bar on professional standards and practice methods of financial advisors in the health insurance sector, and to provide designation holders with expertise in this specialized field.

Advocis is proud to be the education provider for the CHS — the only health insurance focused designation in Canada — which strategically positions financial advisors to meet the demand for informed living benefits advice.

The CHS designation is conferred exclusively by The Institute, the leading designation body in Canada for financial services practitioners in the specialty areas of Advanced Estate and Wealth Transfer, and Living Benefits.

Who Should Enrol?

- Individuals looking to earn the only health-insurance focused designation in Canada
- Financial services professionals or specialists looking to provide expertise in income replacement, critical illness, long-term care, disability and group benefits

Requirements for CHS™ Designation

Successful completion of the:

- 1) CHS Designation courses:
 - Disability Income Insurance - Individual & Group (303)
 - Critical Illness, Long-term Care and Group Benefits (504)
- 2) Financial Planning Fundamentals for Health Insurance Professionals Program (505):
 - Financial Planning Profession & Financial Services Industry Regulation (911)
 - Financial Analysis (912)
 - Credit and Debt (913)
 - Government Benefit Plans (915)
 - Human Behaviour (922)

Certified Health Insurance Specialist (CHS™) Designation Program Courses

Disability Income Insurance, Individual & Group (303)

This course provides a comprehensive description of the living benefits programs and products that address disability and health risks for individuals in personal and business situations. Topics include:

- the nature of the disability insurance risk
- disability insurance policy provisions
- head office product design and pricing
- special risk products for disability insurance.

Format

- Self-study online learning
- 120-day window for completion

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool

CE Credits

- Alberta Insurance Council: 30 A&S
- Chambre de la Sécurité Financière: 10 PDUs (Compliance), 30 PDUs (General Subjects), 10 PDUs (Insurance of Persons), 10 PDUs (Group Insurance)
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Certified Health Insurance Specialist (CHS™) Designation Program Courses

Critical Illness, Long-Term Care & Group Benefits (504)

This course provides a comprehensive review of two special living benefits products — critical illness and long-term care — while considering key topics such as product design, pricing, marketing, underwriting and claims. Group living benefits are examined within the context of providing protection to employees in the workplace, short-term and long-term disability insurance, dental and health insurance, and flexible benefit and employee assistance programs.

Format

- Self-study online learning
- 120-day window for completion

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool

CE Credits

- Alberta Insurance Council: 30 A&S
- Chambre de la Sécurité Financière: 10 PDUs (Compliance), 30 PDUs (General Subjects), 10 PDUs (Insurance of Persons), 10 PDUs (Group Insurance)
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Certificate Programs

Our certificate programs offer you comprehensive learning by building upon your current knowledge. These courses deliver specific information on product design, underwriting and claims, either course-by-course or program-by-program.

- Critical Illness Insurance
- Disability Income Insurance
- Long-Term Care Insurance
- Group Insurance



Critical Illness Insurance Certificate Program

This certificate program introduces financial advisors to the valuable role critical illness insurance can play in a client's financial plan. Ensuring your clients are aware of critical illness insurance is a clear demonstration of the "value of advice" you provide. Regardless of whether your clients purchase critical illness insurance, they need to be properly informed about it.

The Critical Illness Insurance Certificate program will not only introduce you to how this innovative product addresses your client's risk of suffering a significant illness, but will also help you fully understand the product, including its unique underwriting requirements and how to position it with your clients.

To successfully obtain the Critical Illness Insurance Certificate, candidates must complete the three modules in this program within one calendar year. Enrol in each module individually or by program.

Who Should Enrol?

- Individuals looking to earn a certificate in critical illness insurance
- Individuals looking to obtain a greater understanding of critical illness insurance

Format

- Self-study online learning with a quiz for each module
- One-month window for completion of each module

Program Completion Requirements

Successful completion of a quiz for each of the following modules:

- Module 1: Product Design & Marketing
- Module 2: Plans, Options & Provisions
- Module 3: Underwriting & Claims

Features

- 24/7 access to the Advocis Learning Environment
- Two quiz attempts per module
- Access to the Binder tool
- Download content
- Access to help for module-related questions
- ReadSpeaker text-to-speech

Critical Illness Insurance Certificate Program Courses

Module 1: Product Design & Marketing

Critical Illness (CI) insurance product design and marketing addresses the unique features of the CI product that will appeal to the consumer, and compares strategies used for CI to those used for Disability Income and Life Insurance. Learning objectives include understanding how an analysis helps identify a client's needs, the importance of communicating the policy provisions and the conditions for a successful claim, and where CI insurance fits into an overall plan.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 4 A&S

Module 2: Plans, Options & Provisions

Through a review of various critical illness insurance plans, this module provides an overview of the features of each type of CI plan, with special attention given to optional benefits such as Return of Premium on Death (ROPD). General exclusions and limitations are described that are important to understand for the practitioner and the client.

CE Credits

- The Institute for Advanced Financial Education: 4 CE, includes 2 Ethics
- Alberta Insurance Council: 3 A&S

Module 3: Underwriting & Claims

This module addresses the special underwriting considerations for CI insurance considering that the insurance coverage is for critical illnesses such as cancer, heart attacks and strokes. The module also looks at the unique nature of CI claims adjudication.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Long-Term Care Insurance Certificate Program

With a rapidly aging demographic in Canada, there is an urgent challenge to meet the health and personal-care needs of this growing segment of our population. The Long-Term Care Certificate program is designed to help financial advisors rise to this task by preparing their clients to consider and plan for their long-term care needs.

This certificate program provides an understanding of the design and structure of current long-term care insurance plans and explores the chronic conditions many seniors experience, the costs of continuing care, and the various government programs available so that you can adequately assess your client's risk of not being able to afford proper care.

To successfully obtain the Long-Term Care Certificate, candidates must complete the seven modules in this program within one calendar year. Enrol in each module individually or by program.

Who Should Enrol?

- Individuals looking to earn a certificate in long-term care insurance
- Individuals looking to obtain a greater understanding of long-term care insurance

Format

- Self-study online learning with quiz for each module
- One-month window for completion of each module

Program Completion Requirements

Successful completion of quiz for the following modules:

- Module 1: Examining Risk
- Module 2: Caring for Older Adults
- Module 3: Needs Analysis for Seniors
- Module 4: Senior Care Alternatives
- Module 5: Planning Techniques for Seniors
- Module 6: Underwriting & Claims
- Module 7: Products

Features

- 24/7 access to the Advocis Learning Environment
- Two quiz attempts
- Access to the Binder tool
- Download content
- Access to help for module-related questions
- ReadSpeaker text-to-speech

Long-Term Care Certificate Program Courses

Module 1: Examining Risk

This module examines the origin of Disability Income insurance, its evolution, and the special nature of the risks it covers. This module also reviews the concept of living benefits as a full spectrum of health products, representing the insurance industry's response to societal shifts in employment over the past two decades.

CE Credits

- The Institute for Advanced Financial Education: 4 CE, including 1 Ethics
- Alberta Insurance Council: 4 A&S

Module 2: Caring for Older Adults

This module considers social factors affecting seniors such as discrimination and ageism, as well as ethics in marketing to seniors. Aging and health concerns are examined with the difference between normal aging and unhealthy aging. Major health conditions that affect older adults and how they should prepare in advance for a medical emergency are considered.

CE Credits

- The Institute for Advanced Financial Education: 5 CE, Including 2 Ethics
- Alberta Insurance Council: 5 A&S

Module 3: Needs Analysis for Seniors

This offering examines aging and health concerns, and differentiates between normal aging and unhealthy aging. This module also reviews the major health conditions that affect older adults and how they should prepare for a medical emergency.

CE Credits

- The Institute for Advanced Financial Education: 4 CE, Including 3 Ethics
- Alberta Insurance Council: 4 A&S

Module 4: Senior Care Alternatives

This module addresses government care programs, which are delivered through each province's Ministry of Health. Topics discussed include the factors that influence care options such as unique housing needs, the need for home care or community care, the need for respite for the caregiver, and the support of a care manager.

CE Credits

- The Institute for Advanced Financial Education: 4 CE
- Alberta Insurance Council: 4 A&S

Long-Term Care Certificate Program Courses

- continued

Module 5: Planning Techniques for Seniors

This module considers how the needs of the insured will change over time, and how benefits under the LTC policy should reflect those changes. The module also considers the ways in which seniors respond to communication.

CE Credits

- The Institute for Advanced Financial Education: 4 CE, Including 1 Ethics
- Alberta Insurance Council: 4 A&S

Module 6: Underwriting & Claims

This module offers a discussion of the underwriting and claims process as well as the medical considerations that differentiate LTC underwriting and claims from DI or CI insurance.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Module 7: Products

In this module extensive consideration is given to various insurance policy structures such as the reimbursement-based, the indemnity-based, and the income-based models. It also reviews the two major types of benefits: home care benefits and facility benefits.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Group Insurance Certificate Program

Is one of your practice goals to expand and establish a link to the group insurance business? Are you currently leaving a lucrative group insurance opportunity on the table? If so, this certificate program is for you.

Through the Group Insurance Certificate program, you will gain an understanding of the full range of group benefit coverages and plans for employee groups. You will also learn about plan funding, administration, and special marketing protocols, as well as the underwriting and claims processes of group benefit plan management.

To successfully obtain the Group Insurance Certificate, students must complete the 12 modules in this program within one calendar year. Enrol in each module individually or by program.

Who Should Enrol?

- Individuals looking to earn a certificate in group insurance
- Individuals looking to obtain a greater understanding of group insurance

Format

- Self-study online learning with quiz for each module
- One-month window for completion of each module

Program Completion Requirements

Successful completion of quiz for the following modules:

- Module 1: Addressing Risk
- Module 2: Benefit Plan Management
- Module 3: Plan Design & Funding
- Module 4: Plan Administration
- Module 5: Claims Administration
- Module 6: Underwriting
- Module 7: Disability Income Replacement
- Module 8: Extended Health Care Benefits
- Module 9: Dental Coverage
- Module 10: Wellness Programs
- Module 11: Flexible Benefit Plans
- Module 12: Insurance Marketing

Features

- 24/7 access to the Advocis Learning Environment
- Two quiz attempts
- Access to the Binder tool
- Download content
- Access to help for module-related questions
- ReadSpeaker text-to-speech

Group Insurance Certificate Program Courses

Module 1: Addressing Risk

Following an introduction to group insurance, underwriting methods and insurable groups, this module addresses the issues of risk and the uncertainty of financial loss, with a focus on pure risk.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Module 2: Benefit Plan Management

In this module employers or other sanctioned organizations offer benefit coverage and plans to various groups including single-employer plans, multi-employer plans, association plans, and creditor plans. The key participants and features for group benefit plans are also addressed.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 3 A&S

Module 3: Plan Design & Funding

This module compares group insurance and individual insurance, with a focus on the benefits of the former. This module also provides a general overview of the key funding methods and factors that impact the options for managing the associated financial risk or liability.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Module 4: Plan Administration

Benefit plan administration includes a wide range of tasks that vary depending on whether the plan is new, established or undergoing changes. This module focuses on basic administrative activities and various approaches for carrying them out.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 3 A&S

Group Insurance Certificate Program Courses

- continued

Module 5: Claims Administration

This module provides a description of the process and considerations for health care, dental care and disability claims submissions, and explains the role of the claims analyst, with emphasis on the timely and accurate payment of claims.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 3 A&S

Module 6: Underwriting

This module offers a detailed discussion on how group insurance is priced, factors considered in pricing, and the types of claims considered. In each case, the cost of the claim incurred, claims paid, and reserves are related as critical parts of the pricing process. Plan expenses, plan design and group characteristics are also identified as integral parts of pricing.

CE Credits

- The Institute for Advanced Financial Education: 4 CE
- Alberta Insurance Council: 4 A&S

Module 7: Disability Income Replacement

In this module an in-depth review of group insurance income replacement plans, which protect employees against loss of income in the event of a disability is given. Topics covered include design, funding and administration for various types of plans, accounting requirements, managing employee absence, and the cost of providing benefits.

CE Credits

- The Institute for Advanced Financial Education: 4 CE
- Alberta Insurance Council: 4 A&S

Group Insurance Certificate Program Courses

- continued

Module 8: Extended Health Care Benefits

This module provides a review of the services offered under extended health care plans. Topics addressed include plan design and administration of extended health care plans, as well as special features such as deductibles, co-insurance, benefit maximums, customary charges and covered expenses.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 3 A&S

Module 9: Dental Coverage

In this module an overview of services offered under dental group plans is given. For group insurance purposes, dental care services are generally grouped into basic or routine care, major restorative and orthodontic services.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Module 10: Wellness Programs

With a focus on the design, administration, taxation and funding considerations of Employee Assistance Programs and wellness programs, this module discusses the ancillary benefits employers might provide, such as family benefits, financial benefits, and group legal insurance.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Group Insurance Certificate Program Courses

- continued

Module 11: Flexible Benefit Plans

In flexible benefits plans, employees decide how employer benefit dollars are spent on their behalf. This module addresses the services and limits offered under flexible benefit plans, various approaches for introducing flexibility, and the pricing and credit structure of the plan.

CE Credits

- The Institute for Advanced Financial Education: 4 CE
- Alberta Insurance Council: 4 A&S

Module 12: Insurance Marketing

This module reviews the processes involved in group insurance marketing. The role intermediaries such as agents, brokers, consultants and account executives play in the marketing process is also defined.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 3 A&S

Disability Income Insurance Certificate Program

When the risk of income loss due to illness or injury isn't considered, even the best financial planning can quickly unravel.

The Disability Income Insurance Certificate program will equip you with an understanding of disability risks, the level of earned income that can be protected, and sources of income that can be relied on during a disability. In addition to an in-depth review of the common disability income insurance provisions and claims administration, this program will also cover special products for business needs and unique circumstances, such as medical and travel insurance.

To successfully obtain the Disability Income Insurance Certificate, students must complete the 11 modules in this program within one calendar year. Enrol in each module individually or by program.

Who Should Enrol?

- Individuals looking to earn a certificate in disability income insurance
- Individuals looking to obtain a greater understanding of disability income insurance

Format

- Self-study online learning with quiz for each module
- One-month window for completion of each module

Program Completion Requirements

Successful completion of quiz for the following modules:

- Module 1: Examining Risk
- Module 2: Needs Analysis
- Module 3: Underwriting & Claims
- Module 4: Determining the Benefit
- Module 5: Policy Provisions
- Module 6: Contract Workers
- Module 7: Wage Loss Replacement
- Module 8: Small Business Owners
- Module 9: Underwriting & Claims
- Module 10: Health & Travel Insurance
- Module 11: Specialty Risk Markets

Features

- 24/7 access to the Advocis Learning Environment
- Two quiz attempts
- Access to the Binder tool
- Download content
- Access to help for module-related questions
- ReadSpeaker text-to-speech

Disability Income Insurance Certificate Program Courses

Module 1: Examining Risk

This module examines the origin of Disability Income insurance, its evolution, and the special nature of the risks it covers. This module also reviews the concept of living benefits as a full spectrum of health products, representing the insurance industry's response to societal shifts in employment.

CE Credits

- The Institute for Advanced Financial Education: 4 CE, including 1 Ethics
- Alberta Insurance Council: 4 A&S

Module 2: Needs Analysis

Beginning with a review of the client's DI insurance needs, this module goes through each stage of the plan design process. Areas covered include: how to choose a policy best suited for the client's needs; how soon benefits should begin; how long benefits should be payable for a claim; amount of coverage required; and additional features to be included in the plan.

CE Credits

- The Institute for Advanced Financial Education: 3 CE, including 1 Ethics
- Alberta Insurance Council: 3 A&S

Module 4: Determining the Benefit

After learning how to fill the income gap in the absence of disability insurance, non-insured sources of income, government sources and group LTD, this module reviews types of income such as bonuses, commissions, dividends, executive perks and spousal income splitting, and looks at the impact of unearned income and net worth on insurable earnings.

CE Credits

- The Institute for Advanced Financial Education: 4 CE, including 2 Ethics
- Alberta Insurance Council: 4 A&S

Disability Income Insurance Certificate Program Courses

- continued

Module 5: Policy Provisions

With a focus on income policies typically sold in traditional markets, this module examines provisions in a disability income policy, including the differences between non-cancellable, guaranteed renewable, conditionally renewable and cancellable policies. The module also looks at the features and requirements of both the occupational and the earnings approach to defining disability.

CE Credits

- The Institute for Advanced Financial Education: 5 CE, including 2 Ethics
- Alberta Insurance Council: 5 A&S

Module 6: Contract Workers

Through a review of the changing workforce, this module examines product developments that have made disability income insurance more accessible. The module also looks at the growing demand of DI insurance coverage for non-traditional workers.

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 A&S

Module 7: Wage Loss Replacement

This module offers an overview of various workplace solutions for wage loss replacement. Topics covered include the use of individual DI and the concept of grouping, as well as wage loss replacement plans, dealing with existing group Long Term Disability (LTD), additions and alternatives to group LTD, and guaranteed issue plans.

CE Credits

- The Institute for Advanced Financial Education: 2 CE, including 1 Ethics
- Alberta Insurance Council: 2 A&S

Disability Income Insurance Certificate Program Courses

- continued

Module 8: Small Business Owners

In this module an examination of disability buy-sell insurance, key person insurance, business overhead expense insurance and business loan protection policies, including their features, benefits and taxation is provided.

CE Credits

- The Institute for Advanced Financial Education: 3 CE, including 1 Ethics
- Alberta Insurance Council: 3 A&S

Module 9: Underwriting & Claims

Through a review of DI policy underwriting, this module looks at the advisor's role in field underwriting and the head office underwriter's role in risk assessment. Risk assessment is analyzed from an occupational, medical, financial and lifestyle risk perspective. Additional considerations include the DI claims process, the role of the benefits adjudicator, the role of the advisor and managing expectations.

CE Credits

- The Institute for Advanced Financial Education: 6 CE, including 1 Ethics
- Alberta Insurance Council: 6 A&S

Module 10: Health & Travel Insurance

This module examines the public health insurance system, the health care delivery system, veterans' benefits and workers' compensation insurance. The module also covers the two major categories of travel insurance: individual emergency medical insurance for outbound Canadians and for visitors to Canada.

CE Credits

- The Institute for Advanced Financial Education: 6 CE, including 1 Ethics
- Alberta Insurance Council: 6 A&S

Module 11: Specialty Risk Markets

A close inspection of situations where traditional disability income insurance is not a viable solution is offered in this module. Also examined are the special risk market relative to the need; risk management tools and techniques used in this market; the advisor's perspective; mortgage creditor insurance; and private mortgage insurance.

CE Credits

- The Institute for Advanced Financial Education: 3 CE
- Alberta Insurance Council: 3 A&S

Continuing Education Courses

Advocis offers you relevant Continuing Education and professional development opportunities — the quality of learning you need to maintain professional excellence and a high level of ethical standards and practice competencies. Our suite of Continuing Education courses have all been accredited for CE credits through The Institute for Advanced Financial Education (The Institute) in order to meet mandatory requirements for licences, registrations, designations and for your Advocis membership.

Practice Matters

Getting Established

At Advocis, we recognize that developing a reputable practice and creating sustainable strategies for growth is no easy task. To help you plant firm roots in the industry, whether you're just starting out or you want to expand or reframe your practice, Advocis has created the Getting Established program. Following a practical approach, this program goes beyond traditional learning and incorporates a mentorship component as a stepping stone to help you bridge foundational learning with practical skills, setting the stage for long-term success.

Paired with an experienced mentor, you'll get the guidance you need to complete the required in-field program activities. This type of coaching allows you to drive the learning while at the same time gaining valuable insights and know-how from your mentor.

The Getting Established Program is built on five comprehensive stages and is comprised of 50 practical activities. The program takes approximately one year to complete, but is designed with the flexibility necessary to suit your individual scheduling needs.

Format

- Self-study online learning
- One-year window for completion
- Completion of 50 activities using Dropbox (Graded)

CE Credits

- The Institute for Advanced Financial Education: 30 CE
- Alberta Insurance Council: 30 Life

Features

- One-on-one guidance from a mentor
- 24/7 access to the Advocis Learning Environment
- Practical activities
- Flexible schedule for just in time learning
- Dropbox – an online tool to easily submit your work
- Download content
- Access to help for program-related questions
- ReadSpeaker text-to-speech

Strategic Selling with Social Media

This continuing education program introduces financial advisors and planners to the world of social media, the different platforms available today and the demographics of each so that advisors can tailor their strategy to their target client market. The courses will highlight the importance of having an active presence online, and are framed through an advisor's perspective. This course is for financial advisors and planners who are insurance and investment licensed.

Who Should Enrol?

Individuals looking to obtain a greater understanding of social media.

Format

- Self-study online learning
- One-year window for completion
- Completion of a quiz for each of the following modules:
 - o Module 1: Social Media in the Sales Process
 - o Module 2: Strategic Referrals
 - o Module 3: Closing the Deal
 - o Module 4: Selling While You Sleep

Features

- 24/7 access to your online course

CE Credits

- The Institute for Advanced Financial Education: 5 CE
- FP Canada: 5 Practice Management
- Alberta Insurance Council: 5 Life; 5 A&S
- Chambre de la Sécurité Financière: 5 PDU's (General Subjects)



Working with Senior Clients

Given the demographic shift that is taking place, most advisors have clients that are in their senior years. Advisors who learn more about working effectively with senior clients will have the opportunity to differentiate themselves as the go-to advisor with their own clients as well as with their clients' families, friends and in their community.

This course will help advisors develop their practices and processes that will protect and empower their clients and protect their practice. They will learn about their responsibilities and how to recognize issues such as elder abuse and cognitive impairment. The course also includes access to many resources that advisors can use in their practice. This course is for financial advisors and planners who are insurance and investment licensed.

Format

- Self-study online learning
- One-year window for completion
- Completion of a quiz

Features

- 24/7 access to your online course
- Additional resources

CE Credits

- The Institute for Advanced Financial Education: 2 CE, Including 1 Ethics
- FP Canada: 1 Financial Planning; 1 Professional Responsibility
- Alberta Insurance Council: 2 Life; 2 A&S
- CECAP: 1 Compliance
- Chambre de la Sécurité Financière: 1 PDU (Compliance); 1 PDU (General Subjects)

Product Matters

Introduction to Segregated Funds

With a focus on how segregated fund policies differentiate from other types of life insurance products, this module provides an understanding of the unique features of segregated fund policies. This module also reviews Individual Variable Insurance Contracts and their underlying segregated funds from several different perspectives, and seeks to provide a balanced view of their features, benefits and weaknesses in relation to other products available in the investment marketplace.

Format

- Self-study online learning
- One-month window for completion
- Completion of a quiz

Features

- 24/7 access to your online course
- Two quiz attempts

CE Credits

- The Institute for Advanced Financial Education: 11 CE, Including 2 Ethics
- Alberta Insurance Council: 11 Life

Life Insurance Products

This module provides an introduction to one of the most important products for providing life insurance protection to individuals and business owners. This module also positions life insurance products among the various insurance products that address the risk of living too long, dying too soon, and becoming disabled.

Format

- Self-study online learning
- One-month window for completion
- Completion of a quiz

Features

- 24/7 access to your online course
- Two quiz attempts

CE Credits

- The Institute for Advanced Financial Education: 10 CE, Including 1 Ethics
- Alberta Insurance Council: 10 Life

The Insurance Underwriting Process

An overview of the underwriting process, and the role life insurance agents play in that process is given in this module. Best practices in completing life insurance applications to ensure accuracy is also looked at.

Format

- Self-study online learning
- One-month window for completion
- Completion of a quiz

Features

- 24/7 access to your online course
- Two quiz attempts

CE Credits

- The Institute for Advanced Financial Education: 4 CE, Including 1.5 Ethics
- Alberta Insurance Council: 4 Life

Annuity Products & Applications

This module focuses on understanding the basic structure of annuity contracts issued by insurance companies and the types of annuities available, including life annuities, immediate and deferred annuities.

Format

- Self-study online learning
- One-month window for completion
- Completion of a quiz

Features

- 24/7 access to your online course
- Two quiz attempts

CE Credits

- The Institute for Advanced Financial Education: 2 CE
- Alberta Insurance Council: 2 Life

Insurance Needs Analysis

This module covers the services a life insurance agent can provide to a client to assist in determining the client's financial needs and objectives. Insurance and risk management strategies are considered through a sample case study and financial plan.

Format

- Self-study online learning
- One-month window for completion
- Completion of a quiz

Features

- 24/7 access to your online course
- Two quiz attempts

CE Credits

- The Institute for Advanced Financial Education: 6 CE, Including 2 Ethics
- Alberta Insurance Council: 6 Life



Protection Matters

Making Choices I, II and III: Ethics & Professional Responsibility in Practice

Please note: These modules are purchased separately.

Each course is one-hour and provides 1 Professional Responsibility and Ethics CE on successful completion. The course guides you through a review of the principles and codes that comprise the Standards of Professional Responsibility and presents client case studies to focus on their application in practice.

Format

- Self-study online learning
- One-month window for completion of each course
- Completion of a quiz for each course

Features

- 24/7 access to your online course

CE Credits – Making Choices I

- The Institute for Advanced Financial Education: 1 CE (Ethics)
- FP Canada: 1 Professional Responsibility
- Alberta Insurance Council: 1 Life; 1 A&S
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

CE Credits – Making Choices II

- The Institute for Advanced Financial Education: 1 CE, Including 1 Ethics
- FP Canada: 1 Professional Responsibility
- Alberta Insurance Council: 1 Life; 1 A&S
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

CE Credits – Making Choices III

- The Institute for Advanced Financial Education: 1.5 CE, including 1 Ethics
- FP Canada: 0.5 Financial Planning; 1 Professional Responsibility
- Alberta Insurance Council: 1.5 Life; 1.5 A&S
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

Knowing the Code of Professional Conduct

A core value at Advocis is the commitment to professionalism among financial advisors. Part of being a member means agreeing to abide by the Advocis/Institute Code of Professional Conduct (CPC) and Disciplinary Procedures.

This one-hour module guides you through the principles that compose the CPC, as well as its value to consumers, Advocis members, and the industry as a whole. As you learn about the process The Institute follows to enforce the CPC when investigating complaints of breaches of the Code, you will gain a thorough understanding of the disciplinary procedures, including the dispute resolution process, hearings, and sanctions.

Format

- Self-study online learning
- One-month window for completion
- Completion of a quiz

Features

- Voice-over PowerPoint slides followed by an online quiz
- 24/7 access to your online course

CE Credits

- The Institute for Advanced Financial Education: 1 CE, including 1 Ethics
- Alberta Insurance Council: 1 Life; 1 A&S
- CECAP: 1 Compliance
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

Compliance Toolkit

Marketing and Communications

As a financial advisor and planner, you must be aware of and understand the rules and regulations you will need to follow to ensure your marketing and communications initiatives are fully compliant.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- Additional Forms and Templates

CE Credits

- The Institute for Advanced Financial Education: 2 CE, including 2 Ethics
- FP Canada: 1 Financial Planning; 1 Practice Management
- Alberta Insurance Council: 2 Life; 2 A&S
- CECAP: 2 Compliance

Know Your Client and Fact-Finding

The fact-finding process is an important part of providing effective service to your clients and can also help you reduce your personal liability. You need to be aware of and comply with all regulatory requirements, industry standards and practices that pertain to fact-finding, including when the Know Your Client (KYC) rule applies.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- Additional Forms and Templates

CE Credits

- The Institute for Advanced Financial Education: 2 CE, Including 2 Ethics
- FP Canada: 2 Financial Planning
- Alberta Insurance Council: 2 Life; 2 A&S
- CECAP: 2 Compliance

Know Your Product and Suitability

Advisors and planners are unable to properly serve their clients unless they have the competencies to evaluate a client's needs and understand various financial products. They must also have the ability to properly identify the products that best suit a client's need. In this course, we focus on Know Your Product (KYP) and suitability, which require that an advisor use both the KYC and KYP processes to provide suitable recommendations that best meet a client's needs.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- Additional Forms and Templates

CE Credits

- The Institute for Advanced Financial Education: 2 CE, Including 2 Ethics
- FP Canada: 2 Financial Planning
- Alberta Insurance Council: 2 Life; 2 A&S
- CECAP: 2 Compliance

Risk Management Courses

The Value of Errors and Omissions Insurance

This course provides financial advisors with a general introduction to the various issues relating to E&O insurance so they are able to gain an in-depth understanding of the product itself. The presentation encourages advisors to take a risk management approach to their coverage and not view E&O insurance simply as a method of regulatory compliance.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- 5% discount on E&O Insurance through Advocis Broker Services on completion of three Risk Management Courses

CE Credits

- The Institute for Advanced Financial Education: 1.5 CE, Including 1.5 Ethics
- Alberta Insurance Council: 1.5 Life; 1.5 A&S
- CECAP: 1.25 Professional Development
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

From Bad to Worse: Advisor Mistakes in the Claims Process

It takes a team to manage the claims process. When a claim happens, the worst thing an advisor can do is try to take it on their own. This presentation provides a basic review of the claims management process and on the members of the claims management team, with the focus on mistakes that can be avoided by an advisor in the process that can expose the advisor to even greater risk..

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- 5% discount on E&O Insurance through Advocis Broker Services on completion of three Risk Management Courses

CE Credits

- The Institute for Advanced Financial Education: 1.5 CE, Including 1.5 Ethics
- Alberta Insurance Council: 1.5 Life; 1.5 A&S
- CECAP: 1.25 Professional Development
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

Cyber and Privacy Liability

Advisors collect huge amounts of personal information about their clients and are directly responsible for the protection of that information. This presentation focuses on key regulatory and legislative requirements relating to the collection and storage of personal information, what the rules and laws are regarding how you communicate with the public, the penalties and impact on a business when these rules are breached, and what advisors can do to protect themselves and their client information.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- 5% discount on E&O Insurance through Advocis Broker Services on completion of three Risk Management Courses

CE Credits

- The Institute for Advanced Financial Education: 1.5 CE, Including 1.5 Ethics
- Alberta Insurance Council: 1.5 Life; 1.5 A&S
- CECAP: 1.25 Compliance
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

Building a Protected Practice

This course explores various legislation that advisors need to be aware of including PIPEDA, CRM and CASL. The responsibilities of advisors are also explored, including the importance of documentation, information collection and storage, privacy, transparency, disclosure and the importance of education for not only the advisor but also their clients and staff.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- 5% discount on E&O Insurance through Advocis Broker Services on completion of three Risk Management Courses

CE Credits

- The Institute for Advanced Financial Education: 1.5 CE, Including 1.5 Ethics
- Alberta Insurance Council: 1.5 Life
- CECAP: 1.25 Professional Development
- Chambre de la Sécurité Financière: 1 PDU (Compliance)

Selecting the Right E&O Protection

This course explains the elements of E&O policies, an advisor's vicarious liability and how an advisor can protect their firm. It also provides clarity on how an advisor assesses their protection needs based on their clients, size and scope of their practice and even which products they sell. Key definitions, conditions, terms and exclusions of E&O policies are reviewed, as well as what a lapse is and the risks of a lapse in coverage. Advisors are given guidance on choosing the right E&O for their practice.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- 5% discount on E&O Insurance through Advocis Broker Services on completion of three Risk Management Courses

CE Credits

- The Institute for Advanced Financial Education: 1.5 CE, Including 1.5 Ethics
- Alberta Insurance Council: 1.5 Life
- CECAP: 1.25 Professional Development

The Challenge of Documenting Nothing

This course gives insight into what an advisor should document in situations where they have not received communication from their client. It takes a thorough look at record keeping, and how to manage records properly. It also underscores the importance of records at the time of a claim.

Format

- Self-study online learning
- Completion of a quiz

Features

- 24/7 access to your online course
- 5% discount on E&O Insurance through Advocis Broker Services on completion of three Risk Management Courses

CE Credits

- The Institute for Advanced Financial Education: 1.5 CE, Including 1.5 Ethics
- Alberta Insurance Council: 1.5 Life
- CECAP: 1.25 Professional Development

Advocis Update

Target Audience

Designed for seasoned financial advisors and planners working in complex markets with individuals, families and small business owners. While the aim is to attract those financial advisors and planners holding a CFP® and/or CLU®, newer advisors have always benefited from the collaborative format of the in-depth discussions.

Seminar Format

Offered in-person or remotely, the seminar consists of four (30-minute) videotaped interviews with industry experts. Each interview is followed by a (90-minute) case study discussion to reinforce an area or areas addressed during the interview. After participation in the seminar, Advanced Learning modules are included to compliment the seminar learning and earn additional CE credits.

Seminar Focus

To keep financial advisors and planners current on important technical concerns and client-facing issues impacting financial planning today.

CE Credits

Approved each year based on the specific content, usually 12 CE credits in total for the seminar and online learning modules.

To learn more or to register, please visit www.advocis.ca

Coffee Talks

In 2020, Advocis launched a webinar series Coffee Talks for members only. These “espresso-sized” webinars fit nicely into a financial advisor and planner’s busy day while also offering valuable education accredited for .5 CE credits each with The Institute. These 30-minute webinars are held mid-day for financial advisors and planners from coast to coast to participate in, and are also recorded and posted on our website for later viewing. Here is a sampling of the many Coffee Talk topics to date:

- Building your Business with the Power of Diversity, Inclusion, Belonging and Equity
- Growing and Protecting Wealth for Gen X
- The Conversation Conversation
- Tax and Estate Planning Update
- Client Conversations – What Really Matters
- Square Peg, Round Hole: Making Regulation Fit
- Who Wants to be a Money Launderer?
- Booming Ahead: Care and Conversation for Baby Boomer Clients



Podcasts

Advocis Tech Task Force Podcast

The Advocis Technology Taskforce Data Security Report was produced in December 2019 as a way to help advisors keep data secure. In early 2020, two members of the Taskforce, Kelly Gustafson, CFP and Brandon Chapman, CFP, CLU, met with former TFAAC Chair, Al Jones, CFP, CLU, ICD.D, on the Advocis podcast to discuss the findings of the report and talk about how financial advisors can use technology, stay compliant and keep client information safe.

CE Credits

- The Institute for Advanced Financial Education: 1 CE, Including 1 Ethics
- Alberta Insurance Council: 1 Life; 1 A&S

Advisor at Risk: A Podcast with Ellen Bessner

Wondering how you can protect yourself and your business from litigation and reputation risk? In this program, Ellen Bessner, Partner, Babin Bessner Spry LLP, and leading expert on the topic of the risks facing advisors, provides a wealth of practical suggestions for how you can do just that.

CE Credits

- The Institute for Advanced Financial Education: 1 CE, Including 1 Ethics
- Alberta Insurance Council: 1 Life; 1 A&S

A Conversation with Jane Blaufus and Al Jones

This recorded webinar features Jane Blaufus (CLU) and Al Jones (CFP, CLU, ICD.D), former TFAAC Chair, discussing how advisors can step in, step up and support clients in these challenging times. Both speakers provided insight on how to run professional and compliant virtual meetings, gave suggestions for virtual seminars and shared tips for finding new clients in a respectful way.

CE Credits

- The Institute for Advanced Financial Education: 1 CE, Including 0.75 Ethics
- Alberta Insurance Council: 1 Life

Education Resources

Advocis understands the need for financial advisors and planners to have advanced knowledge in order to provide competent advice for complex client issues.

Our Education Resources are designed to offer you this additional support towards niche areas. Included are articles, podcasts and videos such as the Hoopis Performance Network Videos.

Advocis Schools

Providing advisor education that is current, relevant and practical for over 50 years, the Advocis Schools are second to none. Exclusively for advisors and run by advisors, Advocis Schools provide specialized learning experiences in beautiful, resort-style settings.

Attending an Advocis School is an opportunity for you to:

- Gain new business insights
- Engage in a community of like-minded professionals
- Share critical thoughts on the industry
- Strengthen individual practices

The Advocis Schools offer a premier learning experience that is:

- Field-tested: Well-respected, successful seminar speakers drawn from the best of the advisor community
- Focused: As a not-for-profit association, our emphasis is strictly on education, so there's no selling from the podium or other diversions
- Fun: Relax while you network with your fellow professionals in a friendly and engaging environment

Taste of the Schools

Want a preview of the Advocis Schools experience? Watch the full archive of our 2020 Taste of the Schools session here: <https://myadvocis.ca/advocis-schools/>

Partner Programs

Have you considered what your next step will be?

Advocis understands the need for advanced educational programs for advisors facing increasing pressure to provide competent advice for complex client issues. Our Partner Programs are designed to offer you education programs that support this emerging need for refined specializations and niche programs.

The programs will also serve the needs of practicing professionals who require continuing education credits to keep their status current in their professional associations and for those who simply wish to deepen their financial knowledge or further their education.

When education providers work together, they can provide the best possible resources to enhance the advisor's education experience, which opens doors to all kinds of possibilities.

Advocis is pleased to partner with:



Advocis Financial Planning Fundamentals Program Courses

Format

- Semester or Self-study, online learning
- Final Course Exam
- 120-day window for completion

Features

- Downloadable PDF of module content
- Practice exam
- Grades tool to keep track of your progression through the module
- ReadSpeaker text-to-speech tool

Financial Planning Profession & Financial Services Industry Regulation (911)

This module introduces the fundamental knowledge required by candidates to articulate their professional responsibilities as financial planning professionals. The module is designed to provide candidates with a detailed understanding of the financial services industry, including the role of regulatory and oversight bodies in the areas of insurance, securities and mutual funds. It also explores the principles and mechanisms of consumer protection in the financial services industry.

The first section of the module surveys the Canadian financial services industry and the federal and provincial agencies that regulate the securities industry. The second section focuses on the regulation of financial services offered under federal and provincial jurisdictions. The third section examines consumer protection and the institutions tasked with the responsibility of protecting consumers from unwanted communication, the insolvency of financial institutions, financial abuse and fraud. The fourth section details the financial planning process and the key trends affecting the financial planning profession.

The final section covers ethical and professional considerations in financial planning, including required competencies, the FP Canada Standards Council Standards of Professional Responsibility.

CE Credits

- The Institute for Advanced Financial Education: 6 Life (including 2 ethics)
- Alberta Insurance Council: 6 Life
- Chambre de la Sécurité Financière: 3 PDUs (General Subjects), 2 PDUs (Compliance)
- CECAP: 6
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Financial Analysis (912)

This module explores the fundamentals of the time value of money and financial statements for individuals and businesses, as required by candidates in their role as financial planners. It provides candidates with knowledge they need to clearly document, analyze, project and present financial information as it relates to individual and business goals, needs and priorities. The module exposes candidates to key topics such as how to make financial projections wto determine whether goals are achievable and how to evaluate the impact individuals' and businesses' current and projected cash flow may have on their ability to meet financial goals.

CE Credits

- The Institute for Advanced Financial Education: 6
- Alberta Insurance Council: 6 Life
- Chambre de la Sécurité Financière: 4 PDUs (General Subjects)
- CECAP: 6
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification



Credit and Debt (913)

This module introduces key knowledge financial planners require to determine the appropriate credit facilities that will help individuals achieve their objectives. The module explores methods for repaying debt — in particular, how various strategic changes affect cash flow, amortization, debt levels and a client's ability to achieve goals. The module further discusses how to assess the creditworthiness of an individual in support of recommending effective credit and debt solutions to clients. The module also addresses appropriate strategies and options to help financial planners assist insolvent and delinquent debtors.

CE Credits

- The Institute for Advanced Financial Education: 7
- Alberta Insurance Council: 7 Life
- Chambre de la Sécurité Financière: 5 PDUs (General Subjects)
- CECAP: 7
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Registered Retirement Plans (914)

This module introduces key knowledge required by financial planners to evaluate and recommend various registered retirement savings and income plans, which are tax efficient and assist individuals in achieving their retirement goals.

CE Credits

- The Institute for Advanced Financial Education: 15
- Alberta Insurance Council: 15 Life
- Chambre de la Sécurité Financière: 5 PDUs (Group Savings Plan Brokerage), 5 PDUs (Insurance of Persons)
- CECAP: 15
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Government Benefit Plans (915)

This module introduces key information related to eligibility, benefits and factors to consider when evaluating decisions about when to start benefits offered through Canada's government benefit programs. These programs include the Canada Pension Plan (CPP), Old Age Security (OAS), Employment Insurance (EI) and the Canada Child Benefit (CCB). The module discusses worker's compensation and other income assistance programs. It also provides details financial planners need to provide professional advice to individuals who face various situations in life, including disability, retirement, the birth of a child, unemployment and illness.

CE Credits

- The Institute for Advanced Financial Education: 5
- Alberta Insurance Council: 5 Life; 5 A&S
- Chambre de la Sécurité Financière: 5 PDU's (Group insurance of Persons)
- CECAP: 5
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Registered Education and Disability Plans (916)

This module introduces key knowledge required of financial planners to evaluate and recommend strategies regarding educational goals, as well as the goals of individuals with disabilities. In particular, the module provides candidates with a detailed understanding of both the Registered Education Savings Plan (RESP) and the Registered Disability Savings Plan (RDSP).

CE Credits

- The Institute for Advanced Financial Education: 3
- Alberta Insurance Council: 3 Life
- Chambre de la Sécurité Financière: 3 PDU's (Insurance of Persons)
- CECAP: 3
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Registered Education and Disability Plans (917)

This module explores the fundamentals of economics as they relate to the knowledge required by candidates in their role as financial planners. It is designed to provide candidates with a detailed understanding of the Canadian economy.

CE Credits

- The Institute for Advanced Financial Education: 4
- Alberta Insurance Council: 4 Life
- Chambre de la Sécurité Financière: 4 PDUs (General Subjects)
- CECAP: 4
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Investments (918)

This module explores key concepts that will enable candidates to determine an appropriate asset allocation for an individual, given the individual's investment objectives and constraints, as part of a comprehensive financial plan. An individual's objectives and constraints include reason for investment, capacity and desire for risk, and return expectations. This module also covers the evaluation of suitable investments for individuals. It explores the fundamental knowledge required by candidates to evaluate the appropriateness of return and risk of an individual's investment portfolio, including how goals are impacted by a change in investment values.

CE Credits

- The Institute for Advanced Financial Education: 12
- Alberta Insurance Council: 12 Life
- Chambre de la Sécurité Financière: 3 PDUs (Group Savings Plan Brokerage), 3 PDUs (Insurance of Persons)
- CECAP: 12
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Taxation (919)

This module addresses the key knowledge candidates require to understand and interpret an individual's tax profile, including being able to explain and identify the income tax rules, as well as the implications for various types of income. The module also explores tax deductions and credits, as well as the benefits of engaging in income splitting.

CE Credits

- The Institute for Advanced Financial Education: 12
- Alberta Insurance Council: 11 Life
- Chambre de la Sécurité Financière: 7 PDUs (General Subjects)
- CECAP: 11
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Law (920)

This module explores the fundamentals of the Canadian legal system and will provide financial planners with a good understanding of the constitutional division of powers, as well as the main legal rules that apply to the delivery of financial services. The module further examines the concepts of property rights, wills and powers of attorney. It evaluates the different types of business ownership structures with respect to their characteristics, benefits and drawbacks. The module also provides candidates with an in-depth knowledge of the fundamentals of estate planning.

CE Credits

- The Institute for Advanced Financial Education: 9
- Alberta Insurance Council: 9 Life
- Chambre de la Sécurité Financière: 5 PDUs (General Subjects)
- CECAP: 9
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Insurance (921)

This module explores the fundamentals of property and casualty insurance products, government and private health care insurance plans, disability insurance, life insurance and creditor insurance. It provides an in-depth understanding of how to estimate the insurance needs of individuals and introduces candidates to important contractual terms they will need to know as financial planners when examining life and disability insurance.

CE Credits

- The Institute for Advanced Financial Education: 7
- Alberta Insurance Council: 7 Life; 7 A&S
- Chambre de la Sécurité Financière: 6 PDUs (Insurance of Persons)
- CECAP: 7
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Human Behaviour (922)

This module explores the fundamentals of human behaviour — in particular, how the brain works as it relates to decision-making. It provides candidates with a detailed understanding of values, heuristics, emotions and disorders related to money that may affect the decision-making process. Knowing how to influence human behaviour is essential to helping clients benefit from financial planning.

CE Credits

- The Institute for Advanced Financial Education: 6
- Alberta Insurance Council: 6 Life
- Chambre de la Sécurité Financière: 3 PDUs (General Subjects)
- CECAP: 6
- Candidates seeking CE or PDU credits for professional designations or organizations (including The Institute™) should contact the governing body for confirmation of CE/PDU qualification

Advocis 

ADVANCING THE PROFESSION