

22nd National Advisors Professional Development Conference
Sept. 18-20, 2023

7:45 AM Sharp - Official Welcome – TO BE DETERMINED

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.

Main Stage Agenda for Monday September 18, 2023

8:00 AM – 9:00 AM - Building Bigger & Better: How Estate Planning Grows Your Business and Serves Your Clients. *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 a top producer and offering their Estate Planning services to the wealthy Canadian demographic that they may not currently be servicing.

Increased Business Development, Estate Planning, Professional Responsibility and Know Your Product skills will be an immediate and usable benefit of this presentation.

Presentation Overview

One of the best ways to tap into the HNW market is through Estate Planning. But estate planning is so much more than death and taxes. It's about the emotions, the psychology, the family and, critically, the legacy that your clients and prospects want to leave.

You can ensure the clients legacy with the Estate Planning process that you review with them and get wealthier clients at the same time.

In this presentation, Dan will show you how to:

- Supercharge Your Prospecting with Estate Planning.
- Attract More HNW Referrals and Introductions through Estate Planning.
- Integrate Tax-Efficient Estate Planning into Your Practice.
- Master the "Estate Planning Process".
- Learn the Art of Inter-Generational Wealth Transfer Strategies.
- Gain Wealthier Clients with Estate Planning.
- Learn to Monetize Estate Planning.

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.

Dan is the co-founder and Managing Partner in the financial education firm Advice2Advisors, which trains, mentors and coach's 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 & Better: Growth Strategies of Top-Producing Financial Advisors.

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

9:00 AM – 10:00 AM - Participating Life Insurance As A Liquid Asset Presented by Alex Lekas BA Econ, CFP – Sponsored by iA Financial Group

What will the advisor learn from this presentation?

In this presentation, the advisor will learn that the death benefit of a life insurance policy is considered a liquid asset to the beneficiaries who successfully claim it. Once claimed, the payout is cash that can be used for any purpose. It's no longer tied up in the policy, making it even more liquid than when the insured was still alive.

Presentation Overview

Alex will discuss and review Corporate Insurance needs, with respect to protecting the value of the business, reducing overall business taxes, while maintaining access to liquidity. He will also touch on overall estate planning, and which insurance solutions (from basic Term Insurance all the way to leveraged participating whole life) best suit the overall objective of the client.

Introducing Alex Lekas BA 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.

10:00 AM – 11:00 AM - The Positive Impact Of Adding Living Benefits To Your Portfolio. *Presented by Robert Watson & Perry Wong CPA, CA- Sponsored by Combined Insurance*

What will the advisor learn from this presentation?

This presentation will increase the advisor's knowledge, focusing on simple Living Benefit solutions that they can use with their clients and prospects during the financial retirement and estate planning strategy processes.

This product knowledge and positioning will contribute to the business development process of the advisor so that they are in a better position to protect their client's and prospects against any unexpected curve ball that life has a tendency to throw them.

Presentation Overview

This session will share our rich history, our mission and the impact of adding living benefits to increase your book of business.

Robert and Perry will address some unique solutions by 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.

They will discuss tips on how to increase your book of business by using the programs that you are licensed to sell.

Introducing Robert Watson Vice-President, Agency Divisional Manager, Achievers Division

Robert has over 36 years of experience in the industry, his experience includes sales and leadership roles in agency distribution and group voluntary across the country.

He is currently VP, Agency Divisional Manager, managing the Agency along with the broker channel.

Introducing Perry Wong CPA, CA

Perry Wong, a Chartered Accountant, 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.

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.

11:00 AM – 12 Noon - Creating Client Conversations About Debt, Spending And Insurance Lending. *Presented by Lysa Fitzgerald CFP & Victor Stranges - Sponsored by Manulife Bank*

What will the advisor learn from this presentation?

In this presentation, the advisor will expand on their retirement, estate and financial planning strategies that can be used with their clients and prospects as another option to assist in establishing an insurance need that can be covered by using the advisors' recommended solutions for the problems that are uncovered.

Presentation Overview

Lysa Fitzgerald, Manulife Bank's Vice Preside of Sales, reveals the dramatic results of the latest Manulife Bank Financial Health Survey.

She will also help you build important client conversations where you can explain why their debt and spending activities impacts their ability to reach their overall financial goals.

This media generating survey goes behind the numbers to better understand how Canadians feel about their debt, rising inflation and interest rates driving up the cost of living and the challenges of saving for the future.

One often overlooked asset that may help reduce financial stress is permanent insurance. It's far more than an estate planning tool.

Lysa will show you how insurance lending options can help your clients meet financial challenges today and throughout their retirement. Build stronger relationships and a stronger business with Manulife Bank... The Partners' Bank.

Introducing Lysa Fitzgerald CFP Vice President Sales, Manulife Bank

Lysa Fitzgerald is Head 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 has implemented several private lending pilot programs 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 has also been a Certified Financial Planner (CFP) since 2004.

Introducing Victor Stranges Head of Private Banking

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.

12:00 Noon – 1:00 PM - 5 Sure Fire Ways To Get More Prospects And Appointments, And How to Sell Your Products Like Van Sells His! *Presented by Jim Ruta & Van Mueller – Sponsored by Advisorcraft Media & SOLIS*

What will the advisor learn from this presentation?

In this presentation, the advisor will build on their practice management & business development skills through conversation and case studies.

When this foundation of the advisor's financial advising skills are in place, the advisor can then provide estate, financial & tax planning solutions to their prospects and clients by recommending the proper insurance solutions.

The ideas and concepts covered in this presentation will be useful to either the insurance or investment advisor.

Presentation Overview

Van Mueller has 35 to 50 sales meetings each week, 8 months of the year, year in, year out. Ever wonder how he does it? Would it be beneficial for your business if you could use the same approach to even double or triple the appointments you get? What would that mean to you financially?

Jim Ruta and Van Mueller are back! Not with a presentation of WHAT you can do to get more prospects and meetings but an explanation of HOW you can do it. This is the beginning of the “Know Your Client” process that will lead to the financial, estate and retirement planning, so that you can establish the need and solve the problem with the products you can market.

Like Van says, we don't have a sales problem, we have an appointment problem. More appointments obviously mean more sales and Jim has deconstructed Van's approach to show you HOW you can get them too. Van will explain the 5 ways he uses to generate a ton of prospects and even have them calling him. That's why he is always 100 appointments behind and never at a loss for someone to see. The great thing is that you can use his approach in your business to get many more appointments than you are getting today – and drive up your income.

Then, as a bonus, Jim will explain the sales strategy Van uses so that you too can squeeze more appointments in a day. It's what Jim calls “The Simple Sales Success Pyramid” – it's compliant and compelling at the same time. Imagine. He'll explain it and show you how Van can get a sale in 15 minutes or move on. Less time per appointment means more possible appointments. It's how Van can SHOW his ideas to more people every day and YOU CAN TOO. It's such a simple approach that anyone can use it and have more meetings and more sales each week.

Finally, as the ultimate bonus, Van and Jim will do a breakout session for your questions on prospecting or any sales strategies, case studies or practice management issues, that pertain to your estate, retirement or overall financial planning processes. This is a program that you'll never forget. See you there!

Introducing Jim Ruta BA RHU EPC

Jim Ruta is president of Advisorcraft Media and a tactical sales coach, helping life insurance agents maximize their performance. He has spoken four times at the MDRT Annual Meeting, including on the Main Platform, has written four books and is a regular columnist in industry magazines. His crusade is to preserve, promote and propel the noble profession of selling life insurance.

Jim's Advisorcraft Masterclasses and unique Power of Platinum mentoring and coaching program draw hundreds of people from around the world.

He is also principal of SOLIS - School of Life Insurance Selling, featuring the sales secrets of world-class advisors, and is the co-founder and host of the Canada Sales Congress in Toronto, the largest one-day life insurance sales event in North America.

Introducing Van Mueller LUTCF, LACP Registered Representative

January 23, 2023, marked Van's 50th year as a life 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 33 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!

Main Stage Agenda for Tuesday September 19, 2023

7:45 AM Sharp – Program starts with your MC - Mike Englert BA, B.Ed., EPC – Founding CIEPS Faculty Member, CIEPS Compliance Officer

8:00 AM – 9:00 AM - Mastering the Art of Building Your Business. Presented by Raymond Young - Sponsored by LMI Financial Group

What will the advisor learn from this presentation?

This presentation will address the issues of practice management and building business development skills by providing proven ideas on how the advisor can build their business operation through bringing on good advisors and at the same time enjoying the increased income this would provide.

Presentation Overview

The financial industry is changing on an ongoing basis. Is your financial services business changing with it?

According to Deloitte, Over the past two years, the financial services industry has demonstrated its ability to successfully navigate unprecedented levels of uncertainty.

From insurance to investment management, financial services organizations across the globe faced the pandemic with remarkable resilience and adaptivity, helping people, organizations, and governments get back on their feet.

The past 3 years have seen advisors who were thinking about retirement in 5 years, now retire fully due to the situation, or begin their succession planning earlier than anticipated.

Financial services companies, MGA operations etc., were bought and sold. Maybe some of your advisors just decided that this was not the profession for them, or just decided to leave.

You might be looking for larger corporate profit margins, and at your current capacity, you are unable to reach your goals due to various factors.

As a result of these and other circumstances, how are you going to replace the advisors you lost or bring on new advisors who have the same vision as you?

Your financial services business can be poised and ready to move forward by bringing on the right individuals.

During this presentation, Raymond will provide an all-encompassing overview of mastering the art of effective business building through the hiring of additional advisors.

Raymond will also cover the following when looking for the right advisors for your firm:

- How do you effectively explain the industry to the “new person?”
- How to improve your corporate branding
- What are the licensing requirements?
- What are the regulatory and due diligence requirements?
- How do you effectively manage lead lists?
- How do you manage Do Not Call lists?
- Employ marketing strategies that work.
- How to expand your sourcing strategies by using social media etc.
- How do you master the art of referrals?
- And finally, providing mentorship and continuing training and education so that the new advisor thrives.

Introducing Raymond Young

Raymond Young has been an entrepreneur his entire life. Starting out as one of the youngest concert promoters in Canada at the age of 16, a multi-location gas station owner by the age of 25, and a record-breaking insurance broker by his early 30s, where he successfully grew his sales & marketing agency to 450 licensed representatives, becoming the #1 agency in all of Canada within his organization.

During his seventeen-year career period he also became a professional life coach and success mentor to his organization.

With a passion for leadership and mentorship, Raymond stepped away from financial services to create an outlet whereby he could reach out to more people than just those interested in improving their financial situation. As a result, Raymond launched his own company, We R Leadership & Consulting International; a company with a vision to inspire, enhance and provide tools for effective change and growth of individuals and organizations around the world; to significantly increase their performance potential.

With Raymond’s passion for helping others, creative problem solving and mentorship skills, he knew he could help entrepreneurs grow and improve their business from any industry, and as a result he started Lifestyles Management Inc, business solutions specialists in 2018. Raymond’s natural leadership skills and ability to connect with people, as well as extensive entrepreneurial and financial services experience naturally led to the creation of LMI Financial Group, with a new, younger team of financial service professionals ready to make waves in the industry.

Raymond credits his success to learning how to keep moving when life stops. His father played a huge role in his success thinking; he held on to something his father said at a very young age: "things don't happen, people make things happen", hence a forty-year career as an entrepreneur. Raymond's unique edge as a coach is his authentic nature, and always speaking from the heart, never scripted. His transparency allows individuals to relate & know that it is possible for them too to create similar successes in their lives.

Raymond has always walked the talk, never preaching about something he hasn't already experienced. His passion is mentoring and helping others to find their own path to success.

9:00 AM – 10:00 AM - Retirement Planning – Diversify Your Approach to Maximize Results. *Presented by Ayal Alalouf & Zainab Sheikh - Sponsored by Canada Protection Plan (a Foresters Financial Company)*

What will the advisor learn from this presentation?

This presentation provides strategies advisors can use to help their clients diversify their retirement savings plan with life insurance. Current trends and challenges in planning for retirement are reviewed.

Additionally, this presentation will provide the advisor with further knowledge that will help them with their retirement, estate, financial and living benefit planning systems that they currently use with their clients and prospects.

Presentation Overview

Life insurance is positioned as a complement to other saving vehicles such as Registered Pension plans, Registered Retirement Savings Plans, Private Pension Plans, and Tax-Free Savings Accounts. The tax advantages of this diversified approach are detailed.

The presentation will also show how critical illness insurance can help protect retirement savings from the financial impacts of a serious illness. A case study will be used to highlight key sales strategies.

And finally, Ayal will review the complimentary member benefits your clients will get just by owing a policy (\$10,000 in scholarships for children & grandchildren, \$10,000 in grants to help your community, free will & power of attorney documents, free online courses, and more!)

Introducing Ayal Alalouf VP of Sales, Ontario

Ayal got his start in the insurance industry in 2004 with Freedom 55 Financial. Over his 1st three years, he assisted 250 families with their insurance & investment needs.

He moved on to Canada Protection Plan in 2006 Managing their Call Centre, then in 2012 became a Regional Vice President for Ontario helping advisors & MGAs with securing coverage for all Canadians.

In 2022, Ayal now supports 3 Ontario RVPs in his role of VP of Sales in Ontario and supports advisors & MGAs with both CPP & Foresters product shelves.

Ayal enjoys sports, loves spending time with his university aged twin girls, and is always up for a poker game.

Introducing Zainab Sheikh

Zainab is the Regional Vice President for Ontario at Canada Protection Plan, a Foresters Financial Company.

With over 15 years of experience in the financial services industry, Zainab provides strategies, solutions, coaches advisors, and collaborates with MGA partners to our one common goal - achieving success! Zainab is passionate about her community and giving back, which is why she loves the complimentary member benefits the company provides to all policyholders.

10:00 AM – 11:00 AM - The NEW conversation about Money, Wealth and Worth.
Presented by Richard Dolan - Sponsored by The Institute of Financial Life Professionals

What will the advisor learn from this presentation?

This presentation is designed to provide the advisor with an in-depth financial and estate planning perspective. The advisor will walk away from this presentation realizing that there is more to the planning process than just paper and ink.

Business development skills and enhanced client relationships are guaranteed to increase! When this happens, it becomes a win/win for both the advisor and the client.

Presentation Overview

“Richard has designed a new conversational context that will shakily and powerfully serve financial professionals and investors seeking to secure their financial life and legacies.” - FORBES

Given the nature of intergenerational wealth transferences along with the cross pollination of multigenerational thinking when planning and strategizing for long term wealth protection and performance; a new conversation is emerging. One that crosses new values, new views and a new vision for family wealth over time.

Dolan has been researching areas such as behavioral finance, happiness economics and investor resilience to develop his own Urban Financial Life Philosophy that lives at the core of new theories, applications, education and conversations that will empower, embolden and engage clients in a far more meaningful and impactful way.

Attendees will learn more about:

1. The NEW Urban Financial Life Philosophy;
2. The NEW tools for Financial professionals;
3. The NEW opportunities that emerge through the shift in conversation and;
4. The expanded realm of revenues and referrals that can be generated as a result of implementing this proven approach and attitude.

Introducing Richard Dolan, Author of The Financial Life Professional Program and Curriculum

Richard Dolan is a 30-year veteran within the wealth management realm.

From building significant books of business personally, to playing various and vital roles with manufacturers attracting more than a billion dollars in assets under management; Richard possesses a rich and successful history among financial planners, investment advisors and private wealth managers as a business coach, advisor, and educator.

He is the author of publications about money, wealth and worth - leveraging his background in research areas such as behavioural finance, happiness economics, and investor resilience. He designed and delivered academia at the Executive Development division for Schulich School of Business (York University) having designed, authored, and led two certificate programs on Wealth Management and Marketing Wealth Management Services.

He has worked with global banking brands such ING, Scotia Bank, HSBC and Societe Generalé. As well as iconic consumer brands such as Pagani Automobili, BMW, Bentley Motors, Chanel, GQ Magazine, Dragons' Den, Rémy Martin, and Virginia Black Whiskey to name some.

He resides in Toronto. For more information on Richard please visit his website www.RichardDolan.com.

11:00 AM – 12 Noon - Critical Illness As A Retirement Strategy And Introduction To The Shared Ownership Concept. *Presented by John Thanos, Living Benefits Sales Director - Sponsored by iA Financial Group (Living Benefits Division)*

What will the advisor learn from this presentation?

Being diagnosed with a critical illness at any time, but especially during retirement, could have a serious impact on clients' retirement savings and income plans.

In this presentation, the advisor will learn that individuals, as well as business owners must, to the best of their ability, constantly identify and control risk factors which may threaten the success of the individual's lifestyle or their businesses future.

They will learn that shared ownership of critical illness insurance can be a sound business strategy!

Presentation Overview

This presentation will provide the answer to the question, "Can Critical Illness insurance be part of a retirement financial plan?"

John will provide some insight as he addresses the following:

- Why Critical Illness?
- Critical Illness as Retirement Insurance:
- The Stats Support the Need for CI
- The Emotional Cost Of Recovery
- Why do Advisors Not sell Living Benefits?
- Re-framing Critical Illness Discussion: Retirement Insurance
- Case Study

An introduction to the use of a shared ownership option of owning the CI policy.

He will illustrate that shared ownership using critical illness insurance allows a business to protect itself against financial hardship should a key employee be diagnosed with and survive a covered critical illness.

Introducing John Thanos, Living Benefits Sales Director - Sponsored by iA Financial Group (Living Benefits Division)

John Thanos is the Living Benefits Sales Director for iA. He works closely with advisors and brokers across Ontario to help implement and promote Living Benefits as an integral component of a well-rounded financial plan.

John began his career in the financial services industry over 20 years ago and joined iA in 2015. He is an excellent source of information regarding iA's Living benefits products and services. His experience offering sales and marketing ideas have helped brokers expand their book of business and increase personal production. His goal is to offer simple and effective insurance solutions to help Canadians prepare for their future and to be protected against the uncertainties of life.

John has successfully completed his IFIC Mutual Funds course, the OTL Insurance agents license, the LLQP and is currently working on his Certified Health Specialist (CHS) designation. John enjoys sports, travelling abroad, going to the cottage and has a unique hobby in producing holiday pyrotechnics shows for friends and family.

12 Noon – 1:00 PM - The Life Insurance Business and You! If I knew then, what I know now! *Presented by Don Xavier - Sponsored by Don Xavier Academy*

What will the advisor learn from this presentation?

This presentation will help the advisor build their business through the use of increased practice management, business development, and managerial skills.

They will be in a much better position to provide the many products, solutions and services that they are licensed to sell.

The bottom line of this presentation is for the advisor to solve the prospect and clients' problems by implementing the insurance protection they need for themselves, their families and for any businesses they might own.

Presentation Overview

The two most important days in a life insurance career are:

1. The day you get licensed and
2. The day you discover your true purpose.

We can learn from the mistakes of others, so it follows that we can certainly learn from the successes of others as well.

As financial advisors, we all must discover our **purpose**. This is to focus your energy on helping individuals, families, and business owners achieve peace of mind and security through holistic financial and estate planning.

Ask yourself this question. Are you already motivated and need some great time-tested ideas to put into motion? Or are you looking for that one great idea that could potentially change your life and your business?

Should your answer be yes, then this high-energy presentation by Don Xavier is for you!

Think about this...Your life insurance license is much more than just a piece of paper. Your life insurance license is a way that you will print money for your clients and at the same time reap the financial rewards when you do the right job for the clients.

Don has been blessed to work with some of the very best advisors and sales professionals in many parts of the world for the past 36 years, sharing how to alter their conditioning and change their habitual way of thinking and behaving to achieve their very best in life and business.

Don's objective is to educate people by utilizing his personal experiences, and successes with strategies and ideas for permanent, positive, lasting change.

His super-awesome attitude is to transfer concepts, enthusiasm, and positive energy and influence on as many people as possible today, so that they implement the insurance protection they need for themselves, their families and for any businesses they might own. When this happens, they become clients, and without clients, you do not have a future in the life insurance business.

Don will cover the following things that are necessary to succeed and build a strong insurance business:

- Be accountable for your time and avoid procrastination.
- Be ethical and compliant in all that you do.
- Ownership of your business from day one
- Continue training, get new ideas and concepts, and use mentors to help you get the success that you deserve.
- Systems and standard business process that is – *reliable, duplicatable, scalable, and a consistent way to bring new potential customers into your business daily.*
- Opportunity to grow by building – become a business owner *if desired.*
- Professional and motivating environment to conduct business.
- Building your business to position it for your ultimate succession planning opportunity when you decide to retire.

Keep in mind that not all the above will work with all financial advisors, so use the ideas that will work for you and your business.

Always treat your business like a business! Work harder than you would at a job and acquire focused relevant education, such as compliance, new ideas, strategies, products, technology, features, benefits, contractual commissions, and renewals.

If you've been in the business for a few years or should you be just starting in the life insurance and investment industry, you've made a good choice.

Introducing Don Xavier Author | Speaker | Sales Content Creator | Advisor | CEO at VFG Financial Group & Don Xavier Academy

Don began his career in the financial services industry in 1987 with Mutual of Omaha as an agent knocking on doors. Since then, he has held many progressive positions such as District Manager, General Manager, Vice President of Training & Development, and President & CEO, followed by building two successful MGAs with over 700 contracted advisors and owning a Mutual Fund Branch. He has written 3 Canadian best-selling self-help books:

- Motivational Cycles to Successful Selling
- Unleash the Magnet in You
- Liberta o Seu Magnetismo Interior (Portuguese)
- How-to Remove Your Success Blockers

Don also authored the Inspirational Sales Management Mastery Program titled, Boost the Value of Your Business.

His ideas, principles, techniques, and real-life examples are inspirational and can be implemented by anyone, in any industry, immediately.

He aims to help people alter their conditioning and change their habitual ways of thinking and behaving to achieve more success in life and business.

Since 1999 Don has spoken to thousands of people and business professionals in many countries including, across Canada, the USA, the Caribbean, Europe, Africa, and the Cabo Verde Islands.

Don's clients include TED Talk, Triple 7 Real Estate, Cabo International Partners, Pro-Seminars, Advocis, Industry Events, MGAs, AGAs, Mutual Fund Dealers, Insurance Companies, Schools, MLMs, the General Public, Governments, Rotary Clubs, Churches, and Company sales professionals.

Don turns every engagement, in-person or online, into a compelling learning experience. Daily, he strives to transfer enthusiasm, and positive energy to positively influences as many people as possible.

*He lives by the saying “**Begin every day with Determination and end every day with Satisfaction**”!*

For Don's areas of expertise, please visit his website www.DonXavierAcademy.com. He will customize the right program to thrill and delight your people.

Call Don today at 416.562.9780 and talk about how he can help your people create breakthroughs together. He looks forward to your conversation.

Main Stage Agenda for Wednesday September 20, 2023

7:45 AM Sharp – Program starts with your MC - Mike Englert BA, B.Ed., EPC – Founding CIEPS Faculty Member, CIEPS Compliance Officer

8:00 AM – 9:00 AM – Tax And Estate Planning Leveraging The Use Of Life Insurance As An Asset Class. Presented by Peter Wouters RFG., AIAA., ARP., TEP., FLMI., RHU., CFP., CLU., CHFC., ACS., ALHC., CPCA., CHS., AFSI., EPC - Sponsored by Canadian Initiative for Elder Planning Studies

What will the advisor learn from this presentation?

In this presentation, Peter will address the importance of having life insurance when it is needed most. He will address the flexibility and many tax advantages when insurance is used as a retirement, financial or estate planning tool.

Presentation Overview

A number of Investors rely on fixed income investments like bonds to provide income and capital preservation benefits to their portfolios. With a 40-year downward trend in interest rates, where has this left these investors?

Learn about a multi-purpose alternative that leverages its flexibility, adaptability, versatility and tax preferred status to address multiple concerns and values held by individual investors, their families and the businesses they may own.

Introducing Peter Wouters, RFG., AIAA., ARP., TEP., FLMI., RHU., CFP., CLU., CHFC., ACS., ALHC., CPCA., CHS., AFSI., EPC, CIEPS Advisory Council & 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.

9:00 AM – 10:00 AM - Proactive Planning for Changing Care Needs: A Practical Approach for Senior Clients. Presented by Amanda Richards BA CPCA, EPC - Sponsored by Chartwell Retirement Residences

What will the advisor learn from this presentation?

You have looked after your client's retirement needs, or so you thought. What happens if they end up in a nursing or long term care home? Will they have all the funds that they will require? Did you set them up with a Long-Term Care policy, or access to funds so that they can look after this next stage of their lives comfortably.

This informative session will enable you to elevate your service offerings by engaging your clients in conversations around their changing care needs and understanding the financial, health, and social implications of various scenarios.

Presentation Overview

Throughout our working lives, we plan for our dream retirement. We plan for a lifestyle of leisure and travel, and finally pursuing our passions and interests. We also plan for end-of-life with wills, estate plans, and funerals.

But what about that gap of time in between active retirement and end-of-life? How do you help your clients prepare for the eventuality of personal care services? Whether your client desires to live at home with support, downsize, or move to congregate living at some point, there are numerous elements to consider and plan for.

Introducing Amanda Richards BA CPCA, EPC Director of Business Development and Community Integration

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.

10:00 AM – 11:00 AM - Following the Smart Money Managers – A Value Add Partnership Proposal. *Presented by Klint Rodgers & Brian Fraser CIM - Sponsored by Access Capital Advisors & Centurion Asset Management*

What will the advisor learn from this presentation?

Choosing investments for one's portfolio can feel like an intimidating task given the multitude of options available in today's financial landscape.

In this presentation Klint Rodgers, National Team Lead and Registered Dealing Rep for Access Capital Advisors and Brian Fraser CIM, Director of Sales for Centurion Asset Management will show how the client can decrease volatility, hedge against inflation and increase one's overall rate of return.

They will also discuss the importance of having insurance to protect any financial or retirement planning recommendation that the client or prospect implements.

Presentation Overview

Klint and Brian provide show the advisor how to provide investment knowledge and strategies, during the various planning processes so that their clients and prospects fully understand financial markets and applicable risk factors.

They will offer solutions on how you can truly diversify a portion of their portfolio and position a different investment with your clients and prospects as part of the financial, retirement and estate planning process.

Klint and Brian will address how Privates, Publics and Insurance compliment one another and essentially are the 3 legs of the investment stool.

In addition, they will discuss:

- An introduction to Access Capital Advisors.
- Compliance and how corporate due diligence is completed to protect the investor.
- Private Markets and rebirth in 2009 with NI 31-103
- A look at the Smart Money Managers, such as Harvard, Yale, CPP and OMERS and the importance of why you should follow what they do.
- Private vs Public REIT Index performance review
- An intro to some of the many Private Real Estate & Alternative Investment Firms we represent.
- An introduction to Centurion Asset Management and the Centurion REIT which has become Canada's largest dedicated Private REIT with over 21,000 units, valued at over \$6.5B.
- Why Centurion has never missed a monthly distribution, never had a negative year and never refused a redemption request while maintaining RRSP/TFSA eligibility and averaging 13.23% compounded annually since it's 2009 inception.

Klint will wrap things up by encouraging the Insurance Advisors to reach out to learn more about this value add referral partnership opportunity. He will discuss how the advisor can make money from referrals and continue to build a fence around the client.

Introducing Klint Rodgers Registered Access Dealing Representative for BC, AB, SK & ON

Klint was born and raised in Vancouver, BC. A serial entrepreneur, having owned and operated half a dozen or so businesses right out of college. At a young age, Klint quickly realized real estate was where his passions lied and eventually went on to supplement his self-employed income through the purchase and sale of many personal properties within Vancouver's lower mainland. In 1998, while at college for the 2nd time, Klint met his future wife and ended up getting married in Seoul, South Korea in April of 2000. Today, Klint is the proud father of a 16-year-old daughter and has been married for 23 years.

With his family's future in his hands, he went on to become a Registered Dealing Representative in the Exempt Market in 2011 and has not looked back. Klint has become one of the Top Producers in the Country representing 12-15 plus Private Equity & Private Real Estate Investment Firms at any given time, presently holding licenses in BC, AB, SK & ON with the securities commission and proudly partnered with the Exempt Market Dealership, Access Capital Advisors. Klint is also the National Team Lead and a Branch Administrator at Access Capital, as well as the CEO and Co-Founder of Canvest Financial.

Klint has been recognized three times now by Wealth Professionals Magazine as a Finalist for Best Advisor in the Alternative Investments sector.

Klint likes to take a European multi-family office approach with his business, by standing side by side with his clients, to help them build a team of professionals whether they be in the Private, Public, Insurance, Accounting or Legal profession. It is this client's first approach that has allowed Klint to build a successful investment practice and become very well-known across the country by his peers in the private (exempt) markets and beyond. Klint also sits or has sat on several Advisory Boards, including with the BC Chapter for the Private Capital Markets Association (PCMA), Big Brothers of Greater Vancouver Charitable Gift Advisory Team and presently is an Advisor to the Board of Directors for the StoreWest Group of Companies and Cascadia Green REIT.

Klint also happens to be Dual Licensed as an Independent Insurance Advisor as well, thus helping his clients focus on numerous tax, estate and retirement planning strategies and solutions to better protect, preserve and grow one's wealth.

You will often hear Klint say, "KYP, KYP, KYP" which stands for Know Your Product and in following with this practice Klint continues to educate himself when not hanging out with his family; having passed the EMP (Exempt Market Products) Course in 2011, the Fundamentals of Alternative Investments Certificate Program, as well as the Charitable Giving Advisors Courses in 2015 and the Life Licensed Qualification Program (LLQP) in 2021 as well in an effort to better serve his friends, family and clients.

Introducing Brian Fraser, CIM Director – Investment Sales

Brian Fraser is the Director of Investment Sales at Centurion Asset Management. Throughout Brian's 20+ years of progressive experience in the investment and financial services industry, Brian's strong entrepreneurial skills, adaptability and sales aptitude has resulted in a successful track record in the investment management industry.

Prior to joining the Centurion team, he served in several senior roles within the investment management industry, including District Sales Manager, Institutional Sales at Fidelity Investments Canada Ltd., one of the largest mutual fund companies in the world. Brian later became a Regional Director at National Bank Investments and most recently, he was a VP National Sales of at a Toronto based private equity firm where he was instrumental in product development, raising capital and managing a sales team across the country.

Brian is a graduate of the University of Toronto with a B.A. degree in Political Science. Brian is a Chartered Investment Manager (CIM) and has successfully completed the Professional Financial Planning Program (PFP).

11: AM - 12 Noon – Using IA Par Product In An Insured Retirement Strategy. -
Presented by Patrick Kocmiel, Director of Sales - Sponsored by iA Financial Group

What will the advisor learn from this presentation?

In this session, the advisor will learn that the insured retirement strategy with permanent life insurance allows their clients to diversify their non-registered assets in a tax-efficient manner while benefitting from the necessary liquidity to generate a flexible retirement income.

They will also learn that this strategy can be a very interesting option for their clients with a 10- to 15-year horizon before retirement to protect themselves against market volatility.

Presentation Overview?

In this presentation, Patrick will cover the following points:

- How to position this concept with high-net-worth individuals or business owners.
- He will address the Estate version.
- iA PAR Wealth version will also be discussed.
- How to position the right version to the client.
- How to position the amount of non-taxable loan required for additional retirement income needs.
- Financial requirements to meet the financial institution.
- The tax-free benefit to the estate.
- Longevity risk In the event where the loan/surrender value ratio exceeds the long-term forecasts.

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.

12 Noon – 1:00 PM - Positioning Your Practice For The 51%: What Women Really Want From Their Financial Professional. *Presented by Lisa Elle FCSI, CFP, CCS, RIS, CHS, CPCA, EPC - Sponsored by Ellements Financial Group*

What will the advisor learn from this presentation?

*Financial services firms want to reach more women, but many advisors really do not know how to **market effectively to female clients!***

In this presentation, Lisa will cover the information and ideas that you will need so that you can begin to market in this very lucrative demographic if you are not already doing so.

Consider this segment the “ice breaker” information that you need to know when working with the female market. If you don’t do it, someone will!

Presentation Overview

Boomer women in particular feel disconnected from marketing messages. Many financial brands are missing opportunities to connect with Boomer women at a time in their lives when they not only have interest but also the resources to engage in these categories.

Women say that financial institutions that do manage to market their products and services effectively to the female demographic still have a lot of room for improvement. They see the relevancy to women, just not to themselves.

Lisa will cover the following:

- Statistics: Painting the Canadian landscape for Women who maintain full control over resources at different points in their life and various statistics of women financial positions, income equality, financial knowledge awareness, etc. and the changing landscape in Canada
- Pre-Planning: Planning today for the unexpected loss of a partner while in a partnership (cash flow planning, risk management, emergency planning, investment planning and estate planning considerations)
- Immediate Considerations when faced with loss of various kinds
- Where things go wrong? Real Life client stories and words of caution
- Single Income cash flow planning, risk management, emergency planning, investment & retirement planning and estate planning considerations
- Practical estate and legacy implications & considerations

Introducing Lisa Elle FCSI, CFP, CCS, RIS, CHS, CPCA, EPC Fonder of the Ellements Financial Group

Lisa Elle is the founder of Ellements Financial Group, host of the *Money Makeover Podcast* & the author of *STRUT: How to Kick Financial ASSETS*. Lisa has been a wealth strategist and a Certified Financial Planner® for over 22 years and is passionate about helping people create financial clarity and fund their dreams.

Lisa's professional training for this career started by graduating with a Diploma in Business Administration from Mount Royal University in 2000, before going on to study insurance and mutual funds in 2001. She received her Certified Financial Planner (CFP) designation in 2006, and her Certified Professional Consultant on Aging (CPCA) in 2009. Lisa also completed her Bachelor of Management through Athabasca University in 2012. In 2015, Lisa completed her Fellowship with the Canadian Securities Institute (FCSI), the most senior credential and highest honor in Canadian financial services. Lisa Elle is also a Certified Cash Flow Specialist (CCS), Elder Planning Counselor (EPC), Certified Health Insurance Specialist (CHS), Responsible Investment Specialist (RIS) and loves helping women with cash flow planning so they can accomplish their long-term goals while still buying Starbucks, Shoes and Handbags guilt free!

Lisa Elle has been featured numerous times as a financial expert on Global TV, CTV, the Toronto Star, Huffington Post, Morningstar, Microsoft, and recently the feature story for Investment Executive Journal across Canada.