

2021 IFB Fall Virtual Summit Presentations

October 20 – 21, 2021 | 11:00 a.m. - 5:30 p.m. ET

Life and Money: Connecting the Dots

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

FP Canada Approved CE: Practice Management #9707

AAC ID# 58606 (1.00 Life)

Manitoba ID# 37416



Your clients expect great service and financial returns that will help them reach their goals – that's table stakes. But they also want an Advisor who truly understands their unique situation and who can solve the problems life throws at them.

In this webinar, Dr. Amy D'Aprix will provide you with practical tips, tools and advice that will allow you to do just that. You will be able to demonstrate your concern for their personal life issues and help them connect their lives to their money.

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.

Simplifying Disability & Critical Illness Insurance – the New Standard!

Roberta Lust, National Sales Director, Individual Insurance, Humania Assurance Inc.

FP Canada Approved CE: Product Knowledge #9949

AAC ID# 59102 (1.00 A&S)

Manitoba ID# 37632



Quality Disability Insurance can be one of the most difficult products to quote, apply for and get through underwriting....until now! Humania Assurance has been working hard at innovating and integrating their technology into the living benefits market and have brought them into the 21st century! Applications are done in minutes, non face to face?...No problem! Humania also offers 3 unique Return of Premium options!

Learn where this innovative disability product works in the market and how technology can simplify one of the most complex products available in the industry!

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.

Economic Update

Sal Guatieri, Senior Economist & Director at BMO Capital Markets, BMO Bank of Montreal
Nader Salameh, Vice President, Lending and Referral Partnerships, BMO Bank of Montreal

FP Canada Approved CE: Product Knowledge #9953

AAC ID# 58817 (1.00 Life, 1.00 General)

Manitoba ID# 37626



We will be giving an economic update that will reference key economic factors and how advisors can take advantage of them using the BMO Lending Referral Program.

Bio



Sal Guatieri is a Senior Economist and Director at BMO Capital Markets, with two decades experience as a macro economist. With BMO Financial Group since 1994, his main responsibilities include analyzing and forecasting the U.S. and Canadian economies, housing markets, interest rates and exchange rates. He is a regular commentator on economic and financial market trends to the media.

Prior to joining BMO, Sal worked at the Bank of Canada, contributing to the staff's quarterly economic projection and analyzing foreign exchange markets. Sal received his Masters degree in Economics from Queen's University in 1990.



Nader Salameh is the Vice President of Lending Referral Partnerships for BMO Bank of Montreal since 2014. Nader has been working in the banking and mortgage industry for the last 20 years in a variety of different capacities including client facing and management roles. One of Nader's greatest passions is finding ways to connect with advisors and finding ways to add value to their practice.

How Financial Advisors can use pension legislation to increase the retirement assets of their clients without taking additional risks or costs.

Jean-Pierre Laporte, INTEGRIS Pension Management Corp.

FP Canada Approved CE: Financial Planning #9829

AAC ID# 58821 (1.00 Life)

Manitoba ID# 37579



Few financial advisors in Canada have been exposed to the highly specialized set of rules found in tax and pension statutes that enable business clients to set up personal pension plans and retirement compensation arrangements for themselves. These highly effective tax deferral accounts are registered with the Canada Revenue Agency and often triple the amount of tax deductions otherwise available under RRSP rules. Moreover, use of these retirement accounts forms part of much broader tax efficient strategies especially in the context of a company sale or when thinking about succession planning.

Bio



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.

Understanding Power of Attorney 101

Sheldon Solomon, National Business Development Manager, HomeTrust

Christina Maurice Fazio, Senior National Business Development Manager, HomeTrust

FP Canada Approved CE: Financial Planning #9948

AAC ID# 59103 (1.00 Life, 1.00 General)

Manitoba ID# 37649



Learn about Power of Attorney. Given the aging Canadian population the importance of Power of Attorney has increased over the years. At the end of the presentation, you will understand the types of Power of attorney and their specific requirements for documentation and application. This will allow you to better assist your clients as well as increase your value as a trusted advisor.

Bios



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

Sheldon has over ten years of progressive experience in the financial industry with several leadership roles at CitiFinancial and Scotiabank.



Christina joined Home Trust in 2014, prior to joining Home Trust, Christina held various leadership roles at BMO Bank of Montreal. In her role of Senior National Business Development Manager, she is responsible for managing business relationships and attends key industry events. Christina is bilingual and an MBA graduate from McGill University.

Maximize the growth of your book with the most tax efficient mutual fund!

Wanda Hunchak, Executive Vice President at Westcap Mgt. LTD., Golden Opportunities Fund
Shayla Romanyshyn, Investor Relations Manager at Westcap Mgt. Ltd., Golden Opportunities Fund

FP Canada Approved CE: Product Knowledge #9954

AAC ID# 58818 (1.00, Life)

Manitoba ID# 37630



Golden Opportunities Fund, managed by Westcap Mgt. Ltd. – a venture capital and private equity Fund Manger that has invested more than \$1 billion to date, has been positively impacting local economies across Western Canada for over 20 years. The Fund’s investment philosophy provides unique tools that can help you grow your book of business while keeping your clients’ hard-earned dollars invested locally. Golden Opportunities has invested in 149 companies to date that are rooted across diverse sectors and key to future economic growth. These range from local innovators that are in various industries and stages – from mature growth to early-stage, to Management Buyouts (MBOs) in local legacies garnering worldwide demand. Maximize tax savings for your clients with tailored strategies in a portfolio designed to provide stability, diversification, and growth.

Bios



Wanda is the Executive Vice President at Westcap Mgt. Ltd., Fund Manager for Golden Opportunities, Fund with over 20 years of experience investing in business opportunities in Western Canada. She holds a Chartered Professional Accountant (CPA, CMA) designation, and a Chartered Financial Analyst (CFA) designation. She is also a member of the Institute of Chartered Professional Accountants of Saskatchewan, the CFA Institute, and the CFA Society of Saskatchewan. She is involved with various Committees and Boards including past Chair of the Saskatoon Regional Economic Development Authority (SREDA) Board of Directors. Her passion and drive to support companies and their leaders has been recognized many times over the years by initiatives such as Women of Distinction, and most recently the Wanda Hunchak Strategic Leadership award launched in her name. When Wanda isn’t busy impacting the local economy through investment opportunities and representing various organizations and Boards she sits on, she can be found at the cabin with her husband Joe and their two daughters.



Shayla Romanyshyn is the Investor Relations Manager for Westcap Mgt. Ltd., Fund Manager for Golden Opportunities Fund, Saskatchewan’s first Provincial RVC Fund. Shayla’s knowledge and experience in the Financial Services and Investment industry plays a key role in expanding the Fund’s investor base. Shayla is a self-motivated individual that focuses on business development & relationship management to support Financial Advisors across the Prairies Provinces. She provides the highest quality of service to identify the proper tax efficient strategies, prospecting methods, and guidance to successfully achieve sales goals. Shayla currently sits on the Board of the Ukrainian Canadian Professional and Business Association, Saskatchewan Young Professionals and Entrepreneurs, and an advocate for youth through her years of involvement with the Big Brother Big Sisters organization. When Shayla isn’t busy presenting and networking for a living, she can be found in the community meeting with her mentors or at the lake fishing!

Top 10 Lessons Learned: Keeping yourself out of litigation trouble

Eric Dolden, Senior Insurance Lawyer and Partner, Dolden Wallace Folick LLP

FP Canada Approved CE: Practice Management #9950

AAC ID# 59104 (1.00 Life, 1.00 General)

RIBO: Management

Manitoba ID# 37650



This presentation will examine the most important legal cases asserting claims against independent financial planners. We will examine what occurred, how the Judge ruled on the case and then discuss how the lawsuit could have been entirely avoided. This will be a valuable tool in your risk management arsenal when confronted with an increasingly litigation oriented society.

Bio:



Eric has specialized in insurance law for 42 years, is named as one of Canada’s top commercial insurance lawyers by Lexpert Magazine, and recognized as a leading lawyer for Insurance and Reinsurance by Who’s Who Legal: Canada. Eric is a founding partner in the firm which is consistently ranked as one of Canada’s Top 10 Insurance Boutique law firms by Canadian Lawyer magazine.

FINTRAC Regulatory Update

Julie Leclerc, Regional Director - Montreal Office, Compliance Sector, FINTRAC

FP Canada Approved CE: Practice Management #9951

AAC ID# 59105 (1.00 Life, 1.00 General)

Manitoba ID# 37652



Introduction:

FINTRAC – Who we are, mandate, structure, partners

Reporting Entity Sector:

Life insurance companies, brokers and agents; who is covered under the PCMLTFA, which activities are covered or fall under another sector

Compliance program: what and why you need to have one in place

- Compliance officer, policies and procedures, risk assessment, training program, 2 year effectiveness review.
- Know your client: when to verify the identity of persons and entities, methods to verify the identity of persons and entities (including Life insurance group plans), Business relationship requirements, ongoing monitoring requirements, Beneficial ownership requirements, Politically exposed persons and heads of international organizations requirements.
- Reporting: Suspicious transaction reports, Terrorist property reports, Large cash transaction reports, Large virtual currency transaction reports and the 24h rule.
- Foreign branches, foreign subsidiaries and affiliates.
- Ministerial directive requirements.

June 1st Regulatory changes

- How it impacts the life insurance sector
- Flexible measures announced by FINTRAC

FINTRAC examination

- What to expect (notification call, desk or onsite, documents to provide, examination interview, results and potential outcomes).
- Penalties for non-compliance

A closer look at suspicious transactions reports:

- Money laundering and terrorist financing indicators for the Life insurance sector.
- Examples of good STRs
- How they are used to build a case

Q&A before closing

Bio



Julie Leclerc is the Regional Director of FINTRAC's Montreal Office since 2017 with oversight of compliance activities in Eastern Canada. Julie first joined FINTRAC in 2009 where she led large and complex compliance examinations in her role as a Senior Compliance Officer and contributed to the development of FINTRAC's compliance framework. Prior to working at FINTRAC, Julie worked as a lawyer in the private sector, as well as in-house counsel for a start-up MSB. She attended the Université de Montréal, earning her Civil Law degree in 2003 and her Masters in Labor Law at the Université du Québec à Montréal in 2006.

Be Prepared: Developing a Transition Game Plan

Roland Chan, Founder and CEO, FindBob

FP Canada Approved CE: Practice Management #9955

RIBO: Management

AAC ID# 58819 (1.00 Life, 1.00 General)

Manitoba ID# 37631



When it comes to the transition of financial advisory practices, the industry has done a good job of talking about this issue and defining why it's a growing problem. But the time for talking about it is over. It's time for financial advisors to take control of their future by taking steps to plan to protect the value of the business they've spent a career building. Advisor transition is beginning to show up on the radar of the regulators who are recognizing that orphan clients are a consumer protection issue that must be addressed.

Roland Chan, CEO and founder of FindBob, is an expert in business continuity issues. He'll discuss how setting clear goals and creating a gameplan for transition is critical and how having a plan in place can demonstrate to your clients that their interests are top-of-mind for you. He'll look at growth and perpetuation strategies, how to determine the best strategy for you, and the necessary steps to put a solid plan in place.

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.

Tax and estate planning in a Covid-19 world

Mike Richard, National Vice President, Key Accounts, Manulife Investment Management

John Natale, Head of the Tax, Retirement & Estate Planning Services, Wealth team at Manulife

FP Canada Approved CE: Financial Planning #9709

AAC ID# 58609 (1.00 Life)

Manitoba ID# 37418



Much has changed over the past year, but your clients' need for estate planning support has not. If anything, the pandemic has heightened the importance of reviewing wills and estate plans. It's no secret that in Canada approximately \$1 trillion¹ in assets will change hands over the next 10 years and many clients need guidance regarding wealth transfer.

Take steps to understand the challenges of wealth transfers, learn how to solidify your existing client relationships, and get tips on how to strengthen business through the transfer.

Learn about the challenges and opportunities, including:

- How to help solidify your existing client relationships
- Accessing strategies to help protect your clients' wealth for generations
- Tools and resources to help you with client conversations

Bio



John is the Head of the Tax, Retirement & Estate Planning Services, Wealth team at Manulife. He and his team provide case level support on tax, retirement and estate planning matters to advisors across the country.

John joined Manulife in 2001 having previously worked as a tax lawyer with a national accounting firm and a private law firm. He has experience with estate and retirement planning strategies and a wide variety of general tax matter including personal and corporate taxation, trusts and investment related topics generally.

He is a frequent speaker at industry conferences and seminars and has appeared as a guest expert on industry podcasts and BNNTV. John has published numerous articles on tax and estate planning, and is the co-editor of "Canadian Taxation of Life Insurance".

He has a Bachelor of Commerce degree from the University of Toronto and a Bachelor of Law degree from the University of British Columbia. John was called to the Ontario Bar in 1998. He has obtained his

¹ Investor Economics Household Balance Sheet Report—Canada, 2020.

CSC certificate and completed the CICA In-Depth Tax Course. John has an Elder Planning Counselor (EPC) and a Certified Financial Planner (CFP) designation and is a member of the Ontario Bar Association and the Canadian Tax Foundation.



Mike Richard is the key relationship manager within the Key Accounts area of Manulife Financial's Canadian Division for MGA and National Account firms for segregated funds. He is committed to working with our partners to help them achieve their business goals and objectives, identify business development opportunities and enhance Key Account relationships.

Previously, Mike held the position of National Vice President, Corporate Accounts where he led the Corporate Accounts Channel and had the responsibility for managing the Manulife relationships with MGAs, a position he held since 2009.

Following the merger with Maritime Life in 2004, Mike joined Manulife as Director, Inside Sales & Marketing for the Corporate Accounts Channel. In 2006, he was promoted to Assistant Vice President for the channel. Before joining Manulife, Mike worked as a wholesaler for Maritime Life beginning in 2000 when he moved from Halifax to Waterloo.

Mike is a graduate of Dalhousie University in Halifax and Acadia University in Wolfville, Nova Scotia.

A Deep Dive into Advisor compensation and structure of the 3 layers of ownership

Shelden Smollan, Experior Financial Group

FP Canada Approved CE: Practice Management #9952

AAC ID# 59106 (1.00 Life)

Manitoba ID# 37680



This New Look will evaluate

1. Your Book of Business
2. Building Your agency
3. Agency Equity is the foundation of a Legacy Program.

The Reality of building through recruiting, education and motivation is the basis for long term success. The rules of Running a fast-growing MGA in Canada, will be explored and what it takes to empower advisors to be independent and really own their business now and past retirement. Consistency and Referrals will bring all the financial rewards you aspire to receiving. Provide for long term continuance into future generations and NO need to sell your business.

Bio



It's now over 45 years that Sheldon Smollan has served in many facets of the Life Insurance industry.

He possesses superior skills in visioning, marketing and executive leadership of insurance sales and management. He is a student of the insurance industry. His top notch people skills with a hands-on style of executive management in marketing initiatives including Direct Response Marketing and e-Commerce, have led to major industry innovations.

He is currently the Chief Experience Officer of Experior Financial Group. Canada's fastest growing MGA. He is a highly motivated team leader with an energetic and empathetic personality that understands the needs of each and every person with whom he is associated.

And "if you see someone without a smile, give them one of yours!"

Travel Insurance - Don't let your clients leave without it!

Marie-Michèle Duchesneau, Director of Marketing/Customer Service & Distribution, Tour+Med Travel Insurance

FP Canada Approved CE: Product Knowledge #9956

RIBO: Technical

AAC ID# 58820 (1.00 A&S, 1.00 General)

Manitoba ID# 37633



Many Canadians believe that their provincial health insurance will cover them in the event of a medical emergency while travelling, whether inside or outside of Canada. This, unfortunately, isn't the case. Without travel medical insurance, lifelong savings can disappear within hours! And COVID-19 is now a new reality to think about.

When asked why they didn't consider selling travel insurance earlier, many brokers reply that they don't know anything about it, that it seems complicated, or that it isn't worth it... Find out why these same brokers changed their minds. Tour+Med has easy ways to get you started.

Since 1996, the Tour+Med product line has been recognized by travellers and brokers for its reliable coverage and outstanding service. Our mission is to become a travel and health insurance leader, and to provide superior quality products, at reasonable prices.

Bio



After being in the tourism and lodging industry for a while, where she worked in customer service, sales, product development, and marketing, Marie-Michèle joined LS-Travel in 2013. Now Director of marketing, she assists with the setup and implementation of marketing campaigns for the Tour+Med product, and supports customer service and distribution for both individual and group sales. She also helps with training for LS-Travel's various distributors, and is involved in the development of the Tour+Med travel insurance product.

A world of no tax? Let's explore case studies with a CPA.

Jos Herman, Director of Wealth, Tax & Estate Planning at Resources & Solutions Professional Corporation, Sponsored by SSQ Insurance

FP Canada Approved CE: Financial Planning #9708

AAC ID# 58607 (1.00 Life)

Manitoba ID# 37417



What if we lived in a world of no tax? How do we help our clients understand the tax consequences of their businesses on death and during their lifetimes? As a subject matter expert, Jos will explore the strategies that advisors can use with their corporate clients. She will outline opportunities through case studies to gain an understanding for you to use in your practice.

Bio



At her firm, Resources & Solutions Professional Corporation, Jos provides wealth, tax and estate consultation.

She provides private business solutions focused on tax concepts, tax efficient investment and insurance strategies, asset protection and philanthropy.

Jos is a proud member of the:

- Canadian Association of Gift Planners
- Conference of Advanced Life Underwriting
- Canadian Tax Foundation

She is a triple threat. She uses her skills to provide an objective perspective related to:

1. Accounting, Tax & Estate complexities
2. Legal Considerations
3. Insurance Solutions

A new era of deposit protection: how changes to CDIC's trust deposit rules will affect brokers and where to next

Michael Mercer, Chief Data and Insurance Officer, Canada Deposit Insurance Corp. (CDIC)

FP Canada Approved CE: Practice Management #9705

AAC ID# 58604 (1.00 Life)

Manitoba ID# 37414



On April 30, 2022, a new framework for how deposit insurance is provided for deposits held "in trust" at CDIC member institutions will take effect. Brokers need to familiarize themselves with how this new framework may affect deposits they place for clients. In this session, Mike Mercer, CDIC's Chief Data and Insurance Officer, will provide an overview of the deposit insurance changes and the various

requirements that must be met to ensure that broker client deposits are protected in the event of a bank failure.

Bio



Mike Mercer oversees all aspects of CDIC's insurance operations including coverage, member compliance, premium administration, and fast payment capabilities in the event of a member failure. Mr. Mercer also oversees CDIC's digital transformation, payment modernization and data security initiatives.

Mr. Mercer joined CDIC in 2008 and has served on the executive team since 2015 where he led CDIC's member risk and resolution activities. Prior to joining CDIC, Mr. Mercer worked in the private sector occupying increasingly senior risk management roles in banking institutions across Australia, UK, Europe and Canada. Mr. Mercer holds Chartered Financial Analyst designation and a Bachelor of Economics from the University of Western Australia, Perth.

Updated: A perspective on private health insurance in Canada and why it's time to consider it as an option today.

Deep Bajwa, Director of Sales & Business Development, Best Doctors Insurance Canada Services Inc.

FP Canada Approved CE: Practice Management #9704

AAC ID# 58603 (1.00 A&S)

Manitoba ID# 37412



During this presentation we will discuss the impact of Covid19 on the Canadian health care system, in addition to 2 main challenges which always existed. We will also illustrate how the Canadian healthcare system and health insurance products are reactive in nature and don't proactively help our clients. Plus, you'll learn how advisors are using Best Doctors Insurance to address these problems for their clients. We're excited to connect with you!

Bio



Deep is an innovative, forward-thinking executive with nearly a decade of experience in the insurance, health and executive benefit management industries. His consultative leadership style has inspired local and national teams of sales and marketing executives to achieve outstanding results. Deep continues to build his expertise in strategic planning and execution, team leadership, sales operations, business development, marketing, profit and loss reporting (P&L) and financial strategies. Due to his extensive exposure in the insurance industry on a national scale, Deep's understanding of the insurance landscape extends to various markets across the country, including addressing their unique challenges.

As the Director of Sales & Business Development with Best Doctors Insurance Canada Services Inc. (BDCIS). Deep oversees the sales and marketing initiatives in 10 provinces and 3 territories across the country. With 5 direct reports he is responsible for the strategic direction and execution of all lines of business, including executive group benefits (EGB), employee benefits (EB) in addition to ensuring

alignment of International Private Health Insurance (IPMI) products and services with Canadian executives' specific requirements.

Since joining BDCIS in January 2018, Deep has managed several business initiatives across group health benefits (i.e. Group Health Insurance, Preventative Health Assessments and Wellness Programs, and Market Development). Deep led the product development team, in association with Underwriting, Actuarial, Legal and Marketing teams, and successfully launched two (2) new products focused on corporate executive health challenges and local Canadian health challenges. He also negotiated a new cover holder agreement with Lloyd's of London, which directly increased the bottom line for the Canadian operation. His extensive knowledge of the group benefit space and distribution avenues created exceptional solutions for Canadian clients while increasing BDCIS' credibility and visibility across the country.

Deep completed a Bachelor of Arts (English and Cultural Studies) from McMaster University in addition to holding multiple industry designations. Deep is licensed in to conduct insurance business in nine (9) provinces and two (2) territories across Canada. He is an active member of the Canadian Association of Independent Life Brokerage Agencies (CAILBA) and the Canadian Group Insurance Brokers (CGIB), Advocis and Canadian Life & Health Insurance Association (CLHIA). He models ongoing professional growth and development to his peers and teams he leads and mentors. Deep is committed to completing an Executive Master of Business Administration (EMBA) program on a part-time basis in addition to three (3) industry designations CLU, CFP, CEBS on a schedule by the end of 2026.

Deep is a respected leader and trusted advisor by his team members, clients, partners and contacts in the Canadian insurance industry.

Seniors and Technology: Lessons Learned from the Shift to Virtual Selling

Amanda Richards, Director of Business Development and Community Integration, Chartwell Retirement Residences

FP Canada Approved CE: Financial Planning #9706

RIBO: Personal Skills

AAC ID# 58605 (1.00 Life, 1.00 A&S, 1.00 General)

Manitoba ID# 37415



As Covid-19 gripped the country and public health units instituted necessary precautionary measures retirement living organizations adapted technology to shift from a sales process traditionally rooted in in-person interactions to a virtual experience.

Our societal views of seniors and their willingness or capability to adopt technology sometimes clouds our judgement and preemptively stifles our creative thinking. These views, however, are outdated and misinformed and our recent experiences as we shifted to a primarily digital sales process has supported this. Our senior customers are willing and able participants, and technology has enabled not only the continuum of the sales process for isolated customers but also demonstrated the immense thirst for social interaction and engagement amongst our senior population in a digital setting.

The purpose of this session is to share how as an organization we shifted our mindset and in turn, shifted our processes to help our senior customers and their families navigate retirement living options and share best practices for use in other organizations facing similar challenges.

Bio



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 16 years of experience and is currently responsible for Chartwell's B2B strategy inclusive of National partnerships. As a seasoned senior living sales expert, she is committed to helping business professionals provide guidance and advice to their senior clients. 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. Amanda is well-versed in the intricacies of helping seniors and their families navigate the complexities of today's senior-living options and understands the challenges associated with selling to and working with this market segment.