

21st National Advisors Professional Development Conference – Aug. 22-24, 2022

7:45 AM Sharp - Official Welcome – The “Mayor” of Pro-Seminars - Mr. Rick Depriest

Introducing Rick Depriest

Rick started his insurance agency in Sept. 1976 in Brampton, Ontario where I have lived since 1972.

He is married to his wonderful wife Denise since July 1977. They have one daughter age 44, and one son age 39. They also have two granddaughters age 9 and 3 and one grandson age 17.

Rick has been a house league baseball coach in Brampton for the last 32 years. He also has a very strong interest in vintage muscle sport cars. He currently owns a 1972 Plymouth Duster.

Rick’s favorite charity is Autism Speaks Canada.

He is very proud to say that he has not missed any of Pro Seminars Las Vegas conferences since the beginning, and that was 2000.

Rick has been visiting Las Vegas since 1989.....AND LOVING EVERY TRIP !!!!!!!!!!!!!!!!!!!!!!!

Your Emcee For The Conference

Introducing Mike Englert BA, B.Ed., EPC – Founding CIEPS Faculty Member, CIEPS Compliance Officer

Between 1981 and 2002, Mike developed and marketed insurance and investment products, in both Canada and the United States, for such companies as Manulife, Canada Life and Royal & SunAlliance. During most of his career he focused on the ultra-affluent and 60+ market segments.

In 2002, Mike and his wife Joan – both still in their forties and with young children at home – traded in their careers for what has proven to be a very comfortable retirement.

Mike is a founding member of both the Canadian and American Initiatives for Elder Planning Studies. He is an accomplished speaker who has spoken at hundreds of diverse events across both Canada and the United States. His talks focus on: the fiscal challenges of an aging population, the financial obstacles in the way of a healthy retirement, and the secrets to effectively marketing to and connecting with the elder population.

Agenda for August 22, 2022

Building Bigger & Better: Growth Strategies of Top-Producing Financial Advisors *Presented by Daniel Collison & Sponsored by – Advice2Advisors*

What will the advisor learn from this presentation?

This presentation will appeal to the advisor who wants to increase their business by thinking like top-producers. All areas of the financial & estate planning process will increase because of making small changes in the way the advisor interacts with their clients and prospects regardless of the client demographic.

This presentation will also be of benefit to the MGA or the advisor who is operating their own office insurance practice as the advisor will become more knowledgeable and enhance their skills in the areas of practice management, client relationships, management practices and human behaviors when it comes to finances

Presentation Overview

All top-producing financial advisors have mastered the three critical aspects of high performance.

This presentation will show you how to quickly develop the mindset of a top producer; put the structures in place to support dramatic growth; build a marketing and prospecting plan that attracts your ideal clients; and double your business in 3 years or less.

Introducing Daniel Collison BA, CFP, TEP, Keynote Speaker, Author, Industry Expert and Managing Partner at Advice2Advisors

Daniel Collison has over 30 years in the financial services industry.

He is the co-founder and Managing Partner in the financial education firm Advice2Advisors, which trains, mentors, and coaches' financial advisors of all tenures.

Dan is a CFP, TEP and has taught Personal Financial Management, in the MBA Program at the Schulich School of Business since 1998 and is the author of The Financial Advisor's Guide to Excellence and Building Bigger and Better: Growth Strategies of Top-Producing Financial Advisors.

Dan regularly presents keynotes and trains advisors across North and South America.

Create Retirement Income for Your Self-Employed Client's Using Corporate Owned IRS – *Presented by Qayam Lalji, BSc Director of Sales & Sponsored by iA Financial Group (Individual Insurance Sales and Marketing)*

The corporate retirement strategy **provides a corporation with valuable life insurance protection on a key person or shareholder and the opportunity to access policy values tax-free immediately or in the future.**

What will the advisor learn from this presentation?

In this presentation, the advisor will increase their knowledge in regards to the Insured Retirement Strategy and its effectiveness as another financial strategy that provides clients with permanent life insurance coverage and the opportunity to supplement their retirement income.

Presentation Overview

Creating an Insured Retirement Strategy using iA PAR will help eliminate the stress of retirement income in the future. Combining a strategy like this along with RRSP contributions can help secure your client's standard of living in their retirement years.

Qayam will address the following points:

1. The need for permanent life insurance coverage.
2. Cash value growth.
3. Use of the policy as collateral.
4. Supplemental income.
5. Wealth transfer.

When this type of policy is implemented, the client can receive supplemental retirement income along with knowing that the corporation has valuable life insurance protection on a key person or shareholder and the opportunity to access policy values tax-free immediately or in the future.

Introducing Qayam Lalji BSc, Director of Sales, iA Financial Group, Ontario Individual Life

Qayam has been working in the insurance industry for over 21 years. He started with HB Group Insurance in 1997 after completing his BSc. in Mathematics and Economics.

In 2015 Qayam moved to iA as part of the Sales and Marketing Team as a Marketing Associate and now holds the role of Director of Sales,

Ontario. His success is the result of a deep passion for protecting client's families, as well as their wealth and building strong relationships with the advisors he works with.

In his spare time Qayam enjoys playing soccer and hockey and most importantly, spending time with his family. He resides in downtown Toronto with his wife, Zubeen and two young children Ayanna and Qayz.

11 Key Strategies to Master Relationship Building with the Adult Children of your Higher-Net-Worth Clients - *Presented by Simon Reilly & Sponsored by Leading Advisor Inc.*

What will the advisor learn from this presentation?

In this presentation, the advisor will gain further knowledge that will assist them as they discuss the estate planning process with their clients and prospects as it pertains to the transfer of wealth from generation to generation.

This additional knowledge will allow the advisor to immediately provide the proper financial, retirement, wealth transfer and tax planning strategies to keep in line with the family's goals at the time of death while preserving the estate.

The advisor will also learn how to write a clear, concise, and profitable plan to retain their clients by building a solid relationship with the adult children of their clients.

The advisor's acquired knowledge realizing that when human behaviour with respect to finances is changed, it becomes a win/win for all.

Presentation Overview

A significant percentage of financial advisors do not have a meaningful relationship with their clients' adult children.

Limiting beliefs include: "It's too challenging and time-consuming to create meaningful relationships with my client's adult children."

Why are these results happening?

- 66% of adult children fire their parents' financial advisor after they inherit their parents' wealth
- 88% of those who chose not to work with their parents' advisor never even considered doing so
- 75% of investors say their adult children have never met their advisors
- 50% worry that their children will lose the wealth their family built
- 20% agree that their adult children are well prepared to handle family wealth
- 70% of wealthy families lose their wealth by the 2nd generation

Tomorrow is too late as 60% of affluent investors met their first financial advisor before 45 and one-third before they were 35.

Successful Relationship Marketing to The Adult Children of Your Higher-Net-Worth Clients requires understanding and implementing:

1. Create an Intergenerational Value Proposition to be used for Meetings / Speaking, Brochures, Direct Mail Letter / Postcard, Email Campaigns and Website
2. Implement 8 Steps to Segment Current Clients & Adult Children
3. Develop the All About You and Your Children Discovery Process
4. 7 Steps to help your Clients Understand the Value of Multigenerational Risk Management and Investment Planning that lead to Adult Children Introductions
5. Create Key Steps and Strategies for Successful Family Meetings
6. Upgrade Technology
7. Create / Research Intergenerational Clients Interest Content Marketing for Direct

Mail Letter / Postcard and Email Campaigns

8. Implement a Personalized Intergenerational Social Media Campaign
9. Create a Client Gifting Program
10. Create and Implement an Educational & Theme Event Plan
11. Write Job Description & Hire Client Relationships Manager

Introducing Simon Reilly, International Values and Behavioral Analyst, Business Coach, Speaker, and Author

Simon Reilly is an international values and behavioral analyst, business coach, speaker, and author. He has decades of experience working virtually with financial service professionals combining extensive research and study in values & behaviors analysis, inspiration & motivation, leadership, change management, vision & business planning, team building, and sales & marketing.

His coaching, speaking, webinars and workshops help financial services leaders, managers, professionals & their teams reach and exceed their goals in any economic climate.

Simon goes beyond the mechanics of success when working with clients, pulls back the curtain, and allows clients to understand what holds them back from realizing their goals. His insights help his clients identify and release their unmet needs-driven self-limiting, self-sabotaging beliefs and emotions to realize their true values, positive beliefs, and positive feelings so that they may reach the levels of success they dream of. Simon has written two books - "The Inspirational Tipping Point" and "Curing the Unmet Needs Disease."

Having spoken at hundreds of financial advisor conferences and webinars, thousands of advisors across Canada and the USA have benefited from his expertise. He is an Advocis, GAMA LAMP, MDRT, NAIFA, TEDx, and WIFS Speaker. Simon is a member of Advocis, FPA, GAMA International, NAIFA, and WIFS.

Simon is the Founder of Leading Advisor Inc. supported by his spouse Laura, the Chief Inspirational Officer, Amie Flowerday – Customer Service Coordinator, Belen Silva – Social Media Manager, Kianna Sunshine – Copywriter, Anu Ismail – Research, Sonia Ripa – Social Media Assistant, Allen Smith – Videographer, and Ram & Rekha Suthar – IT / Webmaster.

Laura and Simon are a successful working couple who live, work, and play in Parksville, BC, Canada. They enjoy the endless beauty of their surroundings on Vancouver Island through beach walks, hiking, cycling, and kayaking interspersed with a love of cooking, movies, playing with their dog Gryphon, prayer and meditation, reading, travel, and yoga.

Getting into The Business Insurance Market and Building a Million Dollar Business – Presented by Mike Danks & Sponsored by Countrywide Insurance Group

What will the advisor learn from this presentation?

This presentation will help the advisor increase their knowledge allowing them to interact with Entrepreneurs, Small Businesses & Boomprenuers with added confidence.

The advisor will learn that with some of their clients and prospects, the first step in the process is to implement an employee benefit plan that will lead to business financial planning and by product business insurance products such as Key person & Buy Sell Insurance etc.

It is said that the actual money made for the advisor when an employee plan is implemented is the smallest amount of money earned. The employee benefit plan will lead to further increased income for the advisor after any financial, estate, tax, investment, and retirement planning are implemented.

Presentation Overview

Employee retention and satisfaction are top of the list of priorities for many business owners. Keeping their employees happy and healthy makes financial sense as their productivity helps the business grow while reducing overall turnover and sick time.

The best way to do this is to provide a group insurance benefits package for the employees. In fact, many studies have shown that when company leadership is focused on employee health and wellness, retaining, and attracting quality employees is much easier.

Here Are Some Facts for Using Group Insurance the “Innovative Way”:

- Group insurance is a product that people want to talk about.
- Group Insurance can be used to build an increasing monthly income.
- Group Insurance can be a source of new sales.
- Group insurance **IS** an avenue to attract future high net worth clients.

The “Innovative Way” is an easy system to write Group Insurance for Entrepreneurs & Boompreneurs. It is simple to quote and simple to service by using the highly successful 11 ½ minute fact-finding interview.

The “Innovative Way” presentation will cover Group Insurance benefits such as Prescription Drugs, Extended Health Care, Travel Insurance, Dental Care, Life Insurance and AD&D, Short and Long-Term Disability Insurance and the importance of offering them to your group clients and prospects.

When companies choose to implement Group Insurance the “Innovative Way” their overall business bottom line will increase.

Introducing Mike Danks CLU, AIC, EPC, Author, Group Professor, President, Countrywide Insurance Group and Boompreneurs.ca

Michael Danks entered the insurance business in 1969. Over the years, he has obtained his CLU and AIC designations. Michael was a trainer at North America Life and Director of Marketing and Training at Commercial Life.

Through his effort and determination, he built \$25,000,000 of premium for the Chambers of Commerce Group Plan and developed the Better Business Bureau insurance plan in Ontario. Michael is currently the Director of the Innovative Business Club, an international business association providing networking, education, and group insurance.

Mike is a Boomprenneur. He has owned 9 businesses since 1978 and he is still running 4 or them.

Mike and Colleen, his wife of over 48 years are also the owners of 3 working farms. Together they also own 9 investment properties and own a family residence in Florida.

Mike likes to travel and since 1990 he and Colleen take 14-16 weeks off yearly to recharge the batteries.

Together they have 6 children and 10 grandchildren. Even with all his children and business endeavors, Mike has had the time to write 3 books.

Mike says that one of his greatest experiences was becoming an EPC in Dec. 2017. This is the first time he has written an exam in 35 years.

He attributes any successes in life, to owning your own business and being your own boss controlling your destiny.

How to Integrate the Insight from the Icons - And Become the Agent of Your Dreams - Presented by Jim Ruta & Van Mueller & Sponsored by AdvisorCraft / SOLIS

What will the advisor learn from this presentation?

In this presentation, the advisor will learn some business development strategies that will include some practical advise that the advisor can use immediately to help them build their businesses.

Presentation Overview

Van Mueller and Jim Ruta share a serious complaint about life insurance agents. Despite getting world-class information, too many advisors are just not doing what needs to be done to be their best. Most of them never make it.

Think about it this way. In a business where only 1 in 5 advisors survive to their 5th year and only 1 in 20 survivors make a "living wage" in the business as evidenced by basic MDRT qualification, we are doing something very wrong. Advisors are just not picking up the skills they need to make it big.

Jim and Van are about to change that. In this unique, joint National Advisors Conference sales conversation session Jim and Van will explain what you need to do to access, absorb, and assimilate the best information and make it part of your business. You'll stop skimming information and start digging in. You'll learn how to naturalize sales and business development strategies and tactics so you can have the sales conversations that lead to more of the business you want. You'll discover what "No Fear Selling" can be and how you can make it happen for yourself. It's a lot about the difference between study and practice.

Be sure to attend this all new Van Mueller presentation with his coach, Jim Ruta and the special break out session too. This is Van like you have never seen him before and Jim with more practical advice than ever. See you in Las Vegas August 2022.

Introducing Jim Ruta BA, RHU, EPC

Jim Ruta wrote over 100 lives in his first year as a life insurance agent at age 22. He entered management at 25 and led one of Canada's largest life insurance agencies with 250 agents by age 40.

Today, he coaches a roster of agents ranging from MDRT aspirants to Top of the Table qualifiers – *including industry ICON, Van Mueller.*

Jim is president of Advisorcraft Media and a "*Tactical Sales Coach*" – helping insurance agents maximize their performance. He has spoken 4 times at the MDRT Annual Meeting including the Main Platform, has written 4 books, and is a regular columnist in industry magazines.

Jim produces a weekly coaching video on Facebook Live @jwruta to give back to the industry. He's written and recorded the Advisorcraft Online monthly coaching program since 2009.

Jim's Advisorcraft Masterclasses draw hundreds of people from around the world and are a unique deep dive into what makes Top Advisors, icons. His new SOLIS - School of Life Insurance Sales makes the sales secrets of world-class advisors like Bruce Etherington, Sandro Forte, and Lawrence Geller available to anyone. He is also Co-founder and Host of the Canada Sales Congress in Toronto – *the largest one-day life insurance sales event in North America.*

What you don't know about Jim... He spent the first 6 months of his life in hospital, suspected of polio and recovered through the power of prayer. He is a classically trained violinist; a trained Emergency Medical Technician; a Licensed Private Pilot, and a former Alpine Ski Instructor.

Jim's mission is to preserve, promote and propel the life insurance advisor business.

Introducing Van Mueller LUTCF, LACP, Registered Representative

January 23, 2022, marked Van's 49th year as an insurance agent. He is an active member of MDRT having qualified for Court of the Table in 1990 and Top of The Table for the last 32 years.

Van was awarded the Milwaukee NAIFA Distinguished Service Award for 2003. And in 2010 Van was the proud recipient of the A. Jack Nussbaum Distinguished Service Award for NAIFA – Wisconsin. He has also qualified for the National Sales Achievement Award, the National Quality Award, the Health Insurance Quality Award, and has qualified many times for the National Association of Health Underwriters Leading Producers Round Table. Van was selected by Senior Market Advisor Magazine as the 2010 Advisor of the Year.

Van supports many industry organizations. In addition to membership in the National Association of Insurance & Financial Advisors and Million Dollar Round Table, he is also a member of the Society of Financial Service Professionals, an Emissary Contributor to IFAPAC and a Diamond Knight of the Million Dollar Round Table Foundation. Van has spoken to groups around the world, including being main-platform speaker at MDRT in 1998 Chicago and the Main Platform speaker at the 2001 Top of The Table Meeting Maui, HI. Van was a Main Platform Speaker at the 2003, 2005, 2009, 2014, 2015, 2016 and 2017 NAIFA Conventions. He was a speaker at MDRT and at the NAIFA Convention for 2006, and again in 2007, 2010, 2011, 2018, 2019 and 2020. He was a main platform speaker for the MDRT Experience in Tokyo, Japan in April of 2008.

He has also written many articles for various publications, including "The Close" for Retirement Advisor magazine. Van has a web-based monthly newsletter subscription that many agents find an invaluable resource for their practice. Van believes that the next decade will be "The Greatest Time Ever" for Insurance and Financial Service Professionals!

Agenda for August 23, 2022

Selling CI Through Story Telling – *Presented by Patrick Kocmiel & Sponsored by iA Financial Group (Living Benefit Division)*

What will the advisor learn from this presentation?

In this presentation, the advisor will gain a good understanding of critical illness insurance. They will learn that depending on their clients and prospects situations, there are different elements that can contribute to increasing their need for critical illness insurance.

In addition, this presentation will highlight some of the factors that make it so that the financial impacts of a critical illness are even greater.

Presentation Overview

Being diagnosed with an illness is something that can have a negative impact on an individual's personal, business and family finances. Critical illness insurance can provide financial assistance so that you can maintain your standard of living and focus on what matters most - recovery.

Patrick will bring to light the personal impact of Critical Illness for your clients, by focusing on the concepts of '**WHY**' and '**HOW**' it can impact them in their most crucial times, rather than just '**WHAT**' the product has to offer.

Introducing Patrick Kocmiel, Director of Sales iA Financial Group

Patrick has been in the Insurance industry for 24 years. Upon graduating from Humber College in the area of Business Marketing & Management in 1996, he started in the personal lines area with The Co-operators before later moving to AIG to take on a role in Financial Claims.

In 2004, Patrick returned to The Co-operators with the opportunity to manage his own agency, selling personal lines, commercial and financial products for the next 11 years.

In early 2016, he joined IA as a Marketing Associate, before accepting the position of Director of Sales in 2020, where he has been busy focusing on building strong relationships with agencies and their advisors.

Whenever possible he likes to get outdoors, playing golf, camping, and spending time with his wife, Rondi, their three children and two dogs.

The Foresters Advantage: Life Insurance with a Larger Purpose – *Presented by Joe Belec & Sponsored by Canada Protection Plan (a Foresters Financial Company)*

What will the advisor learn from this presentation?

In this presentation the advisor will build on their present financial and estate planning skills and knowledge. They will learn about the suitability of different types of insurance structures for different risk factors.

Presentation Overview

This presentation offers a look at how partnering with Foresters Financial and Canada Protection Plan can not only meet your client's insurance needs, but also allow you and your clients to be part of something bigger.

Whether a client is considered hard-to-insure or in good health, our plans will provide the coverage they need while offering an incredible package of Member Benefits that are unmatched in the industry.

Learn more about the *Foresters Difference*: an opportunity to not only serve your clients, but also help enrich the lives of their families and communities through our culture of giving back.

Introducing Joe Belec CFP RVP

After graduating with Distinction from the University of Alberta School of Business in 2007, Joe got his start in the insurance industry in 2010 working alongside his father as an independent financial advisor.

He continued in his career for the next 8 years as the Business Development Manager for two MGAs located in Edmonton, Alberta.

In 2018, Joe joined Canada Protection Plan as the Regional Vice President for Northern Alberta.

After the merger with Foresters Financial in late 2020, he expanded his role to support advisors for all product lines.

Joe is an avid Oilers fan, loves to spend time with his two young children, and holds his CFP designation.

Learn The Competitive Advantage You Need to Increase Your Insurance Book of Business - *Presented by Perry Wong & Sponsored by Juggernaut Financial Corp*

What will the advisor learn from this presentation?

In this presentation, the advisor will further enhance their financial and estate planning skills and learn how to increase their business by looking after the client and prospects # 1 desire to earn a living while they are disabled or temporarily sick.

Presentation Overview

Are you interested in increasing your Insurance Book of Business?

Are you looking to take your financial practice to the next level?

This session will clearly discuss how **YOU** can increase your book of business by having a **New and Unique Conversation** with your clients and prospects. This conversation has helped hundreds of advisors increase their book of business.

Perry will cover the following points during this presentation:

- Protecting your client's retirement
- Using Living Benefits (other than traditional Critical illness and Disability insurance) to protect your client's ability to pay their "bills" in the event of an accident or sickness.
- Further tips on how to increase your book of business by using the programs that you are licensed to sell.

Introducing Perry Wong, CPA CA President, Juggernaut Financial Corporation

Perry Wong is a Chartered Accountant with over 28 years' experience, a seasoned Wealth Manager and enterprising Corporate Executive committed to reshaping the current insurance industry.

Mr. Wong began his illustrious career in the financial service industry 23 years ago as a Chartered Accounting at one of Canada's prestigious accounting firms.

Perry is also a Life Insurance and A&S Insurance Agent.

His ravenous desire to help the average Canadian family led him to pursue certifications in Wealth Management and Tax-Advantaged Investment Strategy. Using his vast experience as a Chartered Accountant, Mr. Wong proceeded to provide an unparalleled level of service within several of Canada's top financial institutions.

His relentless work ethic drove him to the pinnacle of the financial service industry where he did the unthinkable. He walked away from his storied career and struck a new path which would change the trajectory of thousands of lives.

In September of 2015, Mr. Wong officially joined a legacy insurer by the name of Combined Insurance. This century-old institution could not have possibly guessed the events which would ensue. Seizing the virtually untapped need for "living benefits" in a market saturated by life insurance, Mr. Wong built the most prolific organization in company history.

On the road to national dominance, his team grew to over 180 licensed agents responsible for producing over \$4.5 Million in Annualized Premium since mid-2016. His organization holds the company record for largest APV production in a single week with over \$220,000.00. His personal success can only be compared to the abundance of accomplishments that furnishes his team members which entail several 6 figure earners.

In addition to his impressive professional resume, Mr. Wong is a staunch family man who loves traveling with his wife and two beautiful children. He is also a proud former President of the Forest Hill Lion Club.

Seniors and Technology: Lessons Learned from the Shift to Virtual Selling

Presented by Amanda Richards & Sponsored by Chartwell Retirement Residences

What will the advisor learn from this presentation?

In this presentation, the advisor will have a better understanding of our ever-changing Canadian demographics and the need to ensure that the financial planning process includes Long-Term care and other insurance products with their aging clients and prospects.

Presentation Overview

As Covid-19 gripped the country and public health units instituted necessary precautionary measures retirement living organizations adapted technology to shift from a sales process traditionally rooted in in-person interactions to a virtual experience.

Our societal views of seniors and their willingness or capability to adopt technology sometimes clouds our judgement and preemptively stifles our creative thinking. These views, however, are outdated and misinformed and our recent experiences as we shifted to a primarily digital sales process has supported this. Our senior customers are willing and able participants, and technology has enabled not only the continuum of the sales process for isolated customers but also demonstrated the immense thirst for social interaction and engagement amongst our senior population in a digital setting.

The purpose of this session is to share how as an organization we shifted our mindset and in turn, shifted our processes to help our senior customers and their families navigate retirement living options and share best practices for use in other organizations facing similar challenges.

Introducing Amanda Richards BA CPCA, EPC, Director of Business Development and Community Integration Organization: Chartwell Retirement Residences

Amanda Richards is the Director of Business Development and Community Integration at Chartwell Retirement Residences, Canada's largest senior living provider. She is a dedicated relationship-builder within the sector, with extensive experience in sales leadership, coaching and business development.

She has a rich history in the Canadian senior living landscape with over 15 years of experience and is currently responsible for Chartwell's B2B strategy inclusive of National Partnerships. She holds an undergraduate degree from McMaster University, a post-graduate diploma in leadership from Athabasca University and her CPCA (Certified Professional Consultant on Aging) designation.

She is well-versed in the intricacies of helping seniors and their families navigate the complexities of today's senior-living options and understand the challenges associated with selling to and working with this market segment.

Are You Part of The Family? How to Avoid the Pitfalls of the \$1 Trillion Wealth Transfer! *Presented by Lysa Fitzgerald & Victor Stranges & Sponsored by Manulife Bank*

What will the advisor learn from this presentation?

In this presentation, the advisor will expand their knowledge as it pertains to banking, intergenerational wealth transfer, retirement, financial and estate planning knowledge.

They will learn why it is so important to keep their relationships intact with the various family dynamics today.

Presentation Overview

Are you laser-focused on strengthening relationships with your existing households?

An estimated \$1 trillion* in wealth transfers could take place over the next decade and up to 80%* of spouses and 87%* of the children leave the current advisor. Most banks monitor large deposits such as life insurance proceeds and are quick to offer support... and investment options. Don't be scared. Be prepared. *Source: advisor.ca/fa-mag.com

Join Manulife Bank in finding opportunities in bridging the family divide – focusing on spouses, women, widows, and children.

In this session we'll explore:

- How to build relationships with wives, widows, and moms by avoiding numbers and focusing on empathy
- Where are the kids? Online, of course. Discover digital approaches and product solutions for the next generation
- Becoming part of the family. Being their daily financial debt and cash flow counsellor will make you essential and build assets at the same time

What does a bank know about wealth transfers, moms, and children? Well, this Bank is owned by Manulife, one of the world's largest insurance companies that sends millions to beneficiaries every year. We know wealth transfers and our insurance roots helped us build family-centric banking solutions designed to create flexibility and reduce financial stress.

Clients may want RRSPs, TFSA and other investments but they can't live without a bank account. They also need somewhere to live, and a home often means a mortgage. Let's start your conversations with the essentials. Let's gain instead of losing during the \$1 trillion wealth transfer.

Introducing Lysa Fitzgerald CFP, Vice President Sales, Manulife Bank

Lysa Fitzgerald is Vice President of Sales for Manulife Bank and Trust. A member of Manulife Bank's Leadership Team, Lysa is responsible for the creation and delivery of a sales strategy that fuels the successful execution of the business goals. She works collaboratively with other Bank leaders and her Sales Leadership Team to drive retail and business sales growth through our advisor, broker, and direct channels, and cultivates a high performing sales team where people build their careers and realize their potential.

Prior to joining Manulife in 2012, Lysa honed her deep financial and wealth management knowledge in several senior leadership roles at TD Bank. She has more than 25 years of private and business banking experience in the financial services industry, focused on high-net-worth clients. A recognized change leader, Lysa helped lead the implementation of a new business banking structure at TD Bank and full sales structure at Manulife Bank.

Lysa serves as executive sponsor of Manulife Bank's Diversity and Inclusion committee and was one of the founding chairs for Manulife's Global Women's Alliance (GWA) Kitchener/Waterloo/Oakville chapter.

Lysa earned a Bachelor of Arts from the University of Western. She is also a Certified Financial Planner (CFP) since 2004.

Introducing Victor Stranges BBA, National Head of Private Banking, Manulife Bank

With more than 25 years of experience in the financial services industry, Victor brings a long history of expertise to his position as National Head of Private Banking.

Victor's extensive banking experience has focused on commercial and personal lending with a strong record of meeting the needs of high-net-worth clients. During his time at Manulife Bank, Victor held senior leadership roles including Head of the Bank's Credit Department and AVP, Business and Personal Lending Services. Prior to joining the Private Banking team, Victor held the role of National Director, Business Banking which was focused on growing sales of Insurance Leverage strategies and commercial mortgage financing.

Victor holds a Bachelor of Business degree from York University.

A sports enthusiast, Victor enjoys participating in team fundraisers for a variety of causes. Victor lives in Mississauga with his wife and their daughter.

Agenda for August 24, 2022

Business Owners and Estate Planning: Is There a Role for Life Insurance-Based Solutions? - Presented by Peter Wouters & Sponsored by Canadian Initiative for Elder Planning Studies (CIEPS).

What will the advisor learn from this presentation?

The advisor will learn that this presentation will enhance their financial, estate and business planning skills that are required to do the best job possible for the client or prospect.

Presentation Overview

Protecting the business as the most important family asset is certainly top of mind. Sustainability is an opportunity to build a business that will stand the test of time. That speaks to business owners in the world around us and to advisors as business people, building their practices and penetrating the business market.

This fast paced, thought-provoking session will explore various scenarios and test whether life insurance-based solutions can play a role in addressing issues and providing alternatives for advisors and their business clients.

Attendees will walk away with hands-on questions to ask to get the conversation going with business owners and their families. They will be exposed to how life insurance-based products may provide benefits when looking at funding shareholder agreements, alternatives to trusts in select situations, customized payments to beneficiaries and estate planning.

Introducing Peter A. Wouters RFG, CPCA, AIAA, ARP, TEP, FLMI, RHU (U.S.), CFP, CLU, CHFC, ACS, ALHC, CHS, EPC, AFSI - Director, Tax Retirement & Estate Planning Services, CIEPS Faculty Chair

Peter is a well-respected, much sought after speaker and subject matter expert in tax, retirement, and estate planning. He has provided 1000s of workshops and seminars for financial advisors, professional firms, and consumer groups throughout North America

Peter devotes much of his time working with independent advisors and other professionals uncovering issues and concerns faced by affluent individuals, professionals, and business owners. He supports their efforts in researching and developing optimal solutions for clients aimed at improving their financial well-being and supporting their personal wishes and lifestyles. He has provided 1000s of workshops, seminars, and technical support internationally on tax, retirement and estate planning issues, concepts, and strategies. Peter, an accredited Registered Financial Gerontologist, educates people of all professions who work with or specialize in the needs, expectations, and issues of an aging population. Comprehensive lifestyle planning is an important element of these processes.

He has been repeatedly interviewed on regional and national television, radio, newspapers, and journals as a subject matter expert on various industry issues and developments. He is a prolific writer on matters dealing with retirement, financial and lifestyle planning, for which he has received several international awards.

Among his many professional and industry affiliations are: CALU (Conference of Advanced Life Underwriting), the Society of Trust & Estate Practitioners, the Institute of Research & Planning, the Canadian Tax Foundation, the American Institute of Financial Gerontology, and the American Society on Aging. He is faculty chair of the International Elder Planning Counsellor program.

A graduate of McMaster University, Northeastern University and Widener University, Peter has over four decades of experience. He is a true student of business as attested to by his many professional designations. His articles have been published in newspapers, industry bulletins and trade journals throughout the world.

Prepare Your Practice to Thrive with Aging Clients and Families. A Three-Step Roadmap to Service Excellence and Success. *Presented by Jennifer Moir & Sponsored by Age Well Solutions*

What will the advisor learn from this presentation?

During this session advisors will learn how delivering a high standard of service excellence and an unparalleled customer experience through specific, strategic and achievable steps will ensure their practice thrives for years to come. Given new regulatory responsibilities, combined with the risks and rewards associated with working with high-value aging clients and their families, this presentation shows financial service professionals how to pivot their service offerings quickly in order to ensure their practice will thrive in the decades ahead.

Presentation Overview

This presentation introduces specific knowledge building opportunities and a three-step service formula that advisors can follow to help them meet regulatory requirements while delivering a valuable and high impact customer experience that fosters loyalty, retains family wealth and earns valuable referrals. From understanding aging clients' values and motivations, demonstrating care as a professional, to implementing an engaging service offering, advisors and firms will walk away with clear steps, exciting ideas, resources and the know-how needed to start realigning their services and business practices for maximum impact and results.

Introducing Jennifer Moir BA (Hons) EPC, CHS, CRTS, DFP. Founder, Age Well Solutions

Founder of Age Well Solutions (2015) Jennifer is a committee member of the Seniors Expert Advisory Council (Ontario Securities Committee), an Elder Planning Counselor, Certified Health Specialist, Relocation and Transition Specialist and founder of the Dementia-Friendly Professional™ (DFP) training program for financial service professionals.

With over 25 years of working with aging adults and the professionals who serve them, Jennifer and her team are uniquely positioned to provide financial services professionals with the knowledge and insight needed to offer exceptional service and advice to some of their most valued and long-term clients. As clients and investors age their priorities shift and they face unique challenges. From balancing privacy and advocating in the face of dementia, ensuring compliance with new professional standards linked to vulnerable investors, or delivering whole-person, whole-family advice to aging adults, Age Well Solutions offers exceptional and vital guidance that helps professional advisors protect their clients and ensure their practice thrives.

Unleashing The Power of Your Pension! – *Presented by Alex Lekas, B. A. Econ, CFP & Sponsored by iA Financial Group (Wealth Management Division)*

What will the advisor learn from this presentation?

A company pension plan can be a great perk of the job. But unfortunately, only a small percentage of employees in Canada have access to a company plan.

In the past, these plans would have been the gold-plated defined benefit pensions. But the shift towards defined contribution pension plans now puts more of the retirement planning responsibility on the shoulders of the employees and not the employer.

Is your client or prospect part of that small majority of Canadian employees who have a pension plan but are not sure precisely what that means?

In this presentation, the advisor will increase their knowledge in the Business, Employer/Employee retirement markets as they learn about the many different pension options that are available to employers and employees who have defined benefit pension plans.

Presentation Overview

Defined benefit plans, also known as pension plans, are retirement plan programs sponsored by employers. They are contrasted with the other common type of retirement plan program, which is the defined contribution plan.

Alex will answer the following question, “Is it possible to commute a pension, and come out with more after-tax income?”

Join Alex as he opens his toolbox and uses all the products at his disposal to answer that question for you.

Introducing Alex Lekas, B. A. Econ, CFP, Director of Sales iA Financial Group

Alex has been in the Financial Services Industry for 21 years. Upon graduating from the University of Western Ontario with a BA in Economics in 1997, he began his career in sales within the P&C division of the Co-Operators Insurance Company.

In 2001, he moved to London Life to become a Financial Advisor.

In 2006, he made the move to the independent broker network where he continued to grow his practice and became a CFP in 2010.

Alex accepted the position of Director of Sales with iA Financial Group in 2012. Since then he has been busy forging new relationships with advisors and agencies.

Advisor Services: Group MGA a One-Stop-Shop – Presented by Mr. Neil Iddon & Sponsored by ASSOCIUM Benefits

What will the advisor learn from this presentation?

In this presentation, the advisor will find out information about how a group managing general agency (GMGA) can help a life or financial advisor deliver more value to existing clients and attract new clients by enabling them to offer group products. Even group advisors can benefit from a GMGA relationship.

Upon the conclusion of this segment, the advisor will have enhanced their financial and business planning skills that they can put to effective use immediately.

Presentation Overview

We will discuss how full support from plan marketing and plan offerings through renewals, advice, education, troubleshooting and back-office services facilitates obtaining, maintaining, and retaining clients. They are the tools advisors need to move their businesses to the next level.

In addition, we will explore succession planning and various areas such as estate planning, wills and Powers of Attorneys and real-life examples to help solidify your business and those of your clients.

Introducing Neil Iddon, Director of ASSOCIUM Advisor Services

Neil Iddon has had a wide-ranging career in the employee benefits industry, over the past 25 years. As the Director of ASSOCIUM Benefits, he built a multi employer group plan eventually transforming it from a plan manager to a Third Party Administrator.

With the purchase of a group MGA in 2013, he created ASSOCIUM Advisor Services. Combined with the existing TPA, he made ASSOCIUM Advisor Services an advisor-focused entity providing back-office support along with access to a wide range of carriers, plans and value-added services.

Neil has worked with many insurers and health care providers over the years to create unique product offerings for advisors and their clients. As well, Neil is an educator and a mentor.

The Grey Wave: How to Capitalize on the Succession Tsunami – *Presented by Rod Burylo & Sponsored by Pinnacle Accounting & Finance*

What will the advisor learn from this presentation?

In this presentation, the advisor will gain valuable knowledge about their own succession planning process and how to do it effectively, profitably, and ethically.

Presentation Overview

Rod Burylo will discuss the urgent need for succession planning in the financial services industry, including an assessment of the business case, the professional responsibility, the risks, and the opportunities for both potential buyers and sellers.

Burylo will highlight the impact of recent developments on succession planning, from covid to regulatory reform. Advisors will learn best practices when developing and participating in a succession plan.

Introducing Rod Burylo CIM, FCSI, Author & Board Advisor for PinnacleAF

Rod Burylo, CIM, FCSI specializes in topics related to professional ethics, compliance and governance for public and private companies, and not-for-profits including several Canadian professional associations in the financial services and accounting sectors.

Rod has worked throughout the financial services industry for a wide range of organizations, including Royal Bank, Investors Group, and Pinnacle Accounting and Finance in roles that have included financial advisor, branch manager (MFDA), Vice President of Sales, Chief Compliance Officer (EMD) and board Director.

Rod is the 2004 Advisor of the Year Award winner and 2019 Champion of Financial Literacy Award Finalist, international speaker, media contributor and author.