

EXECUTIVE BUSINESS BUILDER AGENDA AT A GLANCE

ON NOVEMBER 10TH AND 11TH – Knowledge Bureau will debut an exciting new concept prior to DAC: The Executive Business Builder Retreat. We invite you to join other business builders, leaders and entrepreneurs for this open forum with plenty of discussion on topics critical to business growth, such as HR, technology, strategic planning, business law and marketing. Immerse yourself in the importance of healthy living while you think about your leadership development. We'll show you how to breathe, and take back control of your life, so you can feel refreshed, recharged and rejuvenated. We hope you will consider registering to attend as your next step in growing yourself and your business.

SATURDAY NOVEMBER 10

4:00 – 6:00 PM	Registration and Badge Pick Up Hilton Hotel Lobby
6:30 PM	Meet at Le Monastère Des Augustines
6:30 – 7:30 PM	Tour Of Le Monastère Des Augustines
7:30 – 9:30 PM	STEP 1: WHAT'S YOUR STORY? COLLABORATIVE DINNER Sponsored by Dean Cockell, MFA, Manager Portfolio Strategies

SUNDAY NOVEMBER 11 – at Le Monastère des Augustines

7:15 – 8:00 AM	REFUEL AND AWAKEN YOUR SENSES Buffet Breakfast with Master of Ceremonies Alan Rowell
8:00 – 8:30 AM	REVITALIZE AND REFOCUS: How to Be More Present with Cardiac Coherence Techniques
8:30 – 9:30 AM	STEP 2: RENEW YOUR PASSION with Dan Collison
9:30 – 10:30 AM	STEP 3: ENHANCE YOUR LEADERSHIP POTENTIAL with Joanne Sigurdson
10:30 – 10:45 AM	HEALTH BREAK: Grab a Shot
10:45 – 11:15 AM	SHARPEN YOUR CONCENTRATION
11:15 – 12:00 PM	STEP 4: RETHINK YOUR STRATEGIC PLAN with Jenifer Bartman
12:00 – 1:30 PM	THE PLEASURES OF HEALTHY EATING
1:30 – 2:30 PM	STEP 5: CREATE YOUR SAFE HAVENS with Phillippe Richer
2:30 – 3:00 PM	STEP 6: MANAGE YOUR FRIEND AND FOE: TECHNOLOGY!
3:00 – 3:30 PM	NOGGIN NOSH AND CHAIR YOGA
3:30 – 4:15 PM	STEP 7: PEOPLE POWER with Evelyn Jacks
4:15 – 4:30 PM	PAUSE REFLECT AND IF YOU FEEL LIKE IT HUG!

DAC AGENDA AT A GLANCE

SUNDAY NOVEMBER 11 - REGISTRATION

WE HOPE YOU WILL STAY ON TO JOIN US FOR DAC – THE DISTINGUISHED ADVISOR CONFERENCE – NOVEMBER 11 – 14. Check back often as we add more outstanding speakers and topics

12:00 – 5:00 PM	Registration Hilton Hotel
12:15 – 5:00 PM	Brunch & Discovery Tour of Île D'orléans (Optional)
5:30 – 6:30 PM	Speaker and Sponsor Rehearsal
6:30 – 7:00 PM	FIRST TIMER RECEPTION – Sponsored by Moodys Gartner Tax Law LLP
7:00 – 9:00 PM	WELCOME RECEPTION

MONDAY NOVEMBER 12 - CHANGING FACE OF THE GLOBAL ECONOMY

7:00 – 7:45 AM	Buffet Breakfast
7:45 – 8:00 AM	WELCOME & OPENING REMARKS with Olympian Caroline Ouellette
8:00 – 8:45 AM	WORKING BEYOND OUR PRIVILEGE with Evelyn Jacks, MFA, President Knowledge Bureau
8:45 – 9:30 AM	THE 5-STEP PROGRAM: Fixing Canada's Competitive Challenge with Dr. Jack Mintz, President's Fellow at the University of Calgary's School of Public Policy
9:30 – 10:15 AM	CYBERSECURITY AND PRIVACY: Striking the Balance with Dr. Michael Geist, Canadian Research Chair in Internet and E-commerce Law University of Ottawa
10:15 – 10:45 AM	Mimosa Break
10:45 – 11:30 AM	CANADA AFTER NAFTA: The Impact of Responsible Negotiation. Speaker TBA
11:30 – 12:15 PM	LEADERSHIP REQUIRED: Dealing with Diversity and Inclusion in Your Workplace with Olympian Caroline Ouellette
1:00 – 2:30 PM	FRANKLIN TEMPLETON LUNCH AND LEARN: Understanding Hedge Funds with Sophie Orru, VP, Regional Sales, Franklin Templeton
3:00 – 5:00 PM	Walking Tour of Old Quebec (Optional)
7:00 – 10:00 PM	La Bûche Dine Around or on own

TUESDAY NOVEMBER 13 - CHANGING FACE OF ADVICE

7:00 – 7:45 AM	Buffet Breakfast
7:45 – 8:00 AM	OPENING REMARKS with Dean Cockell, MFA, Manager Portfolio Strategies Winnipeg
8:00 – 8:45 AM	NEW INVESTMENT STRATEGIES FOR CORPORATE OWNER-MANAGERS with Kim Moody FCA, TEP, Director, Canadian Tax Advisory sponsored by Moodys Gartner Tax Law LLP, Calgary
8:45 – 9:30 AM	OWNING ASSETS IN THE UNITED STATES with Dean Smith, PHD, CFP, TEP, CPA, CA, Partner, Cadesky and Associates LLP Toronto
9:30-10:15 AM	ETHICS, COMPLIANCE AND TECHNOLOGY: Understanding the Evolving Nature of Advice with Susan Allemang, Director of Policy and Regulatory Affairs, sponsored by IFB
10:15-10:45 AM	Mimosa Break
10:45 – 11:30 AM	UNDERSTANDING IMMIGRANTS: Your Role in Pointing Newcomers in the Right Direction with Shoshana Green, Partner Green & Speigel LLP, Toronto
11:30 -12:15 PM	WEALTH PLANNING: Insuring Younger Clients and Newcomers to Canada with Helene Chatelain, Chief Underwriter, sponsored by ivari
1:00 -2:30 PM	Lunch and Learn

3:00 – 5:00 PM	Walking Tour of Old Quebec (Optional)
6:00 – 7:00 PM	MFA, DFA-Specialist Designation Reception <i>by invitation only</i>
7:00 – 10 :00 PM	Sparkle and Shine Knowledge Bureau’s 15 th Anniversary Birthday Bash
WEDNESDAY NOVEMBER 14 – CHANGING FACE OF RELATIONSHIPS	
7:00 – 7:45 AM	Buffet Breakfast
7:45 – 8:00 AM	OPENING REMARKS with Mick Kelly, Business and Insurance Lending Specialist, Manulife Bank, BC.
8:00 – 8:45 AM	COLLABORATING WITH IMPACT: Providing Invaluable Advice in a More Expensive World - Speaker TBA
8:45 – 9:15 AM	ADDRESSING ELDER ABUSE with Alexis Verganelakis, VP Regional Sales sponsored by Franklin Templeton
9:15 – 10:00 AM	CLOSING THE POVERTY GAP: The CLB and CESC with Pierre Labbee, Manager, Strategic Integration, Office for Disability Issues, ESDC
10:00 – 10:30 AM	NEW COMMUNICATION STRATEGIES: Managing Reputational Risk with Christina Fazio, Sr. National Business Development Manager sponsored by Home Trust
10:30 – 11:00 AM	Mimosa Break
11:00 – 11:30 AM	CONTINUITY PLANNING: Young Advisors Working with Older Clients – Speakers TBA
11:30 – 12:15 PM	GIVING BACK: Including Philanthropy in Wealth Management – Speaker TBA
12:15 – 12:30 PM	CLOSING REMARKS AND PRIZES with Evelyn Jacks, MFA, President, Knowledge Bureau
1:30 – 5:30 PM	Lunch & Siberia Spa (Optional)

EXECUTIVE BUSINESS BUILDER RETREAT DETAILED AGENDA

Refresh, Replenish and Rejuvenate: Join Knowledge Bureau Instructors and Inspirational Leaders for this one-day hands-on retreat that focuses on you and your business holistically in seven steps:

<i>Step 1: Share Your Story</i>	<i>Step 4: Rethink Your Strategic Plan</i>
<i>Step 2: Renew Your Passion</i>	<i>Step 5: Create Your Safe Havens</i>
<i>Step 3: Enhance Your Leadership Potential</i>	<i>Step 6: Technology Plus Value</i>
	<i>Step 7: People Power</i>

This business leaders retreat is truly different: it will help you to refocus in a distracted world, calm your mind, think about your priorities - personally and in business - so that you can re-engage with what defines you and your goals. You'll feel happier, more focused and more determined to live the life you want to live – inside and outside of the office. Give yourself permission to replenish and repurpose with others who feel the burden of responsibility as much as you do. The result? You'll have the chance to think more strategically about growing your firm, getting the results you want with less stress.

To help you engage in a deeper thought process for each session, there is a thought provoking question for you to reflect on prior to arrival. Take some time to gather your thoughts and come prepared to share, network and collaborate with your peers in an open learning environment.

RETREAT - DAY 1 - SUNDAY NOVEMBER 10

4:00 – 6:00 PM	Registration Pick up Badge and Materials	Hilton Lobby
6:30 PM	Meet at Le Monastère Des Augustines	77 rue des Remparts, Québec, QC. G1R 0C3 Map will be provided 12 min walk or cab
6:30 – 7:30 PM	Tour of Le Monastère Des Augustines	In 1639, three Augustinian sisters came to Quebec City with a charter from King Louis XIII, to care for the sick and to open the continent's first hospital north of Mexico. A visit to Le Monastère des Augustines is a unique opportunity to discover a chapter of history in a place dedicated to heritage, culture and well-being. The monastery holds some 40,000 artifacts and extensive written archives, which chronicles the sisters' centuries of work in the community and offers a fascinating glimpse into the history of Western health care.
7:30 – 9:30 PM	STEP 1 – WHAT'S YOUR STORY? COLLABORATIVE DINNER	During this evening's dinner featuring local farm to table cuisine and hosted by Evelyn Jacks, Founder and President of Knowledge Bureau, and our Lead Sponsor, share your story with other business leaders in an open and welcoming environment.

Thought Questions:
(please choose which one you wish to speak to)

What Defines You and Your Business?
The Buck Stops Here: How does your "no excuses" role affect you?
What Inspirational Message Do You Have for All of Us?

RETREAT DAY 2 - SUNDAY NOVEMBER 11

In preparation for each session please review the thought provoking questions and come prepared to discuss with your peers.

7:15 – 8:00 AM FUEL UP: AWAKEN YOUR SENSES **Take It All In.** Le Monastère des Augustines is the perfect setting to begin your holistic experience in personal mindfulness, balance and purposeful thinking. A delicious breakfast buffet will be served to jump start and energize your day.
Guest Host: Alan Rowell, DFA-Tax Services Specialist™, MFA™, RWM™

8:00 – 8:30 AM REVITALIZE AND FOCUS: Cardiac Coherence Technique **How to Be More Present.** Learn a “miracle” technique that helps you clear your mind, reduce anxiety and start every day in a calm, natural state of readiness so that you can be “in the present” for the people who crave a deeper relationship with you.

8:30 – 9:30 AM STEP 2: RENEW YOUR PASSION **Revisit Your Passion Statement.** Sometimes it’s lonely at the top but it doesn’t have to be. Reconsider: why do you do what you do? Revisit your aspirational passion statement with business leader **Dan Collison**.

Thought Questions:
*What are you passionate about?
 What keeps you from doing the things you are passionate about?
 If you could rebuild your passion statement, what would it be?*

9:30 – 10:30 AM STEP 3: ENHANCE YOUR LEADERSHIP POTENTIAL **Leadership is about Followers.** What makes a great leader? Who follows you and why? Challenge yourself to dig deeper and find your latent leadership potential with executive coach **Joanne Sigurdson**

Thought Questions:
*Who are the great leaders you admire and why?
 What is the one thing you’d like to improve upon to enhance your leadership potential? How do you lead into a new economy?*

10:30 - 10:45 AM Health Break **Grab a Health Shot!** Learn from the Chef about the benefits of a fresh juice concoction and receive your special recipe for renewed energy.

10:45 - 11:15 AM SHARPEN YOUR CONCENTRATION **Constantly Distracted?** Try Meditation for Beginners! If you are frustrated that you can’t get to the important things because of the noise all around you, you’ll appreciate learning effective ways to work on your concentration and memory in your daily life. Learn about some high-quality apps to remind you in your day. . . “fit-bits” for your brain! Practice in group, too!

11:15 – 12:00 PM STEP 4: RETHINK YOUR STRATEGIC PLAN **Meet the Dilemma of the New Economy Head On.** Who is your next client? What do they want? Rethink your strategic business plan by focusing on who you want to serve with **Jenifer Bartman**

Thought Questions:
*Who is your preferred client?
 What services do you want to offer your next clients?
 What is the mission of your “new economy” plan?*

12:00 – 1:30 PM THE PLEASURES OF HEALTHY EATING **Is Time Your Enemy?** What’s the connection between a healthy body, a healthy economy and a planet healthy? You’ll find surprising answers as you revisit the “new rules” of nutrition and receive a unique, practical model to guide your food selections, too! Your “culinary coach” will give you scientific facts and tips on “mindful eating”. You’ll discover a new attitude toward healthy eating, being in the present throughout this pleasurable activity, while you learn more about making more conscious selections for human health and our planetary eco-systems as well!

1:30 - 2:30 PM	STEP 5: CREATE YOUR SAFE HAVENS	Manage Risk More Effectively. It's critical that you and your stakeholders operate within safe havens. In a world in which technology, privacy and compliance disrupt sound business practice, learn why understanding business law better can help, with lawyer Philippe Richer
<i>Thought Questions:</i>		<i>Do you have the right contracts in place for your clients? What improvements do you need to make in engaging staff and contractors for the longer term? How are you and your business protected from breaches in confidentiality and privacy?</i>
2:30 – 3:00 PM	STEP 6: TECHNOLOGY: MANAGE YOUR FRIEND AND FOE	Let it Go - Disconnect with Purpose. Modernizing your practice for a new economy means embracing even more IA and enduring more rewiring of your over-taxed brain. To fight this bizarre relationship with your electronic devices, a type of self-inflicted loneliness, learn why you absolutely need to unplug to rest your brain and take back control. Find out how with our technology partners .
<i>Thought Questions:</i>		<i>What is the biggest issue in managing change for you? How can you introduce mindfulness into managing the time you and the stakeholders around you spend with your various devices?</i>
3:00 – 3:30 PM	NOGGIN NOSH AND CHAIR YOGA	Let's really have some fun! Learn more about stretching and experience a great, easy way to take a “no excuses” approach to feeling better and smiling more throughout your afternoon. . . (as an alternative to eating chocolate bars from the vending machine 😊!)
3:30 – 4:15 PM	STEP 7: PEOPLE POWER	Integrating Mindfulness with Relationship Management. Why is it so difficult to find the right people to bring happy results in your workplace? It's a common thread in most businesses today: recruitment is tough. Share your human resources or succession planning concerns with our instructor panel hosted by Evelyn Jacks . You'll leave with lots of new ideas and a re-energized approach!
<i>Thought Questions:</i>		<i>What is the most frustrating part of the HR equation for you? How do you empower and motivate your staff? What results would you like from your HR Plan?</i>
4:15 – 4:30 PM	CLOSING MOMENTS	PAUSE REFLECT AND IF YOU FEEL LIKE IT... HUG!

DAC - SUNDAY NOVEMBER 11

Welcome Reception- Theme: Québécoise in Training

12:00 – 5:00 PM
Hilton Lobby



REGISTRATION

Meet our friendly Knowledge Bureau Ambassadors! Partake in a lot of high fives and joyous reunions as you drop in to pick up your name badge and conference materials in the beautiful Hilton Hotel lobby which overlooks the historic Plains of Abraham and the gates of Old Quebec City. You will love the views and your opportunity to meet the Knowledge Bureau DAC team: ask questions, get oriented and let our team help you make the most of your time at DAC. We look forward to welcoming you!

12:15 – 5:00 PM
Meet in Lobby



BRUNCH & TOUR ÎLE D'ORLÉANS

Set out on the "Road of all Flavours" (la route des saveurs). This is a truly beautiful experience that will engage you in the beauty and history of Old Quebec. The day will begin with a delicious Brunch Buffet overlooking the Falls at Montmorency, the summer residence of the 1st Duke of Kent. After Brunch, explore the stunning views from the many lookout points throughout the Park, including a spectacular water fall. The tour will also include stops and taste at The Bilodeau Cider House - the family-owned orchard of over 3000 trees that has mastered, the delicate art of making Ice Cider since 1982. And you won't want to miss Cassis Monna & Filles, a local renowned maker of Cassis – a truly fantastic sweet, dark red black currant liqueur found in a Kir Royale.

Tour includes:

- Brunch
- Motor coach transportation
- Professional tour guide
- Bottled water
- Entrance Montmorency Falls
- 2 tastings stop on Ile D'Orleans
- All gratuities

Cost \$135 per person

Click Here to Register by October 31st

6:30 – 7:00 PM Villeray/DeTourny



FIRST TIMER RECEPTION

Calling all first-timers at DAC! Please join us for this very special welcome celebration. The DAC is all about great education and great networking and we want to make sure you have chance to shine at both! We will officially adopt you as part of the DAC family, hosted by Knowledge Bureau's Sr. VP of Business Development, Allan Jacks. Dress Code: Business Casual

Cash Bar

Sponsored by Moody's Gartner Tax Law LLP

7:00-9:00 PM
Shuswap Room



WELCOME RECEPTION

Theme - Québécoise in Training! Join us for this wonderful evening of merriment as we begin our 15th Annual Distinguished Advisor Conference and immerse you in all things Québécoise. Enjoy local traditional fare such as Tourtiere, Pea Soup, Poutine and Sugar Pies. Tap your toes and kick your heels to regional French music, while enjoying the company of your peers and new friends. You never know who may show up! In fact – we know someone very, very special will be there! You won't want to miss meeting him!! No time to pick up name badge during the day? Not to worry we will have them available at the reception.

Dress Code: Business Casual, Cash Bar

THANK YOU TO ALL OUR SPONSORS AND DAC SUPPORTERS



DAC DAY 1 - MONDAY NOVEMBER 12
THEME: THE CHANGING FACE OF THE GLOBAL ECONOMY

7:00 – 7:45 PM
Kent

BUFFET BREAKFAST

Start your day with a delicious hot Breakfast buffet.
 For attendees and paid guests

All educational sessions will be held at Palais

Brought to you by:



7:45—8:00 AM

WELCOME AND OPENING REMARKS

Caroline Ouellette

We welcome back Olympian Caroline Ouellette, a previous well received DAC speaker in San Diego to open the Day 1 General Sessions with her remarks about the theme of the Conference: The Changing Face of Community and, the Changing Face of the Global Economy. Be prepared to take notes, ask questions and learn new ideas throughout your day.



8:00 – 8:45 AM

WORKING BEYOND OUR PRIVILEGE

MFA, DFA-Tax Services Specialist, Founder and President of Knowledge Bureau

The face of Canada is rapidly changing: our cities, people and demographics are facing unprecedented change. As a community and as individuals, it's time to work beyond our privilege: to set higher goals, to better ourselves and give back to our society. In the changing face of our communities, the work of professional financial advisors is more important than ever. But change is difficult, and it can be taxing. To get better results, simplify your efforts and achieve unprecedented financial success, you will need to collaborate, with impact. Find out how in this inspirational session.



8:45—9:30 AM

THE FIVE-STEP PROGRAM:

Fixing Canada’s Competitive Challenge

DR. JACK MINTZ O.C. President’s Fellow Univ. of Calgary School of Public Policy

After decades of calm, the issue of competitiveness is front and centre for Canada. Dr. Jack Mintz pulls no punches: we now tax large corporate investments by about 10% more compared to the U.S. Our personal income and sales taxes are higher. And we’re increasing levies on energy, which was already being taxed higher than in the U.S. In fact, small- and medium-sized business owners in the U.S. will be paying lower taxes than ours by a wide margin. We aren’t just about to lose a whole lot of business. Our governments can expect revenues to take a long slide. To exercise your best interest duties, your deeper knowledge about the tax and trade reforms emerging in North America will serve you well. Is there a light at the end of the tunnel? Absolutely, however, the cautious risk manager will likely win the footrace over the foreseeable future. Find out why.



9:30—10:15 AM

CYBERSECURITY AND PRIVACY:

Striking the Balance

MICHAEL GEIST Canada Research Chair in Internet and E-commerce Law University of Ottawa

In this session, Dr. Geist will discuss law, technology and privacy. . . currently we are focused on what political parties and businesses are doing on the internet and how things we often do can have great impact unbeknownst to us. The pace of change happens every day and we need to understand how policies are developed to ensure organizations are secure from cyber attacks and copyright infringements. It is often difficult to balance these potential implications with access to data. There are enormous opportunities for business, but there are privacy and security risks that must be managed and policies that need development.

10:15 – 10:45 AM
Grand Place

MIMOSA BREAK

Test Your Financial Trivia Skills for a chance to win Great Prizes

10:45—11:30 AM

CANADA AFTER NAFTA: Global Portfolio Management

Check back often as we provide more information on this speaker and topic



11:30—12:15 PM

**LEADERSHIP REQUIRED:
 Dealing with Diversity and Inclusion in Your Workplace
 CAROLINE OUELLETTE**

Trust is earned with knowledge first, deep and broad experience, second. The creation of trust is a challenge and helping your clients know you have their best interests at heart, consistently and over time, will help. But this is a time of great change, when the increasing diversity in society is colliding with great technological and demographic change. Learn to bring out the best in yourself as a leader who may be called upon to embrace new values and viewpoints. The answer lies in your team’s readiness to meet new demands and it all boils down to this: the patience to choose and mentor the right people. Top coaches choose the people who are best for team. Learn how to do that from an Olympic Gold Medalist and coach of Canada’s next Olympians.



1:00 -2:30 PM

**FRANKLIN TEMPLETON LUNCH AND LEARN:
 Understanding Hedge Funds
 SOPHIE ORRU VP, Regional Sales in Québec City and Eastern Quebec**

Amid growing concerns about market volatility, more advisors are considering hedge strategies to provide additional diversification and reduce risk exposure in their clients’ portfolios. Against a backdrop of rising volatility, find out how you can provide clients with a “smoother ride” while showcasing the value of your advice? In this session, you will learn about hedge strategies, their features/benefits, and how you can implement them in clients’ portfolios.

3:00 – 5:00 PM

Cost: Complimentary
 Sign up by October 31st
 Maximum 20 people per day
 Good walking shoes required
Sponsored by:



WALKING TOUR OLD QUEBEC

Go way back to the early 1600’s You won’t want to miss this historic walking tour of Quebec City! This is the best way to really appreciate the French culture and the origins of our Canadian history. The tour will include highlights of the old city including:

- The Citadelle Walls and Fortifications
- The Parliament and Terrasse Dufferin
- Plaines d’Abraham and Panoramic stairs
- Place-Royale and Petit-Champlain



**7:00 -10:00 PM
 Meet Lobby**

OPTIONAL DINNER -LA BÛCHE

It’s your special night out with your fellow DAC attendees, sponsors and speakers for a fun night at [La Bûche](#) -the Urban Sugar Shack. Enjoy regional cuisine with a great local atmosphere.

The Menu served family style includes Regional Local Specialties.
 Cost: \$85 (beverages on own)
 Register by October 31st

DAC DAY 2 - TUESDAY NOVEMBER 13

THEME: THE CHANGING FACE OF ADVICE

7:00 – 7:45 AM

BUFFET BREAKFAST

Start your day with a delicious hot Breakfast buffet.
 For attendees and paid guests

These sessions brought to you by:



7:45—8:00 AM

OPENING REMARKS

DEAN COCKELL, *MFA Manager, Portfolio Strategies*

Join “the man with a practical straight forward approach to financial planning” Dean Cockell for his insights and recap of Day 1 along with his remarks on what we have in store for Day 2.



8:00—8:45 AM

NEW INVESTMENT STRATEGIES FOR CORPORATE OWNER-MANAGERS

KIM MOODY *FCA, TEP, Director, Canadian Tax Advisory*

Check back often for session details

Sponsored by Moodys Gartner Tax Law LLP, Calgary



8:45—9:30 AM

OWNING ASSETS IN THE UNITED STATES

DEAN SMITH, *PHD, CFP, TEP, CPA, CA, Partner, Cadesky and Associates LLP*

Check back often for session details



9:15 – 10:15 AM

**THE INTERSECTION OF ETHICS, COMPLIANCE AND TECHNOLOGY:
 Understanding the Evolving Nature of Advice**

SUSAN ALLEMANG, Director of Policy and Regulatory Affairs, IFB

Everyone is trying to manage the tension between a sales environment and the giving of professional advice. Is it a conflict that can be resolved? Transparency and disclosure will come into play to help. So, will technology. Find out more about how your practice can adapt to your professional responsibilities to your clients.

Sponsored by IFB

10:15-10:45 AM

MIMOSA BREAK

Test Your Financial Trivia Skills for a chance to win Great Prizes



10:45—11:30 AM

**UNDERSTANDING IMMIGRANTS:
 Your Role in Pointing Newcomers in the Right Direction**

SHOSHANA GREEN Green & Speigel LLP

Immigration is the pipeline to Canada’s economic success. Our government is investing heavily into immigration programs and you need to seize on the opportunity to help newcomers get pointed in the right direction, financially speaking.

Find out from a prolific expert on immigration, how to connect with two key newcomer profiles: the younger generations who have the greatest opportunities to build a life here: highly educated, 20-somethings and the 30-40 age bracket with serious investment/business assets or experience who need deeper, broader proper advice. That’s where you come in. Learn more about how to connect with them both before and after immigration.






11:30—12:15 PM

**WEALTH PLANNING:
 Insuring Younger Clients and Newcomers to Canada**



HELENE CHATELAIN, Chief Underwriter ivari.

Insuring a younger generation is a new and different niche: not only are there challenges in engaging Gen X and Gen Y (average age 42). But, in addition, there are new stress issues, marijuana legalization issues and issues relating to the new world associated with insuring immigrants to Canada. Depending on culture, advisors could be faced with discrimination between males and females and fear associated with health information disclosure. Many newcomers fear that proper disclosure will leak back to immigration officers.

For advisors the challenge with all these potential client profiles has a common thread: because they do not see the need for insurance, it is tough to get to them. But when they experience various life events, they are ripe for a discussion. The trick is to have them as soon as possible. Find out how to engage new processes that are more profitable for the advisor, more convenient for client, and as a result, make engagement and closing easier at a time when your best new clients have everything they need. . . except the right insurance solutions.

<p>1:00 -2:30 PM</p>	<p>SPONSORED LUNCH AND LEARN</p> <p>Check back often as we provide more information on this speaker and topic</p>
<p>3:00 – 5:00 PM</p>	<p>WALKING TOUR OLD QUEBEC</p> <p>If you missed yesterdays walking tour of the city not to worry – we know it will be so popular we are offering it a second day! See all the highlights that everyone was talking about at breakfast for yourself. Meet in the Hilton Lobby</p> <p>Sponsored by:</p> <p>Cost: Complimentary Sign up by October 31st Maximum 20 people per day Good walking shoes required</p> 
 <p>6:00 -7:00 PM</p>	<p>MFA/DFA-SPECIALIST CHAMPAGNE RECEPTION</p> <p>By Invitation Only</p> <p>This champagne reception honors the achievement of MFA™ & DFA-Tax and Bookkeeping Specialist Designations™. Both grads and under-grads of these prestigious programs are invited to come and applaud about their peers' achievements, share stories and hear what's coming up for them at Knowledge Bureau.</p>
 <p>5:00 – 6:00 PM Boucherie Room</p>	<p>SPARKLE AND SHINE GALA DINNER</p> <p>Join us for a rousing rendition of Happy Birthday as Knowledge Bureau celebrates 15 years! Come dressed in style, wear your best Sparkles and Tails (or dark suit) as we celebrate 15 years with our best party ever. Hosted by your Masters of Ceremonies Dean Cockell and Mick Kelly, there will be a magnificent 3 course meal to celebrate, with a glass of sparkly to toast our special occasion. Featuring a very special production from Quebec City's famous Painchaud Family! It's your night to eat, drink and celebrate with your peers and new friends.</p>

DAC DAY 3 - WEDNESDAY NOVEMBER 14
THEME: CHANGING FACE OF RELATIONSHIPS

<p>7:00 – 7:45 AM Kent</p>	<p>BUFFET BREAKFAST Start your day with a delicious hot breakfast buffet. For attendees and paid guests</p> <p>These sessions brought to you by:  Knowledge Bureau Excellence in Financial Education</p>
 <p>7:45—8:00 AM</p>	<p>OPENING REMARKS <i>MICK KELLY, Business and Lending Specialist Manulife Bank</i></p> <p>Long time DAC Supporter Mick Kelly will begin the day with some thoughts on Day 2. Mick has been both an attendee, sponsor and Master of Ceremonies at DAC and he will be sure to put his own “spin” on the last day of the conference.</p>
<p>8:00—8:45 AM</p>	<p>COLLABORATING WITH IMPACT: Providing Invaluable Advice in a More Expensive World</p> <p>Speaker TBA – Check back often for more details</p>
<p>8:45—9:15 AM</p>	<p>ADDRESSING ELDER ABUSE ALEXIS VERGANELAKIS, VP Regional Sales Franklin Templeton Check back often for more details Sponsored by Franklin Templeton</p>
<p>9:15—10:00 AM</p>	<p>CLOSING THE POVERTY GAP: The CLB and CESG <i>PIERRE LABBEE Manager, Canada Education Savings Program Employment and Social Development Canada</i></p> <p>Behavioral Change is what we need to break the poverty cycle in Canada. Small children who grow up with the expectation and aspiration of higher education in fact will do so. Parents who open an RESP will be much more excited about the prospect of their children’s future and the Canada Learning Bond can really help to bring that home to low income families.</p>

<p>10:00—10:30 AM</p>	<p>NEW COMMUNICATION STRATEGIES: Managing Reputational Risk <i>CHRISTINA FAZIO, Sr. National Sales Manager, Hometrust</i></p> <p>In today’s transparent world, everything we do and say is under the microscope 24/7. What should business leaders do when they get into trouble with communications – whether in the media, with your stakeholders at work or at home, learn the key steps to managing reputational risk so that you can turn the spotlight on to the principles and values that you want a judgmental audience to know. Sponsored by HomeTrust</p>
<p>10:30-11:00 AM <i>Grand Place</i></p>	<p>MIMOSA BREAK</p> <p>Test Your Financial Trivia Skills for a chance to win Great Prizes</p>
<p>11:00 – 11:30</p>	<p>CONTINUITY PLANNING: Young Advisors Working with Older Clients Check back often as we provide more information on this speaker and topic</p>
<p>11:30—12:15 AM</p>	<p>GIVING BACK: Including Philanthropy in Wealth Management Check back often as we provide more information on this speaker and topic</p>
 <p>12:15 – 12:30 PM</p>	<p>CLOSING REMARKS AND PRIZES <i>Evelyn Jacks MFA, DFA-Tax Services Specialist, Founder and President of Knowledge Bureau</i></p> <p>Reflection, Prizes and closing comments from one of Canada’s Leading Tax and Wealth Educators, Evelyn Jacks.</p>



1:00- 5:30 PM
Meet Lobby

LUNCH AND SIBERIA SPA

It's time to relax and rejuvenate after 3 days of focusing on you and your business. Located just 15 minutes drive from the Hilton, the [Siberian Station Spa](#) offers rest and complete relaxation, on the most beautiful site, surrounded by trees and wildlife. Warm up in a Turkish steam bath and cool down in the river or simply enjoy the outdoor Jacuzzi heated all year round!

Cost: TBC

Register by October 31st