

# 2020 IFB Fall Virtual Summit Presentations



**November 3<sup>rd</sup> 2020-**

**11:30am-12:30pm**

## **Mental Health & The Financial Advice Relationship: Updated with new Research!**

*Carol Lynde, President & CEO Bridgehouse Asset Managers*

*Adam Wiseman, Mental Health Subject-Matter Expert, Bridgehouse Asset Managers Advisory Panel*

*FP Canada Approved CE: Financial Planning*

*RIBO Management*

*AAC ID# 55696 (1.00 Life, 1.00 A&S, 1.00 General)*

*Manitoba ID# 35185*



Mental health has become a matter of increasing public concern worldwide. In Canada, by age 40, half of the population will have, or will have had, a mental illness. In 2016, Bridgehouse Asset Managers identified a connection between mental health and sound financial decision-making and partnered with the Canadian Mental Health Association–Toronto (CMHA) to lean on their mental health expertise. This collaboration has broken new ground by rallying Canada’s investment sector – companies and regulators – to consider solutions to this complex issue.

Since unveiling the Mental Health & The Financial Advice Relationship program, Carol Lynde (Bridgehouse President & CEO) has presented to thousands of advisors. Whether through small branch meetings, national conferences or the CE-accredited webinar series, the award-winning initiative has received exceptionally positive feedback from the advisor community. The presentation, built with research, advisor interviews and mental health expertise, gives an overview of the current mental health landscape and its impact on investors. Further, it provides advisors with a suite of educational tools and real life scenarios that they can apply with their clients who may be experiencing mental health issues.

Interaction with advisors and their feedback has confirmed Bridgehouse’s belief that advisors are in need of tools and guidelines when dealing with clients experiencing mental health issues.

Join us to find out more about Mental Health & The Financial Advice Relationship.

Teaser statistics & learning objectives:

Did you know?

- 1 in 5 Canadians live with a mental health issue
- 85% of advisors spend more time with clients experiencing mental health issues

How do you, as an advisor, detect a crisis early on when managing your client relationships?

In this presentation, you’ll:

- Learn tips & strategies for working with clients experiencing mental health challenges
- Discover how to maintain balance & set boundaries

- Get practical tools you can use with your clients

## Bios

Carol is responsible for the oversight and building of the asset management business and has direct responsibility for all functions within the Bridgehouse operation. Prior to joining the firm in June of 2002, Carol served as SVP of Client Relations and Operations at one of Canada's largest investment fund managers. A Chartered Professional Accountant, Carol also holds a Bachelor of Business Administration. She has served on the boards of a number of organizations (industry and charitable); currently she is the Chair of the board of directors of The Investment Funds Institute of Canada (IFIC), and sits on the Board of Directors for the Lakeridge Health Foundation in Durham Region. Carol is also a member of the Institute of Corporate Directors.

Adam is a sought after speaker and trainer with more than 20 years of experience in the mental health sector. Throughout his career, he has worked at leading organizations both in frontline and management, currently as the founder and lead consultant of Quality Mental Health Interventions (QMHI) Training and Consulting, and previously at the Canadian Mental Health Association (CMHA) and as a professor at George Brown College. As a mental health subject-matter expert on the Bridgehouse Asset Managers Mental Health & The Financial Advice Relationship advisory panel, Adam also draws from his experience as a Senior Level Nonviolent Crisis Intervention Certified Instructor, Suicide Alertness Trainer, Project Manager Professional (PMP) and Black Belt in Lean Six Sigma quality improvement.

Adam is a Certified Health Executive (CHE) and a CMHA Nationally Certified Psychological Health and Safety in the Workplace Advisor. He has conducted training and spoken at conferences across Canada on topics including: mental health and mental illness, crisis intervention, suicide prevention, mental health for business and financial planning professionals, as well as the utilization of cutting-edge project management tools in community healthcare.

**1:00pm-2:00pm**

### **A Matter of Trust**

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

*FP Canada Approved CE: Professional Responsibility*

*RIBO Ethics*

*AAC ID# 55686 (1.00 Life, 1.00 A&S)*

*Manitoba ID# 35174*



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

## Bio

Rod Burylo, CIM, FCSI, has been writing and speaking for professionals within the financial services and accounting industries over 30 years. Rod designs and delivers continuing education on the topic of technology, ethics and professional responsibility for several designation and registration categories, including CPA, CFP, PBA and IIROC. He has worked throughout the financial services industry for a wide variety of companies in roles that include National Marketing Director and Chief Compliance Officer. He is a Canadian Advisor of the Year Award winner, 2019 Champion of Financial Literacy Award Finalist, and author of three books, including *The Wealthy Buddhist* (2019). Rod also consults to boards and leadership teams on topics that include governance, communications strategy, and regulatory compliance. He has served on the board of public and private companies, as well as professional associations and not for profits, including the Foundation for the Advancement of Entrepreneurship, and the Public Business Accountants Society.

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

*Alisha Hameed, Assuris*

*FP Canada Approved CE: Financial Planning*

*AAC ID# 55688 (1.00 Life, 1.00 A&S)*

*Manitoba ID# 35176*



Assuris is the not for profit organization that protects Canadian policyholders if their life insurance company fails. This presentation explains Assuris' role at the time of a life insurance company failure. We explain how our protection is applied at the time of failure: Death Benefit, Health Expense, Monthly Income, Cash Values and Accumulated Value Benefits.

Alisha Hameed is the Senior Communications Specialist at Assuris and is responsible for developing and presenting a platform to educate financial advisors and policyholders on Assuris and its protection. She is also responsible for managing the relationship with the Assuris Information Centre. Ms. Hameed has worked cross-functionally between companies, policyholders, advisors and underwriters. Alisha joined Assuris in 2016.

### **Simplified & Guaranteed Issue and Traditional Products on Eapp!!**

*Deano Delides, Paul Grunsell & Adeline Thomson, SSQ Insurance*

*FP Canada Approved CE: Product*

*AAC ID# 55693 (1.00 Life, 1.00 A&S)*

*Manitoba ID# 35182*



Discover our new products and see how they meet the needs of many Canadians! Let's review how our Simplified eapp takes you from submission to policy delivery in 60 minutes or less!! And for our traditional products - we can do that to with our web based electronic-application!!

## Bios

Deano was excited to join the Prairie Team at SSQ Insurance. He holds his Bachelor of Commerce in Accounting, from Humber Institute of Technology and Advanced Learning. After graduating in 2016, he quickly found joy in the stock market and began his career as a licensed Investment Representative. After passing the required CSI courses, he spent the next 2 years enjoying the fast paced environment of a Self Directed Brokerage. After this, Deano felt called back to the family business to learn about Diamonds, their Investments, and Engagement Jewelry industry. In late 2010, Deano found his way back to Finance and is continuing his career path at SSQ as an Inside Sales Representative.

Paul Grunsell, Director of Business Development for SSQ Insurance covering the province of Alberta. Educated at the University of Guelph with a Bachelor of Applied Science in Consumer Studies (Commerce). Paul has over 24 years of experience in the financial services industry ranging from finance, schedule-one banks and now a top-tier insurance company with SSQ. Over the past 14 years Paul has proudly been partnering with MGA's and Independent Insurance Brokers to promote individual insurance and investments. In his spare time Paul enjoys family time, cabin life, golf or relaxing motorcycle ride with friends.

Adeline has over 30 years of experience in the Financial Services and Investment Management industry and is currently the Director of Business Development for Calgary, Manitoba and Saskatchewan for SSQ Insurance. Adeline provides support to life insurance and investment advisors in one-to-one meetings, presentations, case consultations and seminars and helps them identify sales opportunities for both personal and corporate clients. Adeline is a Chartered Life Underwriter (CLU), a Chartered Financial Consultant (CH.F.C.) and a Certified Health Insurance Specialist (CHS). Adeline is a member of both Advocis and IFB. Adeline is married with 2 grown daughters and four amazing grandchildren.

**2:30pm-3:30pm**

**The evolution of regulation in the midst of an evolving investment industry and investor needs**

*Andrew J. Kriegler, President and CEO, IIROC*

*FP Canada Approved CE: Pending*

*Manitoba ID# 35187*

Andrew will discuss how the investment industry has been transforming in order to meet the changing needs of Canada and how all of this is putting tremendous pressure on the existing regulatory framework. He will focus on how self-regulation needs to evolve in a way that reduces the regulatory

burden/duplicative regulation for a broad range of market participants while enhancing the regulatory and economic system and investor protection. He will do so by outlining IIROC's proposal for the future of self-regulation and IIROC's submission to the Canadian Securities Administrators Consultation on the SRO framework. In this context, he will talk about research that IIROC engaged Accenture, Deloitte LLP, The Strategic Counsel and Navigator LLP to conduct to better understand the opportunities and challenges faced by the financial services industry in order to better serve Canadians. Additionally, he will discuss how the pandemic has accelerated the need for regulation to evolve and share some of the ways that IIROC demonstrated flexibility, adaptability and responsiveness during a period of profound economic uncertainty – everything from our ability to oversee/regulate the markets to the ability to make exemptions and provide relief to smaller and mid-sizes firms without impacting investor protection.

#### Bio

Andrew has been President and Chief Executive Officer of the Investment Industry Regulatory Organization of Canada (IIROC) since late 2014. Before becoming a securities regulator at IIROC, Andrew was Deputy Superintendent of the Office of the Superintendent of Financial Institutions (OSFI) where he was responsible for the prudential supervision of Canada's federally regulated financial institutions.

He spent some 25 years in the private sector, most recently as Treasurer of CIBC from 2008 to 2012. Before joining CIBC, he was Senior Vice President & Chief Human Resources Officer of Moody's Corporation, parent of the credit rating agency Moody's Investors Service, where he had also been the Country Managing Director from 2000 to 2006. His earlier experience includes work as a treasury executive and as a securitization and debt capital markets banker, all of which followed his start, first as an analyst and then a trader on a mortgage-backed securities trading desk.

Andrew serves on the Board of Directors of the Canada Deposit Insurance Corporation (CDIC). He holds an MBA from the Richard Ivey School of Business at Western University and a B.Sc. in Computer Science and Economics from Trinity College in the University of Toronto.

#### **FIXED INCOME INVESTMENTS AND GIC PORTFOLIO STRATEGIES**

*Christina Fazio & Sheldon Solomon, Home Trust Company*

*FP Canada Approved CE: pending*

*AAC ID# 55692 (1.00, Life)*

*Manitoba ID# 35181*

Home trust is focused on a unique segment of the Canadian marketplace: consumers whose specific needs are not met by larger financial institutions. Home Trust offers competitive GIC solutions for Canadians from coast to coast. Learn more about fixed income investment products, GIC portfolio strategies and compliance requirements for GICs.

#### Bios

Christina has over 15 years' experience in the financial services industry. She joined the Home Trust deposit group in 2014 establishing herself as a valued member of the Deposit team. She began her career with Home Trust in the role of business development manager for the province of Quebec and was promoted to Senior National Business Development Manager in January 2016. In this capacity she manages accounts at the national level and attends key industry events on behalf of Home Trust.

Prior to joining Home Trust, Christina was an esteemed member of the Specialized Sales group at BMO Bank of Montreal for almost 10 years. Having landed in the financial sector by happenstance while she was studying Osteopathy, Christina is known for balancing the traditional standards of the industry with her holistic attitude.

She believes in continuing education and improving the financial health and well-being of Canadians by increasing their financial literacy. In February of 2020, she successfully completed an Executive MBA at McGill-HEC Montréal. Christina is the President of the Ile Perrot Minor Hockey Association and the co-founder of the Prenatal and Young Family Center in Vaudreuil-Soulanges.

Christina lives in Montréal with her husband and 2 children who share her love for exotic travel. When not spending precious time with her family she's advocating for children, animal welfare and all those without a voice for themselves.

Sheldon recently completed his MBA designation from the Richard Ivey School of Business at Western University. Currently, as National Business Development Manager at Home Trust, Sheldon is responsible for deepening critical business relationships to encourage continued deposit growth.

Sheldon has over ten years of progressive experience in the financial industry, with expertise ranging from client experience and portfolio management to regulatory and compliance oversight. Additionally, he has held several leadership roles at leading financial institutions, including Citi Financial and Scotiabank, where he focused on developing the bank's sales and operations strategy while continuing to aid clients navigating the Canadian financial market.

Coming from the world of digital banking, Sheldon understands the challenges of emerging self-service platforms in addition to the tremendous opportunities financial planners can offer their clients in the new digital economy. Sheldon has a passion for educating Canadians on how they can achieve their financial goals while staying ahead of the competition.

## Cyber Security and the New Normal

Roberta Tasson, The Magnes Group

*FP Canada Approved CE: Practice Management*

*RIBO Technical*

*AAC ID# 55685 (1.00 Life, 1.00 General)*

*Manitoba ID# 35173*



In these times of physical distancing and remote work, it's become even more crucial to ensure strong cyber security measures are in place for your business. The global pandemic presented an opportunity for cybercriminals to capitalize on the growing levels of concern and fear. Given ongoing heightened risks, it is critical for businesses to inform themselves of the cyber threats and to take adequate steps to protect themselves, their employees, and their clients. Key items to be covered in this session are:

- Scope of cyber threats
- What measures should businesses use to prevent cyberattacks during and after the pandemic?
- Cyber insurance as a transfer risk solution

Bio

Roberta Tasson, Partner at The Magnes Group Inc., has worked in the insurance industry since 1996, and joined Magnes 17 years ago. She leads the Professional Liability niche within Magnes, which includes professional liability/errors & omissions insurance, directors' & officers' liability insurance, financial institution bonds, and cyber liability insurance. Roberta received her Honours B.A. from the University of Toronto, and holds the Chartered Insurance Professional (CIP) designation.

**4:00pm-5:00pm**

## What is Paraplanning and how it can increase your profitability

Shyam Ganesh, Valenta BPO Solutions

*FP Canada Approved CE: Practice Management*

*RIBO Personal Skills*

*AAC ID# 55687 (1.00, Life)*

*Manitoba ID# 35175*



As a financial advisor, you are under constant pressure from regulators, the media and clients not only to deliver value but also to continuously justify and quantify it. The surest way of doing this is to integrate financial planning into your practice, which means that you are now spending more time per client than ever before. However, most advisors are not making more to compensate for this shift. So how do you increase profitability in your practice? Join us to

learn what paraplanning is and how you can delegate not only administrative tasks but also higher level financial planning tasks to ensure your time is focused on relationships and growth.

Bio

As a financial planner, one of the greatest challenges Shyam faced in growing his advisory practice was finding time to build relationships while keeping up with all the administrative and compliance tasks involved in delivering financial planning, insurance and investments. Over the last 7 years, he has relentlessly streamlined processes, leveraged technology to automate repetitive tasks, and hired the right team to support operations. Valenta BPO helped him achieve this and he's committed to sharing best practices and educating on how they can help your advisory practice too.

**November 4<sup>th</sup> 2020-**

**11:30am-12:30pm**

### **Mastering the Art of Relationship-Based Advising**

*Dr. Amy D'Aprix, Founder, Life Transitions by Dr. Amy*

*FP Canada Approved CE: Pending*

*RIBO Personal Skills*

*AAC ID# 55826 (1.00 Life, 1.00 General)*

*Manitoba ID# 35228*

Research has consistently shown that clients want advisors who know them beyond their finances and understand them holistically. Time constraints, the demands of paperwork and regulatory issues, and now working in a virtual world make this especially challenging for advisors to do effectively and efficiently. Learn the art of relationship deepening and elevate your practice to a new level by implementing the practical skills and strategies offered in this session.

This session will cover:

- *What do you hear?* 3 levels of listening to deepen relationships quickly
- *The art of questions* - getting to the heart of the matter
- *Deconstructing empathy*: conveying genuine interest and understanding to clients and prospects

Bio

With both a Masters Degree and PhD in Social Work, Amy D'Aprix has been providing down-to-earth, practical, and professionally informed guidance on Life Transitions, to individuals and

professionals, for over 30 years. “Dr. Amy”, as she is affectionately known, is passionate about helping people have more choice, control and independence to improve their quality of life as they age.

Her company, Life Transitions by Dr. Amy, is a reflection of her passion. “Your Best Life Forward” is a unique website designed for anyone facing the practical, emotional and family implications of a significant life transition. “Trusted Advisor of Choice” is a practice elevation program that will allow professionals to better understand their clients and prepare them for the financial and legal aspects of any life transition they face.

Dr. Amy is a Certified Professional Consultant on Aging (CPCA). She has authored the book *From Surviving to Thriving: Transforming Your Caregiving Journey*, and co-created a CD/Workbook: *Building the Bonds of Friendship in Midlife and Beyond*. She also created the *Life Memories Journal* and *Caring Cards* to inspire more meaningful conversations between generations. Dr. Amy is a frequent guest on radio and TV shows and has appeared on: *The Social*, *Breakfast Television* and *Canada AM*, and *CBC radio*. She has also written numerous articles for print and online publications, including for *Huffington Post* and *Family Circle* magazine.

She has consulted extensively with *CHARTWELL Retirement Residences*, *MD Financial Management Inc.*, *BMO Financial Group* and *Scotiabank*. A gifted, powerful and inspirational speaker, Dr. Amy has addressed thousands of their advisors and clients across the US and Canada, providing inspiration to people facing challenging or difficult life transitions.

Recently, Dr. Amy shared her insights on “How to Help Older Adults Navigate the Covid-19 Pandemic” with *Lainey Lui* and *Marci Len* of *The Social* and “How to Face Life Transitions With Grace and Knowledge” with *Media Personality Kelley Keehn*.

**1:00pm-2:00pm**

### **Marketing at a Distance: Steps To Transform Your Business**

*Julie Rempel & David Robinson, Vexxit Inc.*

*FP Canada Approved CE: Practice Management*

*RIBO Personal Skills*

*AAC ID# 55695 (1.00 Life, 1.00 General)*

*Manitoba ID# 35184*



2020 has brought countless unexpected shifts to our personal and professional lives. Our tried and true ways of doing business have changed drastically. How do we build relationships, strengthen our brands and communicate our value in this new normal? Learn how you can embrace this shift and see your business thrive

Bios

Julie Rempel

VP, Marketing & Partnerships at Vexxit Inc.

Bio: An accomplished marketing and communications executive, Julie led marketing for Flair Airlines and NewLeaf Travel Company, driving growth and consumer strategy for Canada's low-cost airline market. With a background in broadcast journalism she understands the story and touchpoints needed to engage consumers into embracing new models of business and services.

David Robinson

Director, Business Development at Vexxit Inc.

Bio: An innovative business leader with extensive experience in strategy, business development, and technology. Dave led teams specializing in marketing and distribution at global and national food wholesalers, Sysco & Olymel. With a background in business development, marketing, and account management, Dave is well versed in the value of relationship building, growth tactics, and the professional marketplace.

### **Do have a BIG Idea to succeed in the new economy?**

*Bill Bishop, Bishop Communications Inc.*

*FP Canada Approved CE: pending*

*RIBO Personal Skills*

*AAC ID# 55694 (1.00 Life, 1.00 General)*

*Manitoba ID# 35183*

To stand out in today's crowded financial services marketplace, and compete with robo-advisors in the new economy, you need to create and package a BIG Idea, something new, better and different that your clients can only get from you. Armed with a one-of-a-kind BIG Idea, you will have greater success with your sales and marketing efforts. You will attract more high-quality prospects, sell more profitable financial products and services, and take your business to a much higher level of success. In this presentation, we explain how to use a BIG Idea to supercharge your marketing, generate more revenue from your clients, and build a new economy financial service business.

Bio

Bill Bishop is the founder and CEO of The BIG Idea Company, an innovation and communications company based in Toronto. He is also founder of The New Economy Network, a global network of business owners who are passionate about the new economy.

During the past 30 years, 5,000-plus companies have graduated from The BIG Idea Adventure™, an innovation packaging process Bill created to help companies develop, package and launch BIG Ideas. Bill is the author of nine books including How To Sell A Lobster, The Problem With Penguins, Beyond Basketballs, and Going To The Net.

He recently published *The New Factory Thinker: Re-Wiring Our Minds For Success In A Disrupted Marketplace*, and *Return Of The Lobster*, a sequel to his lobster book. His latest book, to be published early 2021, is *Dancing With Robots: The 28 Rules For Success In The New Economy*.

He was also the author of *Strategic Marketing For The Digital Age* (HarperCollins 1996) and *Global Marketing For The Digital Age* (HarperCollins 1998), the first books ever published about digital and internet marketing. The books forecast the rise of digital technologies such as social media, apps, and smart phones, and predicted digital economy issues such as online privacy, cyber-security, data mining, and machine learning algorithms.

Bill has given speeches to hundreds of organizations including The MIT Entrepreneur Program, MacKay CEO Forums, TEC, Entrepreneur's Organization (EO), Advocis, The Knowledge Bureau, MDRT, NAIFA, NAPFA, Independent Financial Brokers, Workcomp Advisors, Pro-Seminars, BNI,, The Ivey School of Business, The Schulich School of Business, and Queen's University Executive MBA Program.

Learn more about Bill Bishop at [BishopBigIdeas.com](http://BishopBigIdeas.com).

## **Pragmatic Succession - Steps You Can Take Now For Those Serious About A Successful Transition**

*Roland Chan, Coming Up Next*

*FP Canada Approved CE: Practice Management*

*AAC ID# 55690 (1.00 Life, 1.00 General)*

*RIBO Personal Skills*

*Manitoba ID# 35179*



Roland Chan, CEO of FindBob, will share 3 unique case studies and provide actionable tips to advisors who are contemplating succession for their practice. The 3 case studies will focus on an external sale, an internal sale, and the hiring and grooming of a G2 advisor. Finally he'll conclude with a demonstration of the Coming Up Next platform's *Deal Room* feature that will show how IFB members can utilize their free member benefit to accelerate finding an adequate succession partner.

### **Bio**

Roland's career began in technology and saw him holding various software development and management roles at IBM, INEX Corporation (employee #15, acquired by InfoSpace), CaseBank Technologies and eventually starting his own consultancy in 2003. In 2008 he took his passion for agile approaches to managing software organizations and solving complex business problems and transitioned to running his family's now 26 year old life insurance managing general agency.

As Director of Operations of Liland Insurance Inc, Roland lead a team of over 150 active insurance agents and financial advisors who are committed to achieving unsurpassed client satisfaction via the delivery of high quality insurance and investment services for business owners and families all across the province. The practice manages over \$100M in assets and \$30M in in-force life premium.

Committed to organically growing a high performant sales organization, Roland has been recognized by GAMA International for achievements in Agency Building, Agency Achievement and Distribution Management. Roland's greatest source of pride comes from the 60,000 clients in the Greater Toronto Area which his firm represents, and the over \$35M in death and critical illness benefits that have provided security and comfort to his community at a time when they needed it the most.

Roland is a Chartered Life Underwriter (CLU), a Certified Health Insurance Specialist (CHS) and has sat on the Board of Directors for Advocis, The Financial Advisors Association of Canada's, Toronto Chapter. He is also a former trustee for the Institute for Advanced Financial Education and has served on the Audit & Finance Committee for the non-profit Children's Treatment Network.

Roland founded FindBob at the end of 2014. His mission is to vastly improve transition behaviour in the insurance and financial services industry to help firms and their distribution protect the value of their most precious asset, and to ensure that his industry lives up to the promise made to consumers - to be their for the duration of their lifetime.

Married since 2000, Roland, his wife Marylou and their two children enjoy spending their time together leading an active lifestyle, traveling and tasting all the culinary wonder Toronto has to offer.

**2:30pm-3:30pm**

### **Innovative Web Solutions 2.0**

*Roberta Lust, Humania Assurance*

*FP Canada Approved CE: Product  
AAC ID# 55697 (1.00 Life, 1.00 A&S)  
Manitoba ID# 35177*



Humania Assurance – your technologically advanced carrier! Humania is the whole package for your online insurance needs. From babies to baby boomers, healthy clients to hard to insure, Humania has an online insurance platform that has you covered. This presentation will provide you the sweet spots of their online product shelf and focus on how to integrate these innovative online solutions into your practice.

Bio

Roberta Lust, National Sales Director, Individual Insurance for Central & Western Canada, joined the Humania Assurance Inc. team in April 2015. Since 2007, Roberta Lust has specialized in Living Benefits and helping advisors integrate disability and critical illness solutions into their client's financial plan. Roberta is

dedicated to educating people about the risks that critical illnesses can pose to one's lifestyle, family and well-being. Roberta has her CHS and CFP designation.

Roberta took her Bachelor of Management degree, majoring in International Management at the University of Lethbridge. Through her studies she had the opportunity to study abroad at a university in Valparaiso, Chile. Before pursuing her degree at the University of Lethbridge, she took her diploma in marketing from the Southern Alberta Institute of Technology.

## **An Introduction to Equitable Bank and Equitable Bank's CSV Line of Credit Product Offering**

*Michael Pilz, Equitable Bank*

*FP Canada Approved CE: Pending*

*AAC ID# 55827 (1.00, Life)*

*Manitoba ID# 35186*

This session/presentation will focus on Equitable Bank's CSV Line Of Credit Product offering. One of the many and major benefits of Whole Life Insurance policies is the Cash Surrender Value (CSV) associated with the policy. This CSV is a real and important function of a policy. It is a true and verifiable Asset. When policy holders wish to access this Asset (for whatever reason), the most efficient and beneficial manner in which to do so, is often via a collateral assignment with a third party Financial Institution....like Equitable Bank. Attend/view this presentation to learn more.

Bio

Mike is the Senior Business Development Manager for Equitable Bank's CSV Line of Credit Products. In this role he is responsible for all sales related activities for the CSV Product offering. These activities include: advisor engagement, new partnerships and new product design to name a few. While technically now a Banker...Mike's success in and suitability for the role is based on his extensive experience in Insurance. Mike obtained his insurance license in 2011 and maintains it to this day. His deep understanding of how Insurance works serves him, Equitable Bank and ultimately us as advisors very well. While Mike is responsible for the entire Country, he is based out of Toronto where he lives with his wife (Nicky), 2 kids (Charlie and Chloe) and dog (a boxer named Maggie).

## **K&R Crisis Prevention**

*Reducing the likelihood of a critical external risk & helping clients to be better prepared*

*Gary Hirst, President & CEO, CHES Special Risk Inc.*

*FP Canada Approved CE: Product*

*AAC ID# 55689 (1.00 Life, 1.00 General)*

*RIBO Technical*

*Manitoba ID# 35178*



Organizations should understand their vulnerabilities and how to best manage these in the event of a crisis to limit or negate the impact to the continuity of operations. A robust prevention plan identifies

and protects the assets, resources and personnel that have the greatest impact on the continuity of operations. Learn the basics of creating a Crisis Management Plan, including travel risk management, intelligence and global risks, travel security training, and specialized training for executives who may be part of a corporation's crisis or incident management team.

## Bio

Gary Hirst commenced his career in insurance in the early 1980's, starting at Lloyd's Broker as a 'scratch boy' running policy endorsements into the market. He rose to the level of director early in his career, which culminated in his participation in the management buy-out and subsequent floatation of the Lloyd's Broker onto the London Stock Exchange. He left and started a small boutique Lloyd's Broker with three other partners in 1998, which expanded into North America with the establishment of two Lloyd's coverholder MGA's, one in Canada and the other in the US.

Hirst moved to Canada in 2011 to run the North American interests of the Lloyd's Broker, culminating in the sale of the group in 2012, departing two years later and joining CHES Special Risk where he holds the position of President and CEO.

He has guided the team to an award winning MGA in 2016, voted TOP P&C MGA in Canada, FIVE Star MGA in 2017, 2018 & 2019, Canadas TOP SME award in 2020, MVA Digital Gold Award 2020 and Personally being nominated as Global 100 Insurance executive of influence 2020.

Hirst is also a founding member of the Canadian Managing General Agents, a national association established to represent over 140 commercial insurance MGA's in the Canadian market place for the compliance and regulate on of the industry, and to improve the education and understanding of the MGA arena amongst the wider insurance community in Canada.

## 4:00pm-5:00pm

### Using Pension Legislation to Save Taxes and Grow your AUM

*Jean-Pierre Laporte, CEO, INTEGRIS Pension Management Corp. & Mark Taucar, CFA, Accilent Capital Management*

*FP Canada Approved CE: Financial Planning*

*AAC ID# 55691 (1.00, Life)*

*RIBO Technical*

*Manitoba ID# 35180*



In a post-pandemic world, it is inevitable that taxes will increase as the government seeks to recoup some of the money distributed in its emergency relief efforts. For financial advisors with business-owner clients, knowing how to minimize taxes will make you an indispensable partner in protecting and growing assets.

Personal Pension Plans (PPP®) offer five critical features to protect small business owners and their families:

- Creditor protection under pension legislation
- Super priority under bankruptcy laws

- The ability to create new registered pension room using special payments, past service and terminal funding
- Enhanced basic portfolio management techniques
- A means for surviving family members to avoid tax consequences of the deemed disposition rules should death occur

Jean-Pierre Laporte, MA, BA, JD, is CEO of INTEGRIS Pension Management Corp., and a pension lawyer. He has written extensively on pension matters and is often called as an expert witness before the House of Commons Standing Committee on Finance. Along with Mark Taucar, CFA, he has authored a new must-do course for financial advisors who want to become accredited in providing advice on integrating a Personal Pension Plan strategy for their clients.

Attend this information session to learn how a PPP® can benefit your clients (or your own family business), and hear how IFB members can get a significant discount on the Personal Pension Planning course offered through the Knowledge Bureau.

## Bios

Jean-Pierre is by training a pension lawyer specializing in employee benefits and retirement plans. Until July 2012 he practiced out of the Toronto office of Bennett Jones LLP, a leading Canadian business law firm. He was then appointed Chief Executive Officer of INTEGRIS Pension Management Corp., a provider of pension plans to incorporated professionals and small business owners.

Jean-Pierre has written a number of journal articles on pension reform and pension administration, including the seminal concept paper on the Supplemental Canada Pension Plan published in 2004 by Benefits and Pensions Monitor, his idea having been advocated by provincial governments, thought-leaders and industry groups. Jean-Pierre also drafted a private member's bill in the Parliament of Canada that focused the federal government on adopting legislation to protect long-term disabled workers operating in federal employment. His most recent publication in the Canadian Tax Journal is entitled "A Review of Individual Pension Plans".

He has often appeared as an expert witness before Standing Committees of the House of Commons.

For his efforts at improving pension security for Canadians, Jean-Pierre was awarded the Queen Elizabeth II Diamond Jubilee Medal by His Excellency the Governor-General of Canada.

Mark Taucar, CFA is co-founder of, ACCILENT SELECT Discretionary Management. A unique offering that allows those qualified to be licensed as Advising Representatives (ARs), Associate Advising Representatives (AARs), Dealing Representatives (DRs) to engage with clients and provide streamlined, cost sensitive discretionary management. Mark has built discretionary referral platforms for notable Portfolio Managers across Canada and has engaged with referral agents for the construction of

streamlined referral operations which enhance scalability, profitability, portfolio design and compliance. Mark has authored articles for Fundlibrary.com and has also appeared on BNNtv as an expert on Exchange Traded Funds. He is also a faculty member with the Knowledge Bureau – Canada's leading post-secondary educational institute, where he instructs on topics of portfolio construction and management.