THE PRE-EMINENT CONFERENCE FOR LEADING ADVISORS IN WEALTH MANAGEMENT



DAC 2019 SPECIAL REPORT



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Table of Contents

Welcome from the President	4
The Agenda Highlights	6
Accreditation	8
Venue	9
Thank You To Our Sponsors	10
Day One - Economic Resilience in Creating Family Wealth Master of Ceremonies Speakers Networking Sessions	11
Day Two - Client Relationship Management, Ethics and ComplianceCorporate Upskill Solutions Master of Ceremonies Speakers Networking Sessions	16
Day Three - New Opportunities in Wealth Distribution Master of Ceremonies Speakers Networking Sessions	22
The Perfect Add-On - The Business Builder Retreat	27

"Topics covered are current, relevant and potential game changers."

Michelle Crouse, BMO

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Welcome from the President



Recession-Proofing: Economic Resilience Key to Weathering a Potential Storm

by Evelyn Jacks

With increasing fears of an imminent recession on the horizon, it is useful to remember September 15, 2008. That's when the fourth largest investment bank in the U.S., Lehman Brothers, applied for the largest bankruptcy filing in U.S. history. It was a shock that exasperated the financial crisis that followed. Does the Canadian economy have the economic resilience to compete powerfully through another dramatic downturn? It's the heady theme to advisors will explore at this year's *Distinguished Advisor Conference*, November 10-13 in Puerto Vallarta together with 19 outstanding thought leaders. Meet them and their interesting topics in this Special Report.

The DAC audience - tax and wealth advisors from across Canada – will be challenged to think strategically about the best ways to manage risk to family wealth. The

storm clouds are already on the horizon, and there are many catalysts to both scenarios - boom and bust. As important, the answers to resilience in weathering any future economic storms are complex and for those reasons, require a customized approach to family management. There is one common thread, however: immediate preparedness as a best defense in either case.

The DAC Speakers have prepared thoroughly to enlighten you in eight key areas of concern:

Is your practice healthy enough? Just how resilient are the practices of financial advisors in Canada? You will be challenged to think about this by Franklin Templeton Canada's President and CEO, **DUANE GREEN**. Just how do *you* plan to capture the best of the opportunities the future holds for you?

Managing a key enemy: debt. With debt to disposable income ratios holding steady at 1.77 Canadians continue to be heavily burdened. For the young, this is primarily due to mortgage risk. In fact, 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. LYSA FITZGERALD, AVP, and PATRICK GILL, RVP, Manulife Bank will share how advisors can help.

Your professional networks matter. In complex times, the successful advisor of the future will provide wealth management services that reflect the needs of a diverse client base and embrace cultural differences. This also involves a deeper understanding of cross-border tax issues and how successful business may transition to new entrepreneurs who come to Canada from abroad. These topics will be well analyzed by <u>TONY MAHABIR</u> MBA, CMC, RRC, CIM, CFP, CEO Canfin Financial Group of Companies, <u>DR. DEAN SMITH</u>, PHD, CFP, TEP, CPA, CA President Cadesky Tax.

The rise of small business is key to powerful competition. Will Canada rebound from external pressures including trade wars to engage in new economy growth as the result of growth of small innovative new businesses? 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 economic success. They must get quality financial advice to insulate their income and assets from heavy handed governments. **DAN KELLY** President of the CFIB will expand upon the opportunity but also warn of the dangers brought on by anti-business tax policies.

Tax policies have been damaging. Recently the federal government has changed the rules for executive compensation plans and the charitable sector. Will these changes negatively impact the resilience factor in Canada? Find out more from KRISTIN RAMLAL, PFP, CIM, FCSI Securities Specialist and Credential Qtrade Advisor and KIM GC MOODY, FCA, TEP, Moodys Gartner Tax Law LLP. DAN COLLISON, President Advice2Advisors will take the discussion a step farther: he will share that 58% of Canadian investors would leave their financial advisors if they could find one that could explain the taxation on investment income better. Tax knowledge is the hot commodity in the financial advisory marketplace.

Looking out for transitioning businesses. Will the \$60 Trillion dollar global wealth transfer materialize? Not if business transitions fail amidst the potential of a global recession. It's a big issue for Canadian boomers, one that is going to require resilience and above all, determined leadership. **JOANNE SIGURDSON,** Executive Coach & Business Consultant and business transition specialist and author **JENIFER BARTMAN** will engage you in a panel discussion about the challenges of transition that, left unplanned, have the potential to erode billions of dollars of wealth in small business value today.

Resilience requires collaboration. Last June, the Bank of Canada launched a public-private partnership with Finance Canada, OSFI (the Office of the superintendent of Financial Institutions, Canada's banks and Canadian Financial Market Infrastructures, which include payment, clearing and settlement systems. The objective? To strengthen resilience of the financial sector in Canada in managing cyber incidents and other risks to operations with a collaborative approach to crisis management. It's called the Canadian Financial Sector Resiliency Group (CFRG) and it makes sense.

Likewise strategic collaboration of the various financial professionals around the family and its wealth holdings to find the right solutions in retirement, disability and beyond will be analyzed by **JEAN-PIERRE LAPORTE**, CEO, Integris Pension Management and **MARK TAUCAR**, Portfolio Manager, Accilent Capital Management Inc.. The planning for financial incapacity – a significant risk requiring crisis management – will be covered by **TERRI WILLIAMS**, CFP ®

Leaning in matters. 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. You will hear that message from our inspirational keynote speaker, Russ Shephard, the subject of the uplifting, yet haunting story of The Grizzlies.

I will be so proud to introduce to you this educational experience extraordinaire with 19 brilliant speakers who will dig deep into these eight secrets to competing with power, so you can serve your clients with economic resilience. . .against all odds. Their collective message will be clear: financial specialists working together to customize client portfolios for the right outcomes – after tax - will be able to best contain future wealth erosion.

If you are one of those collaborative advisors who is determined to manage successful financial outcomes for your clients, I invite you to learn more now, in the DAC Special Report, and then to register to attend:

EARLY REGISTRATION DEADLINE: SEPTEMBER 15.



The Agenda Highlights...

Sunday, November 10, 2019: Registration Day

12:00 - 5:00 PM Registration

6:00 - 7:00 PM

First Timer's Reception

7:00 - 9:00 PM

DAC Welcome to Mexico Reception

9:00 - 11:00 PM

Movie Night, DAC Style: The Grizzlies

Monday, November 11, 2019: Economic Resilience in Creating Family Wealth

7:00 - 7:45 AM Breakfast

7:45 - 8:00 AM

Welcome & Opening Remarks

With your Master of Ceremonies Kristin Ramlal PFP, CIM, FCSI Securities Specialist and Credential Qtrade Advisor

8:00 - 8:45 AM

Resilience: The Secrets to Creating Wealth

in Times of Change

Evelyn Jacks, MFA, DFA-TSS, President of Knowledge Bureau

8:45 - 9:35 AM

Big Changes Are Coming:

What Does it Mean for the Advisor of the Future?

Duane Green, President and CEO, Franklin Templeton

9:35 - 10:20 AM

Strategic Alliances:

How to Build a Cross Border Network

Tony Mahabir, MBA, CMC, RRC, CIM, CFP, CEO Canfin Financial Group of Companies

10:30 - 10:55 AM

Mimosa Break and Sponsor Fair

10:55 - 11:00 AM

Remembrance Day Acknowledgement

11:00 - 11:45 AM

Moving to Mexico:

Know the Essential Money Matters

Michael Nuschke, Director, Focus on Mexico

11:45 - 12:30 PM

Modern Prospecting Theory:

It Starts with Confidence and Ends with Tax!
Dan Collison, President Advice2Advisors

12:45 - 2:00 PM

Lunch and Learn

3:30 - 4:30 PM

The Splash...

A Poolside Meet and Greet with Sponsors and Speakers!

5:30 - 10:00 PM

Dine Around Puerto Vallarta



Tuesday, November 12, 2019: Client Relationship Management, Ethics, Compliance

7:00 - 7:45 AM Breakfast

7:45 - 8:00 AM

Highlights of Monday's Sessions

With Master of Ceremonies Dean Cockell, MFA™, CIFP, EPC, Portfolio Strategies

8:00 - 8:45 AM

Powerful Competitors:

The Rise of Small Business in the New Gig Economy

Dan Kelly, President, CFIB

8:45 - 9:30 AM

Global Tax Competitiveness:

The Compliance Issues You Need to Know

Dr. Dean Smith, PHD, CFP, TEP, CPA, CA

President Cadesky Tax

9:30 - 10:15

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

10:15 - 10:45 AM

Mimosa Break and Sponsor Fair

10:45 - 11:30 AM

Creating Income With New Personal Pension Plans

Jean-Pierre Laporte and Mark Taucar

11:30 - 12:30 PM

Debt & Savings: How you can unleash the secret to

cash flow efficiency for your clients.

Patrick Gill and Lysa Fitzgerald

12:45 - 4:45

ATV/Ziplining Tours

6:15 - 7:15 PM

Graduation Ceremony and Reception for Knowledge Bureau Designates

7:30 - 10:13 PM

OLÉ - DAC Tropical Fiesta Dinner and After Party

Wednesday, November 13, 2019: New Opportunities in Wealth Distribution

7:00 - 7:45 AM Breakfast

7:45 - 8:00 AM

Highlights of Tuesday's Sessions

With Your Master of Ceremonies, Allan Jacks

Sr. VP of Business Development Knowledge Bureau

8:00 - 8:45 AM

The Grizzlies:

Building Momentum for Powerful Change

Russ Sheppard, Rockies Law Corp.

8:45 - 9:30 AM

Leadership Required:

Defusing the Family Business Time Bomb

Joanne Sigurdson, Executive Coach & Business Consultant

Jenifer Bartman, Founder & Principal,

Jenifer Bartman Business Advisory Services

9:30 - 10:15 AM

Financial Capacity:

Working With Clients Who May Not Have It

Terri Williams, CFP

10:15 - 10:45 AM

Mimosa Break and Sponsor Fair

10:45 - 11:30 AM

Strategic Philanthropy:

Are You Missing an Important Role?

Kim GC Moody, FCA, TEP, Moodys Gartner Tax Law LLP

11:30 - 12:15

THE PHOENIX: SOARING TO YOUR NEXT LEVEL OF SUCCESS

Stay tuned to hear more about this Dynamic Speaker.

12:15 - 12:30 PM

Closing Remarks with Evelyn Jacks

1:00 - 4:30 PM

Mexican Cooking Class (optional)

Accreditation

Knowledge Bureau CE Credits are provided below:

Day 1			
7:45-8:00	WELCOME REMARKS/OPENING ACKNOWLEDGMENT		
8:00-8:45	RESILIENCE: The Secrets to Creating Wealth in Times of Change	0.75	
8:45-9:35	BIG CHANGES ARE COMING: What Does It Mean for the Advisor of the Future?	0.75	
9:35-10:20	STRATEGIC ALLIANCES: How to Build a Cross Border Network	0.75	
11:00-11:45	MOVING TO MEXICO: Know the Essential Money Matters	0.75	
11:45-12:30	MODERN PROSPECTING THEORY: It Starts with Confidence and Ends with Tax!	0.75	-
12:45-2:30	LUNCH AND LEARN	1.50	
	Total Education Time:	5.25	
Day 2			
7:45-8:00	OPENING REMARKS		
8:00-8:45	POWERFUL COMPETITORS: The Rise of Small Business in the New Gig Economy	0.75	
8:45-9:30	GLOBAL TAX COMPETITIVENESS: The Compliance Issues You Need to Know	0.75	-
9:30-10:15	STOCK INCENTIVE AND BENEFIT PLANS: How They Fit in a Real Wealth Management Plan	0.75	
10:45-11:30	CREATING INCOME WITH NEW PERSONAL PENSION PLANS	0.75	
11:30-12:30	DEBT + SAVINGS: Unleash the Secret to Cash Flow Efficiency for Your Clients	1.00	
1:00-2:30	LUNCH AND LEARN	1.50	
	Total Education Time:	5.50	
Day 3			
7:45-8:00	OPENING REMARKS		
8:00-8:45	THE GRIZZLIES: Building Momentum for Powerful Change	0.75	
8:45-9:30	LEADERSHIP REQUIRED: Defusing the Family Business Time Bomb	0.75	
9:30-10:15	FINANCIAL CAPACITY: Working with Clients Who May Not Have It	0.75	
10:45-11:30	STRATEGIC PHILANTHROPY: Are you Missing an Important Role?	0.75	
11:30-12:15	THE PHOENIX: Soaring to Your Next Level of Success	0.75	
12:15-12:30			
	Total Education Time	4.25	
	Grand Total Education Time	15.00	

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 con irm the credits offered: 1-866-953-4769

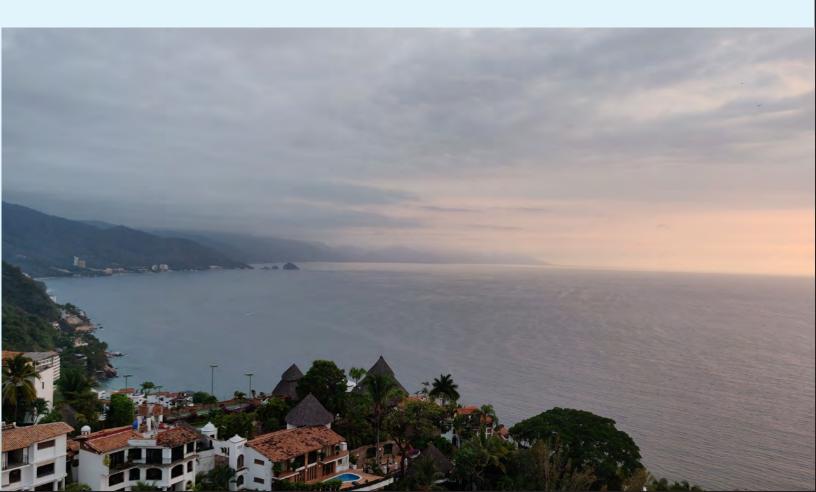
Venue

Westin Puerto Vallarta

Escape to 14 tranquil acres dotted with swaying palm trees and fronted by 410 feet of private Pacific Ocean beach. The Westin Resort & Spa, Puerto Vallarta offers all this splendor just minutes from the international airport and charming downtown. Beachfront pergolas and sparkling pools invite relaxation, while the serene spa offers head-to-toe pampering. Re-energize at the WestinWORKOUT® Fitness Studio, tennis courts, or nearby golf courses, or explore upscale shops and dining at the marina district across the road. Bright tropical colors and elegant, modern Mexican decor grace the 280 ocean-view rooms, each with a private balcony, plush Heavenly® Bed, and rejuvenating Heavenly® Bath.

Reservations, cancelations and changes for BBR and DAC can only be made through Knowledge Bureau. The room rate is \$149.00 US per night+taxes, resort fees and 2% foreign exchange fees for a Run of House Room. While we will always request your preferred room type, we cannot provide any guarantees. Further information on room types and amenities can be found on the Westin website. Upgraded rooms are also available contact Knowledge Bureau for rates and availability. Room payment will be taken in full on September 15th, 2019. Any changes after this date will be charged immediately. Refunds for hotel rooms are only available up to October 31st and only at the discretion of the hotel.

CALL 1.866.953.4769 TO BOOK!



Thank You to Our Sponsors

We would like to extend a very special thank you to our sponsors.

The Distinguished Advisor Conference brings together thought leaders and partners from across the financial industry to provide attendees with world-class financial education and thought-provoking topics over three days in beautiful Puerto Vallarta, Mexico.

It takes a team to plan and execute a world-class conference. From those working behind the scenes, to our speakers, and our sponsors—each and every one play an integral role in our ability to bring this value to our attendees and help to make it the conference to attend year after year.

We are so thankful for each and every sponsor who has partnered with us and has helped to make the 2019 Distinguished Advisor Conference a reality.

We look forward to seeing you all in Mexico in November.

- Knowledge Bureau





















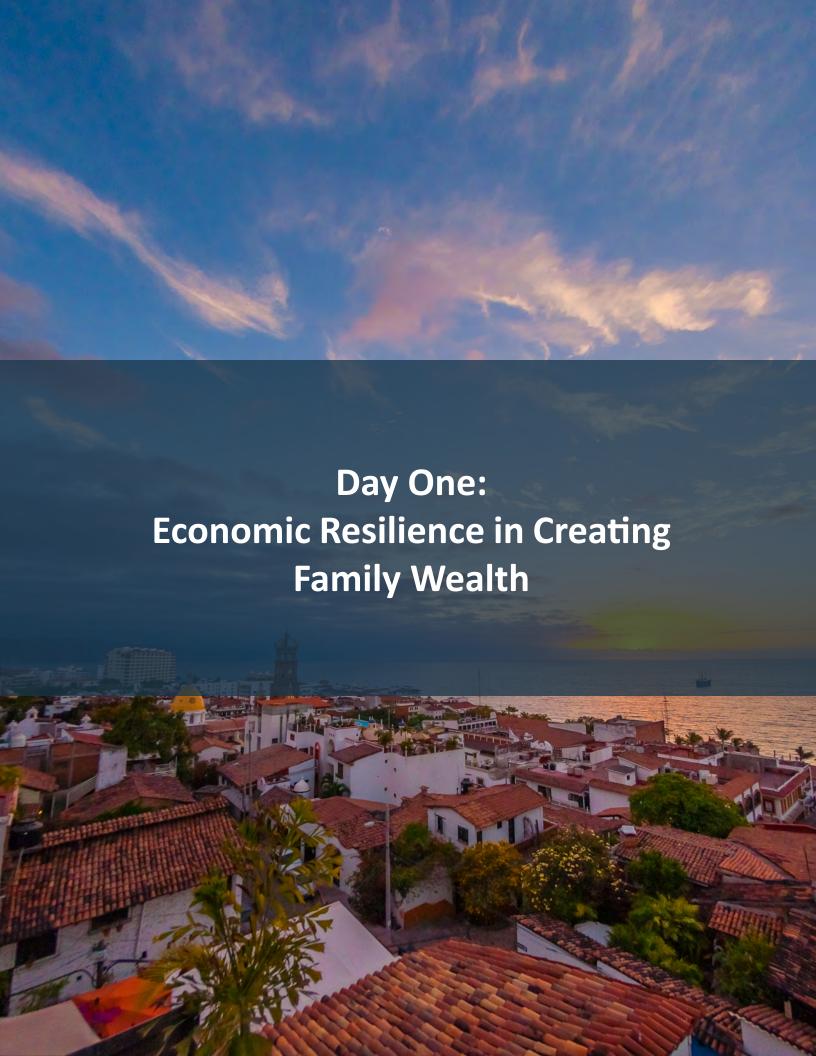








Become a DAC Partner





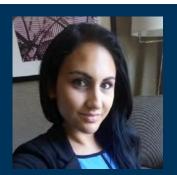
Master of Ceremonies

JOIN KRISTIN RAMLAL AT DAC 2019 REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM OR CALL 1-866-953-4769

STOCK INCENTIVE AND BENEFIT PLANS: how they fit within a Real Wealth Management Plan

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.

Kristin is a proud young professional woman in wealth advisory, with over 15 years' experience in the financial services. Her experience includes Canadian/US personal banking and lending, retail and institutional investment account management, portfolio analysis/construction, security research and trading, and financial and estate planning. She is an IIROC Licensed Securities Specialist and has a growing passion for holistic wealth advisory. Kristin is a firm believer in the important of financial education and is committed to a multi-stakeholder approach to real wealth management.



KRISTIN RAMLAL
PFP, CIM, FCSI
SECURITIES SPECIALIST AND
CREDENTIAL QTRADE
ADVISOR

MASTER OF CEREMONIES ON DAY 1 AND DAY 2 SPEAKER AT DAC

Speakers

JOIN EVELYN JACKS AT DAC 2019
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RESILIENCE: The Secrets to Creating Sustainable Wealth in Times of Change

To anticipate and embrace the tax and economic changes your successful firm and your clients' family wealth management activities are facing in the foreseeable future, a simple strategy is required: "trauma-free" risk management. That begins with the need to free yourself from your successful past – along with the vices of denial and nostalgia – to pivot and re-create a new approach to competing powerfully.

While you can expect to hear more about concepts like "sustainable finance", a "green" fixed income market, and "transition-oriented financing" what's important in your professional role is to bring the effects of change into clearer focus for your clients. This will increasingly reshape conversations in three areas: the way people invest, changes in our tax system and fallout – both positive and negative – in the job market.

Find out more about the eight key strategies you can bring forward in your role to facilitate the development of new "resilience" in family wealth management discussion that need to occur to enable a sustainable financial future.



EVELYN JACKS,

MFA, DFA-TSS

PRESIDENT

KNOWLEDGE BUREAU

Speakers



DUANE W. GREEN
PRESIDENT AND CHIEF
EXECUTIVE OFFICER
FRANKLIN TEMPLETON
CANADA
FIDUCIARY TRUST COMPANY
OF CANADA
SPEAKER ON DAC DAY 1

JOIN DUANE GREEN AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

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? Mr. Green will ask the audience to consider how resilient their business really is and needs to be, to capture the best of the interesting opportunities the future holds.



TONY MAHABIR
CHAIRMAN AND CEO
CANFIN FINANCIAL GROUP
OF COMPANIES

SPEAKER ON DAC DAY 1

JOIN TONY MAHABIR AT DAC 2019
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STRATEGIC ALLIANCES - How to Build a Cross Border Network.

Canada is a land of immigrants with over 200 ethnicities represented. The advisor of the future is one who is prepared to provide wealth management services that reflect the needs of a diverse client base including embracing cultural differences. Furthermore, it requires a team-based approach including international strategic alliances with multiple global service providers. In short, the newest big trend to emerge in wealth management is to provide cross-border financial planning services to growing ethnic communities. It may be a niche based or value add approach, but it is not a one-size fits all formula.

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."



MICHAEL NUSCHKE CFP
OWNER AND DIRECTOR
FOCUS ON MEXICO

SPEAKER ON DAC DAY 1

JOIN MICHAEL NUSCHKE AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

MOVING TO MEXICO? Know the Essential Money Matters

Many Canadians are retiring and considering Mexico as a very attractive destination because of its low cost of living, rich culture, geography and world class medical care. Money matters in Mexico and advisors can help clients with planning cash flow, investments and the financial transitions required to enable the retirement dream they have in mind. In this valuable presentation, Mr. Nuschke will outline the risks of moving abroad and discuss the key planning areas you need to know about as a trusted advisor in helping your clients make the right financial decisions.

Michael is the owner and Director of Focus On Mexico an educational organization that runs programs on how to retire in Mexico. Recently he completed a 40-year career as financial advisor including advising expat Canadians in the early 1990's while with Canadian International Consultants Inc.



B.A., CFP, TEP
MANAGING PARTNER,
ADVICE2ADVISORS

SPECIAL GUEST SPEAKER ON DAY 1 OF DAC

JOIN DANIEL COLLISON AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
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MODERN PROSPECTING THEORY: It Starts with Confidence and It 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. Financial Advisors 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.

In his not-to-miss session at DAC, Mr. Collison will be speaking to leading tax and financial advisors about the need to rejuvenate and reinvigorate their businesses with new client acquisition.

And because Canadians can't possibly understand the complexities of the income tax system, they're desperately looking for an advisor that can make it simple and that can reduce their tax bill. Combined, these facts demand that advisors bring quality tax planning to market, and that they learn to prospect with tax planning knowledge rather than financial products.

Day One - Networking Events

7:00 – 7:45 AM 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.

10:20 - 10:55 AM

MIMOSA BREAK AND SPONSOR FAIR

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

12:45 - 2:00 PM

LUNCH and Learn

Join us for a delicious lunch buffet to hear more about our sponsors.

3:00 - 4:30 PM

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 PM

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.

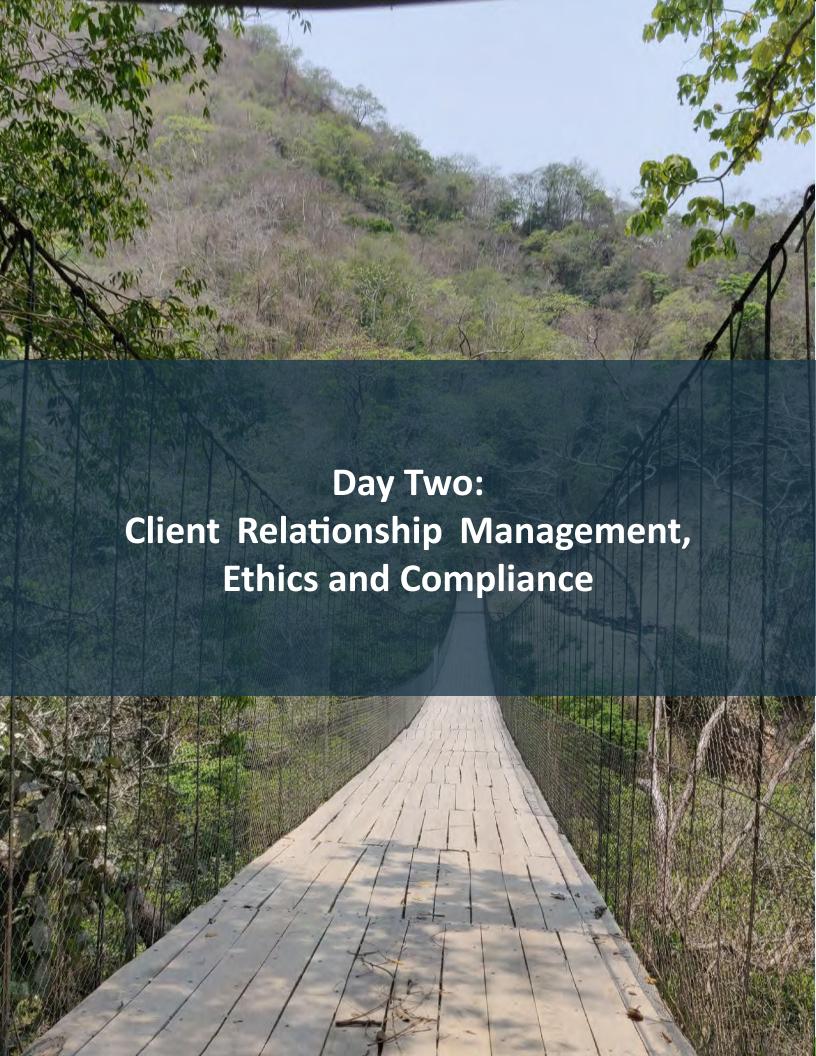
Schedule:

- 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







Master of Ceremonies



DEAN COCKELL

BRANCH MANAGER
PORTFOLIO STRATEGIES

JOIN DEAN COCKELL AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
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DAC Master of Ceremonies

Knowledge Bureau is pleased to announce that Dean Cockell, Branch Manager, Portfolio Strategies, will be the Day 2 Master of Ceremonies at the Distinguished Advisor Conference in Puerto Vallarta, Mexico on November 12th.

Over the years, Dean has become known as "the man with a practical straight forward approach to financial planning." He is well known for his ability to conceptualize, execute and communicate innovative solutions to both individual and business financial institutions

Dean has earned the MFA (Master Financial Advisor) Designation and Certification. He is also a member of The Canadian Institute of Financial Planners, has a Certificate in Financial Planning (CIFP) and holds his EPC Designation as a charter member of the Canadian Initiative for Elder Planning Studies.

Speakers



DAN KELLY
PRESIDENT, CEO AND CHAIR
CFIB

SPEAKER ON DAC DAY 2

JOIN DAN KELLY AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

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

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 of very busy people 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, but only 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. To do so they must get best quality financial advice to insulate their income and assets from heavy handed governments. That's where you come in. Learn more from the President of the Canadian Federation of Independent Business, Dan Kelly, the lead voice for small business rights in Canada.

Speakers



DR. DEAN SMITH
PRESIDENT
CADESKY U.S. TAX LTD.

SPEAKER ON DAC DAY 2

JOIN DR. DEAN SMITH AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

GLOBAL TAX COMPETITIVENESS: The Secret to Economic Resilience

For business clients competing globally and planning for 2021 and beyond, an astute wealth advisor who has a deep understanding of cross-border taxation issues and the available options to potentially expand beyond Canada's border is a true asset. Competitive tax rates are critical if business owners – your clients - want to compete in the global economy.

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. If you are keen to grow with your business owner clients, taking a holistic approach by putting the right, tax-astute business plan together can create exciting possibilities. What are the details of that plan? How far out must it be assembled to get the best tax structures into place? Whose job is it to create that plan? If you want to be the trusted advisor, it's your job to make sure it all happens. Find out how to do it well.



KRISTIN RAMLAL
PFP, CIM, FCSI
SECURITIES SPECIALIST AND
CREDENTIAL QTRADE
ADVISOR

MASTER OF CEREMONIES ON DAY 1 AND DAY 2 SPEAKER AT DAC JOIN KRISTIN RAMLAL AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

STOCK INCENTIVE AND BENEFIT PLANS: how they fit within a

Real Wealth Management Plan

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.

Kristin is a proud young professional woman in wealth advisory, with over 15 years' experience in the financial services. Her experience includes Canadian/US personal banking and lending, retail and institutional investment account management, portfolio analysis/construction, security research and trading, and financial and estate planning. She is an IIROC Licensed Securities Specialist and has a growing passion for holistic wealth advisory. Kristin is a firm believer in the important of financial education and is committed to a multi-stakeholder approach to real wealth management.



JEAN-PIERRE LAPORTE
BA, MA, JD
CEO
INTEGRIS PENSION
MANAGEMENT CORP

SPEAKER ON DAC DAY 2

JOIN JEAN-PIERRE LAPORTE AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

OPTIMIZING INCOME WITH NEW PERSONAL PENSION PLANS

Considering the new tax rules that penalize passive investments within CCPCs, advisors must understand how pension legislation can become a powerful 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 session explores the utility of a combination pension plan, provided by Personal Pension Plans, for deriving income for beneficiaries and protecting assets through accumulation into retirement.



MARK TAUCAR
PORTFOLIO MANAGER
ACCILENT CAPITAL
MANAGEMENT INC.

SPEAKER ON DAC DAY 2

JOIN MARK TAUCAR AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
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Speakers



LYSA FITZGERALD
AVP, BUSINESS, PRIVATE
BANKING & TRUST
MANULIFE BANK OF CANADA

SPEAKER ON DAC DAY 2

JOIN LYSA FITZGERALD AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

DEBT + SAVINGS:

How you can unleash the secret to cash flow efficiency for your clients.

One of the most talked debt statistics is that the average Canadian owes \$1.67 for every \$1 of disposable income. Many families are just a couple of hundred dollars away from financial ruin should an unanticipated event hit their finances. Canadians are stressed about their debt level and, 72% of Canadian mortgage holders wouldn't be able to manage a 10% increase in monthly payments.

In this practical and eye-opening session, wealth advisors will learn how they can help their clients with the efficient use of both debt and savings accounts to ward off financial threats by using strategies that will help people optimally manage their debt and cash flow - so they can get out of debt faster and have more discretionary income.



PATRICK GILL
REGIONAL VICE PRESIDENT
OF CENTRAL AND ATLANTIC
CANADA
MANULIFE BANK & TRUST

SPEAKER ON DAC DAY 2

JOIN PATRICK GILL AT DAC 2019
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Day Two - Networking Events

7:00 – 7:45 AM 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.

10:20 - 10:55 AM

MIMOSA BREAK AND SPONSOR FAIR

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

12:45 - 4:45

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

6:30 - 7:30 PM

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!

7:30 - 10:30 PM

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





Master of Ceremonies



ALLAN JACKS
RWM CANDIDATE
SR. VICE PRESIDENT,
BUSINESS DEVELOPMENT
KNOWLEDGE BUREAU

JOIN AL JACKS AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

DAC Master of Ceremonies

Knowledge Bureau is pleased to announce that Allan Jacks, Sr. Vice President, Business Development of Knowledge Bureau, will be the Day 3 Master of Ceremonies at the Distinguished Advisor Conference in Puerto Vallarta, Mexico on November 13th.

His role at Knowledge Bureau is to recruit, train and coach a Team that will grow the business and reputation of Knowledge Bureau by building strong relationships with tax, accounting and financial services professionals and organizations.

His career highlights include building a 127 office national tax services business with an annual gross volume of \$21MM. He conceived and designed the first e-file tax software and transmitted the first ever e-file tax return with Revenue Minister Otto Jelinek and has raised over \$300 MM for various organizations in sales management positions.

Speakers



RUSS SHEPPARD, J.D.
ROCKIES LAW
CORPORATION

SPEAKER ON DAC DAY 3

JOIN RUSS SHEPPARD AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

POWERFUL COMPETITORS: The Grizzlies Story

The Grizzlies is a movie about the story of a young teacher and his new community of students in the north; a place ravaged by hopelessness, abuse and suicide. Russ Shephard found a way to reach those kids and bring resilience and hope with a few key secrets to success: he understood that it is possible to uncover the incredible power of the human spirit by giving people an environment in which they can excel.

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.



JOANNE SIGURDSON
B.COMM (HONS),
EXECUTIVE LEADERSHIP
COACH AND CERTIFICATE
COURSE AUTHOR

SPEAKER ON DAC DAY 3

JOIN JOANNE SIGURDSON AT DAC 2019 REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM OR CALL 1-866-953-4769

LEADERSHIP REQUIRED:

Defusing the Family Business Time Bomb

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.

This session will 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 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.



JENIFER BARTMAN

CPA, CA, CMC, MFA™

FOUNDER AND PRINCIPAL

JENIFER BARTMAN BUSINESS

ADVISORY SERVICES

SPEAKER ON DAC DAY 3

JOIN JENIFER BARTMAN AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
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This session will explore the question, what will it be at the end of the road for your family business? The answer lies in a business leader's ability to embrace change and work with purpose to build a company that is scalable and has value beyond its founder. But at the same time, it is important to focus on the family relationships that will either suffer, become an impediment, or thrive along the way.

Find out more in this informative and engaging session.



TERRI WILLIAMS, CFP
SPEAKER ON DAC DAY 3

JOIN TERRI WILLIAMS AT DAC 2019 REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM OR CALL 1-866-953-4769

FINANCIAL CAPACITY: Working with Clients Who May Not Have It

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 soon enough, find themselves at a crossroads without a clear path forward. This session 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.



KIM G C MOODY
FCA, TEP, DIRECTOR,
CANADIAN TAX ADVISORY
MOODYS GARTNER TAX LAW
LLP

SPEAKER ON DAC DAY 3

JOIN KIM G C MOODY AT DAC 2019
REGISTER ONLINE AT WWW.KNOWLEDGEBUREAU.COM
OR CALL 1-866-953-4769

STRATEGIC PHILANTHROPY: Are you Missing an Important Role?

There are a growing number of people in Canada who have amassed considerable wealth that are exploring the possibilities of philanthropy. By understanding how to integrate a clients' philanthropic ideals with tax and financial plans you will be better suited to deliver piece of mind and offer giving solutions that match your clients' goals.

In this session, Kim Moody will discuss your opportunity as the trusted advisor on the importance of philanthropy, 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 look at some of the reasons why and discuss the tax and non-tax benefits.

Day Three - Networking Events

7:00 – 7:45 AM 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.

10:20 - 10:55 AM

MIMOSA BREAK AND SPONSOR FAIR

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

1:00 - 4:30 PM

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. 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.

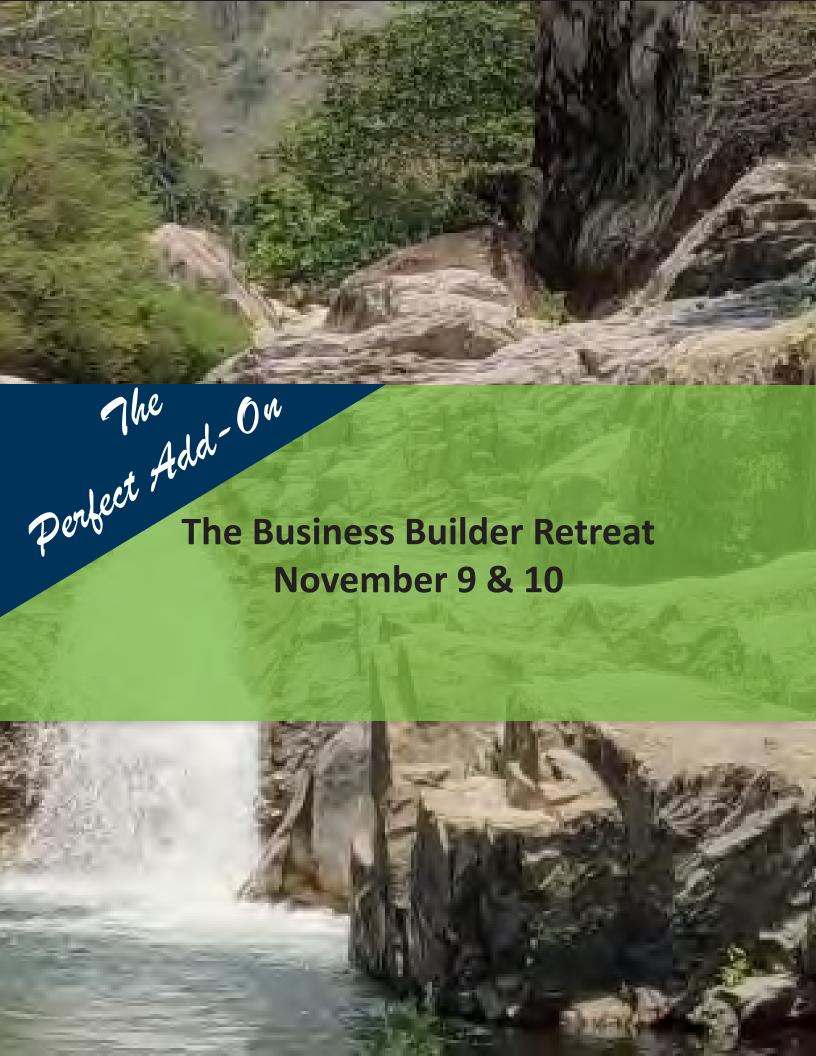
Schedule:

- 1:00 PM. Pick up at the lobby of the hotel.
- 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

Includes:

- Round-trip transportation Hotel / Canopy River location / Hotel
- All ingredients
- Mexican cooking class by Master chef (in English)
- A full course meal (plato mexicano or mixed fajitas)
- Hibiscus tea and bottles of water during cooking lesson
- A taste of Tequila during lunch





Business Builder Retreat

The Business Builder Retreat, designed for entrepreneurial leaders, focuses on the special skills required to meet the responsible challenges of business life, and at the same time striving for balance and good health as an individual. The educational event is suitable for business leaders, owner-managers and executives in any industry.

The retreat offers an open forum led by experienced executives and health coaches who, together with Knowledge Bureau course authors and instructors, have chosen seven topics that are most meaningful to your business development, including personal leadership skills, strategic business planning, business law, marketing and technology. This power-packed agenda has a singular purpose—how to find and rekindle your passion for your work and personal life by removing the noise and distractions.

The Business Builder Retreat is based on a 7-step process that will help you attain and fulfill the vision and results you want to grow yourself as a leader and take your business to the next level:

STEP 1 – Share your Story

STEP 2 - Renew your Passion

STEP 3 – Enhance your Leadership Potential

STEP 4 - Rethink Your strategic Plan

STEP 5 - Create your Safe Havens

STEP 6 – Technology Plus Value

STEP 7 – Recreate Your People Power



Agenda

Day One - Saturday, November 9, 2019

4:00 - 5:30 PM Registration

6:00 - 6:30 PM Sunset Salutations on the Beach

> 6:30 - 8:30 PM Step 1: What's Your Story

DEAN COCKELL MFA, CIFP, EPC, Portfolio Strategies EVELYN JACKS MFA, DFA-TSS, President, Knowledg Bureau

Day Two - Sunday, November 10, 2019

7:00 - 8:00 AM Stretch and Kvetch

Alma Aguilar - Master Yoga Instructor

8:00 - 8:45 AM

Step 2: Renew Your Passion

Dan Collison - President, Advice2Advisors

8:45 - 9:30 AM

Step 3: Enhance Your Leadership Potential

Joanne Sigurdson - Executive Coach & Business Consultant

9:30 - 10:00 AM

Leadership Techniques:

Using All of Your Senses - Workplace Essential Oils 101

Marcello Castellanos, Certified Holistic Health Coach

10:00 - 10:30 AM

Health Break

10:30 - 11:15 AM

Step 4: Rethink Your Strategic Business Plan - Meet the Dilemma of the New Economy Head On.

Jenifer Bartman - Founder and Principal of Jenifer Bartman Business Advisory Services 11:15 - 12:00 PM

Step 5: Create Your Safe Havens
How to Beat Your Competition with Legal Ease.

12:00 - 1:15 PM

The Pleasures of Healthy Eating: Engage with the Chef!

1:15 - 2:00 PM

Step 6: Manage Your Friend and Foe, Technology! Let it Go - Disconnect with Purpose.

2:00 - 2:45 PM

Leadership Techniques - Mindfulness

Lynette Suchar - Certified Yoga Instructor

2:45 - 3:45 PM

Step 7: Recreate Your People Power

Integrating Mindfulness with Relationship Management

Evelyn Jacks, MFA™, DFA-TSS, President of Knowledge Bureau

3:45 - 4:30 PM

Power Surge

Commit to your renewed energy and zeal for success!



THE BUSINESS BUILDER RETREAT 2019 - Registration Form

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	Students enrolled in the in the MFA Program	™-Executive Business Gr	rowth Specialist	No addi	tional charge
	Retreat Attendees Only			\$695.00) plus taxes
	Distinguished Advisor Conference A	Attendees		\$595.00) plus taxes
٥	Business Builder Retreat Spousal P	rogram		\$595.00) plus taxes
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hone ax: mail	1-866-953-4769 (toll free) 1-204-953-4762		☐ YES, PLEASE UPD and registration up	dates, CE/CPD t	ference, agenda and venue cranscripts and certificates t, by phone, mail or email.
OU	R STATUS				
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"Great format, great locations, great content... and perhaps most importantly great people. Year after year the DAC conference continues to be one of the highlights on our calendar. Bravo!"

Todd Hynes, Vice-President Sales, Transamerica