

The Hidden Caregivers in Your Client Files, and What They Want

Rick Forchuk, Special Advisor, Distribution Practices, Empire Life

The number of Canadians who identify themselves as unpaid caregivers is staggering. Some care for aging parents, some for a spouse or a child with special needs, and some are sandwiched between generations, having elderly parents for which to care, and still having dependent children. The emotional and financial needs of this segment of the market are often overlooked, and many of them are lurking in the clientele of advisors everywhere, unacknowledged. This talk will give the advisor tools with which to identify these hidden caregivers, and it provides background as to the surprising things that these individuals face every day.

Update from the Canadian Insurance Services Regulatory Organizations (CISRO)

Ron Fullan, Chair of CISRO and Executive Director, Insurance Councils of Saskatchewan

The Canadian Insurance Services Regulatory Organizations is an inter jurisdictional group of regulating authorities who are dedicated to developing consistent standards of qualifications and practice for insurance intermediaries dealing in insurance of persons and property. Its goals and objectives include creating a common voice to deal with issues that may be of interest to other financial services regulators, consumers and intermediaries. As Chair of CISRO, Ron Fullan will update attendees on CISRO's priorities and initiatives, including the Fair Treatment of Customers Guidance Document (FTC). He'll also provide a brief overview of changes to the Saskatchewan Insurance Act for those who are licensed in both Alberta and Saskatchewan.

Character and Professional Relationships

Rod Burylo, Business Development Manager, Croft Financial Group

FPSC: Professional Responsibility, 1.00

This course introduces Financial Advisors to the most important concepts and issues related to character, professional relationships and ethics in the financial services industry. This seminar is provided by financial services author, educator, and ethics specialist, Rod Burylo.

Insurance for Privacy and Network Security Breaches

Roberta Tasson, The Magnes Group

FPSC: Practice Management, 1.00

It was recently said that there are only two types of businesses: those that have been hacked, and those that will be. That statement applies to all businesses (including yours) – not just corporations – and as advisors, none of us are immune. Privacy and Network security breaches aren't just caused by cybercriminals. Just as often, they are the result of human error, software

glitches, or the loss or theft of files. Join Roberta for this eye-opening presentation in which she'll walk you through the exposures all advisors face, privacy law in Canada, and the available coverage for this risk.