







Toronto Spring Summit- The International Centre		April 24th 2019	
	Orion B/C		
8:30 - 9:30	<b>Meet FSRA's new CEO</b> <i>Mark White, CEO, Financial Services Regulatory Authority of Ontario (FSRA)</i> RIBO Management FP Canada CE Approved: Practice Management 		
	Orion A	Orion B/C	
9:45 - 10:45	<b>The Reports of My Death Are Greatly Exaggerated</b> <i>David Onyett-Jeffries, Vice President, Multi Asset Class Solution, Guardian Capital LP</i> FP Canada CE Approved: Product 	<b>The Importance of Comparing Withdrawal Strategies</b> <i>Stephen Maloney, Cascades Financial Solutions Inc.</i> FP Canada CE Approved: Financial Planning <i>Also speaking at 2:15 on April 25th</i> 	
10:45-11:00	Coffee Break Sponsored by Audi Barrie		
	Orion B/C		
11:00-12:00	<b>Recent Developments in Meeting the Needs of Older Investors</b> <i>Arthur Fish, Borden Ladner Gervais LLP</i> FP Canada CE Approved: Financial Planning 		
12:00 - 1:00	Lunch		
1:00- 2:00	<b>Last Minute Tax Planning Tips</b> <i>Evelyn Jacks, The Knowledge Bureau</i> FP Canada CE Approved: Financial Planning 		
	Orion A	Orion B/C	
2:15 - 3:15	<b>Do you know how Assuris protects your clients?</b> <i>Josée Rheault, Assuris</i> FP Canada CE Approved: Financial Planning 	<b>Insurance for Privacy and Network Security Breaches</b> <i>Roberta Tasson, The Magnes Group</i> RIBO Management FP Canada CE Approved: Practice Management 	
3:15 - 3:30	Break		
3:30 - 4:30	<b>3 LinkedIn Routines to Fill Your Sales Pipeline</b> <i>Charlie Van Derven, Social Advisors</i> FP Canada CE Approved: Practice Management 	<b>Helping Business Clients Save: The Personal Pension Plan</b> <i>Jean-Pierre LaPorte, CEO, INTEGRIS Pension Management Corp.</i> RIBO Management FP Canada CE Approved: Product 	
	Orion B/C		
4:45 - 5:45	<b>Character and Professional Relationships</b> <i>Rod Burylo, Business Development Manager, Croft Financial Group</i> RIBO Ethics FP Canada CE Approved:: Professional Responsibility 		

April 25th 2019		
Orion B/C		
8:30 - 9:30	<b>Asset Allocation: Global Perspectives</b> <i>David Tulk, Fidelity Investments</i> FP Canada CE Approved: Product 	
	Orion A	Orion B/C
9:45-10:45	<b>The New Economy Advisor- How To Succeed As A Financial Advisor In The New Economy</b> <i>Bill Bishop, CEO of The BIG Idea Company</i> FP Canada CE Approved: Practice Management 	<b>Professional Liability Claims Overview – Understanding the Claims Process and the Common Coverage Issues</b> <i>Kelly Park, DWF Claims (Canada) Limited</i> RIBO Management FP Canada CE Approved: Practice Management 
10:45-11:00	Break	
	Orion B/C	
11:00-12:00	<b>Update on government initiatives affecting your prosperity</b> <i>Dan Kelly, President, CEO and Chair, The Canadian Federation of Independent Business (CFIB)</i> RIBO Management FP Canada CE Approved: Financial Planning 	
12:00-1:00	Lunch	
1:00-2:00	<b>The 90% Retirement Income Factors</b> <i>Peter Wouters, Director, Tax Retirement and Estate Planning Services, Empire Life</i> FP Canada CE Approved: Financial Planning 	
	Orion A	Orion B/C
2:15-3:15	<b>The Importance of Comparing Withdrawal Strategies</b> <i>Stephen Maloney, Cascades Financial Solutions Inc.</i> FP Canada CE Approved: Financial Planning <i>Also Speaking at 9:25 on April 24th</i> 	<b>Recent Trends in E&amp;O Claims</b> <i>George Georgiadis, AXIS Reinsurance</i> RIBO Management FP Canada CE Approved: Practice Management 

# IFB 2019 Toronto Summit Presentations



## **Meet FSRA's new CEO**

*Mark White, CEO, Financial Services Regulatory Authority of Ontario (FSRA)*

**RIBO Management**

**FP Canada CE Approved: Practice Management**

We will kick off the Toronto Spring Summit with a presentation by Mark White, CEO, of the new Financial Services Regulatory Authority of Ontario (FSRA). Mr. White is charged with leading the development of a new, transformative, financial services regulator in Ontario.

He will outline his progress to assume, by late Spring 2019, regulatory functions currently performed by the Financial Services Commission of Ontario (FSCO) and the Deposit Insurance Corporation of Ontario (DICO).

This session will be of particular interest, as Mr. White will lay out his vision for FSRA, and how FSRA will be a different regulator from FSCO.

He will outline the organization's priorities - a focus is on burden reduction and regulatory effectiveness - as well as other plans to transform regulation.

In addition, he will discuss FSRA's top priorities for its initial, and subsequent, year of operation, and the challenges of balancing FSRA's consumer protection mandate with encouraging innovation and supporting the sectors FSRA regulates.

Once fully operational, FSRA will regulate many financial services that are important to Ontario consumers and pension plan beneficiaries, and the many Summit attendees who are currently licensed and regulated by FSCO.

Mr. White began his career at Fasken Martineau DuMoulin in 1987 as a business law lawyer, primarily focused on financial services. Before joining FSRA in May 2018, Mr. White held a number of senior executive positions at the Bank of Montreal, most recently as BMO's Senior Vice President & Head Enterprise Risk. Prior to BMO, he served as the Assistant Superintendent, Head of Regulation Sector at Canada's bank and insurance regulator, the Office of the Superintendent of Financial Institutions (OSFI).

## **Insurance for Privacy and Network Security Breaches**

*Roberta Tasson, The Magnes Group*

**RIBO Management**

**FP Canada CE Approved: Practice Management**

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.

## **Do you know how Assuris protects your clients?**

*Josée Rheault, Assuris*

**FP Canada CE Approved: Financial Planning**

Assuris is the not for profit organization that protects Canadian policyholders if their life insurance company should fail. This presentation touches on Assuris' role at the time of an insolvency. We explain how our protection is applied at the time of an insolvency: Death Benefit, Health Expense, Monthly Income, Cash Values and Accumulated Value Benefits. Protection of Seg funds and GMWBs are also discussed further in detail.

## **Update on government initiatives affecting your prosperity**

*Dan Kelly, President, CEO and Chair, The Canadian Federation of Independent Business (CFIB)*

**RIBO Management**

**FP Canada CE Approved: Financial Planning**

CFIB has been In Business for Your Business for almost 50 years, advocating at all levels of government on bottom line issues, and providing members with resources and savings programs that save a lot of time and money. With offices in every province, our team of lobbyists meet with government decision makers up to 45 times per week, leveraging our reputation and relationships to further the interests of small business owners by forestalling unfair taxation and regulatory initiatives. CFIB CEO Dan Kelly will provide an update on a number of key issues such as: the small business tax changes, carbon taxes, CPP increases, red tape reduction and more.

## **Professional Liability Claims Overview - Understanding the Claims Process and the Common Coverage Issues**

*Kelly Park, DWF Claims (Canada) Limited*

**RIBO Management**

**FP Canada CE Approved: Practice Management**

Many financial advisors do not anticipate filing a claim under their professional liability insurance policy but it is not uncommon for them to find themselves having to deal with a client complaint or regulatory inquiries relating to their professional conduct. This presentation will provide a general overview of the claims procedure under the Financial Advisors Professional Liability Insurance Program, more commonly known as errors & omissions (E&O) insurance, covering such topics as what constitutes a "claim", reporting requirements under the policy, definition of covered loss, and common issues that may result in denial of coverage. This presentation will focus on helping you identify situations that may fall within the scope of the professional liability insurance coverage and what to expect once you submit a claim.

## **Character and Professional Relationships**

*Rod Burylo, Business Development Manager, Croft Financial Group*

**RIBO Ethics**

**FP Canada CE Approved: Professional Responsibility**

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.

## **The Reports of My Death Are Greatly Exaggerated**

*David Onyett-Jeffries, Vice President, Multi Asset Class Solution, Guardian Capital LP*

**FP Canada CE Approved: Product**

In stark contrast to the beginning of last year, sentiment in financial markets is quite downbeat heading as investors seemingly are gearing up for the worst. Yet lowered expectations mean that there is scope for the balance of risks to skew to the upside. And while there is a growing magnitude of concerns, and the narrative is to the contrary, the underlying macro backdrop still remains constructive and the coming year is looking as though it will again record broad-based and above-trend (though more moderate) growth. Against this backdrop, corporate earnings are likely to continue to expand which should underpin risk asset performance — however, heightened uncertainty in the market environment and the high probability that volatility persists means that the approach to investing should focus on managing risk exposures and strategies that are better able to perform against a more uncertain market backdrop.

## **Asset Allocation: Global Perspectives**

*David Tulk, Fidelity Investments*

**FP Canada CE Approved: Product**

From trade war rhetoric to changing central bank policies, the global economy is facing many challenges in 2019. David Tulk, Portfolio Manager in the Global Asset Allocation (GAA) group at Fidelity Investments, will provide research and his perspective on the global economy, including an update on central bank monetary policies around the world, thoughts on the health of the Canadian economy and a discussion on the probability of a recession. IFB members will learn more about how Fidelity Investments manages its asset allocation funds, the current state of the global economy, and how macro-economic factors affect asset allocation strategies at Fidelity Investments.

## **The Importance of Comparing Withdrawal Strategies**

*Stephen Maloney, Cascades Financial Solutions Inc.*

**FP Canada CE Approved: Financial Planning**

Retirees have become the fastest growing demographic in Canada as 1000 people join their ranks each day. After having saved their entire careers, retirees hold the majority of wealth in Canada, and need advice on how to effectively draw it down to fund their lifestyle. The complexity of transitioning from a few different sources of income while working to many sources in retirement can prove daunting for many advisors. Cascades Financial Solutions provides advisors with software to navigate the creation of a client's retirement income by comparing the efficiency of different drawdown strategies, allowing the advisor to demonstrate the value of their advice and close cases in this emergent and fruitful planning demographic.

## **Recent Developments in Meeting the Needs of Older Investors**

*Arthur Fish, Borden Ladner Gervais LLP*

**FP Canada CE Approved: Financial Planning**

Canadians over 65 constitute one of the fastest growing populations in the country. Protecting the financial well-being of these older investors is a critical issue. Lawyer Arthur Fish will discuss recent developments and how they impact you as a financial professional. Arthur Fish is a partner in the Tax group in the Toronto office of Borden Ladner Gervais LLP and the Manager of the Toronto Regional Family Wealth Counsel Practice. Arthur's primary areas of practice are advising financial institutions on issues related to aging and vulnerable investors; advising commercial fiduciaries on issues of mental capacity and estate law; the creation and operation of commercial trusts; charities; and estate planning and administration. He also has a growing mediation practice focused on estate, trust and guardianship disputes. Arthur is a popular speaker and writer and is currently a member of the OSC's Seniors Expert Advisory Committee.

## **The 90% Retirement Income Factors**

*Peter Wouters, Director, Tax Retirement and Estate Planning Services, Empire Life*

**FP Canada CE Approved: Financial Planning**

This thought provoking session covers the growing interest in guaranteed lifetime income and the opportunity for advisors and clients to build a customized pension program using personal assets. Fewer and fewer people have access to company plans and those that have them may find that the retirement income they will provide won't be enough. Attendees will learn what guaranteed lifetime income means to aging Canadians, why it's important to them and how much they need or want. What's the role of the advisor? What are the 90% factors? What are the options for pensionizing personal assets? Get some answers to these questions and then leave with some tangible ideas of the income market opportunity and some income solutions that meet the criteria set by today's aging Canadians.

## **Helping Business Clients Save: The Personal Pension Plan**

*Jean-Pierre LaPorte, CEO, INTEGRIS Pension Management Corp.*

**RIBO Management**

**FP Canada CE Approved: Product**

The PPP was engineered to address lack of pension solutions for small business owners. PPPs are similar to Individual Pension Plans (IPPs), but add more flexibility for younger plan members and in years when the business has lower revenue. Find out why PPPs are an ideal solution for Business Owners and Incorporated Professionals aged between 30 and 71 years and receiving T4 income.

**Last Minute Tax Planning Tips** *Evelyn Jacks,*  
*The Knowledge Bureau*  
**FP Canada CE Approved: Financial Planning**

Family life is complicated and about to get more so. As baby boomers retire and get ready to embrace the realities of aging, their families will take a bigger role in decision-making with them. The issues are difficult: planning for incapacity and death and managing family conflicts are among them. Fortunately, there are good and sound tax planning techniques you can still chat about now til April 30 and beyond. Find out more from Canada's foremost tax educator, Evelyn Jacks.

**Recent Trends in E&O Claims** *George*  
*Georgiadis, AXIS Reinsurance*  
**RIBO Management**  
**FP Canada CE Approved: Practice Management**

Many brokers think that E&O claims are something that only ever happen to other people. And, while the majority of agents will go through an entire career without a claim, many well-intentioned and responsible brokers are surprised when the unthinkable happens to them. This session will provide you with insights into some common areas in which claims arise, and some simple good habits that will help prevent problems, and that will also strengthen your position before the courts should an incident ever lead to a claim against you.

**3 LinkedIn Routines to Fill Your Sales Pipeline**  
*Charlie Van Derven, Social Advisors*  
**FP Canada CE Approved: Practice Management**

LinkedIn Sales Navigator is the perhaps the best sales tool you'll ever use. You owe it to yourself and your business to understand how to use Sales Navigator to better communicate with clients and COIs and to start sales conversations with target prospects. Join industry veteran Charlie Van Derven to learn 3 routines that will help compliment client communication and create predictable sales opportunities in 2019.

**The New Economy Advisor - How To Succeed As A Financial Advisor In The New Economy**  
*Bill Bishop, CEO of The BIG Idea Company*  
**FP Canada CE Approved: Practice Management**

Do you need new strategies to prosper in today's new economy?  
In The New Economy Advisor, BIG idea coach Bill Bishop presents a dozen high-powered strategies custom designed for today's ultra-competitive marketplace. He explains how to differentiate yourself by packaging a BIG Idea, how to attract more ideal clients by giving them free value, and how to make bigger sales by turning your clients into members. He also explains the new role of human advisors in a world of robo-advisors. Eye-opening, unconventional, and humorous, The New Economy Advisor will stir your creative juices, raise your marketing IQ, and get you super excited about the future of your business.