DAC AGENDA AT A GLANCE

SUNDAY NOVEMBER 11 - REGISTRATION

STAY ON TO JOIN US FOR DAC – THE DISTINGUISHED ADVISOR CONFERENCE – NOVEMBER 11 – 14. Featuring 20 outstanding thought leaders, the DAC is renowned for its detailed look at the financial issues and trends that will affect your business, your career and most important, your clients over the next 24 months. Check back often as we add more outstanding speakers and topics to the roster.

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 – Sponsored by Knowledge Bureau
6:30 – 7:00 PM	**FIRST TIMER RECEPTION** – Sponsored by Moodys Gartner Tax Law LLP
7:00 – 9:00 PM	**WELCOME RECEPTION:** Featuring the Young DAC Advisor Award Winner
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 sponsored by Home Trust
10:45 – 11:30 AM	**IMPACT INVESTING: Aligning Investing with Purpose** with Bonnie Foley-Wong, author of *Integrated Investing: Impact Investing with Head, Heart, Body, and Soul.*
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 Alexis Verganelakis, VP Regional Sales sponsored by 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	**MAXIMIZING FAMILY BUSINESS WEALTH: How to Avoid Inherent Dangers In Today's Complex Tax Environment** with Kim Moody FCA, TEP, Director, Canadian Tax Advisory sponsored by Moodys Gartner Tax Law LLP, Calgary
8:45 – 9:30 AM	**KNOW YOUR DUAL RESIDENT CLIENT: How to Avoid Legal Liability with U.S. Persons** with Dean Smith, PHD, CFP, TEP, CPA, CA, Partner, Cadesky Tax, Sponsored by Cadesky Tax
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 sponsored by Home Trust
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 with Xero
3:00 – 5:00 PM	Walking Tour of Old Quebec (Optional)
6:00 – 7:00 PM	MFA, DFA-Specialist Designation Reception *by invitation only*
7:00 – 10 :00 PM	Sparkle and Shine Knowledge Bureau's 15th 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	**PROVIDING INVALUABLE ADVICE:** ***Why the Story of Professionalism is Such a Good One Today*** with Ian C. W. Russell, President and CEO, The Investment Industry Association of Canada
8:45 – 9:30 AM	**ETHICS IN AGING: Your Duty in Supporting Your Elderly Client** with Alexis Verganelakis, VP Regional Sales sponsored by Franklin Templeton
9:30 – 10:15 AM	**CLOSING THE POVERTY GAP: The CLB and CESG** with Pierre Labbée, Manager, Strategic Partnerships and Outreach, Canada Education Savings Program, Employment and Social Development Canada
10:15 – 10:45 AM	**YOUR NEW IDEAL CLIENT: How Constructive Listening Helps Engage Culturally Diverse Clients** Daniel Collison B.A., CFP, TEP Managing Partner, Advice to Advisors
10:45 – 11:15 AM	Mimosa Break sponsored by Home Trust
11:15 – 11:45 AM	**THE PHILANTHROPIC CONVERSATION: How Enabling Client Philanthropy Can Help Build Your Business and Brand –** Ruth Mackenzie, CEO & President CAGP
11:45 – 12:30 PM	**A NEW CANADIAN DREAM:** Financial Independence for Everyone – The Honorable Patricia Bovey
12:30 – 12:35 PM	**CLOSING REMARKS AND PRIZES** with Evelyn Jacks, MFA, President, Knowledge Bureau
1:30 – 5:30 PM	Lunch & Siberia Spa (Optional)

DAC - SUNDAY NOVEMBER 11

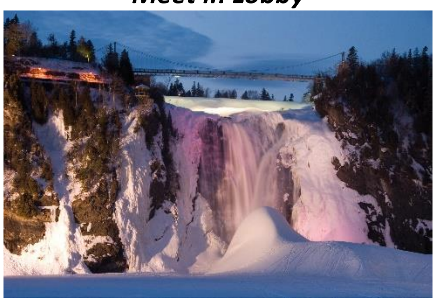
Welcome Reception- Theme: Québécoise in Training

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
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 ***Villeray/DeTourny***  	**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! We will also be introducing this year's Distinguished Young Advisor Winner – the very accomplished Kristin Ramlal. Join us in congratulating her on her award. No time to pick up name badge during the day? Not to worry we will have them available at the reception. Dress Code: Casual/jeans or come as your favourite Québécoise, Cash Bar Sponsored by: Knowledge Bureau – Excellence in Financial Education – Celebrating 15 years 2003-2018

THANK YOU TO ALL OUR PARTNERS AND DAC SUPPORTERS

FRANKLIN TEMPLETON INVESTMENTS

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HOME TRUST

DEAN COCKELL PORTFOLIO Strategies

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CADESKY TAX – EXPERIENCE. EXCELLENCE. DELIVERED.

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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: Knowledge Bureau – Excellence in Financial Education – Celebrating 15 years 2003-2018

7:45—8:00 AM
Palais Ballroom

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
EVELYN JACKS, *MFA, DFA-Tax Services Specialist, President 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

DR. JACK MINTZ *O.C. President's Fellow Univ. of Calgary School of Public Policy*, will discuss **THE FIVE-STEP PROGRAM: FIXING CANADA'S COMPETITIVE CHALLENGE.** After decades of calm, the issue of competitiveness is front and centre for Canada. Dr. Jack Mintz will pull no punches at this DAC address: 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***	***DR. MICHAEL GEIST*** *Canada Research Chair in Internet and E-commerce Law University of Ottawa will cover* **CYBERSECURITY AND PRIVACY: STRIKING THE BALANCE.** Is cybersecurity and privacy a concern for you and your clients? At a time when there are enormous opportunities for business, there are privacy and security risks that must be managed and policies that need development. Learn more about 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, but it's a challenge you must address with your clients in an even more substantive way going forward.
10:15 – 10:45 AM ***Grand Place***	**MIMOSA BREAK** Test Your Financial Trivia Skills for a chance to win Great Prizes **Sponsored by:** HOME TRUST
 ***10:45—11:30 AM***	***BONNIE FOLEY-WONG***, CPA, CA, CFA, the author of *Integrated Investing: Impact Investing with Head, Heart, Body, and Soul, will discuss:* **IMPACT INVESTING: Aligning Money with Purpose** Are you talking about Impact Investing with your clients? It's about investing for both a positive impact and financial returns by applying a positive screen to investment activities. There is increasing evidence that people want to move their money into options they can really believe in. Your clients too can join in the excitement, and you'll learn more about the "whys and hows" from the dynamic leader of a Canadian impact investment and management firm that is a ground-breaker in its field. Find out more about presenting new opportunities to clients who want to align their investments with purpose.
 ***11:30—12:15 PM***	**LEADERSHIP REQUIRED:** ***OLYMPIAN CAROLINE OUELLETTE*** will tackle the topic of **DEALING WITH DIVERSITY AND INCLUSION IN YOUR WORKPLACE.** Trust is earned with knowledge first, deep and broad experience, second, consistency in outstanding services, third. But the creation of trust is a bigger challenge today: helping your new clients know that you have their best interests at heart needs to be rethought, especially at a time when increasing diversity in society is colliding with great technological and demographic change. Learn how to bring out the best in yourself as a leader who may be called upon to embrace new values and viewpoints in your work.

 ***1 :00 -2 :30 PM***	**FRANKLIN TEMPLETON LUNCH AND LEARN:** **Understanding Hedge Funds** **ALEXIS VERGANELAKIS,** VP Regional Sales sponsored by Franklin Templeton 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. **Sponsored By:** FRANKLIN TEMPLETON INVESTMENTS
3:00 – 5:00 PM	**WALKING TOUR OLD QUEBEC** **OLD QUEBEC CITY WALKING TOUR:** **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 Includes a stop for a warm up coffee and French pastry. **Cost: $15.00** **Register by October 31st** **Sponsored by:** Knowledge Bureau® Excellence in Financial Education 2003 Celebrating 15 years 2018
 ***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 which might include Turkey Confit, Salmon Tartar, Local Cheeses, Onion Soup…the evening will be chef's choice. **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: Knowledge Bureau® Excellence in Financial Education 2003 Celebrating 15 years 2018
 ***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. **Sponsored By: Dean Cockell** PORTFOLIO Strategies
 ***8:00—8:45 AM***	**NEW INVESTMENT STRATEGIES FOR CORPORATE OWNER-MANAGERS** ***KIM MOODY*** *FCA, TEP, Director, Canadian Tax Advisory* Since the contentious private corporate tax reforms introduced in the summer of 2017, tax and financial professionals and their clients have been struggling to find new "rules of thumb" to cope with an uncertain and complex tax landscape. The bad news is that the right answers are complex and require detailed number crunching and other analysis. The good news is that advisors who are willing to do that, and work with teams of specialists to help, will be able to demonstrate important wealth management solutions to their clients, despite the obstacles Finance Canada has put in front of them. **Sponsored By:** moodys gartner tax law™
 ***8:45—9:30 AM***	**KNOW YOUR DUAL RESIDENT CLIENT:** **How to Avoid Legal Liability with U.S. Persons** ***DEAN SMITH***, *PHD, CFP, TEP, CPA, CA, Partner, Cadesky Tax* As part of getting to know your client (KYC), one of the questions that you must ask is what their U.S. status is, if any. However, it's not enough to keep you out of legal liability. . . many clients who are U.S. citizens, lawful permanent residents (i.e. green card holders), or residents in general, may not know what their U. S. status is; nor will they understand their tax filing obligations with respect to off -shore assets. As a result, tried and true Canadian planning techniques do not work south of the border. You may not be holding the right assets in your client's various investment accounts and worse, planning your client into a quagmire of unanticipated tax and reporting issues. In this important session, you'll learn how to avoid such trouble and *keep from getting sued by families with U.S. connections* from an experienced U.S.-Canada tax expert. He will help you understand selected tax issues such as CFC, PFIC and FATCA rules in the context of fulfilling your fiduciary duty. **Sponsored By:** CADESKY TAX EXPERIENCE. EXCELLENCE. DELIVERED.

9:30 – 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 CISF

10:15-10:45 AM

MIMOSA BREAK
Test Your Financial Trivia Skills for a chance to win Great Prizes
Sponsored by: HOME TRUST

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.

Sponsored by: ivari

 ***1 :00 -2 :30 PM***	**SPONSORED LUNCH AND LEARN with XERO** ***LP BOUGIE**, Account Manager Xero* Xero is the global business platform that helps accountants run their practice and better serve clients. With a dedicated, solutions-focused support team and powerful tools like Xero HQ and Xero Practice Manager, customers can enjoy simplified bank reconciliations, invoicing, expenses, inventory and more – all available anytime, anywhere. It's also easy to customize the Xero experience with over 700 apps, including popular solutions for CRM, point-of-sale, time tracking, e-commerce and more. Thanks to these time-saving features, accountants can now focus on more advisory services. Join us for this lunch and learn to hear more about Xero from Regional Account Manager LP Bougie. **Sponsored By:** xero
3:00 – 5:00 PM	**WALKING TOUR OLD QUEBEC** 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 **Cost: $15.00** **Register by October 31st** **Sponsored By:** Knowledge Bureau® Excellence in Financial Education 2003 Celebrating 15 years 2018
 ***6 :00 -7 :00 PM*** **Pleines**	**MFA/DFA-SPECIALIST CHAMPAGNE RECEPTION** ***By Invitation Only*** 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. **Sponsored By:** CADESKY TAX EXPERIENCE. EXCELLENCE. DELIVERED.
 **5:00 – 6:00 PM** **Boucherie Room**	**SPARKLE AND SHINE GALA DINNER with the World Famous Painchaud Family!** 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 Ceremony Mick Kelly, there will be a magnificent 3 course meal to celebrate, with a glass of sparkly to toast our special occasion. We will take this opportunity to acknowledge our wonderful Masters of Ceremony for the DAC conference and give YOU an opportunity to participate in a special nostalgia activity too! **Then our featured entertainment!** A very special production from Quebec City's world famous Painchaud Family! It's your night to eat, drink and celebrate with your peers and new friends. **15th Anniversary cake cutting ceremony to follow!**

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

7:00 – 7:45 AM
Kent

BUFFET BREAKFAST
Start your day with a delicious hot breakfast buffet. For attendees and paid guests

These sessions brought to you by: Knowledge Bureau® Excellence in Financial Education — 2003 Celebrating 15 years 2018

7:45—8:00 AM

OPENING REMARKS
MICK KELLY, *Business and Lending Specialist, Manulife Bank*

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.

8:00—8:45 AM

PROVIDING INVALUABLE ADVICE:
Why the Story of Professionalism is Such a Good One Today
IAN C. W. RUSSELL, *President and CEO*
The Investment Industry Association of Canada (IIAC)

There's a really great news story out there and the secret is out: the wealth management business, despite being in the throes of great disruptive change – demographics, regulatory reform, technology – has demonstrated that improved professionalism, and the expanding demand for financial advice in Canada has opened up enormous business potential.

So, what do you need to know about providing invaluable advice against this very positive backdrop? Grasping the CSA proposals on best interests and the elimination of embedded compensation is important. But even more so, advisor productivity, the need to understand and exploit technology applications and how to manage a widening shelf of financial services within emerging new business models are all key skills. Find out what that means to the way you will work in the future, and how your dedication to professionalism will help you find even more solutions to meet the complex new needs your clients have over the next 5 to 10 years.

Sponsored by: IIACACCVM

8:45—9:30 AM

ETHICS IN AGING: Your Duty in Supporting Your Elderly Client
ALEXIS VERGANELAKIS, *VP Regional Sales Franklin Templeton*

It's no secret that the Canadian population is facing a massive demographic shift and clients who are aging will face countless financial, physical and mental challenges which will be difficult and often heartbreaking.

Advisors, too, face a myriad of challenges with their aging clients, including best interest duties and transitions of relationships to substitute decision-makers. Knowing the signs of elder exploitation can help advisors protect their vulnerable clients and take action if they encounter suspected cases of abuse. Through planning and preparation, it is, in fact an advisor's ethical and regulatory duty to help shepherd clients into and through their senior years.

This presentation puts an emphasis on the advisor's role as their aging clients' shepherd.

Sponsored by:

FRANKLIN TEMPLETON INVESTMENTS

9:30—10:15 AM

CLOSING THE POVERTY GAP: The CLB and CESG
PIERRE LABBÉE, Manager, Strategic Partnerships and Outreach, Canada Education Savings Program, Employment and Social Development Canada

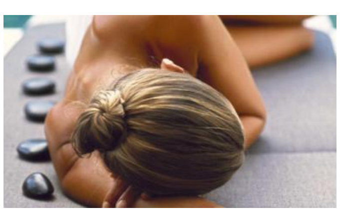
Behavioral Change is what we need to break the poverty cycle in Canada. Small children who grow up with the expectation and aspiration of higher education in fact will do so. Parents who open an RESP will be much more excited about the prospect of their children's future and the Canada Learning Bond can really help to bring that home to low income families.

10:15—10:45AM

YOUR NEW IDEAL CLIENT:
How Constructive Listening Helps Engage Culturally Diverse Clients
DANIEL COLLISON B.A., CFP, TEP
Managing Partner, Advice to Advisors

According to the 2016 Population Census, 7.5 million foreign- born people have come to Canada via the immigration process. These new immigrants are your new clients and better understanding their needs is important to your business. In this session, Dan Collison will focus on how to "enhance your current mindset" to thrive in Canada's everchanging landscape, and to be more collaborative and impactful with clients new to your services.

Learn how to enhance your mindset to thrive in this changing environment. Building relationships is paramount and constructive listening leads to active responses, including how to ask appropriately for information to know your client better and address investment priorities including active vs. passive investing and diversification strategies. Find out what you need to know to embrace the needs of those who are different from you and in the process, expand your business horizons to a new level of success.

10:45-11:15 AM Grand Place	**MIMOSA BREAK** Test Your Financial Trivia Skills for a chance to win Great Prizes **Sponsored by:** HOME TRUST
 ***11:15 – 11:45 AM***	**THE PHILANTHROPIC CONVERSATION:** **How Enabling Client Philanthropy Can Help Build Your Business and Brand** ***RUTH MACKENZIE*** *President & CEO Canadian Association of Gift Planners (CAGP)* Philanthropy is an important edge you can use to deepen relationships with all client age groups, and help clients make a difference in the world. But are you ready to address the need? The Canadian Association of Gift Planners is a national association that exists to advance philanthropy by serving advisors, charities and Canadians. CAGP's CEO will share why this is a critical conversation, as you engage with clients, in their own words. What's in it for you? Strategic philanthropy will not only help build your book but deepen your own professional fulfillment as an advisor.
 ***11:45 – 12:25 PM***	**A NEW CANADIAN DREAM: Financial Independence for Everyone – THE HONORABLE PAT BOVEY** How differently would we address the promise of Canada if we looked North? What if we listened more carefully to the observers who are on the ground and witnessing climate change and all it's implications? Could we better understand our economic future and the vast potential of all of our peoples? Could we, too, like many countries purposefully focused on their Artic opportunities, find the answer to Financial Independence for Everyone? Canada does diversity well, but we could do better: investing in the potential of a healthier North will benefit our entire nation. That means access to housing, education, communications. How do we get that right? Learn more from a highly engaged, incredibly knowledgeable Senator Patricia Bovey, a passionate voice for the role of the Artic Promise and its increasingly important impact on all our financial outcomes.
 ***12:25 – 12:30 PM***	**CLOSING REMARKS AND PRIZES** ***EVELYN JACKS,*** *MFA, DFA-Tax Services Specialist, President Knowledge Bureau* Reflection, Prizes and closing comments from one of Canada's Leading Tax and Wealth Educators, Evelyn Jacks.
 ***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! Includes transportation, spa facilities and lunch in Siberia Café of Grilled Cheese Sandwich and Soup of the Day. Beverages are own **Cost: $100 Register by October 31st**