



THEME: FOCUS ON THE FAMILY
Getting To Know Your Intergenerational Clients
 To Participate Call 1-866-953-4769

AGENDA







Note the program is subject to change as we confirm speakers and breaking news.
 Check back to www.knowledgebureau.com/dac often.






Sunday, November 14	REGISTRATION & OPENING RECEPTION	
2:00 – 5:00	Pick up Delegate Materials, Venue Guides, Name Tags  Print Sponsor:	Exclusive Media Sponsor:  Signage Sponsor: 
5:00 – 6:30	Rehearsal for Speakers/Sponsors	Host Sponsor:  Knowledge Bureau® Excellence in Financial Education
7:00 – 9:00	Opening Reception: PARTY LIKE A ROCK STAR!	Lead Sponsor: 






Monday, November 15	DAY 1 : NEW TRENDS FOR FAMILY ADVISORS	<ul style="list-style-type: none"> • The Economy: Statistics, Demographics • Professional Development Issues • News Updates – Tax, Communication
6:30 – 7:15	Set up breakfast and displays	Platinum Sponsor:
7:15 – 7:45	Hot Breakfast	In the Sponsor Fair
7:45 – 8:45	ECONOMIC TRENDS IN TAX POLICY Families of affluence work with teams of advisors who understand the latest tax and economic trends in order to make the right financial decisions regarding both income and capital. This comprehensive update positions your team with knowledge and interpretation from one of Canada's top tax and wealth management experts.	Evelyn Jacks, <i>President, The Knowledge Bureau</i>  
8:45 – 9:15	LEVERAGING FINANCIAL LITERACY IN THE FAMILY Donald Stewart, Chief Executive Officer, Sun Life Financial and Chair of Canada's Task Force on Financial Literacy, will provide a survey of the financial literacy landscape in Canada and abroad. He will explore what the Task Force has uncovered about Canadians' financial literacy needs during their life cycle. He will touch upon how behavioural economics is helpful to explain people's borrowing, saving, investment and retirement choices. Mr. Stewart will identify existing resources to enhance your clients' financial literacy skills.	Don Stewart, CEO, Sun Life Financial  Brought to you by 
9:15 – 10:15	THE END OF THE DEBT SUPERCYCLE Over the last half century, the developed world has seen a massive increase in all forms of leverage, both at the personal and the public level. This trend accelerated quickly in the last few years, as investors took advantage of very low interest rates to invest heavily in long-term fixed assets, particularly housing. With the US housing crash and the recent market crash, there has been massive socialization of debt, with governments borrowing heavily to stimulate demand. It is my belief that we are now nearing the end of a fifty-year debt supercycle. We'll review the evidence and try to forecast the future.	Robert Ironside, Knowledge Bureau Faculty  Brought to you by 
10:15 – 10:45	Evaluation, Mimosa Break & Prizes	Sponsor Fair

<p>10:45 – 11:15</p>	<p>MONEY AND EMOTION: INFUSING PURPOSE</p> <p>Does money define you? That’s an important question for you and your clients. Money is neutral—it has no feelings and it doesn’t care. People, however, are emotionally connected to their money. Identify your emotional connection to money, then learn to step out of your own shoes and connect with your client’s emotional attachment to money. Use this knowledge to develop a future vision for stewardship and reciprocity, engaging the collaboration of several generations.</p>	<p>Ron Thiessen, <i>Psychologist, Knowledge Bureau Faculty</i></p>  <p>Brought to you by</p>  <p>Knowledge Bureau® Excellence in Financial Education</p>
<p>11:15 – 12:00</p>	<p>FAMILY PLANNING TAX STRATEGIES</p> <p>People often consider tax savings strategies on an individual basis, but overlook family strategies that can save significant tax dollars. Ms. Guthrie will spend time highlighting opportunities every financial advisor should know as part of their advisory practice.</p>	<p>Louise Guthrie, <i>AVP Tax and Retirement Services, Manulife Investments</i></p>  <p>Brought to you by</p>  <p>Manulife Securities For your future™</p>
<p>12:00 – 12:45</p>	<p>AFTER THE CRISIS: THE NEW ADVISOR</p> <p>In recovery from a post-financial crisis mode, the Advisory Family is recovering from the fall-out in portfolios and the dishonesty of a few. How can advisors better protect themselves from the rogues and meet the expectations of clients in good times and in bad, while dealing with a changing regulatory environment and succession issues? Advocis President Greg Pollock will provide a glimpse into the future.</p>	<p>Greg Pollock, <i>President, Advocis</i></p>  <p>Brought to you by</p>  <p>Advocis®</p>
<p>12:45 – 1:30</p>	<p>Confer with Your Personal Event Managers</p>	<p>Sponsor Fair</p>
<p>Rest of Day</p>	<p>Golfing, Spa, Dinner</p>	<p>Free Time</p>







Tuesday, November 16	DAY 2 : FAMILY PROFILES	<ul style="list-style-type: none"> • Getting to Know Your Clients • Profiles: Family and Business, • Personal Net Worth Statement • Tax Return
7:15 – 7:45	Hot Breakfast	In the Sponsor Fair
7:45 – 8:45	BUILDING MULTI-GENERATIONAL PRACTICES <p>Face time has been replaced with Facebook, while the obstacles presented by Privacy Act can make client contact more difficult. Still, you can build a self-perpetuating referral generating machine on a multi-generation level. Learn how top performers remove obstacles and build quality relationships, inexpensively. Implement five new strategies immediately for client retention, client referral and client response by conducting awesome and innovative marketing campaigns.</p>	Anthony Morris, Global Sales Coach  Brought to you by 
8:45 – 9:15	PUTTING FINANCIAL ADVICE IN THE FAMILY PICTURE <p>Life Event Planning is in high demand! Learn how you can add value by bringing a life event process into your practice, using new online practice management tools to deepen client relationships, broaden your asset base and infuse multigenerational relationships into your practice, all while gaining new referrals in the process.</p>	Terri Williams, VP, Editorial & Advisor Services, DundeeWealth  Brought to you by 
9:15 – 9:45	LEGACY PLANNING: SEVEN GENERATION THINKING <p>Financial success and a strong business cannot make as strong family, but a strong family can build a strong business which brings sustainable financial success. A rich opportunity presents itself for advisors who revisit vision and values in the family in this time, thereby re-establishing and building trust on an inter-generational basis through “seven generation thinking”.</p>	Enzo Calamo, CEO, Lugen Family Office Inc.  Brought to you by 






<p>9:45 – 10:30</p>	<p>THE EMOTIONAL ASSETS: PLANNING FOR DIVORCE</p> <p>A couple, a lawyer, a judge and a mediator: \$10,000, \$50,000, \$100,000? Who determines the value of an estate to be separated between a warring couple? What is your role in helping to preserve the family estate? Separation and divorce are more prevalent than ever often having the largest single impact on a family’s net worth. Learn how to understand “Emotional Assets” as a critical element of your work in collaboration with the family, and their legal and tax advisors.</p>	<p>Debbie Hartzman, <i>CFP, CLU, CDFA, TEP</i></p>  <p>Brought to you by  Knowledge Bureau[®] Excellence in Financial Education</p>
<p>10:30 –11:00</p>	<p>Evaluation, Mimosa Break & Prizes</p>	<p>Sponsor Fair</p>
<p>11:00 – 11:30</p>	<p>MANAGING COMPLIANCE AND SOCIAL MEDIA</p> <p>Texting, tweeting, postings—do you have the street smarts to run a compliant business when it comes to the reality of communicating in new media? Do you really know who are you communicating with? How can you ensure confidentiality when you really don’t know who is at the other end of a tweet, text or blog? Understand how to communicate and maximize opportunities while minimizing risk.</p>	<p>Lisa Langley, <i>President, IPSG</i></p>  <p>Sponsor: TBA</p>
<p>11:30 – 12:00</p>	<p>RAISE THE CPP? SOME SAY YES, SOME SAY “KNOW!”</p> <p>Is the CPP a plan for today? Back in 1966, when it was introduced, the demographic was much different—stay-at-home moms were the norm and couples did not come to retirement with two full entitlements. Not so today. At a time when Finance Ministers are considering raising the premiums for the CPP to cover retirement income for those who cannot otherwise save, the design of the CPP may not be in the favour of families. But what are consequences from a family planning point of view? For small business owners? For those couples who work and contribute the maximum to CPP each year? Find out the truth and the consequences of the New CPP Regime.</p>	<p>Lea Koiv, <i>Standard Life</i></p>  <p>Brought to you by  STANDARD LIFE</p>

12:00 –12:30	<p>TAX EFFICIENT RETIREMENT IN A NEW ECONOMY</p> <p>If you want to manage portfolio volatility in retirement, minimizing income volatility is the name of the game. This session will demonstrate how tax efficiency can be used as a key tool in maximizing cash flow and minimizing risk for preservation and growth in the portfolio during the retirement years.</p>	<p>Doug Nelson, <i>Knowledge Bureau Faculty</i></p>  <p>Brought to you by</p> 
12:30 – 1:30	Confer with Your Personal Event Managers	Sponsor Fair
Rest of Day	Golfing, Spa, Dinner	Free Time

	<p style="text-align: center;">EVENING EVENT: PERSONALITY PLUS!</p> <p style="text-align: center;"><i>It takes all kinds of wonderful characters to work together for great results. Be surprised with the characters at this fun networking event!</i></p>
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Wednesday, November 17	DAY 3 : REAL WEALTH MANAGEMENT	Integrating Real Wealth Management Principles into Your Practice: Accumulation, Growth, Preservation, Transition, Tax, Inflation
7:15 – 7:45	Hot Breakfast	In the Sponsor Fair
7:45 – 8:45	<p>PLANNING PORTFOLIOS FOR PURCHASING POWER</p> <p>When the issue is a long trend of flat returns, investment advice is most valuable when knowledge trumps emotion. Taking a hard look at recent events in Europe, Asia and the United States, this session will help advisors develop decision-making strategies with their clients and match investment product solutions in the portfolio with the view to protecting future purchasing power.</p>	<p>Richard Croft, Knowledge Bureau Faculty</p>  <p>Brought to you by</p> 
8:45 – 9:15	<p>IN INCOME WE TRUST: Options in Today's World</p> <p>In the world of money management, trustees are often characterized as quiet, cautious or even 'boring' investors. Yet, reality demands trustees have the skills of a tightrope walker as they work to balance the present and future needs of a very few or very many people. Join Roland Chalupka, Chief Investment Officer, FTCC Discretionary Investment Management, as he discusses the unique challenges and considerations associated with generating income within testamentary and inter-vivos trusts in the current low interest rate environment.</p>	<p>Roland Chalupka, CIO, Franklin Templeton</p>  <p>Brought to you by</p> 
9:15 – 9:45	<p>THE FINANCIAL IMPACT OF MEDICAL EXPENSES</p> <p>The time to understand the tax consequences of serious illness is when everyone in the family is healthy. Learn how advisors can help clients who are experiencing a transition in the state of their family's health—a stressful situation for most—recognize and use lucrative tax credits, in order to minimize encroachment on capital and offset expensive medical costs.</p>	<p>Alan Rowell, Knowledge Bureau Faculty</p>  <p>Brought to you by</p> 

<p>9:45 – 10:30</p>	<p>HAVENS: THE DARK SIDE OF PARADISE</p> <p>This may be a once in a lifetime opportunity for your clients to buy a Florida vacation property at a bargain price. But make sure they are aware of the downside before they plunge in. Gordon Pape, who has owned a Florida home for 13 years, provides the low-down on the dark side of the Sunshine state.</p>	<p>Gordon Pape, <i>Knowledge Bureau Faculty</i></p>  <p>Brought to you by</p>  <p>Knowledge Bureau® Excellence in Financial Education</p>
<p>10:30–11:00</p>	<p>Evaluation, Mimosa Break & Prizes</p>	<p>Sponsor Fair</p>
<p>11:00–12:00</p>	<p>WHAT I HAVE LEARNED SO FAR . . . <i>And How It Can Help You</i></p>  <p>Wouldn't it be great to know there is light at the end of the tunnel? Absolutely! Al Emid, a veteran business journalist, and Paul Bates, Dean of DeGroote School of Business at McMaster University, co-authors, bring you the fascinating and heart-warming stories of personal mistakes and recovery of the famous and not-so-famous who have been there, done that and lived to succeed.</p> <p>Al and Paul, who will join us in this interview by telephone conference, hosted by Jim Ruta and Kish Kapoor, President, Wellington West Holdings Inc., talk show style, will explore wisdoms with the audience.</p>	<p>Al Emid and Paul Bates, moderated by Kish Kapoor and Jim Ruta</p>   <p>Brought to you by</p>  <p>Knowledge Bureau® Excellence in Financial Education</p>

<p>12:00–12:30</p>	<p>THE OPPORTUNITY: FOCUS ON THE FAMILY</p> <p>Mick Kelly will review the educational deliverables of the conference, summarizing the new wealth management concepts for family planning and his perspective on the opportunity that this presents to the delegates.</p>	<p>Mick Kelly, Vice President Sales, Retail Markets, Standard Life</p>  <p>Brought to you by</p> 																				
<p>12:30 – 1:30</p>	<p>Certification, Evaluation & Conference Close</p> <p>Participants will earn CE credits from Knowledge Bureau, IIROC, Insurance Councils, FPSC, and various accounting bodies.</p> <div style="border: 1px dashed black; padding: 20px; text-align: center;"> <p><i>Certificate of Achievement</i></p> <p>DISTINGUISHED ADVISOR CONFERENCE ORLANDO, FLORIDA November 14 – 17, 2010</p> <p>JOHN SMITH</p> <p>Has successfully completed the following course of studies:</p> <p>FOCUS ON THE FAMILY: Getting to Know Your Intergenerational Clients</p> <table border="0" style="width: 100%; font-size: small;"> <tr> <td>Economic Trends in Tax Policy</td> <td>Managing Compliance and Social Media</td> </tr> <tr> <td>Leveraging Financial Literacy in the Family</td> <td>Raise the CPP? Some Say Yes, Some Say "Know!"</td> </tr> <tr> <td>The End of the Debt Supercycle</td> <td>Tax Efficient Retirement in a New Economy</td> </tr> <tr> <td>Money and Emotion: Infusing Purpose</td> <td>Planning Portfolios for Purchasing Power</td> </tr> <tr> <td>Family Planning Tax Strategies*</td> <td>In Income, We Trust: Options in Today's World</td> </tr> <tr> <td>After the Crisis: The New Advisor</td> <td>The Financial Impact of Medical Expenses</td> </tr> <tr> <td>Building Multi-Generational Practices</td> <td>Haven: The Dark Side of Paradise</td> </tr> <tr> <td>Putting Financial Advice in the Family Picture</td> <td>What I Have Learned So Far...And How It Can Help You</td> </tr> <tr> <td>Legacy Planning: Seven Generation Thinking</td> <td>The Opportunity: Focus on the Family</td> </tr> <tr> <td>The Emotional Assets: Planning for Divorce</td> <td></td> </tr> </table> <p>KNOWLEDGE BUREAU DFA/MFA CREDITS - 13.80 CE Credits ALBERTA INSURANCE COUNCIL--ID - 17659 - 12 CE Credits IIROC -CECAP - 002087 - 10.75 CE Credits</p> <p>PRESENTED BY</p>  <p>Knowledge Bureau® Excellence in Financial Education</p>  <p>Evelyn Jacks, President, The Knowledge Bureau A Certified Post-Secondary Educational Institute</p>  </div> <p>Final accreditation hours will be confirmed after the conference.</p>	Economic Trends in Tax Policy	Managing Compliance and Social Media	Leveraging Financial Literacy in the Family	Raise the CPP? Some Say Yes, Some Say "Know!"	The End of the Debt Supercycle	Tax Efficient Retirement in a New Economy	Money and Emotion: Infusing Purpose	Planning Portfolios for Purchasing Power	Family Planning Tax Strategies*	In Income, We Trust: Options in Today's World	After the Crisis: The New Advisor	The Financial Impact of Medical Expenses	Building Multi-Generational Practices	Haven: The Dark Side of Paradise	Putting Financial Advice in the Family Picture	What I Have Learned So Far...And How It Can Help You	Legacy Planning: Seven Generation Thinking	The Opportunity: Focus on the Family	The Emotional Assets: Planning for Divorce		
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