DISTINGUISHED ADVISOR CONFERENCE

NOV 10-13, 2019
WESTIN PUERTO VALLARTA

THEME: POWERFUL COMPETITION
The Secret to Economic Resilience

A SPECIAL THANK YOU TO OUR CONFERENCE EDUCATION PARTNERS:

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CANFIN FINANCIAL GROUP — *A qualified approach to wealth solutions*

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Mimosa Host:

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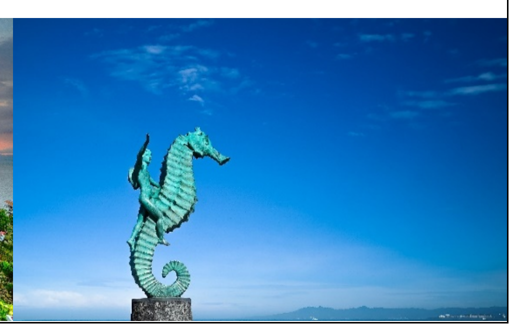
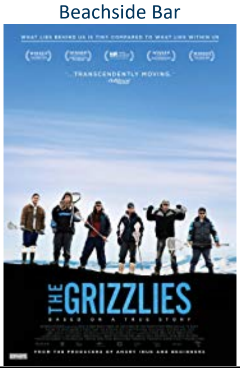
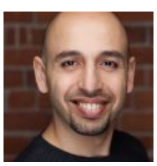
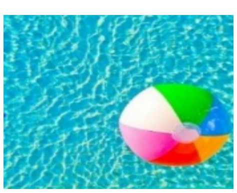


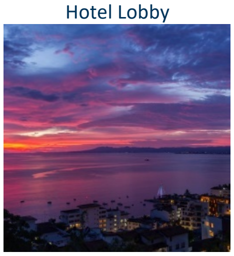
SUNDAY NOVEMBER 10, 2019

 12:00 – 5:00 p.m. Westin Lobby	**REGISTRATION** -Upon arrival– come say hello, pick up your name badge and conference materials. The Knowledge Bureau team will be happy to answer your questions and look forward to making your time at DAC at great experience. We will need to make a copy of your passport, so please make sure to bring with you. Westin Puerto Vallarta- Paseo de la Marina Sur #205 Puerto Vallarta, 48354 Phone: +52 322 226 1100 Hotel check in time is 3:00 PM Check out: 12 noon
 6:00 – 7:00 p.m. Beachside Pergolas	**FIRST TIMERS RECEPTION** – Calling all first timers at DAC! Join us for this very special welcome. The DAC is all about great education and great networking and we want to make sure you have chance to shine at both. Dress Code: Business Casual Open to first time attendees, partners and paid guests Hosted by:
 7:00 – 9:00 p.m. Beachside Pergolas	**DAC WELCOME TO MEXICO RECEPTION!** Make your way to the Beachside Pergolas for some great food, entertainment and the opportunity to meet other attendees and speakers as we thank our sponsors and the **2019 recipient of the DAC New Advisor Award.** There will be Mariachi, plenty of delicious food stations, cocktails and great company. It's a great way to open the conference. Dress Code: Business Casual Open to all attendees, partners and paid guests Hosted by:
9:00 – 11:00 PM Beachside Bar 	**MOVIE NIGHT DAC STYLE!** Pull up a lawn chair, grab some popcorn and a drink with the stars overhead, ocean breezes and a great movie. It's time to watch "The Grizzlies". If you haven't seen it, now is your opportunity. Then you'll be prepared with questions for our inspirational keynote speaker, the real life protagonist on which this outstanding and gripping story is based, Russ Sheppard, on Day 3 of DAC.

MONDAY NOVEMBER 11, 2019 Economic Resilience in Creating Family Wealth	
7:00 – 7:45 a.m. Pintores Terrace 	**BREAKFAST** - A delicious buffet breakfast served on the Pintores Terrace featuring tropical fruits and juices, pastries as well as hot and cold selections for attendees and paid guests. Hosted by: LIONRIDGE capital management
7:45 – 8:00 a.m. Pintores Ballroom  **KRISTIN RAMLAL** PFP, CIM, FCSI Securities Specialist	**WELCOME and opening remarks with your Master of Ceremonies** DAC gets underway this morning discussing the days' theme of Economic resilience in creating family wealth with Master of Ceremonies, Kristin Ramlal.
8:00 – 8:45 a.m.  **EVELYN JACKS** MFA, DFA-TSS, President, Knowledge Bureau	**RESILIENCE: The Secrets to Creating Wealth in Times of Change** ***CE CREDIT CATEGORY: Compliance - Professional Responsibility*** Your successful business is thriving. . .until it's not. In order to continue to compete in the marketplace with powerful resilience in times of great change, it is important to know and understand the deep and latent trends that will affect the value in the business you are in so that you can continue to grow it into a very different future. Find out the eight key secrets to competing with power and serving your clients with resilience to better anticipate, pivot and realign efforts to get better results amidst times of great change. Session brought to you by: Knowledge Bureau World-Class Financial Education™
8:45 – 9:35 a.m.  **DUANE GREEN** President and CEO, Franklin Templeton Canada	**BIG CHANGES ARE COMING: What Does It Mean for the Advisor of the Future?** ***CE CREDIT CATEGORY: Compliance - Risk Management Techniques*** This candid, moderated conversation will look at the key trends in the industry and how its' manifesting itself into new investment strategies, product solutions, and pricing models, all against the backdrop of rapid technological and regulatory change that is impacting how advice is delivered. Some would say this hasn't necessarily been either smooth or easy. Yet others would suggest that while the future of the financial services industry is both under the gun and poised for outstanding success at the same time, the real question to ask is: are you ready for the ride? Find out how resilient you and your practice really are, and need to be, to capture the best of the interesting opportunities the future holds for you! Session brought to you by: FRANKLIN TEMPLETON

Note: Knowledge Bureau pre-approves CE Credits through IIROC and the Insurance Council. The CE Credit categories and time are subject to change based on approval through IIROC and the Insurance Council. Please call to confirm the credits offered: 1-866-953-4769

9:35 – 10:20 a.m.  **TONY MAHABIR** MBA, CMC, RRC, CIM, CFP, CEO Canfin Financial Group of Companies	**STRATEGIC ALLIANCES: How to Build a Cross Border Network** ***CE CREDIT CATEGORY: PD - Dealing with Different Client Demographics*** Did you know that there are close to 250 different ethnicities in Canada? This is an important opportunity for powerful competition and economic resiliency. Why? The advisor of the future is one who is prepared to provide wealth management services that reflect the needs of a diverse client base that embraces cultural differences. In this important session, learn more about this tremendous opportunity to think bigger and more internationally to building your business and the big secret to success: A “Culture of Care” and a suspension of self-interest that goes beyond the regulatory “Duty of Care.” Session brought to you by: CANFIN FINANCIAL GROUP *A qualified approach to wealth solutions*
 10:20 – 10:50 a.m.	**MIMOSA BREAK AND SPONSOR FAIR** – Submit your survey at break for your chance to win thousands in great prizes. Hosted by: LIBERTY TAX
10:50 – 11:0 0 a.m. 	**REMEMBERANCE DAY ACKNOWLEDGEMENT**
11:00 – 11:45 a.m.  **DAN COLLISON** President Advice2Advisors	**MODERN PROSPECTING THEORY: It Starts with Confidence and Ends with Tax!** ***CE CREDIT CATEGORY: PD- Practice Management Skills*** A recent Natixis study showed that 58% of Canadian investors would leave their financial advisors if they could find one that could explain the taxation on investment income better. FAs need to flip this on its head and go to market with a process that shows their clients and prospects that they are The Tax Planner for them. They need a simplified tax planning process that they can verbalize and that retains clients and drives prospects to them. Learn more about the process during this exciting session!
11:45 – 12:30 p.m  **HUSSEIN HALLAK** CEO Next Decentrum	**RESHAPING YOUR WORLD: Blockchain, Cryptocurrency and Cybersecurity** ***CE CREDIT CATEGORY: Compliance – CyberSecurity*** Blockchain technologies are reshaping the world and will have a significant impact on assets and investments in the years to come. Is blockchain, the technology behind cryptocurrencies and cybersecurity, so well advanced that it is beginning to affect all of us in a positive way? Perhaps there is still some “wild, wild west” out these technological advancements? Who will be affected the most? It’s financial intermediaries, including financial institutions, advisors and their clients. Find out more about how blockchain is reshaping the financial services, the work you do, the investments you select and your relationship with your clients.
 3:30 – 4:30 p.m. Main Pool	**THE SPLASH. . . A Poolside Meet and Greet with Partners and Speakers**! Join us poolside for this informal gathering. Spark up a conversation and get to know more about other DAC attendees and partners.

5:30 – 10:00 p.m. Hotel Lobby 	**DINE AROUND PUERTO VALLARTA** Enjoy the beautiful Puerto Vallarta sunset and ocean Vistas while enjoying a cocktail followed by dinner overlooking the twinkling lights of the city. Join your colleagues for a fantastic dinner at one of Puerto Vallarta's top restaurants at Grand Miramar. Schedule: • 5:30 p.m. Hotel departure • 6:00 p.m. Arrive at Restaurant • 8:30 p.m. Transfer back to the Hotel • 9:00 p.m. Estimated arrival time back to the Hotel This **OPTIONAL DINNER** Includes: • Round-trip transportation Hotel / Dinner / Hotel • Transfer in A/C Van • 3 Course Dinner to include a choice of Appetizer, main course and dessert
TUESDAY NOVEMBER 12, 2019 **Client Relationship Management, Ethics and Compliance**	
7:00 – 7:45 a.m. Pintores Terrace	**BREAKFAST** - A delicious buffet breakfast tropical fruits and juices, pastries as well as hot and cold selections for attendees and paid guests.
7:45 – 8:00 a.m. Pintores Ballroom  **DEAN COCKELL** MFA, CIFP, EPC, Portfolio Strategies	**HIGHLIGHTS OF MONDAY'S SESSIONS with your Master of Ceremonies** Award Winning Financial Planner Dean Cockell brings humour and an insightful commentary on the topics discussed on Day 1 as well as his thoughts on Day 2 and the theme of Client Relationship Management, Ethics and Compliance.
8:00 – 8:45 a.m.  **MICHAEL NUSCHKE** CFP Director Focus on Mexico	**MOVING TO MEXICO: Know the Essential Money Matters** ***CE CREDIT CATEGORY: Compliance - Dealing with Senior Investors*** Money matters in Mexico. Canadians considering retirement in Mexico face the usual retirement planning challenges PLUS other variables specific to moving abroad. Mexico's inflation rate is about 5%; that's an issue if Canadian pensions are indexed at 2%. Expenses in Mexico are typically a combination of $USD and $MXN – most people are not aware or choose to ignore these risks. Advisors can help clients with planning cash flow and their investments and help enable the retirement dream they have in mind.

8:45 – 9:30 a.m.  **DR. DEAN SMITH** PHD, CFP, TEP, CPA, CA President Cadesky Tax	**GLOBAL TAX COMPETITIVENESS: The Compliance Issues You Need to Know** ***CE CREDIT CATEGORY: Compliance - Conduct Standards*** To compete powerfully, planning for 2020 and beyond requires answers to key questions: Can your company create good paying middle class jobs? Has it reached its market potential in Canada? Where are your new customers coming from? Is your business mobile? If yes, then many countries may provide incentives to set up facilities on their shores. Competitive tax rates are critical if business owners – your clients - want to compete in the global economy; but are they willing to do so from Canada? Is it too expensive? What are the barriers to a business expansion plan that your clients may be facing? Are you an active participant in your client's discussions? If not, you are bound to lose the client who is ambitiously looking to grow. As important, how are your business growth plans emerging? There were approximately 2.1 million corporate tax filers, and 99% of them were SMEs (small and medium-sized enterprises). If you are a true RWM who is taking a holistic approach with your business owner clients, you must be an active part of the management of the future of business in Canada. Find out more about how to do that in this important session. Session brought to you by: CADESKY TAX EXPERIENCE. EXCELLENCE. DELIVERED.
9:30 – 10:15 a.m.  **KRISTIN RAMLAL** PFP, CIM, FCSI Securities Specialist	**STOCK INCENTIVE AND BENEFIT PLANS: How They Fit in a Real Wealth Management Plan** ***CE CREDIT CATEGORY: Compliance - Suitability and New Products*** What risks does one bear maintaining a concentrated single-stock equity investment as a result of employer stock incentives and/or stock benefit plans? Find out more in this informative session that will look at the common types of stock incentives, purchase plans and notable stock incentive plan trends. Discover the Financial and Investment planning considerations including concentration risk, tax implications, and retirement and estate planning considerations.
10:15 – 10:45 a.m.	**MIMOSA BREAK AND SPONSOR FAIR** Submit your 2020 DAC Registration at Break for your chance thousands of dollars worth of prizes.
10:45 – 11:30 a.m.  **JEAN-PIERRE LAPORTE** CEO Integris Pension Management  **MARK TAUCAR** Portfolio Manager Accilent Capital Management Inc.	**CREATING INCOME WITH NEW PERSONAL PENSION PLANS** ***CE CREDIT CATEGORY: Compliance - Suitability and New Products*** In light of the new tax rules that penalize passive investments within CCPCs, advisors must understand how pension legislation can become a power tool to deal with wealth succession, business succession and tax optimization within a corporate environment. Building on the Knowledge Bureau course: PERSONAL PENSION PLANNING FOR CORPORATE OWNER-MANAGERS, this presentation explores the utility of a defined benefit structure, provided by Personal Pension Plans, for deriving income for beneficiaries and protecting assets through accumulation into retirement.

11:30 – 12 :30 p.m.

LYSA FITZGERALD
AVP
Manulife Bank

PATRICK GILL
RVP
Manulife Bank

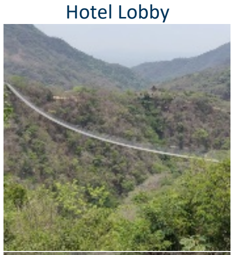
DEBT + SAVINGS: Unleash the Secret to Cash Flow Efficiency for Your Clients

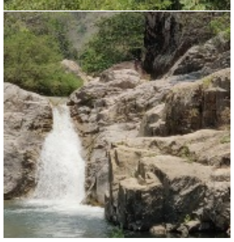
CE CREDIT CATEGORY: Compliance - Best interest Standard

Many Canadians have multiple accounts that represent both debt and savings. Unfortunately, many families are just a couple of hundred dollars away from financial ruin should unanticipated black swan events hit their finances. Yet, most of these same families are unaware of a powerful antidote: the efficient use of both debt and savings accounts to ward off financial threats. Advisors can help – find out how in this practical and eye-opening session.

Session brought to you by: Manulife Bank

12:45 – 4:45 p.m.
Hotel Lobby





ATV/ZIPLINING TOURS

After a morning or intensive learning, are you craving an adrenaline rush? Then look no further than the ATV and Ziplining Tours at Canopy River. Choose between 2 hours of exhilarating Ziplining across the Sierra Madres Mountains to the bottom of the canyon, followed by a donkey ride back to home base. Or ATV across the longest swing bridge in Mexico and carve through dirt trails and winding mountain Roads, ending your ride with an exhilarating swim in the waterfalls.

- 12:45 PM. Pick up at the lobby of the hotel.
- 1:15 PM Arrival to Canopy River location.
- 1:30 PM Meet Ziplining or ATV Guides and receive instructions
- 3:45 PM Return to Canopy River Homebase
- 4:15 PM. Departure back to Hotel
- 4:45 PM. Estimated Arrival to Hotel

Includes:

- Round-trip transportation Hotel / Canopy River location / Hotel

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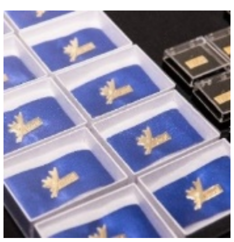


6:30 – 7:30 p.m.
Arrecifes Terrace

GRADUATION CEREMONY AND RECEPTION FOR KNOWLEDGE BUREAU DESIGNATES

This by-invitation-only reception honors the achievements of the graduates of the RWM™, MFA™ & MFA-P™ and DFA-Tax and Bookkeeping Specialist Designations™.
Both grads and under-grads of these prestigious programs are invited to come and applaud their peers as they receive their due recognition, share stories and hear what's coming up for them at Knowledge Bureau. A special graduation portrait and interviews with the designates will highlight this glitzy event. Be prepared to drink champagne!
Hosted by:

CADESKY TAX
EXPERIENCE. EXCELLENCE. DELIVERED.

7:30 – 10:30 p.m.
Arrecifes Terrace

OLÉ – DAC TROPICAL FIESTA DINNER AND AFTER PARTY

It's time for some fun – Fiesta Style! Pull out your most memorable beach party outfit – trendy or tacky, it's your choice! Then add a little glitz to it and you are ready to party! For a hilarious evening of piñata bashing, margarita making and taco tasting under the stars.

It's going to be a memorable evening with lots of great food, conversation and maybe even a conga line or two, so bring your dancing shoes! There will be prizes for the best outfits and other surprises too.

You'll love our **DAC - Mexican Variety Show**, too.

Dress: Trendy, Tacky Tourist

WEDNESDAY NOVEMBER 13, 2019
New Opportunities in Wealth Distribution

7:00 – 7:45 a.m.
Pintores Terrace

BREAKFAST - A delicious buffet breakfast tropical fruits and juices, pastries as well as hot and cold selections for attendees and paid guests.

7:45 – 8:00 a.m.
Pintores Ballroom

ALLAN JACKS
Sr VP
Knowledge Bureau

HIGHLIGHTS OF TUESDAY'S SESSIONS with Your Master of Ceremonies

Join Al for a re-cap of yesterday's sessions and to hear more about todays great speakers and the days' theme of new opportunities in wealth distribution.

8:00 – 8:45 a.m.

DAN KELLY
President
CFIB

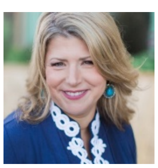
POWERFUL COMPETITORS: The Rise of Small Business in the New Gig Economy

CE CREDIT CATEGORY: Compliance -Professional Responsibility

It's an inspirational and powerful story: with close to 45% of the Canadian workforce now in business for themselves the potential of the new economy is inspiring. Clearly, small business is the secret to economic resilience! Yet some governments have fallen out of love with small business, pushing forward with costly tax hikes from corporate tax changes, carbon taxes and CPP hikes. The silence is a big obstacle to wealth accumulation in this environment. Will the new economy soar with the growth of small business? The answer can be a resounding yes, if business owners themselves are prepared to show how powerful an economic force they can be. The burning issue is that as a group, managing their tax risk is a critical element of future success. They must get quality financial advice to insulate their income and assets from heavy handed governments.

8:45 – 9:30 a.m.

JOANNE SIGURDSON
Executive Coach & Business Consultant



JENIFER BARTMAN
Founder & Principal Jenifer Bartman Business Advisory Services

All DAC attendees will receive a free copy of Jenifer's book

LEADERSHIP REQUIRED: Defusing the Family Business Time Bomb

CE CREDIT CATEGORY: PD- Professional Responsibility

Moderated by best-selling author Evelyn Jacks, two experienced executive coaches will discuss the most explosive issue of our time: how to transfer the trillions of dollars in family business wealth the boomer generation and built to the next generation.

The Opportunity: There is a huge responsibility involved in the transference of wealth from those who have created it…to those who may or may not want to take responsibility for its preservation and growth. The challenges and opportunities involved in transferring accumulated wealth/equity in the succession planning process is a delicate balance that must be carefully managed. Today's Next Gen leaders do not necessarily look upon wealth in the same way their predecessors did, nor do they always share the same motivations for utilizing and maximizing the use of the wealth. Joanne Sigurdson, author of the Knowledge Bureau certificate course Leadership, Culture, and Continuity will explore the question: leadership required - where do you thrive? This is a key discussion point with your clients who are faced with developing a business succession plan. The crux of the matter is this: your next steps are about your "business persona". The "fit" you will find in managing your business succession – or helping your clients manage theirs – must enable you to think about what's right for you AND your business. It will also enable you to continue to create both an income annuity and a business asset of value to your successors along the way. This is critical in managing the long-term health of any business, but most small business owners spend very time on the latter. The process is about three things: philosophy, culture and continuity. Find out more in this informative and engaging session.

9:30 – 10:15 a.m.  **TERRI WILLIAMS** CFP ®	**FINANCIAL CAPACITY: Working with Clients Who May Not Have It** ***CE CREDIT CATEGORY: Compliance - Dealing with Senior Investors*** It is an increasingly common and challenging scenario: in an aging demographic, you find that one of your very best clients is starting to lose financial decision-making capacity. You want to do the right thing for your client, but don't have all the tools you need to transition to this next life stage. With the right preparatory work, you can protect many of these clients from their own bad decision-making and exploitation by others. Without it, you risk not only your client's financial well-being, but also your own professional reputation. Advisors and clients who do not take the right steps find themselves at a crossroads without a clear path forward. This program will identify the proactive steps you can take to give your clients confidence that there is a plan in place for their long-term financial well-being.
10:15 – 10:45 a.m.	**MIMOSA BREAK AND SPONSOR FAIR** Submit your 2020 DAC Registration at Break for your chance thousands of dollars worth of prizes.
10:45 – 11:30 a.m.  **KIM GC MOODY** FCA, TEP, Moodys Gartner Tax Law LLP	**STRATEGIC PHILANTHROPY: Are you Missing an Important Role?** ***CE CREDIT CATEGORY: PD - Financial Planning Strategies*** This session will discuss what Philanthropy is, some of the related and important statistics involving Canadian Charitable gifts and why advisors and their clients should consider this important topic when developing wealth and estate plans. Taking a serious approach to this aspect of estate planning is critical and therefore this session will flush out some of the reasons why and discuss the tax and non-tax benefits to clients and their advisors. Session sponsored by: moodys gartner tax law™
11:30 – 12:15 p.m.  **RUSS SHEPPARD** J.D., Rockies Law Corp	**THE GRIZZLIES: Building Momentum for Powerful Change** ***CE CREDIT CATEGORY: PD - Practice Management Skills*** The Grizzlies is a Canadian movie about the incredible story behind a young teacher and his new community of high school students in the north; a place ravaged by hopelessness, abuse and suicide to solve problems. Russ Shephard found a way to reach those kids and bring resilience and hope with a few key secrets to success. In fact, this inspirational story has many lessons for so many who find themselves in the throws of incredible change. From the uncertainties of a new digital economy that eliminating job security, to the effects of climate change and an aging demographic, more than ever it is important for us to put more weight on the human qualities, perseverance and latent potential that drives the human race to excel from one generation to generation.
12:15 – 12:30 p.m.	**CLOSING** Remarks with Evelyn Jacks
  1:00 – 4:30 p.m.	**MEXICAN COOKING CLASS** (optional) Encounter the authentic flavors, the aromas, the spices, the life, the culture, folklore and history of our beloved México and the magnificent flavors of our authentic home cuisine. Schedule: • 1:00 PM. Pick up at the lobby of the hotel. • 1:45 PM Cooking class • 2:15 PM - 3:00 PM. Lunch time • 4:00 PM. Departure back to Hotel • 4:30 PM. Estimated Arrival to Hotel Includes: • Round-trip transportation Hotel / Canopy River location / Hotel • All ingredients • Mexican cooking class by Master chef (in English)

