



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:

Gold Partners:



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First Timers Reception Host:



Reception Host:



Graduate Host:



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EXPERIENCE. EXCELLENCE. DELIVERED.

Mimosa Host:



Breakfast Host:



LIONRIDGE
capital management

Tabletop Partner:



THE WOMEN'S COLLECTION

Program Director



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.

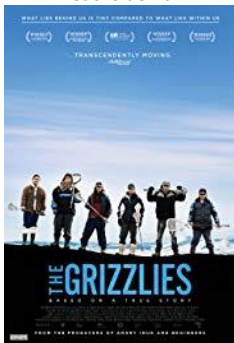
Dress Code: Business Casual

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 keynote speaker Russ Sheppard on Day 3.

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
 and Credential
 Qtrade Advisor

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

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 resilience and how to anticipate, pivot and realign your efforts to become that truly inspirational catalyst in your circle of influence.

8:45 – 9:35 a.m.



DUANE GREEN
 President and CEO,
 Franklin Templeton

BIG CHANGES ARE COMING: What Does It Mean for the Advisor of the Future?

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!

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

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."









10:20 – 10:55 a.m.

MIMOSA BREAK AND SPONSOR FAIR –





Submit your survey at break for your chance to win thousands in great prizes.

Hosted by:



<p>10:55 – 11:00 a.m.</p> 	<p>REMEMBRANCE DAY ACKNOWLEDGEMENT</p>
<p>11:00 – 11:45 a.m.</p>  <p>MICHAEL NUSCHKE CFP Director Focus on Mexico</p>	<p>MOVING TO MEXICO: Know the Essential Money Matters 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.</p>
<p>11:45 – 12:30 p.m.</p>  <p>DAN COLLISON President Advice2Advisors</p>	<p>MODERN PROSPECTING THEORY: It Starts with Confidence and Ends with Tax! 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!</p>
<p>12:45 – 2:00 p.m. Pintores Ballroom</p> 	<p>LUNCH and Learn – Join us for a delicious lunch buffet to hear more about our sponsors.</p>
 <p>3:30 – 4:30 p.m. Main Pool</p>	<p>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.</p>
<p>5:30 – 10:00 p.m. Hotel Lobby</p> 	<p>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:</p> <ul style="list-style-type: none"> • 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 <p>This OPTIONAL DINNER Includes:</p> <ul style="list-style-type: none"> • 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, CFP, 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.  DAN KELLY President CFIB	POWERFUL COMPETITORS: The Rise of Small Business in the New Gig Economy 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.  DR. DEAN SMITH PHD, CFP, TEP, CPA, CA President Cadesky Tax	GLOBAL TAX COMPETITIVENESS: The Compliance Issues You Need to Know 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.
9:30 – 10:15 a.m.  KRISTIN RAMLAL PFP, CIM, FCSI Securities Specialist and Credential Qtrade Advisor	STOCK INCENTIVE AND BENEFIT PLANS: How They Fit in a Real Wealth Management Plan Kristin Ramlal, PFP, CIM, FCSI Canada Life Securities Specialist and Credential Qtrade 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.

<p>10:45 – 11:30 a.m.</p> <div data-bbox="69 197 203 352">  </div> <p><u>JEAN-PIERRE LAPORTE</u> CEO Integris Pension Management</p> <div data-bbox="69 409 203 564">  </div> <p><u>MARK TAUCAR</u> Portfolio Manager Accilent Capital Management Inc.</p>	<p>CREATING INCOME WITH NEW PERSONAL PENSION PLANS</p> <p>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.</p> <p>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.</p>
<p>11:30 – 12 :30 p.m.</p> <div data-bbox="69 657 224 812">  </div> <p><u>LYSSA FITZGERALD</u> AVP Manulife Bank</p> <div data-bbox="69 835 224 989">  </div> <p><u>PATRICK GILL</u> RVP Manulife Bank</p>	<p>DEBT + SAVINGS: Unleash the Secret to Cash Flow Efficiency for Your Clients</p> <p>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.</p>
<p>12:45 – 4:45 p.m. Hotel Lobby</p> <div data-bbox="128 1058 357 1514">  </div>	<p>ATV/ZIPLINING TOURS</p> <p>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.</p> <ul style="list-style-type: none"> • 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 <p>Includes:</p> <ul style="list-style-type: none"> • Round-trip transportation Hotel / Canopy River location / Hotel
<div data-bbox="128 1560 357 1787">  </div> <p>6:30 – 7:30 p.m. Arrecifes Terrace</p>	<p>GRADUATION CEREMONY AND RECEPTION FOR KNOWLEDGE BUREAU DESIGNATES</p> <p>This by-invitation-only reception honors the achievements of the graduates of the RWM™, MFA™ & MFA-P™ and DFA-Tax and Bookkeeping Specialist Designations™.</p> <p>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!</p> <p>Hosted by:</p> <div data-bbox="1333 1787 1528 1881">  <p>CADESKY TAX EXPERIENCE. EXCELLENCE. DELIVERED.</p> </div>

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

<p>7:00 – 7:45 a.m. Pintores Terrace</p>	<p>BREAKFAST - A delicious buffet breakfast tropical fruits and juices, pastries as well as hot and cold selections for attendees and paid guests.</p>
<p>7:45 – 8:00 a.m. Pintores Ballroom</p>  <p>ALLAN JACKS Sr VP Knowledge Bureau</p>	<p>HIGHLIGHTS OF TUESDAY’S SESSIONS with Your Master of Ceremonies</p> <p>Join AI for a re-cap of yesterday’s sessions and to hear more about today’s great speakers and the day’s theme of new opportunities in wealth distribution.</p>
<p>8:00 – 9:00 a.m.</p>  <p>JOANNE SIGURDSON Executive Coach & Business Consultant</p>  <p>JENIFER BARTMAN Founder & Principal Jenifer Bartman Business Advisory Services</p> <p>KASEY BOISSELLE</p>	<p>LEADERSHIP REQUIRED: Diffusing the Family Time Bomb</p> <p>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.</p> <p>This panel will also explore the question, where do you thrive? It’s an important question that needs to be answered if you are thinking about your business succession plan. This is 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 so 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.</p>
<p>9:00 – 9:30 a.m.</p>	<p>COMPLIANCE SESSION: MORE DETAILS TO FOLLOW THE PHOENIX: TAKING IT TO THE NEXT LEVEL – THE WELLINGTON ALTUS STORY</p>
<p>9:30 – 10:15 a.m.</p>  <p>TERRI WILLIAMS CFP®</p>	<p>FINANCIAL CAPACITY: Working with Clients Who May Not Have It</p> <p>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.</p>
<p>10:15 – 10:45 a.m.</p>	<p>MIMOSA BREAK AND SPONSOR FAIR</p> <p>Submit your 2020 DAC Registration at Break for your chance thousands of dollars worth of prizes.</p>

<p>10:45 – 11:30 a.m.</p>  <p><u>KIM GC MOODY</u> FCA, TEP, Moody's Gartner Tax Law LLP</p>	<p>STRATEGIC PHILANTHROPY: Are you Missing an Important Role?</p> <p>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.</p>
<p>11:30 – 12:15 p.m.</p>  <p><u>RUSS SHEPPARD</u> J.D., Rockies Law Corp</p>	<p>THE GRIZZLIES: Building Momentum for Powerful Change</p> <p>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 Sheppard found a way to reach those kids and bring resilience and hope with a few key secrets to success: he understood that that it is possible to uncover the incredible power of the human spirit by giving people an environment in which they can excel.</p> <p>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.</p>
<p>12:15 – 12:30 p.m.</p>	<p>CLOSING Remarks with Evelyn Jacks</p>
 <p>1:00 – 4:30 p.m.</p>	<p>MEXICAN COOKING CLASS (optional)</p> <p>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. This cooking experience is totally interactive and designed for you to experience and to learn to cook the authentic Mexican home recipes that are our favorites to share and enjoy in our family reunions and special events.</p> <p>Schedule:</p> <ul style="list-style-type: none"> • 1:00 PM. Pick up at the lobby of the hotel. • 1:30 PM Arrival to Canopy River location. • 1:45 PM We start the class; and the Master chef will provide cultural and historical information about Mexico's cuisine, its elements and its origins. At the cooking class all the attendants will participate in a hands-on class for: various salsas and guacamoles, handmade Tortillas, Tamales and Chiles rellenos, dessert is Chef's choice. • 2:15 PM - 3:00 PM. Lunch time • 4:00 PM. Departure back to Hotel • 4:30 PM. Estimated Arrival to Hotel <p>Includes:</p> <ul style="list-style-type: none"> • Round-trip transportation Hotel / Canopy River location / Hotel • All ingredients • Private area for lessons at the Ranch • Mexican cooking class by Master chef (in English) • Attendants will participate "hands-on" to cook various salsas, guacamole, tamales and chiles rellenos, in an open air-kitchen • A full course meal (plato mexicano or mixed fajitas) • Hibiscus tea and bottles of water during cooking lesson • A taste of Tequila during lunch