

BREAKOUT INFORMATION

**22nd National Advisors Professional Development Conference Las Vegas, NV
Monday Sept. 18, 2023 – Tuesday Sept. 19, 2023**

You can earn up to an ADDITIONAL 6 CE credits by attending some of the 11 Breakout presentations that we are offering you to gain valuable financial knowledge, further education and insight, that will help YOU with the products and services that you provide.

As an additional bonus, you will be eligible to win \$500 USD. This draw will take place at 12 noon on Wednesday September 20, 2023 from the main stage. You must be in attendance to win.

Please register for **ONLY 1** breakout presentation during any time slot period. This means that you get to choose between Breakout #1 **OR** #2, Breakout #3 **OR** #4, Breakout # 5 **OR** #6, Breakout #7 **OR** #8, Breakout #9 **OR** #10, **OR** choose Breakout #11 by itself. You can also register for the Meet n Greet BREAKOUT 12 at 5:15 pm on Tuesday Sept. 19, 2023

BREAKOUT AGENDA FOR MONDAY SEPTEMBER 18, 2023

BREAKOUT # 1 FROM 2 PM – 3 PM in Florentine C/D (Main meeting room)

The Impact of Living Benefits on the Financial Security of Your Clients. *Presented by Monica Fortney & Perry Wong CPA, CA - Sponsored by Combined Insurance*

What will the advisor learn from this presentation?

In this presentation, the advisor will learn how adding living benefits and supplemental insurance to their client's portfolio can positively impact their financial security of their clients and prospects.

Presentation Overview

Currently the Insurance Industry landscape is extremely limited. There is a vast variety of Life Insurance products from many insurance providers. However, there is very few choices available to financial advisors in the Living Benefit landscape. Most advisors are not actively offering disability due to income qualification issues, long waiting periods and occupational rating and restrictions. Critical illness insurance is primarily offered to young, healthy individuals with healthy family medical histories.

There is a real need for the new and innovative living benefit products that Combined Insurance can provide.

This presentation will address the following living benefit solutions:

Accident and Sickness Insurance

- No Income Proof : No job required for coverage
- No waiting periods
- No occupational restrictions
- Issue age : 6 months to age 69
- Coverage to age 85
- Family coverage available : Protecting existing and future children

Lump Sum Critical Illness Insurance

- Level cost of insurance
- Lifetime coverage (issue age 18yrs to age 70)
- Partial payment for certain non-life-threatening cancers, with benefit eligibility available for a second condition.

Cancer Care Insurance

- Preferred rating for individuals even if there is pre-existing condition of Cancer, Stroke, Heart Attack or Diabetes
- Family coverage available: Protecting existing and future children.

Introducing Monica Fortney, Agency Director, Combined Insurance

Monica Fortney joined Combined insurance in April 2012 and has now over 11 years of experience in the Financial Services industry. Based on her performance with the company she was able to fast track in her career as an independent contractor to a sales executive. In her current role as agency director, she is responsible for developing and executing agency growth in both sales and acquisition. Monica manages a team of over 210 advisors from various provinces across Canada mainly in Ontario and British Columbia.

Under her leadership, the agency has achieved many milestones both in team sales and recruitment. Prior to joining the insurance industry, she completed her four-year mathematics degree at Nipissing University.

Introducing Perry Wong CPA, CA - Please refer to Perry's bio listed in his main stage presentation.

BREAKOUT # 2 FROM 2 PM – 3 PM in Florentine B (Room behind stage)

Why People Don't Buy Insurance...and What to Do About It. *Presented by Daniel Collison BA, CFP, TEP - Sponsored by Advice2Advisors*

What will the advisor learn from this presentation?

Getting basic life insurance in place is not necessarily the most thrilling thing your clients and prospects will ever do in their lives, but it can be one of the most important things that they will ever do in their life for many reasons.

In this presentation, the advisor will listen to Dan discuss why people DON'T want to talk about death, talk about estate planning, buy life insurance, or talk to you, the Insurance Advisor.

At the end of this session, the advisor will come away with a new vision consisting of concepts and solutions on how they can start the financial planning process that will lead to actionable results for the client or prospect.

Presentation Overview

In this session the advisor will learn:

- How to overcome death anxiety.
- How to overcome estate planning anxiety.
- How to create "symbolic immortality".
- How to turn insurance planning into risk management.
- How to ask the "right" questions that help your clients and prospects make better decisions.

You will leave this session with a renewed focus and vigor towards satisfying your clients' needs and wants, while building a bigger & better business!

Please refer to Dan's bio listed in his main stage presentation.

BREAKOUT # 3 FROM 3 PM – 4 PM in Florentine C/D (Main meeting room)

Corporate Insurance Concepts: Insurance for Business Owners. *Presented by Qayam Lalji BSc - Sponsored by iA Financial Group*

What will the advisor learn from this presentation?

In this presentation, the advisor will learn that life insurance solutions available for corporate business owners are fundamental to protecting their family, business interest and continuity. Business owners have the option of owning life insurance policies personally or inside of their corporation.

Presentation Overview

Qayam will discuss the advantages, disadvantages and benefits of corporate owned insurance vs individually owned policies as well as the different reasons corporations might require insurance coverage.

Qayam will address the following as it pertains to corporate insurance concepts:

- The CDA.
- Effects of the CDA on net estate values.
- Keyperson and Buy Sell insurance.
- A general look at taxation of corporate and individually owned policies.
- And more...

The use of case studies will be used during this presentation to illustrate the various concepts.

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.

BREAKOUT # 4 FROM 3 PM – 4 PM in Florentine B (Room behind stage)

How To Build, Operate And Transition To A Successful Advisory Practice In Today's Ever-Changing Environment. *Presented by Chris Boyle - Sponsored by Legacy Financial Group Ltd.*

What will the advisor learn from this presentation?

As Advisors we all have challenges when dealing with our clients and prospects. More and more is expected of us than ever before. How do we keep up with these challenges?

In this presentation, the advisor will learn how to create a better work life balance, build and grow a sustainable practice and find options on how to maximize the benefit when they decide to transition or sell their practice.

Presentation Overview

Clients often develop strong bonds with their financial advisors because of the personal nature of the information they share. However, there may come a time when a longstanding advisor is considering a handoff of their clients to a colleague, as they prepare to enter the next phase of their life...retirement or stepping back from the business they built as they consider succession planning for their block of business.

This can cause anxiety for clients, who may be wondering how to rebuild that same rapport and trust with a different advisor or company.

Customer relationships trump marginal profits and savings differentials more often than not. If a financial services advisor or company wants to maintain a more predictable revenue stream that will bring the best return for their years spent building their businesses, it must have a solid succession planning system in place.

In this session, Chris will address the following issues:

- Challenges the Industry is Facing
- Challenges Advisors Face
- What makes your business valuable for sale or transition?
- How you can build a more profitable practice and how partnering with Legacy Financial Group LTD can help you.

Introducing Chris Boyle

Chris Boyle is Founder and CEO of Legacy Financial Group LTD. He has over 16 years' experience in the financial services industry including insurance, public and private markets, and also was a compliance officer for a private equity firm.

Through his experience he realized that the financial services industry in Canada needs some disruption.

Legacy Financial Group LTD is a company that is changing the experience both clients and advisors have in our industry. This includes increased transparency, compliance shift and work/life balance to name a few.

Chris is a father of 3 girls and is a sports fan and loves to cook.

BREAKOUT # 5 FROM 4 PM – 5 PM in Florentine C/D (Main meeting room)

The Van and Jim Advisor Development Hotseat – 100 Years at 100 Degrees.

Presented by Jim Ruta BA RHU EPC & Van Mueller LUTCF, LACP- Sponsored by Advisorcraft Media & SOLIS

What will the advisor learn from this presentation?

In this presentation, the advisor can take advantage of over 100 years of high-end business experience all around the world to make you and your business shine brighter and become more profitable in the process.

This is a follow up segment from the morning and is dedicated to helping you develop the most important part of your business, building your estate, financial and retirement planning processes with your clients and prospects.

Presentation Overview

Jim and Van will answer these questions for you:

- Do you have some pressing practice management questions you want answered?
- Do you have a business idea on which you'd like to get a professional opinion – say from one of the world's top agents and his coach?
- Maybe you aren't doing all you want to, and you'd like an idea on getting unstuck? Are you a little short of new people to talk to?
- Would you like to know how to mine your existing book of business so you can help more people?
- Would you like to polish up your insurance portfolio review process?
- Are you looking for a sure-fire way to get centers-of-influence to work for you?
- Would you like to know how a concept approach to your business can elevate your results?
- Is there anything at all that's bugging you and holding you back?

You're in luck. Van Mueller and Jim Ruta will be on the Hotseat in Las Vegas answering all your questions at their expense? For FREE! Join us.

Please refer to Jim & Van's bio listed in their main stage presentation.

BREAKOUT # 6 FROM 4 PM – 5 PM in Florentine B (Room behind stage)

Creating Extraordinary Wealth For Ordinary People. Double Insurance Sales By Attracting Real Estate Investors? Presented by Christian Dy B.Sc., B.Ed., MA, MBA - Sponsored by Latitude West Financial

What will the advisor learn from this presentation?

Buying and owning real estate is an investment strategy that can be both satisfying and lucrative, but it is not for all your clients and prospects.

The advisor will leave this presentation with a better understanding of how real estate investments can add diversification to your clients and prospect portfolios just like the other investments that you have in place for them.

They will learn that a real estate asset is subject to different influences than stocks and bonds, segregated funds, RRSPs etc.

The advisor will see the benefit of establishing a goal with the client to perhaps add a passive income stream while they assist with managing their other insurance and investments as well as an estate plan for any tax implications through the use of insurance products.

Presentation Overview

A financial advisor will learn about the clients' financial goals and devise a plan to help them attain them.

When looking for investment options for your clients and prospects, there are many choices for where to put their money. Stocks, bonds, exchange-traded funds, mutual funds, and investing in real estate are all good investments that should be considered.

But for many Canadians, the majority of their wealth is held in personally owned real estate. Due to the nature of real estate, it is important to utilize financial & estate planning to realize optimum gain and minimize tax implications.

In this presentation. Christian will discuss the following:

- Avoid the Top 3 mistakes insurance advisors do that limit their sales
- Uncover additional insurance needs with your client's real estate investments.
- Add value by teaching clients how to break their wealth ceiling

Introducing Christian Dy B.Sc., B. Ed, MA, MBA

Christian is an award-winning educator, team leader, and financial advisor.

When Christian took over his father's business, he not only gained 40 years of experience but also brought his desire for helping his clients invest in real estate.

He realized that traditional financial advisors were only focusing on wealth in the stock market, which went against his philosophy of growing wealth.

His practice is now focused on working with clients who want to build their financial wealth in the real estate market. This is achieved with an integration of stock assets, combined with active and passive real estate investments.

His team can not only do traditional financial planning for clients but will also analyze and present new cash flowing real estate deals across Canada/US.

Christian has created a unique service for clients, incorporating real estate consulting to their traditional investments. His new book (Breaking Your Wealth Ceiling) soon to be released teaches clients how to break their wealth ceiling by investing in cash flowing assets, such real estate. His practice entails a fee for service, which has doubled his insurance sales over the past 2 years, while creating exponential wealth for his clients.

When Christian is not advising clients or giving financial workshops, he can be found analyzing real estate investments, creating financial education videos for his YouTube channel, and volunteering locally and abroad with his philanthropic projects.

Some of Christians recent awards

- Awarded the Outstanding Educator Award from the BCAMT Association
- Ranked as the Top Living Benefits Advisor for PPI BC
- Presently Ranked Top 1% of Living Benefits Advisors for PPI BC

BREAKOUT AGENDA FOR TUESDAY SEPTEMBER 19, 2023

BREAKOUT # 7 FROM 2 PM – 3 PM in Florentine C/D (Main meeting room)

Disability Tax Credit and the RDSP. Presented by Peter Curtis – Sponsored by Benefits2

What will the advisor learn from this presentation?

Financial advisors have a tremendous opportunity to help provide Canadians affected by disability with a secure financial future by introducing Registered Disability Savings Plans (RDSPs) into their financial plans. Understanding the benefits of an RDSP offers individuals the ability to provide financial security for those who may be dealing with either a cognitive or physical disability or are caring for a family member with cognitive or physical disabilities.

In this presentation, the advisor will leave with a better understanding of the DTC and how to help parents and others save for the long-term financial security of a person who is eligible for the disability tax credit (DTC).

Presentation Overview

The RDSP is an underused way to grow your book and fully service your current clients. The DTC is the mandatory eligibility requirement for the RDSP.

In this session, Peter will speak about what constitutes a disability as the “traditional” definition no longer applies. He will discuss the DTC and its criteria as well as how to introduce this to your clients and potential clients.

Introducing Peter Curtis

Peter Curtis is a paralegal in Ontario with a practice focus of the Disability Tax Credit. With over 20 years of medical law experience Peter and his staff have represented thousands of DTC clients and have a success rate of over 98%.

Denied applications, clients without doctors and difficult files are all welcome to have a free consultation.

BREAKOUT # 8 FROM 2 PM – 3 PM in Florentine B (Room behind stage)

Simplifying Your Business With Foresters' Online eApp - InsuranceAssist.

Presented by Ayal Alalouf & Zainab Sheikh Sponsored by Canada Protection Plan (a Foresters Financial Company)

What will the advisor learn from this presentation?

In this presentation, the advisor will learn that through customizable products, one-on-one sales support and the opportunity to make a positive impact, it's easy to grow their business in a very effective manner.

Presentation Overview

Foresters Financial™ has partnered with Now Solutions Group to provide advisors with a non-face-to-face sales process that is fast and simple. Now Solutions InsuranceAssist platform gives advisors the ability to connect with their clients via telephone and an internet browser to complete a secure online application for insurance from Foresters.

This presentation will inform & educate advisors on InsuranceAssist and its process for submitting online applications.

It's a fast and simple sales process and we will show you the benefits of using InsuranceAssist.

Please refer to both of their bios from their main stage presentation.

BREAKOUT # 9 FROM 3 PM – 4 PM in Florentine C/D (Main meeting room)

90 Day Blitz: A 90 Day Action Plan to Grow Your Business. *Presented by Raymond Young - Sponsored by LMI Financial Group*

What will the advisor learn from this presentation?

Serious about growing your business? Well, you have landed in the right place!

During this presentation, Raymond will show the advisor that during the next 90 days, their sole purpose is focusing on new business development and growth. You are chiefly concentrating on targeted, business-building activities during that period of time.

It's not necessarily easy because you will be challenged by distractions. However, this is the time you are committing to intentionally propelling your growing business to new heights.

By the end of this practice management breakout session, you will learn HOW to formulate a 90-day action plan to move you and your business forward. But, of course, no business stands still and so you'll want to return to what you have taken out of this session and review your business growth again and plan the next 90 days until you get the growth you want to achieve.

Presentation Overview

Raymond will cover the following points:

- A step-by-step guide to growing your business, overcoming your obstacles and achieving your business building goals in 90 days.
- He will give you the tools to make you unstoppable as you build momentum in your business.
- You will learn about the “tried and true” results systems that Raymond has used for years to build his businesses.
- You will learn about keeping infrastructure in place to keep things clean, sustainable, and profitable.

Please refer to Raymond’s bio from his main stage presentation.

BREAKOUT # 10 FROM 3 PM – 4 PM in Florentine B (Room behind stage)

Improving your Estate Planning Offering with a Multi Disciplinary Team Approach
“The whole is greater than its sum of its parts.” Presented by Dale Barrett & Dom Colussi – Sponsored by Barrett Tax Law

What will the advisor learn from this presentation?

Financial advisors have a significant opportunity to help themselves and Canadian Business owners bridge the gap before the largest intergenerational wealth transfer by locking in their shareholder value and maximizing the value of their Estate.

Understanding the benefits of Purifying your Corporation to access the Lifetime Capital Gains Exemption, multiplying the exemption through the proper use of Estate Freezes, and planning well in advance with Post-mortem concepts to avoid DOUBLE and in some cases even TRIPLE taxation is key.

Presentation Overview

In this presentation, the advisor will leave with a better understanding of Corporate Reorganizations and how to position best practice planning strategies to enable you to achieve lifetime financial security by keeping more of what’s yours, for you, your family and businesses.

Optimizing the efficiency of your Corporate structure for business continuity and succession planning is often overlooked and put on the back burner. With a better understanding of these topics and key strategies working together towards a tailor made fit will be the best way to lock in your shareholder value today with more certainty and confidence that your family and clients will be well taken care of.

Dale and Dom will use case studies on Business Exists and Tax Plan Considerations by leveraging the value of working together to establish and lock in your shareholder value for business continuity and succession planning by adding the right team, providing the best solutions and reliable access to Advisor and client service support.

Introducing Dale Barrett

Dale Barrett is the founder and managing lawyer of Barrett Tax Law and Lawyer & Lattes. He is also the #1 Best Selling Author of Tax Survival for Canadians: Stand Up to the CRA, the Quick and Dirty Business Start-Up Guide, Victory Over the CRA: An Accountant's Guide to Representing a Client and Pay Way Less Tax!

A frequent Speaker, Tax Columnist for the Lawyer's Daily and Editor of the Family Law & Tax Handbook, Dale was Educated at McGill University Law School and holds degrees in both civil and common law. He speaks English, French and Spanish, and following Law school, Dale worked as an articling student at Torys LLP, and shortly after being called to the bar, in 2009 started Barrett Tax Law – a national tax law boutique.

Together with his associates, paralegals, law clerks, and legal assistants, he provides representation and tax advice with respect to matters involving both the Canada Revenue Agency and various provincial taxation authorities. Having represented and provided advice to clients with matters before the Tax Court of Canada, the Federal Court, the Federal Court of Appeal, the Alberta Court of Queen's Bench, the Ontario Superior Court, and the British Columbia Provincial Court, Dale has developed a broad tax expertise across various courts in various provinces.

Together with his dedicated and hardworking team, Dale works to make the Canadian taxation system a little fairer for the taxpayer who has to compete against the resources of the government. The CRA has enormous capabilities and Dale ensures a level playing field where his clients' rights are protected.

While Dale has a broad tax practice, he focuses on: providing tax advice, voluntary disclosures (a.k.a. "tax amnesty), tax litigation, Canada Revenue Agency Disputes, Audits, GST/HST Audits, Net Worth Assessments, Unfair Assessments / Reassessments, Late Filing, Criminal Charges related to the Income Tax Act, Failure to File charges, Failure to Comply charges, section 160 assessments, Director's liability assessments, Section 85 rollovers, First Nations Tax issues, tax liens, wage garnishees, frozen bank accounts, and Requirements to Pay.

Dale also has a broad corporate commercial practice and is involved with his corporate clients in all their life stages – from incorporating companies to working on amalgamations and reorganization to providing representation for the ultimate sale / exit.

Introducing Dominic Colussi CFP, CLU

Domenic is a HUGE motivator and strives to become better each and every single day. He's a proud Father of 4 and looks forward to being your value-added business planning partner! Domenic's been working in the financial services industry for the last 15 years, providing ongoing support to help Advisors and their clients achieve their lifetime financial goals.

He's a member of Advocis, the Financial Advisor Association of Canada. To better serve his community Domenic has attained his Chartered Life Underwriter CLU, (Canada's Premier designation on Wealth Transfer and Estate Planning) and his Certified Financial Planner CFP, (An Internationally recognized designation for excellence in Financial Planning) This confirms Domenic's commitment to our industry in providing the highest level of support through encouragement, honesty, integrity, and motivation.

Always working to align stars amongst Advisors and take charge in active financial planning support for the best interest of our client communities.

His vision is clear in wanting what's best for advisors and clients by making sure their plans count!

BREAKOUT # 11 FROM 4:00 PM – 5:00 PM in Florentine B (Room behind stage)

CENTURION: Supply-Demand Imbalance Presents Opportunity for Canada's Largest Private Apartment REIT as Another Investment Class. *Presented by Brian Fraser, CIM, Director – Investment Sales - Sponsored Centurion Asset Management Inc.*

What will the advisor learn from this presentation?

Your client comes to you looking for another income stream, or a way to park additional dollars that they don't require at the present time. You have already looked after many of their registered and non-registered investment and insurance needs as part of your financial and retirement planning processes that you have completed with them.

In this presentation, the advisor will learn about an additional investment stream that they can recommend to their clients and prospects. They will learn that investing in private REITs are a great way to diversify their client's portfolio outside of traditional stocks and bonds and can be attractive for their strong dividends and long-term capital appreciation.

In addition, they will learn that private REITs can be safely held in registered accounts such as a TFSA, RRSP, RRIF, and the like of which the advisor has a license to sell.

The advisor will also see that with any investment, especially non-registered, there is always the need to mitigate any present or future tax gain through the use of the insurance products as part of the estate planning process.

Presentation Overview

Brian Fraser, Director - Investment Sales will discuss the powerful fundamental tailwinds behind the multi-residential sector in Canada and how the Centurion Apartment REIT is exceptionally well positioned to provide investors with attractive total returns going forward.

This alternative investment strategy has delivered consistent returns with stable, rational pricing with low volatility and low correlation to major equity markets. The REIT has the potential to provide investors with an attractive total return, tax advantage monthly distributions, and a passive means of owning multi-residential institutional grade apartments and student housing properties.

Investors enjoy the benefits of being a landlord without the headaches associated with owning real estate. The REIT targets an annual total return between 7%–12% and is eligible for registered and non-registered accounts.

Please refer to Brian's bio from his main stage presentation on Wednesday.

BREAKOUT # 12 FROM 5:15 PM – 6 PM in Florentine C/D (Main Meeting Room)
Please not special time for this one!

Best Practices for the New Financial Life Planning Conversation. *Presented by Richard Dolan - Sponsored by The Institute of Financial Life Professionals*

What will the advisor learn from this presentation?

The advisor will leave this session with the education and tools they need to position themselves as a trusted Leader, Coach and Financial Advisor to their clients and prospects.

They will learn how to retain more clients, how to differentiate themselves in a competitive market, how to optimally monetize their existing relationships and increase their results by using the products and solutions that they are licensed to sell.

Presentation Overview

Financial planning is the key to financial independence that ensures greater security for the future. It has both immediate and long-term benefits and therefore, it is important to keep altering it as one crosses the different life stages. This can be achieved by calculating the liabilities and assets and deploying investment strategies, enabling people to be more careful of their spending to aid financial stability.

A well-crafted financial plan also promotes efficient tax management and incorporates provisions for insurance and well-being. This approach can ensure that all the major expenses are well-managed, and you do not have to depend on others, financially.

Richard will share the actual tools used in the NEW conversation about financial life planning that will include:

- The conversational playbook;
- The personal assessment process for your clients (KYC & Financial Planning);
- The Financial Life Vault and;
- Your NEW action plan.

Please refer to Richard's bio from his main stage presentation.

After the presentation, mingle at the meet n greet from 6 - 7pm and then enjoy the Vegas nightlife.

You are welcome to get a selfie with Richard and his 2020 Miami Heat NBA Championship ring after the breakout is finished. One of 2 he received from Coach Juwan Howard for his role as an advisor to the team.