

THE 2022 THEME: Velocity: How to Gain Momentum in the New Economy

DAC REPORT

Let's Connect :

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DAC ACUITY 2023

Banff, Alberta November 11 - 14, 2023

The Only Conference for Leading Tax, Accounting, and Financial Professionals



2023 THEME: IMAGINE! Break Free To Embrace Transformative Change

Don't miss Canada's pre-eminent multi-advisory conference for family wealth managers.

Learn:

- How to **transform and redefine** your role as a Distinguished Professional.
- Gain **mission critical knowledge** and skills armed with insight about the most pressing issues advisors from the tax accounting, legal and wealth advisory industries are facing in working with their high net worth clients.
- How to catalyze financial peace of mind by pushing through to the next level of advisory skills, through peer-to-peer connections and business leadership opportunities.
- Build strong inter-advisory relationships by networking with leading DAC Acuity Faculty and advisors from across Canada.

"I can't wait to share cutting edge strategies, bold thinking and bright insights with noted thought leaders and celebrate the next DAC in beautiful Banff!"

-Evelyn Jacks, President, Knowledge Bureau

"Attending DAC annually has not only increased my breadth and depth of holistic financial service knowledge, enabling me to stay up to date on relevant trends and important factors impacting my clients today, but has also expanded my national network of diverse financial professionals."

-Kristin Ramlal, B. Comm (Hons.), PFP, CIM, FCSI, RWM

EVERYTHING IS INCLUDED WITH YOUR TAX-DEDUCTIBLE TUITION FEES:

- Pre-approved CE/CPD Accreditation
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- Outstanding Networking Events

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Knowledge Bureau[®]

DAC 2022

THE DAC REPORT

VELOCITY

HOW TO GAIN MOMENTUM IN THE NEW ECONOMY

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ABOUT KNOWLEDGE BUREAU

Founded by tax expert, award-winning financial educator and best-selling author, Evelyn Jacks in 2003, Knowledge Bureau[™] is a widely respected financial education institute and publisher based in Canada. Our world-class education solutions are innovative, informative, and in-depth, with a multi-disciplinary approach to professional development in the tax, accounting, bookkeeping and financial services. Knowledge Bureau[™] has welcomed tens of thousands of students to its online programs. It also provides customized education solutions for national and international organizations.

Knowledge Bureau is the exclusive credentialing and licensing body for seven industry designations: RWM[™] (Real Wealth Manager), the MFA[™] (Pension & Estate Services, Business Services Specialist and Business Growth Services Specialist), the MFA-P[™] (Philanthropy), the DFA-Tax Services Specialist[™] and DFA-Bookkeeping Services Specialist[™]. We are also the home of the Society of Real Wealth Managers[™].

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DAC ACUITY 2022

VELOCITY:

HOW TO GAIN MOMENTUM IN THE NEW ECONOMY

THE DAC CONFERENCE

EARN 15 CE CREDITS: LIVE AND IN PERSON IN NIAGARA FALLS!

- 1. Access the KB Auditorium for presentations
- 2. Attend the sessions
- 3. Complete the Evaluations in each session to earn your CE Credits

https://learn.knowledgebureau.com/pages/dac-2022



THE POST CONFERENCE ONLINE COURSE

EARN 15 CE CREDITS:

Knowledge Bureau has made it possible for those who could not attend live and in person to participate in the DAC Acuity 2022 with a special online course. There are approximately 15 hours of listening to the live instructor-led presentations and quizzes at the end of each session.

The cost of this certificate course is \$895 plus taxes. Accreditation from third party accreditors IIROC, Advocis/MFDA and Insurance Councils is included as well as Knowledge Bureau accreditation. This is a perfect solution for team members in your office who could not attend.

DEADLINE FOR COURSE COMPLETION AND CE ACCREDITATION: NOVEMBER 30, 2022



DAC ACUITY 2022

TABLE OF CONTENTS

WELCOME FROM THE MAYOR	
WELCOME TO DAC 2022	
THANK YOU TO OUR SPONSORS	
THE DISTINGUISHED ADVISOR AWARD WINNER	-
CELEBRATION OF EXCELLENCE: KB GRADS	
DESIGNATION PROGRAMS	
ONLINE COURSES GUIDE	
DAC ACCREDITATION	
DETAILED AGENDA	
DAY ONE - MONDAY, OCTOBER 17	
AGENDA	
SPEAKER BIOS & SESSION INFO	
DAY TWO - TUESDAY, OCTOBER 18	
AGENDA	
SPEAKER BIOS & SESSION INFO	
EVALUATIONS	
PROFESSIONAL DEVELOPMENT OPPORTUNITIES	
DAC ACUITY 2022 ATTENDEE LIST	

The City of Niagara Falls welcomes you to the **DISTINGUISHED ADVISOR CONFERENCE** greetings from

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Mayor Jim Diodati & Members of Council

NIAGARAFALLS.CA

THERE'S SOMETHING FOR EVERYONE IN NIAGARA FALLS Enjoy your stay!!

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2022

YOU'RE WELCOME BACK anytime!

WELCOME TO DAC ACUITY 2022



Evelyn Jacks, Founder and President, Knowledge Bureau

It is just tremendous to be back, live and in person, for an educational extravaganza at Canada's only gathering of scholars that encompass a multi-advisory audience from the accounting, bookkeeping, financial, insurance services, tax and wealth advisory services. Together we will contemplate our thesis:

VELOCITY - HOW TO GAIN MOMENTUM IN THE NEW ECONOMY

We have never had a more illustrious congress of noted academics, advisors, authors, executives, thought leaders and yes even gold medalists – <u>Your Faculty</u> – to do so. They are the movers and shakers who help you find new ways to create and <u>Build the Momentum</u> that drives the velocity of change in 2023.

Together we will strategize on new concepts you can implement to <u>*Go the Distance*</u> in meeting new goals for your clients, your business and in conjunction, the economy as a whole.

Make no mistake, the journey is daunting. If the events of the last several years have brought friction to your usual momentum – slowed down your progress, frustrated your goals and caused you to become exhausted and stuck at times, rest assured you are not alone. You are amongst those of us who have experienced the trauma of disease and death.

And, in our business lives, many of us have suffered both setbacks and triumphs; we have doubted ourselves and our decisions at times, and together, we have all faced the reality of what I would call a <u>Holist Disruption</u> the likes of which our generation has never seen.

In the aftermath of a global storm of this magnitude, holistic solutions are required by stakeholders willing to reach deep and share knowledge, skills, expertise and wisdom to <u>accelerate the rate of velocity</u> - how fast and in what direction we will head – to meet the challenges head on.

We have set the bar high to achieve the required impetus: first, in thanks to our partners who have helped us bring you to here to spectacular Niagara Falls – <u>one of the seven wonders of the world</u> – for inspiration to set new targets in your personal, family and business lives. Natural wonders have been illuminating for the most brilliant minds:

"Look deep into nature, and you will understand everything better." Albert Einstein

"Nature is the source of all true knowledge" Leonardo Da Vinci

"Nature is pleased with simplicity. And nature is no dummy." Sir Isaac Newton

That's a personal favorite! Simplicity, in the fray, is of course, difficult. English scientist, Sir Isaac Newton, of course, figures prominently in our theme, having developed the Three Laws of Motion. In humility he observed: *"If I have seen further, it is by standing on the shoulders of giants."*

This opportunity is yours at DAC...to see further. Over the next two days your Faculty will bring their experience and wisdoms about professionalism, ethics, portfolio management, taxation, estate planning, team building, alternative investments, behavioral finance, truth and reconciliation, the changing faces of wealth, the quest for transformative leadership, pension planning, employee benefits, disability planning and heartfelt sharing of truth and reconciliation, making social impact and a story of an incredible journey to build momentum at a time of great change.

Seize the moment, enjoy thinking with the giants, and be inspired by the beauty of nature as you learn, network and connect in lasting friendships!





THE DAC ACUITY DISTINGUISHED ADVISOR OF THE FUTURE AWARD WINNER ANNOUNCED

ABOUT THE DISTINGUISHED ADVISOR OF THE FUTURE AWARD: Advisors who have been in the industry for **5 or more years** may be selected to apply, by completing the <u>online application</u>. Candidates epitomize the **Distinguished Advisor of the Future**. They demonstrate outstanding achievements in the following areas:

- 1. KNOWLEDGE AND SKILLS: outstanding service satisfaction in managing family wealth
- 2. TAX KNOWLEDGE: A critical piece of every holistic Real Wealth Management plan
- 3. REFERRABILITY: demonstrated excellence in exceeding expectations in providing services
- 4. INDUSTRY COLLABORATION: a commitment to an inter-advisory approach to services
- 5. PROFESSIONAL DEVELOPMENT: excellence in breadth of professional development activities
- 6. COMMUNITY LEADERSHIP: participation in leadership at work and/or in the community
- 7. BUSINESS LEADERSHIP: demonstrated skills in working with a team to grow the practice
- 8. INNOVATION: "out of the box" thinking in practice management and client base development
- 9. BUSINESS GROWTH AND RETENTION: demonstrated business growth and retention rates
- 10. A HOLISTIC APPROACH TO WEALTH MANAGEMENT: clear articulation of why it works

The award is open to new entrants in the tax and financial services industry, regardless of age.



IN CELEBRATION OF EXCELLENCE: KNOWLEDGE BUREAU GRADS

At Knowledge Bureau we strive to deliver an academic path to Excellence in Financial Education for professionals who want **to push the limits of their personal potential** to become Distinguished and Master Financial Advisors in their field of specialization. We strive to deliver a knowledge proposition that enables success through continuous improvement and creativity, rather than a reactive stance.

The demonstration of mastery is critical in earning both credibility and trust in relationships with clients, team members, and the community. Personal mastery also influences the development of the future leaders who learn from your discipline to execute purposefully on a vision, and achieve your goals with steadfast determination, and unwavering commitment to your values.

For these reasons, Knowledge Bureau is not only proud to celebrate the Distinguished Masters who have earned their new designations at the **Distinguished Advisor Conference Graduate Ceremony**, but also to recognize leadership and innovation in the financial services.

This years' recipients are:

Contact:	Contact: Last		
First Name	Name	Contact: Account Name	Contact: Designations
		SOS Bookkeeping and	Certified Personal Tax Practitioner, DFA: Tax Services
Ashley	Mayr	Taxes	Specialist
		The Roche Financial	
Monica	Chilvers	Group	DFA: Tax Services Specialist
Deborah	Belden	X'Lance Bookkeeping Ltd.	DFA: Tax Services Specialist
Narinder		Global Taxation Services	
Singh	Kalkat	LTD - Winnipeg	DFA: Tax Services Specialist, MFA: RWM
		Cardinal Capital	MFA: Investment and Retirement Services Specialist,
lan	Wood	Management, Inc.	MFA: RWM, MFA: Philanthropy
Doug	Buss	YourStyle Financial Inc.	MFA: RWM
		Primerica Financial	
Naw	Hser	Services	MFA: Corporate Tax Services Specialist, Designation



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SPECIALIZED CREDENTIALS



FULL ACCREDITED PROGRAMS The Differentiate Series: Earn Specialized Credentials: Certificate Courses and Designation Programs

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Your Program Guide: Business Education That Works for You™

- Of special interest to individuals, professionals, and business leaders.
- Earn verifiable skills and new credentials to support your aspirations.
- Choose courses from three education divisions to empower your goals:

Specialized Credentials Division Continuing Education Division Workplace Training Division



How to Navigate Your Path to Success

Explore at <u>https://learn.knowledgebureau.com</u> <u>Schedule a personal orientation at 1-866-953-4769, or</u> email us at <u>registrar@knowledgebureau.com</u>

Consider a new career in a great, helping profession:

"Knowledge Bureau has, without a doubt, the most practical and effective approach to helping advisors and practitioners in the tax and financial services fields serve their clients."

- Chris Valentine, RWM[™], MFA [™], DFA-Tax Services Specialist[™]

13

Risk Free: Take a Free Trial



SPECIALIZED CREDENTIALS DIVISION

Differentiate Series: The Scholar Track and the Designation Track Earn Your Certificate of Achievement with New Vocational Skills and/or Embark on a Pathway to Specialization

The Scholar Track – Take one certificate course at a time.

Areas of specialization: learn new, verifiable workplace skills online at your own pace. Enroll 24/7. Approximately 30 hours per course, with a study term of 3 months per course.

Area of Specialization	Certificate Courses
	Professional Income Tax Course - Entry Level
Personal Tax Services Specialist™	Professional Income Tax Course - Advanced Level
	 Investment Tax Strategies
	Filing Proprietorship Returns
	 Filing Final Returns on Death of a Taxpayer
	Filing T3 Returns
	 Bookkeeping in a Digital World
	 Accounting for Multiple Business Profiles
A securities Convises Cressislist™	Advanced Payroll for Small Businesses
Accounting Services Specialist™	 Budgeting and Forecasting for Small Business
	 Managing Tax Audit Risk for Small Business
	 Accounting for Business Growth & Transition
	Corporate Tax Filing Fundamentals
	Tax Planning for Corporate Owner-Manager
Correcto Tox Convisos Specialistim	Tax Planning for Incorporated Professionals
Corporate Tax Services Specialist™	 Canada-US Cross Border Taxation
	 Understanding Business Valuation
	 Year-End Planning for Corporate Owner-Manager
	Leading Teams
	Building Business Plans
Small Business Management M	 Scaling Small Business Operations
Small Business Management™	 Marketing Your Businesses
	 Privacy Principles in Business
	 Understanding Employment & Business Contracts
	 Tax-Efficient Retirement Income Planning
	Introduction to Trusts
Batiramant Sandaas SpacialistM	Advising Family Business
Retirement Services Specialist™	Personal Pension Planning for Owner-Managers
	 Succession Planning for Owner-Managers
	 Behavioural Finance in Risk Management

The Designation Tracks – Choose a specialty and earn your designation.

DMA[™] Distinguished Master Advisor Designation Program

The DMA[™] Designation is awarded to students who have earned 6 Certificates of Achievement in an area of specialization under the Scholar Track. Students may take the recommended courses as listed, or, to declare a specialty, 4 courses from any specialist category, plus any 2 other courses. Two further options

- Direct Entry: Save 26% on tuition fees and declare your specialty upfront to avoid a declaration fee.
- Indirect Entry: After completing 6 courses (1 course at a time), you may declare a specialty and register to receive your Designation. Declaration Fee: \$395

RWM[™] Real Wealth Manager Designation Program

The practice management course for specialists who wish to offer family wealth management services. This program teaches a framework for the accumulation, growth, transition and preservation of wealth from one generation to the next.

- Direct Entry Only
- Designation marks are relicensed annually based on your Standards of Conduct.
- Note: VIP Designates in other areas of specialization save 15% on tuition.

MFA-P[™] Designation Program

The strategic philanthropy program for those who wish to specialize in helping families with investment, retirement and estate planning that includes charitable giving.

• Direct Entry Only

SPECIALIZED CREDENTIALS PRICING

The Scholar Track

\$895 per course + tax

What's Included?

Your interactive, online educational experience includes:

- A comprehensive Knowledge Journal with lesson plans and retention quizzes
- True-to-life case studies featuring professional software
- KB Tax & Financial Discovery Calculators
- EverGreen Explanatory Notes Tax Library
- Registration fees, exam, and certification fees included
- Bonus opportunity: Complete 6 courses and then enter a Designation Pathway

The Designation Track

DMA[™] Program \$4,170 + tax

RWM™ Program \$1,995 + tax

MFA-P[™] Program \$1,795 + tax

Easy Installment Plan available for all designation tracks.

CONTINUING EDUCATION DIVISION

Amplify your knowledge and accelerate your skills with CE Savvy[™] Short Courses:

About one hour each, two tracks to choose from:

CE Savvy PD[™] | Professional Development Track

CE Savvy Biz Ed[™] | Business Development Track

Earn up to 30 Credits; Start Your Scholar's Library

Take Advantage of a Special Introductory Offer (taxes extra). Three Options:

Option 1: A La Carte

Tuition Fee | Starts at \$ 69 + tax

Fine Print:

Complete one course within 30 days. Pass it, get your certificate, then add it to your permanent Scholar's Library.

Option 2: Bundle It

Quarterly Tuition Fee | \$ 295 + tax

Fine Print:

Complete up to 5 courses in 90 days. Pass them, get your certificates, then add them to your permanent Scholar's Library.

Option 3: By Subscription

Annual Tuition Fee | \$ 995 + tax

Fine Print: Complete **30 courses** in 12 months. **Pass** them, get your certificates, then **add them** to your permanent **Scholar's Library** INCLUDES 4 high value resources to add to your Scholar's Library: CE Savvy Modules Knowledge Bureau Report Evergreen Explanatory Notes Knowledge Bureau Discovery Calculators

*ACCREDITATION OVERVIEW. Knowledge Bureau courses also qualify for a tuition credit on

Canadian tax returns if over \$100.

ACCREDITOR	CE SAVVY PD – 30 Modules	CE SAVVY BIZ ED
Knowledge Bureau	\checkmark	\checkmark
ICM	\checkmark	
AIC	\checkmark	
Insurance Councils (Others except for CSF)	✓	
IAFE (Advocis/MFDA)	\checkmark	
FP Canada	\checkmark	
СРА	\checkmark	
АТАР	\checkmark	
РВА	\checkmark	
Other professional Organizations	\checkmark	
	As per self-assessment guidelines	

CE SAVVY™ PD - WEALTH MANAGEMENT SCHOOL

Area of Specialization	Certificate Courses
C	1. Practice Management: Explaining Fees
Group 1	2. Practice Management: Transitioning Clients
Practice Management	3. Practice Management: Women and Finance
	4. Philanthropists: Building Stronger Communities
	5. Millennials: Debt Management Strategies (Free Trial)
	6. High-Net-Worth Clients: Investing for Market Volatility
Group 2	7. Offshore Sojourners: Planning for Cross-Border Investors
Investor Profiles	8. Executors: Managing Taxes
	9. Business Owners: Tax on Split Income (TOSI)
	10. Seniors: Uncertain Times
	11. Powers of Attorney: Protecting Against Client Incapacity
	12. Currency: Issues in Managing Costs and Risks
Group 3	13. Real Estate: Principal Residence
Asset Management	14. Real Estate: Rental Properties
	15. Portfolios: Effective Risk Management
	16. Group Plans: Employee Benefits
Group 4	17. Pre-Retirees: Employer Sponsored Plans
Retirement Planning	18. Retirement: Registered Plans
_	19. Retirees: Retirement Income Layering
	20. Tax Planning: Spousal Trusts
Group 5	21. Tax Planning: Insurance and RRSP Trusts
Tax Planning	22. Tax Planning: Life Insurance and Estate Liquidity Private
-	23. Private Corporations: Passive Investment Rules
	24. Wealth Planning: Building Long-Term Net Worth
	25. Planning with Heirs: A Successful Wealth Transfer
	26. Planning for Disability: Health Disruption
	27. Leading the Real Wealth Management Strategy
	28. Tax Efficient Investing: Planning for Income and Capital
	29. Planning Retirement Income with Registered Assets
	30. Analysis, Accountability and Go Forward Planning
	31. Strategic Approach in Managing Wealth
	32. Behavioural Finance: Objective-Based Family Wealth Planning
Group 6	33. The Costs of Building Wealth
Wealth Planning	34. Cross-Border Issues: Canadians and US Investments
weathring	35. Start-Ups: Incorporated or Unincorporated
	36. CCPC Planning: Understanding Shareholder Equity
	37. CCPC Planning: Understanding Shareholder Remuneration
	38. Retirement Planning: Helping Clients Envision the Future
	39. Planning For Wealth Transition
	40. Working With Legal Proxies and Executors
	41. Managing Inter-Advisory Stakeholders
	42. The Real Wealth Management [™] Business Model
	43. Defining Real Wealth Management for Your Clients
	44. Planning for Wealth Transition

CE SAVVY™ BIZ ED

Courses For Business Leaders – And Those Who Aspire To Be

Sign Up for Fall Term: Ending December 15. 30 accredited short courses

Tuition Fees (taxes extra): \$69 per course or Take Advantage of a Special Introductory Offer:

Only **\$995** for the entire series for one year (or pay **\$99 a month**).

FREE TRIAL AVAILABLE

Area of Specialization	Certificate Courses
Group 1 Starting Your Business	1. Honing Your Business Leadership
	2. Building Your Business Plan (Free Trial)
	3. Identifying Your Ideal Customer
	4. Business Contracts: The Basics
	5. Business Contracts: Understanding Standard Clauses
	6. Positioning Your Company in the Marketplace
	7. Building a Sustainable Business Model
	8. Your Tax Filing Rights & Obligations
	9. Understanding Business Structures
	10. Make Sure It's Deductible: How Business Income Is Taxed
	11. Should I Incorporate My-Proprietorship?
Group 2	12. Understanding the Corporate Balance Sheet
Understanding Tax and	13. GST/HST Basics for Business Owners
Compensation Planning	14. Compensation: Maximizing Your Business Investment
	15. Scaling: Making the Right Investments in Your Business
	16. Salary and Bonus: Owner-Manager Compensation
	17. Declining Health: Managing Your Financial Risks
	18. Investing Within Life Events
	19. Principal Residence to Rental
Group 3	20. Real Estate Rentals
Making Investments: Diversifying Your Risk	21. Investing Despite Attribution Rules
Diversitying four hisk	22. Building Education Savings
	23. Gifting Investments
	24. Elements of Successful Wealth Transfer
Group 4 Succession Planning	25. Family Dynamics in Business
	26. Getting the Business Ready for Sale
	27. Succession Planning for Key Positions
	28. When Business Leaves the Family
	29. Succession Plan Implementation
	30. Minimizing Taxes on the Death of a Taxpayer



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SUPREME PROFESSIONALISM - Giving Purpose to Wealth	.5
VELOCITY: The Speed of Change and Its Effects on Your Work	.75
ETHICAL BEHAVIOURS: Breaking Down the Duties of Care	.75
THE VELOCITY OF MONEY: The Rate of Spending and Its Impact on Investors	.75
COMING HOME: The Tax Quagmire for Ex-Pats	.75
ESTATE PLANNING WITH GENERATION DREAD:	.75
Finding Financial Peace of Mind Despite the Emotional Despair of Next Gen	.75
TEAM BUILDING - LUNCH AT THE IMPROV	.75
WHY CONSIDER ALTERNATIVE INVESTMENTS?	.75
Because the future may not look like the past!	./5
MANAGING FOMO: Fear of Missing Out	.75
TRUTH AND RECONCILIATION	.75
PANEL DISCUSSION: The Changing Faces of Wealth	.75
THE DAC MARTINI - VENT	.0
INTRODUCTION OF NEW ADVISOR AWARD WINNER AND KEYNOTE	.5
HELP WANTED: Transformative Leadership for Canada	.75
THE SPEED OF TAX CHANGE:	
What it Means for You and Your Clients against inflationary headwinds	.75
MOMENTUM: FROM THE EXECUTIVE SUITE	
How Richardson Wealth Started Thinking about Capturing Their Opportunities	.75
HOW TO GET MORE DISTANCE FROM PENSION PLANS	.75
EMPLOYEE BENEFITS: A Holistic Approach to Innovative and Efficient Design	.75
PLANNING FOR DISABILITY:	.75
A Multi-Advisory Case Study	.75
DOING GOOD:	
Why Making a Social Impact Matters to Your Next Client	.75
VELOCITY & THE NEED FOR SPEED TO SUCCEED	
Push Your Limits While Remaining Balanced	.75
IMAGINE!	_
New Momentum in Sharing Knowledge	.5
TOTAL KNOWLEDGE BUREAU CREDITS	15

A reminder to complete the evaluations in the KB Auditorium for each session to receive your CE Credits. *From Knowledge Bureau; other accreditors' final hour count pending.

DAC ACUITY 2022 AGENDA

SUNDAY OCTOBER 16TH



4:00-6:30 PM



Pick up course materials and your name badge: Niagara Falls <u>Convention Centre Foyer</u> 6815 Stanley Avenue, Niagara Falls All dinners, receptions and sessions will take place at the Convention Centre. Parking is available for \$10 per day



Parking is available for \$10 per day 4:00-5:30 PM SPEAKER/SPONSOR REHEARSAL AND RECEPTION Ballroom C **DESIGNATED SPECIALISTS – WINE AND CHEESE MEET AND GREET** 5:30-6:30 PM Breakouts and networking with your fellow designates: **Colborne Lounge** MFA-Ps, RWMS, MFAS, DFA- TAX, ACCOUNTING AND BOOKKEEPING SERVICES SPECIALISTS WELCOME RECEPTION AND GRADUATE RECOGNITION CELEBRATION Join designates, graduates, delegates, speakers, and partners for an intimate sit-down dinner and a toast to graduates in this "Must-Attend" annual event to welcome you back to DAC Acuity 2022. 6:30-9:30 PM Open to all registrants, paid spouses, speakers and sponsors. Dress: Cocktail Chic Ballroom C&D Not able to make the entire conference? Knowledge Bureau Graduates may register for the Graduate Recognition Celebration only for \$95+tax CADESKY TAX Cocktails and Welcome with Knowledge Bureau President, 6:30-7:30 PM E. EXCELLENCE, DELT **Evelyn Jacks** Reception and Graduate **Convocation Sponsor** Dinner and Announcement of 2022 Designates and Graduates 7:30-8:30 PM Dr. Dean Smith, President, Cadesky U.S. Tax. BMO 🙆 Private Wealth Grad Thought Leadership Special Guest Speaker: Carol Willes, Director, Estate Planning, Sponsor **BMO Private Wealth SUPREME PROFESSIONALISM - GIVING PURPOSE TO WEALTH** 8:30-9:00 PM Wealth advisors are facing unprecedented competition in every profession. Learning how to be extraordinary will differentiate you. Helping clients find purpose for their wealth will reward you. The last 5 minutes of each session will be dedicated to CE testing and evaluation CE Knowledge **Insurance Councils ACCREDITATION IIROC** Advocis **Bureau** Including AIC

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MONDAY OCTOBER 17TH WELCOME BREAKFAST WITH YOUR MASTER OF CEREMONIES 2021 New Advisor Award Winner Lewis Kent 7:00 - 8:00 AM Ballroom C Start your day with a healthy breakfast to fuel your mind and prepare you for a day of bold thinking about our theme of Velocity! Open to all paid attendees, paid quests, speakers and partners **OPENING KEYNOTE WITH Evelyn Jacks** 8:00-8:45 AM PRACTICE MANAGEMENT, TAX AND FINANCIAL PLANNING Last 5 min for Evaluation and testing **VELOCITY:** Going the Distance with the Speed of Change Sponsored by: Do you know the difference between speed and velocity? Why is that important in thinking ahead in your pursuits? Best-selling author and award-winning founder of Knowledge Bureau sets the stage for Knowledge your new role in an era of economic spurts and sputters. Find out why moving the needle quickly **Bureau*** towards a more stable future for your clients - and your practice - is both a critical challenge and a rare opportunity to be seized with vigor! ETHICS AND COMPLIANCE 8:45 - 9:30 AM Sponsored by: **ETHICAL BEHAVIOURS: Breaking Down the Duties of Care** Tony Mahabir, CEO of CANFIN will share his inspiring insights on the importance of ethics and how CANFIN FINANCIAL GROUP to do the right things in times of great change. PORTFOLIO MANAGEMENT THE VELOCITY OF MONEY: 9:30 - 10:15 AM The Rate of Spending and Its Impact on Investors Sponsored by: Pumping money into the economy as we did during the pandemic is a sure way to create inflation. Knowledge Still, bankers and governments speak about a 2% inflation rate over time. Is this realistic? What is **Bureau*** the true rate of inflation going to look like and how will portfolios manage to account for it in their returns? How do you calculate what the damage will be in both the short term and the longer term? And, in the process, how do you preserve wealth to amplify purchasing power Philip Petursson brings the answers to these questions in this important session.

MIMOSA BREAK - A TASTE OF NIAGARA

10:15-10:45 AM Ballroom D

Visit with our DAC Acuity Partners to learn more about their offerings while you enjoy a warm beverage and a treat featuring the spectacular fall produce of the Niagara region.



10:45-11:30 AM Sponsored by:



11:30 -12:15 PM

Sponsored by:

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TAX PLANNING AND COMPLIANCE COMING HOME:

The Tax Quagmire for Ex-Pats

Understanding Taxation on Departure and Re-entry to Canada is always an important topic to tax and financial advisors. Returning to Canada as an expat can have complicated tax consequences that reach back to a client's tax history before departure. <u>Dr. Dean Smith</u> will explain how to provide confident commentary to questions your clients may have about their children or parents returning to Canada after extended periods of non-residency.

ESTATE PLANNING

ESTATE PLANNING WITH GENERATION DREAD: Finding Financial Peace of Mind Despite the Emotional Despair of Next Gen

Estate planning discussions are always difficult, but these days, perhaps even more so. That's why tax and financial services providers must pay attention to new trends; notably that young people – those that need to be engaged as primary stakeholders in wealth transfers – have experienced a significant drop in hopefulness. Author <u>Dr. Britt Wray</u> has written an important book, Generation Dread, and will share an urgent message: intergenerational power and wealth will not fix the underlying malaise felt by future inheritors.

Tina Di Vito, Partner, Canadian Family Enterprise Leader, EY Private, will provide a counterpoint. She will share secrets to engaging the next generation in estate planning with an empowering approach. The secret lies in helping families understand the purpose of wealth and why its stewardship is so important. A clue: estate and succession planning is really about *hopefulness* for future generations. Through real life case studies Tina will help you guide conversations from negative self-fulfilling prophesies to self-actualization with the goal of making the world a better place because wealth was accumulated and successfully passed on. MC Lewis Kent will conclude this interesting session with his perspective from a young advisor's point of view.

PRACTICE MANAGEMENT TEAM BUILDING - LUNCH AT THE IMPROV

12:15 – 1:15 PM Ballroom D Sponsored by:

HOME TRUST

Have you heard of Quiet Quitting? These days it's increasingly difficult to build a team and keep people engaged. Move the needle! Stretch and get ready to participate with other designates, graduates, speakers and partners in an incredibly effective team building lunch filled with laughter! With trained improv reflexes thinking on our feet becomes second nature, better preparing us to face challenges and build momentum in times of change, joyfully and without judgement. Hosted by Christina Fazio.

1:15 – 2:00 PM Ballroom C Sponsored by:

FRANKLIN TEMPLETON PORTFOLIO MANAGEMENT WHY CONSIDER ALTERNATIVE INVESTMENTS? Because the future may not look like the past!

Institutions and large family offices have historically allocated significant capital to alternative investments. Seeking higher returns, incremental income, lower volatility and inflation hedging have been some of the motivators. Recently these investments are gaining more traction with high-networth investors and this session lead by <u>Jennifer Louth</u> will discuss effective ways to incorporate alternatives in client portfolios.

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22

2:00 – 2:45 PM Sponsored by:	INVESTOR BEHAVIOR MANAGING FOMO: Fear of Missing Out
Werld-Class Financial Education	Do your clients perceive that others are having more success, that they are missing out on something that others are benefiting from? Does the Fear of Missing Out cause people to take risks they shouldn't take? How does that affect your practice and the advice you give? Find out more from a noted Professor of Psychology Laura Cavanagh about this increasingly common issue which is often driven by social media.
2:45 – 3:00 PM Ballroom D	EVALUATION AND COMMUNICATIONS BREAK
3:00 – 3:45 PM Ballroom C Sponsored by: ELegacyBowes	PROFESSIONAL DEVELOPMENT TRUTH AND RECONCILIATION Integrating Canada's most painful history into changing workplace standards only makes sense as the economy rebuilds. Find out why that matters to you, your clients and a healthy culture at work with Jennefer Nepinak and Lisa Cefali.
3:45 – 4:30 PM	PROFESSIONAL DEVELOPMENT PANEL DISCUSSION: The Changing Faces of Wealth The Multi-demographic approach to wealth management has truly arrived and the numbers prove it. But are you on top of this trend? If not, have you considered whether your practice is future-proof? The answer is likely no if you are not focused on diversity as a key performance indicator – in hiring your next new associates and in segmenting your client base. In this important session moderated by Christine Logan, and featuring Saijal Patel and Judith Chambers, we will focus on the changing future of your business and why it likely needs attention now if you are missing out on the remarkable opportunity a multi-demographic approach can bring.
4:45 – 5:30 PM Ballroom D Sponsored by: MOODYS PRIVATE CLIENT Explore what's possible. Explore what's possible.	THE DAC MARTINI - VENT Get to know your DAC Colleagues better with a warm welcome to DAC first timers! Enjoy a cocktail and start a conversation with an attendee, speaker or sponsor.

JOIN YOUR COLLEAGUES FOR A HOWLING GOOD TIME!

7:00-10:00 PM Ballroom C For a night of good food, good fun and entertainment – DAC Style! Enjoy a themed buffet dinner, DJ with your favourite spooky songs and some great prizes.

Dress: Halloween costumes or theme wear encouraged!

Tonight's Menu...

Buffet Served

Mixed Greens Blistered Tomatoes, Spiced Transylvania Almonds, Krueger Blue

> Malachi's Corn Salad Hot & Sweet Peppers, Scallion

> > Smashed Pumpkin Smoked Paprika, Maple

Crystal Lake Trout Cornmeal, Avocado, Edamame

Munster Mac'n'Cheese Coldwind Farms Chicken Korean BBQ Glaze, Sesame, Scallions

Roasted Crimson Beets Kale, Ginger, Gia Lan

Stay Puft Marshmallow Tart Chocolate, Raspberry

Boo-berry & Lemon Tarts



WELLNESS INITATIVES

Knowledge Bureau will make sanitizer, masks and tissues available as well as Rapid Covid Tests. If you feel unwell, please be mindful of other attendees and refrain from attending sessions. Virtual sessions will be available after the conference.

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TUESDAY OCTOBER 18TH

7:00-8:00 AM Ballroom C Sponsored by:

ADVISOR'S EDGE

8:00 - 8:45 AM Ballroom C

Sponsored by:

World-Class Financial Education

Knowledge Bureau*

PROFESSIONAL DEVELOPMENT

HEALTHY INSPIRATION BREAKFAST INTRODUCTION OF NEW ADVISOR AWARD WINNER AND KEYNOTE

Fuel your mind and get inspired by the DAC 2022 New Advisor Award Winner to prepare you for a day of bright insights. Open to all paid attendees, paid guests, speakers and partners

PRACTICE MANAGEMENT

HELP WANTED:

Transformative Leadership for Canada

From Canada's National Bureau Chief for the Globe and Mail, <u>Robert Fife</u>, hear the compelling argument for transformative leadership at home and abroad. At a time when polarized views need to be soothed and Canada is positioned to take its place on the world stage and provide our rich resources and amplify the global economic recovery.

TAX PLANNING

THE SPEED OF TAX CHANGE:



What it Means for You and Your Clients against inflationary headwinds

This fast-paced session will deal with the fast pace of change and in particular tax changes. There is no shortage of very complex and pervasive changes that continue to be proposed and implemented by governments. How do you keep up to date to ensure your practice responds appropriately for the benefit of clients? Kim Moody will give straight-forward suggestions to help you navigate this important topic.

9:30 – 9:45 AM EVALUATION AND COMMUNICATIONS BREAK

PRACTICE MANAGEMENT

MOMENTUM: FROM THE EXECUTIVE SUITE How Richardson Wealth Started Thinking about Capturing Their Opportunities

9:45 -10:30 AM Sponsored by:



Change is difficult at the best of times but today, it's harder, especially for business leaders, owners and managers. This is as true for advisors as it is for their clients, some of whom may face a massive disappointment in the valuation of their businesses today or, worse, understand their retirement might look quite differently than it did before March of 2020.

Yet, opportunities abound to build new momentum, if you focus on some of the right things and know how to execute on them. Richardson Wealth did just that – with and for their advisors – by contemplating the journey over the next 5 years, sharing ideas for best practices, and empowering their company to put plan to vision with a strategy that began with a solid triage.

Learn from President <u>Kish Kapoor</u> and VP of Practice Management, <u>Christina Clement</u>, the three guiding forces that were the foundation to new revenue targets and what it takes to coach 165 Advisory Teams in 20 offices across the country to find new opportunity and momentum.

10:30 -11:15 AM Sponsored by:



RETIREMENT AND SUCCESSION PLANNING

HOW TO GET MORE DISTANCE FROM PENSION PLANS

When your clients unlock their pension plans in the current environment they will want to know two things: how to build momentum and the straightest line to growth as they invest for their future. Knowing more about the tax and pension law can preserve wealth; in fact, using a multi-generational approach can make millions of dollars of difference in some cases. Find out more in this session lead by <u>JP Laporte</u>.

RISK MANAGEMENT EMPLOYEE BENEFITS: A Holistic Approach to Innovative and Efficient Design

11:15 – 12:00 PM Sponsored by:



12:00 - 12:45 PM

Ballroom D

In an era of new trends – ongoing COVID impacts, the Great Resignation, Quiet Quitting, National Pharmare and Dental Care, a broken health care system and employers struggling with rising wages and interest costs - is there a new place for employee benefits in the workplace today? In a nutshell: yes, and tax accounting and financial advisors have a big role to play in assisting business owners and their employees with an innovative approach to their efficient design. Learn from a leading expert in efficient group benefits design Massimo Nini, VP, Consulting and Underwriting, AGA Benefit Solutions

CANADIANA CARVERY

Visit with our DAC Acuity Sponsors to learn more about their offerings while you enjoy a Caesar or warm beverage and a Back Bacon on a Bun from the carvery.



TAX AND FINANCIAL PLANNING

PLANNING FOR DISABILITY: A Multi-Advisory Case Study



Significant life transitions include planning for vulnerabilities including investment, retirement, estate, succession and cross-border issues with a tax-efficient lens. Planning before a member of the family moves from capacity to incapacity is important, yet rarely done, at the peril to capital accumulation. Learn how to solve a true-to-life case study in a multi-generational high net worth family from your Real Wealth Management Panel of specialists, <u>Kristin Ramlal</u>, Ian Wood, Doug Buss and <u>Alan</u> Rowell

WEALTH MANAGEMENT - STRATEGIC PHILANTHROPY

FIRESIDE CHAT: DOING GOOD: Why Making a Social Impact Matters to Your Next Client. . .and to Your Business

1:30 – 2:15 PM Doing good is a Big Idea. Consider the opportunity for "social financing" : the collaborative investment of public, private and philanthropic funds is an interesting was to re-image our new economic structure and build a "Social Infrastructure". Transformational in scope, working as a strategic collaborator with the philanthropic sector has great potential, but there are several new concerns: will the current economic malaise put a damper on giving? Does the charitable sector have the skillsets to take the business planning approach to get the results large donors expect? Are the biggest

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donors wanting more control and financial oversight?

Lindsay Sawyer-Faye will provide a financial advisor's perspective on leaving money to charity. Taking the donor's viewpoint, she will consider what is required to honor the gifts that donors leave from a stewardship and transparency point of view and how advisors with financial skills can step up to bring a measurable and accountable approach to legacy planning.

Paul Nazareth, has worked in Canada's philanthropic sector for over 20 years and is currently VP, Education and Development at the Canadian Association of Gift Planners. He has been a philanthropic advisor within the financial services sector and is a champion of the MFA-P designation program. He'll explain why doing good is good for business and why it's an opportunity of a lifetime to gain momentum with the next generation.

PROFESSIONAL DEVELOPMENT

VELOCITY & THE NEED FOR SPEED TO SUCCEED Push Your Limits While Remaining Balanced

2:15 – 3:00 PM Sponsored by:



In one of the greatest moments in Canadian sport, Olympic Gold Medalist in the 4x4 Relay in the 1996 Olympics, sprinter <u>Bruny Surin</u>, proved he knew something about the anatomy of a winning team. Recently named Canada's Olympic chef de mission for the Paris 2024 Olympics, Bruny ran 100 meters in 9.84 seconds to achieve his ultimate goal. Find out what that formula to global success was, how he did it and why mentorship, and trust factored into the secrets to his success in achieving both speed and velocity!

PROFESSIONAL DEVELOPMENT

IMAGINE!

New Momentum in Sharing Knowledge

As we image a new future for the financial services industry – with both velocity and momentum -3:00 – 3:30 PM Knowledge Bureau President <u>Evelyn Jacks</u> will share a summation of the new vision our 21 thought leaders have shown in a dynamic close to DAC Acuity 2022.

In addition, Knowledge Bureau is set to begin its 20th year of sharing knowledge in financial education with tax accounting and financial advisors, learn how it will celebrate its success – and more importantly – where – and which lucky delegate will receive a free registration to DAC 2023!

MONDAY OCTOBER 17TH WELCOME BREAKFAST WITH YOUR MASTER OF CEREMONIES 7:00 - 8:00 AM Ballroom C 2021 New Advisor Award Winner Lewis Kent **OPENING KEYNOTE WITH Evelyn Jacks** 8:00-8:45 AM VELOCITY: Going the Distance with the Speed of Change ETHICAL BEHAVIOURS: Breaking Down the Duties of Care 8:45 - 9:30 AM With commentary from Tony Mahabir THE VELOCITY OF MONEY: The Rate of Spending and Its Impact on Investors 9:30 - 10:15 AM Featuring Philip Petursson 10:15-10:45 AM MIMOSA BREAK - A TASTE OF NIAGARA Ballroom D COMING HOME: The Tax Quagmire for Ex-Pats 10:45-11:30 AM With Dr. Dean Smith ESTATE PLANNING WITH GENERATION DREAD: 11:30 -12:15 PM Finding Financial Peace of Mind Despite the Emotional Despair of Next Gen A panel with Dr. Britt Wray Tina Di Vito, and Lewis Kent 12:15 - 1:15 PM **TEAM BUILDING - LUNCH AT THE IMPROV** Ballroom C & D WHY CONSIDER ALTERNATIVE INVESTMENTS? 1:15 - 2:00 PM Because the future may not look like the past! Ballroom C Featuring Jennifer Louth MANAGING FOMO: Fear of Missing Out 2:00 - 2:45 PM With Laura Cavanagh 3:00 - 3:45 PM TRUTH AND RECONCILIATION Ballroom C With Jennefer Nepinak and Lisa Cefali. PANEL DISCUSSION: The Changing Faces of Wealth 3:45 - 4:30 PM A panel with Christine Logan, Saijal Patel and Judith Chambers, 4:45 - 5:30 PM THE DAC MARTINI - VENT Ballroom D 7:00-10:00 PM HALLOWEEN BASH AND DINNER Ballroom C

ABOUT EVELYN JACKS



Twice named to the Top 25 Most Influential Women in Canada, Evelyn Jacks is one of Canada's most prolific financial authors of 55 personal tax and finance books, many of them bestsellers.

She is a noted speaker on tax and financial issues and national commentator on federal/provincial budgets and elections, appearing regularly on regional and national media outlets including BNN, CBC, CTV and Global news.

She is invited to write articles and blogs for national websites and media including the TMX Money site, *Moneysense* Magazine and the Globe and Mail's *Globe Advisor*. She also appears regularly on national and province-wide radio to provide commentary and insights on federal and provincial elections, budgets, economic and financial issues of concern to

Canadians.

Evelyn has been a catalyst and champion for tax and financial literacy through lifelong learning. Evelyn was appointed by Canada's Finance Minister to the *Federal Task Force on Financial Literacy*. She also co-founded the Manitoba Financial Literacy Forum in partnership with the Manitoba Securities Commission to increase financial literacy in the province of Manitoba.

As Founder and President of Knowledge Bureau, Evelyn has built the only multi-disciplinary educational institute to provide tax, accounting, bookkeeping and financial advisors a world class financial education leading to professional credentials and continuing professional development. By designing and developing online learning programs, publishing and learning platforms - 30 years before the 2020 pandemic - Evelyn has been a knowledge innovator throughout her career.

NOTES

FEATURE SHEET

PROGRAM:	DAC ACUITY 2022
YOUR NAME	EVELYN JACKS
SESSION TOPIC/TITLE	VELOCITY: Going the Distance with the Speed of Change

OVERVIEW

Throughout the pandemic, many of us have suffered health-related setbacks; and financially speaking, we have all faced the reality of a <u>Holist Disruption</u> the likes of which current generations have never seen. In this session, we'll consider whether we are in fact in a Minsky Moment which will lead to a financial crisis or a recession, and whether we have the trust, resilience and capacity to whether through the current financial storm, to secure financial peace of mind for all of our stakeholders: clients, employees, partners, and family.

APPROACH

Crisis's bring a flurry of activity. . .usually a high rate of motion, but no significant change in direction. We are in the moment, surviving, and for many of those around us, facing fear and hopelessness about the future. It's important to take the first steps to new momentum, however, and the advisor's role is critical now: to schedule time to contemplate a new direction; to help clients changing course, if required and to push forward with confidence into uncharted territory.

WHY IS THIS TIMELY

The velocity of economic change your clients are facing in the current environment is dizzying. In the most recent economic report at the beginning of October, the key economic indicators aren't reassuring. While on the one hand life is much more expensive for Canadians – the velocity of money is increasing with inflation. Policy makers are trying to slow down the velocity of money with high interest rates, but that is inflicting a new of crisis for many of your clients. They are stuck in the speed of change, not knowing how to manage their economic future and hold on to their wealth against these two conflicting phenomenon.

GOLDEN NUGGETS

- Your clients need help go the financial distance and finish well with renewed financial goals
- They require an accountability partner that's you
- Against the very real backdrop that inflation could be here to stay, advisors need to address three challenges head on: the needs of an aging population, the reality of higher taxes and increasingly complex regulation that strains productivity

SCOPE OF THE CONTENT

- 1. What we Know
- 2. Three Critical Retirement Risks
- 3. Biggest retirement planning mistakes investors make
- 4. The Effect of prolonged inflation on retirement income
- 5. The new risk: home valuation
- 6. How to rethink retirement and estate planning
- 7. How to build momentum and attain healthy velocity towards finishing well
- 8. Steps in providing advice for the times
- 9. Planning for the future: thriving despite recessionary headwinds
- 10. Addressing Fear and Dread

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TONY MAHABIR CHAIRMAN AND CEO CANFIN FINANCIAL GROUP OF COMPANIES

TONY MAHABIR - is a Professor of Finance & Management Studies within the Faculty of Business at Humber Institute of Technology and Advanced Learning for The Bachelor of Commerce & Finance degree program.

Concurrently, he is the Chairman and CEO of Canfin Financial Group – to offer professional wealth management advisory services to businesses, professionals and individuals across Canada.

Globally, he is very active in promoting financial literacy and professional conduct through his generous contribution of time to CIFA: a non-profit foundation and non-governmental organization with general consultative status with the Social and Economic Counsel (ECOSOC) of the United Nations where he serves as President.

Here at home in Canada, he is the Chairperson for The Canadian Institute of Financial Planning – a virtual learning institute offering traditional and web-based financial education for the financial services industry.

In the past, he has been a director of: the U.S. Based Financial Planning Association and on the Board of Governors for Humber College Institute of Technology & Advanced Learning.

Over the last thirty years, Tony has shared his insights on strategy, cultural diversity, standards of care and cross-boarder financial planning for multinational clients. Tony holds a Masters of Business Administration degree, is a Certified Management Consultant, Certified Financial Planner, Registered Retirement Consultant, Chartered Investment Manager and Real Wealth Manager.

He has received the FP Canada Fellow distinction, which formally recognizes individuals who have helped advanced the financial planning profession.

NOTES

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FEATURE SHEET

PROGRAM:	DAC ACUITY 2022	
YOUR NAME & DESIGNATIONS	TONY MAHABIR	
SESSION TOPIC/TITLE	ETHICAL DILEMMAS – BREAKING DOWN THE DUTIES OF CARE	
OVERVIEW		
	I share his inspiring insights on how to accomplish this against the backdrop of	
increasingly complex and expensive re		
	an we eliminate all of the "Bad Apples' with regulation or does it take more?	
	byproduct of a "culture of care"? In other words, when it comes from the	
	on its own? Organizations must be sure and so, they must back up a culture of	
care with strategy and processes to en	•	
APPROACH		
The economics of regulation may be a	barrier to a positive result for clients.	
Should ethical behavior be regulated a		
Will more regulation catch all the bad		
-	exity and fees, making it difficult to always get the right results.	
	ot be able to afford the high fees that must be charged to compensate for the	
cost of regulation, possibly driving the		
What is the solution?		
You must demonstrate that you served	d every client in an ethical environment using a strict code of standards. Find	
out more about ow to develop those s		
Quite simply, it is always the right time	e to do the right things and,	
It is never the right time to do the wro	ng thing!	
In a 2013 study* on trust, investor	s indicated that to earn their trust, the top three attributes of a financial	
professional or investment manage	er should be that it:	
has transparent and open busi	ness practices,	
(2) takes responsible actions to ad	dress an issue or crisis, and	
(3) has ethical business practices.		
	or Trust Study" (2013): http://www.cfapubs.org/doi/pdf/10.2469/ccb.v2013.n14.1.	
THE TOP THREE PAIN POINTS		
	e on trust—defined as a strong belief in the reliability of a person or institution.	
-	Is strive to abide by the laws and regulations, we will still encounter situations	
in which there are challenges in how to act, or the vagueness of the rules means a potential conflict of interest.		
	essional, we must be willing and able to identify potential ethical issues and	
	bsence of clearly stated rules. This is what we call a "Culture of Care!"	
GOLDEN NUGGETS		
1. Legal Regulation		
2. Professional Code of Ethics		
3. Organizational Code of Ethics		
4. Individual Values		
SCOPE OF THE CONTENT		
1. The Golden Rules of General E		
2. Values and Ethics in Business 8	,	
3. The Sources of Values for Busi		
4. The Prudent Man Rule and its		
5. Ethical Decision Making (Respo		
-	are to Follow the Professional Code of Ethics	
7. Examples of Client Situations v	vhich can trigger Ethical Dilemmas	



PHILIP PETURSSON

CIM

Chief Investment Strategist, IG Wealth

Philip is responsible for leading investment strategy throughout the organization and provides IG advisors and their clients with market research and economic analysis to help inform investment decisions. Along with his team, Philip constructs market commentaries by distilling data and news into investment insights and presents

findings through various means such as outlook reports and speaking engagements.

Philip is an established thought leader within the wealth management industry, having spent more than 25 years working for prominent financial institutions in a variety of senior leadership roles. He is recognized for his accessible approach to investment advice and regularly shares his insights in the media, through frequent press, radio and television appearances.

NOTES

FEATURE SHEET

PROGRAM:	DAC ACUITY 2022
YOUR NAME	PHILIP PETURSSON
SESSION TOPIC/TITLE	THE VELOCITY OF MONEY:
	The Rate of Spending and Its Impact on Investors

OVERVIEW

Pumping money into the economy as we did during the pandemic is a sure way to create inflation. Still, bankers and governments speak about a 2% inflation rate over time. Is this realistic in the current environment? What is the true rate of inflation going to look like and how will portfolios manage to account for it in their returns? How do you calculate what the damage will be in both the short term and the longer term? And, in the process, how do you preserve wealth in order to amplify purchasing power? The answers to these questions will be discussed in this important session.

APPROACH

Inflation: it is an element of the distant past that many investors have never worked in and yet, it is a big foe to the purchasing power of future income and the transfer of wealth in the boomer demographic. For governments it is less of a threat; in fact, inflation is a way out of debt, and that is better than taxing or growing out of it. But what does all of this mean for the investor with mid or high range wealth accumulations? Find out more about why you need to pay attention and how you can educate your clients to be on the lookout for wins in this environment.

WHO IS THIS FOR

There are numerous client profiles that will be affected by an increase in inflation. Learn what a significant drop in purchasing power due to inflation will mean to portfolio construction for HNW clients. For those in debt, it is true that debt may take on a lower value over time. But, will punitive interest rates come with rising inflation? In both cases, your focus on family net worth will need to sharpen as it relates to planning to meet your clients' financial goals and remove the obstacles to them.

GOLDEN NUGGETS

- 1. Positioning & Rebuilding: What securities should be owned to mitigate volatility in these times? Is this the right time to rebalance holdings in cash, bonds and money markets?
- 2. Retirement Planning: How should your advice change in a rising interest rate environment?
- 3. Estate Planning: What effect did the pandemic have on inflation and market volatility and what has the new environment taught us about estate planning?



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

Dr. Dean Smith, PHD, CFP, TEP, CPA, CA, RWM[™] is a partner with Cadesky and Associates LLP and the President of Cadesky U.S. Tax Ltd. Cadesky is a boutique accounting firm which provides only taxation services. Dean has been involved with expatriate tax work for over 23 years assisting companies moving employees around the world. Clients also include private individuals who have multiple jurisdictional filings. Dean is also a Faculty member and writer with Knowledge Bureau.

CAREER HIGHLIGHTS:

- Graduate Certificate in Estate Planning (U.S.) Golden Gate University, San Francisco (2005)
- Ph.D. (in Financial Accounting), University of Waterloo, Waterloo, ON Canada (1999)
- Honours, B Comm. McMaster University, Hamilton, ON Canada (1987)

NOTES

FEATURE SHEET

PROGRAM:	DAC ACUITY 2022	
YOUR NAME	DR DEAN SMITH	
SESSION TOPIC/TITLE	COMING HOME: THE TAX QUAGMIRE FOR EX-PATS	
OVERVIEW		
Understanding Taxation on Departure	and Re-entry to Canada is always an important topic to tax and financial	
advisors. Returning to Canada as an ex	pat can have complicated tax consequences that reach back to a client's tax	
history before departure. Dr. Dean Sm	ith will explain how to provide confident commentary to questions your clients	
may have about their children or parer	nts returning to Canada after extended periods of non-residency.	
Taxpayers have become, and continue	to be, increasingly mobile. Whether one moves for economic opportunities or	
political reasons (for example, many A	mericans don`t like what the current political climate) moving between	
different taxing jurisdictions can lead t	o unintended tax consequences. When contemplating such a move, advise	
must be obtained BEFORE the move.		
APPROACH		
An overall technical (though in plain Er	iglish) review of the issues	
Highlight the issues through various ca	se studies	
WHY IS THIS TOPIC TIMELY		
Individuals who been offered a positio	n in a different country, whether temporary or permanent	
Individuals moving back to their `home` country after the completion of their assignment/contract		
What does this mean to your financial advisor? Can they still act on your behalf?		
GOLDEN NUGGETS		
1. If you move from Canada, you may	very well be subject to Canadian departure tax rules	
2. If you move back to Canada, what	happens on arrival?	
2 How a cross border move impacts	vour investment strategy	

3. How a cross-border move impacts your investment strategy



Dr. Britt Wray is a Human and Planetary Health Postdoctoral Fellow at the Stanford Center for Innovation in Global Health, Stanford Woods Institute for the Environment and London School of Hygiene & Tropical Medicine. Her research focuses on the mental health impacts of climate change on young people ('emerging adults') and frontline community members, socio-emotional resilience and capacity building for vulnerable communities, and public engagement for improved mental wellbeing and planetary health.

Dr. Wray has a PhD in Science Communication from the University of Copenhagen and is a journalist, speaker, and author of two books: *Generation Dread: Finding Purpose in the*

Climate Crisis (Knopf 2022) and *Rise of the Necrofauna: The Science, Ethics and Risks of De-Extinction* (Greystone Books 2017).

She has hosted and produced several science radio programs, podcasts and television programs for international broadcasters including the BBC and CBC, and is a TED speaker. Dr Wray is an advisor to the Climate Mental Health Network (addressing the mental health consequences of climate change through community engagement and by harnessing the power of media and technology), Climate Cares (a mental health research collaboration between the Institute of Global Health Innovation and the Grantham Institute at Imperial College London), and the Good Energy Project (a nonprofit unlocking the power of TV and film to inspire courage in the face of climate change).

		1				



TINA DI VITO CPA, TEP, CFP Partner, Ernst & Young LLP Canadian Family Enterprise Leader

Tina is the Canadian Family Enterprise and Family Office Leader.

In this role, she supports family legacy by advising family businesses, their owners and family members on how to protect, grow and improve their family enterprise, while in turn dealing with the complex issues and family dynamics of business succession and establishing and managing a family office.

Tina's extensive consulting experience encompasses strategic tax, estate planning, succession planning, stewardship of wealth and philanthropy.

She's helped families articulate vision, values and goals and develop governance policies that guides families through succession and intergenerational planning.

She has developed and delivered numerous educational programs and has been a speaker at regional and national events. She possesses a keen ability to analyze complex material and communicate it effectively to business owners and families.



LEWIS KENT, CFP SPF Financial

"Combine hardworking, accomplished, and down-to-earth, and you have Lewis Kent. Serving as an advisor at SPM Financial, Lewis offers his ability to help business owners, professionals, and their families reach their financial goals. Lewis specializes in working with medical professionals and has been a guest speaker at medical schools across Ontario.

In 2022 Lewis was recognized for his outstanding contributions in Financial Services with the Distinguished Advisor Award.

In addition to his years in the finance industry, Lewis is listed on Business London's "Top 20 in Their Twenties". He maintains a leadership role in many areas of the London Ontario community such as the Leading Edge Network (President), the Thames Valley Education Foundation (Member of Finance Committee), and the Western Mustangs Athletic Alumni (Director).

Lewis also has an impressive athletic background that had him wearing many hats such as a Director on the Mustang Athletic Student Council, the Captain of the Western Cross-Country team, and the Distance Captain of the Western Track team. Lewis is also a Beer Mile World Champion, which earned him an appearance on the Ellen DeGeneres show. He has documented these unique experiences in his book "A World Champions Guide to Running The Beer Mile".

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PROGRAM	DAC ACUITY 2022
PANEL	DR. BRITT WRAY, TINA DIVITO AND LEWIS KENT
SESSION TOPIC/TITLE	ESTATE PLANNING WITH GENERATION DREAD: Finding Financial Peace of
	Mind Through the Emotional Despair of Climate Change

OVERVIEW

Estate planning discussions are always difficult, but these days, perhaps even more so. That's why tax and financial services providers must pay attention to new trends; notably that young people – those that need to be engaged as primary stakeholders in wealth transfers – have experienced a significant drop in hopefulness. **Author** <u>Dr. Britt Wray</u> has written an important book, Generation Dread, and will share an urgent message: intergenerational power and wealth will not fix the underlying malaise felt by future inheritors.

<u>Tina Di Vito</u>, **Partner, Canadian Family Enterprise Leader, EY Private**, will provide a counterpoint. She will share secrets to engaging the next generation in estate planning with an empowering approach. The secret lies in helping families understand the purpose of wealth and why its stewardship is so important. A clue: estate and succession planning is really about *hopefulness* for future generations. Through real life case studies Tina will help you guide conversations from negative self-fulfilling prophesies to self-actualization with the goal of making the world a better place because wealth was accumulated and successfully passed on.

MC Lewis Kent will conclude this interesting session with his perspective from a young advisor's point of view.

GOLDEN NUGGETS

Recent research study on Gen Z conducted by EY LLP US has shown:

- Before, education came from schools, parents and now it's social media such as TikTok Instagram and so on it's impossible to shelter or protect our children and then the question becomes, what's real and what's not?
- They are a globally diverse group but more connected than ever before and they are united together on many issues and they see issues as "global issues"
- They are action oriented They take the reins to drive change and challenge the status quo. Amid the last decade of economic volatility, divisive politics, mounting social injustices, a global pandemic and now a possible world conflict, Gen Z expects something else to crumble. They're not going to sit back and take a passive role in their future success.
- They want to be involved and engaged earlier, they want to be part of the solution. This generation is dismayed with the state of the world they've inherited, but they think it's worth saving. They are proactive versus reactive. They are driven to find and implement solutions that impact those around them and will offer a better future for the generations to come. This is something that should be encouraged and family wealth can help them do this.
- They seek an element of control over their life, their choices, their money etc. Gen Z is taking control of their future and setting high expectations in their choices around education, work and society
- They desire transparency and authenticity they share so much more information about themselves. Information we see as private today may look different in the future.
- They are more collaborative they work on solving problems together with each doing their part (think of all the school projects they have done over the years and how virtual meetings have shrunk the world even more.)
- And I find this last point quite telling When they measure success, it's measured from the inside out internal versus external what you DO versus what you OWN, experiences versus things.
- Think about how this compares to estate planning as we know it.



Brie Watson

Brie Watson is the lead instructor and co-owner at Improv Niagara. She is a respected improv instructor and has been on the faculty at The Second City Training Centre for eight years, teaching adults and school groups. She's known for breaking down the concepts of improv so that their purpose is understood beyond the simple joy of performing them. Brie's had the pleasure of facilitating workshops for teams at Brock University, D2L, Taylor Smyth Architects as well as last year's online DAC Acuity for Knowledge Bureau.

She has also taught in the stand-up comedy program at Second City and taught stand-up and sketch comedy as a guest instructor at the Improv Embassy in Ottawa. Prior to improv, Brie served as a tour guide, interpreting remarkable history at the Vimy Ridge National Historic Site in France.

Brie has been asked to lead workshops for the Greater Niagara Chamber of Commerce as well as the YWCA's Niagara Leadership Summit for Women. This summer, Brie directed the improvised production "End with Kiss," which won Best in Fringe at the 2022 Hamilton Fringe Festival.



Dina Senior

Dina Senior is co-owner of Improv Niagara, where she performs regularly and teaches people from all walks of life. She's a regular instructor for Improv Niagara's children and teen classes as well as corporate and community events.

Dina has a passion for teaching improv to younger people and beginners. She herself has been improvising since she was twelve years old and for over ten years, Dina has taught for acting studios in the Niagara Region, including Class Act Studio, CabarEh Youth Theatre and now Improv Niagara. She has also taught workshops for various children's organisations, including the 4H Club and Boys and Girls Club of Niagara.

Dina is an experienced improviser and actor who's performed with several theatrical organizations within the Niagara Region. She's proud Improv Niagara has won backto back Diamond awards in Niagara This Week's Readers' Choice Awards for "Best Live Theatre" in St. Catharines and Thorold.



Simon Galaycay

Simon is a community worker in Newcomer settlement. He uses the tools of improv to connect with clients, engage volunteers, and bridge cultural and language barriers. Simon is a regular cast-member at Improv Niagara and has facilitated workshops with IN, most notably leading an important Staff Development Day on Improv for Diversity, Equity and Inclusion with the Quest Community Health Centre in St. Catharines, ON.

Working as an Improv Facilitator at a nonprofit that serves people who have experienced substance use and mental health disorders is a highlight of Simon's career, as well as working as an Improv Facilitator for racialized kids and adults online and in person, in Niagara.

Simon fosters an environment that both encourages first timers to perform on stage and is conducive to adult Newcomer learning, despite language barriers between Newcomers from different countries and languages.

Simon was named "Model Citizen" by Mainly Niagara for his incredible contributions to Niagara's arts and newcomer communities.



Heather Eyman

Heather is a regular cast-member of Improv Niagara and performs improv all around the Niagara Region. When she is not performing, Heather is a Facilities Assistant at Brock University and an adult and youth fitness coach at Fit Collective St. Catharines. Heather is very passionate about teaching and guiding others in their own fitness and improv journeys.

Heather has instructed with Improv Niagara Improv for Teens classes and has an extensive background coaching others in fitness and health.

Heather recently performed at the Niagara 2022 Canada Summer Games event festival and is a regular performer with Improv Niagara's Showdown & Fallout.



Aaron Boyd

Aaron Boyd is a regular cast-member with Improv Niagara as well as stand-up comedian. In addition to his comedic endeavours, Aaron is also Senior Manager, Ticket Sales and Analytics for The Shaw Festival Theatre, and has presented topics in several sessions at the Tessitura Learning & Community Conference (ticketing software).

This summer, Aaron starred in the improvised production "End With A Kiss," which won Best in Venue, and Best in Fringe at the 2022 Hamilton Fringe Festival.



JENNIFER LOUTH

Sr. Learning Consultant FT Academy

Jennifer works as a Senior Learning Consultant with the FT Learning Academy, after working in the financial industry for the past 14 years.

In her role, Jennifer specializes in facilitating training and coaching, to both internal and external partners, ranging in topics from induction training and financial concepts to sales and presentation skills. With each session, Jenn strives to

empower her audience to realize their potential and transform results.

Jennifer holds a Masters Certificate in Adult Training and Development from Schulich School of Business, and a BA in Psychology from Wilfrid Laurier University.

Jennifer is a former member of the Canadian National Cheerleading team.

In 2012, she won a Gold medal at the World Championships as a member of the All-Girl team, also coaching the team to a Bronze medal in 2017.

Jennifer currently resides in Toronto, Ontario. In her free time, she enjoys skiing, golf, kiteboarding and mountain biking.

PROGRAM	DAC ACUITY 2022
YOUR NAME	Jenifer Louth
SESSION TOPIC/TITLE	WHY CONSIDER ALTERNATIVE INVESTMENTS?
	Because the future may not look like the past!

OVERVIEW

Institutions and large family offices have historically allocated significant capital to alternative investments. Seeking higher returns, incremental income, lower volatility and inflation hedging have been some of the motivators. Recently these investments are gaining more traction with high-net-worth investors and this session will discuss effective ways to incorporate alternatives in client portfolios.

APPROACH

An exciting development over the last couple of decades has been the democratization of alternative investments, bringing these once exclusive set of investments to an ever-increasing group of investors. This development, against a ripe market backdrop, means that more investors will seek out alternative investments in the near future. Wealth advisors must be ready to discuss these products and to help their clients navigate the risks and opportunities in this market.

THE TOP THREE PAIN POINTS

This session is intended for a financial professional audience. Wealth advisors who work directly with investors will benefit from this introduction to the vast landscape of alternative investments.

GOLDEN NUGGETS

Following this session, attendees will be able to:

Define alternative investing and describe the challenges that the current market environment presents

Explain how alternative investments can help advisors meet today's client needs

Differentiate between the various types of alternative investments and define the role each may play in a client portfolio

SCOPE OF THE CONTENT

1. Defining Alternative Investments

- 2. Democratizing Alternative Investments
- 3. The Global Investable Market
- 4. Today's Market Environment
- 5. Advisors Need a New Toolbox
- 6. The Commoditization of Advice
- 7. High Net Worth Investors Expect Access to Alternative Investments
- 8. The Role of Various Asset Classes
- 9. Product Innovation
- 10. How Do Alternative Investments Help You?

LAURA CAVANAGH



offenders.

Reg. Psychotherapist, CRPO, OCT Professor Of Psychology, Seneca College

Laura Cavanagh has been working and teaching in the field of psychology for more than 20 years. She is a Professor of Psychology and the Academic Coordinator of the Behavioural Sciences program at Seneca College.

A Registered Psychotherapist, Laura provides clinical consultation and client support to Renascent Treatment Centre in Toronto, which offers inpatient and outpatient addiction rehab services to individuals struggling with alcohol- and substance-use disorders. She has extensive experience in clinical practice with various special populations, including children with developmental disabilities, teens in foster care, and not criminally responsible

She has twice been nominated for the prestigious national College and Institutes of Canada's Teaching Excellence Award.

Laura is a regular media guest, providing psychological insight through her commentary on current issues and events, including body image, burnout, and anxiety in the age of COVID-19. She has co-authored three textbooks in psychology and is the author of the upcoming book on addiction and addiction treatment, Hope Against Hope: Addiction, Treatment, and Recovery. Laura lives in Toronto with her partner, children, and pets.

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PRC	DGRAM:	DAC ACUITY 2022
YOU	JR NAME & DESIGNATIONS	LAURA CAVANAGH
SES	SION TOPIC/TITLE	INVESTOR BEHAVIOR: FOMO
	ERVIEW	
Do	your clients perceive that others ar	e having more success, that they are missing out on something that others are
ben	efiting from? Does FOMO - the Fea	ar Of Missing Out - cause people to take risks they shouldn't take? How does
	t affect your practice and the advice	
	PROACH	
Eco	nomists and philosophers have hist	torically believed in the rational ideal: that given good information, people will
		onal, and in their own best interests. But psychologists have known for a long
	-	ational than we might expect. Understanding human behaviour is the key to
		vising is ultimately about relationships. This session can help you to understand
		at influence your clients' investment behaviour, decision-making, and ability to
	-	Ve will take a solutions-focused approach, so that you can learn to address
		ng more optimal investment decisions.
	TOP THREE PAIN POINTS	
1. L	Inderstanding common cognitive di	istortions that affect decision-making and risk perception.
		sed on the principles of Applied Behaviour Analysis (ABA)
		n cognitive biases that may affect investment behaviour
	LDEN NUGGETS	
		dvising to break the cycle of negative reinforcement in investor behaviour
		s directly rather than bombarding clients with information
	-	r meetings clients where they are at in the present moment
	OPE OF THE CONTENT	
		aking is often irrational. Being able to understand and predict human behaviour
	allows us to work with people mo	
2.		al psychology has uncovered some fundamental principles of behaviour. Using
		ar Analysis (ABA) can help us to support behavioural change and encourage
	clients to optimize their investme	
3.	•	ning in behavioural psychology tell us that consequences can affect behaviour
		ention to the behaviour itself (or thinking like a behaviour analyst) can help you
		ffecting clients around whose investment decisions and behaviour are causing
	you concern.	
4.	•	(sometimes called the "stuck cycle") can keep people stuck in sub-optimal or
		viour. Values-based or socially-responsible investing can move people away
	from the negative reinforcement	
5.	-	ch psychologists call cognitive distortions - lead us to make errors in risk-
	assessment and logical processing	
6.		istortions directly can help to counter this kind of sub-optimal or destructive
	decision-making.	······
7.	-	larly vulnerable to certain cognitive distortions like the fear of missing out
		fect. Understanding these differences allow us to work more effectively with
	clients from the social media gene	
8.	-	e advice, some clients will choose to make less-than-optimal decisions.
э.		e nature of the human condition keeps us from taking it personally as
		d the burnout that can come with working with the public.
		a the barriout that can come with working with the public.



JENNEFER NEPINAK B.A.,LL.B, ICD.D., Vice President Strategic Partnerships and Reconciliation Legacy Bowes Group

Jennefer is Anishinaabe from Treaty 4 territory and a citizen of the Minegozhiibe Anishinaabe Nation (Pine Creek First Nation). Fluent in Ojibwe and a strong and passionate leader firmly rooted in the Indigenous community, Jennefer's approach works to ensure that Indigenous ways of knowing and being are recognized and incorporated in all that she does.

Jennefer is an experienced lawyer and advisor and prior to her current role she served as the

Associate Vice President, Indigenous Engagement at the University of Winnipeg. She has over 25 years of political government and business experience and is skilled at initiating collaborative processes that involve numerous cross-sector partners and stakeholders.

Her past roles include Senior Advisor, Canadian Museum for Human Rights, Executive Director of the Treaty Relations Commission of Manitoba. She had also held several leadership positions with both federal and provincial government departments, First Nations Governments and in-house counsel for the West Region Tribal Council.

Jennefer is very immersed in the community and sits on various boards and committees.

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Partner, Strategic Development Legacy Bowes Group

Lisa is a dynamic multilingual executive with 33 years of progressively responsible senior leadership experience in a variety of industry sectors including digital marketing, social media, e-business, telecommunications, agriculture, national retail and not-for-profit organizations.

Lisa has assisted organizations in creating the People Infrastructure needed to start an Ultralow cost Airline, has expanded the understanding of moving from a Sole Proprietorship model to a multidimensional Merger and Acquisition Business model and in assisting multi – million dollar Family Enterprises with Succession Planning – in all its nuances that exist when the papering is well defined and then the People dynamics of the personalities involved need to align!

Lisa's leadership roles include that of President/CEO, Director of Marketing, Vice President and now Partner, in areas of Strategic Marketing, Strategic Planning, Governance, Business Development, Executive Search & Recruitment, Organizational Dynamics, as well as Operations. In addition to corporate leadership, Lisa has lent her expertise in a volunteer capacity to organizations such as Winnipeg Chamber of Commerce (past Board Director), Canadian Human Rights Museum (Co-Chair – Drive FORE the Stars), Variety - the Children's Charity of Manitoba (Chair/ President), Variety International – North American Regional Council president & Board Director, The Associates (Recruitment Committee Member), The Manitoba Club (Recruitment Committee Member), FEX – Family Enterprise Exchange (Member), Family Enterprise Advisor 2018, TEC – Advisor, and a member of the International Retained Search Association.

Lisa has significant expertise in securing, developing and sustaining key partnerships and alliances with stakeholders - having played an integral role in spearheading the creation of the Manitoba Business Hall of Fame, that was launched by Junior Achievement Manitoba in 2013.

Lisa's strong leadership in her executive, strategic marketing and competitive intelligence roles have enabled her to quickly understand the needs of an organization and to recruit, train, develop and coach highly successful, multifunctional, national teams of professionals. Lisa's keen sensitivity to understanding, organizational structure, and corporate culture, allows her to provide valuable advice and resources to her clients. Her implementation strategies of executive coaching, leadership development, Strategic Marketing and organizational reviews have been well received by clients. Finally, Lisa excels at building strong B2B business relationships where all parties involved benefit.

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PROGRAM:	DAC ACUITY 2022
YOUR NAME & DESIGNATIONS	JENNEFER NEPINAK AND LISA CEFALI
SESSION TOPIC/TITLE	TRUTH AND RECONCILLIATION

OVERVIEW

Mino pimatasiwin: The Good Life

What does living the good life mean? How do we define success? What does 'wealth' truly mean? This presentation will seek to provide a connection to the theme of velocity and building momentum through an Indigenous lens. The Elders tell us that, to know where you're going, you need to know where you come from to uncover the opportunities that exist. Through this knowledge you will understand your personal role in the workplace and what you can do for your clients to gain momentum in creating 'success'. By ignoring the Indigenous economy, you will be left behind.

APPROACH

Economic Reconciliation is the inclusion of Indigenous people, communities and business in all aspects of economic activity. Ways to implement Economic Reconciliation starts with the basics: relationship in workplaces and communities. Fostering economic growth and development in Indigenous communities is crucial to reconciliation generally.

The population of Indigenous identity in Canada was estimated at 1.8 million in 2016. Depending on the projection scenario it could reach 2.5 million and 3.2 million in 2041¹. The numbers in all aspect are astounding. Despite successes in court that recognize rights and title to their lands, Indigenous people and communities continue to face multiple barriers to fully participating in systems regulated by the economy.

Reciprocity is the key to building the relationships that will lead to velocity and momentum in this area. Be an upstander - create space for Indigenous ways of knowing and being. Think of your role as a relationship manager and with a reciprocal approach our relationships will help us all move together in a positive manner. This presentation will explore this topic in an effort to support us along this journey.

WHO IS THIS FOR

All of you – looking to create a good life (Mino pimatisiwin) for you and your clients. This can be defined very differently per client and situation. There is tremendous opportunity to collaborate and partner with the Indigenous community.

GOLDEN NUGGETS

- 1. Personal know the facts, bust the myths so you are open to opportunities.
- 2. Business re-examine polices system and processes, finance, sales, Investments, Human Resources, Equity Diversity & Inclusion.
- 3. Reciprocity Recognizing that reciprocity is the key to expanding success exponentially.

SCOPE OF THE CONTENT

Truth and Reconciliation – Economic Reconciliation



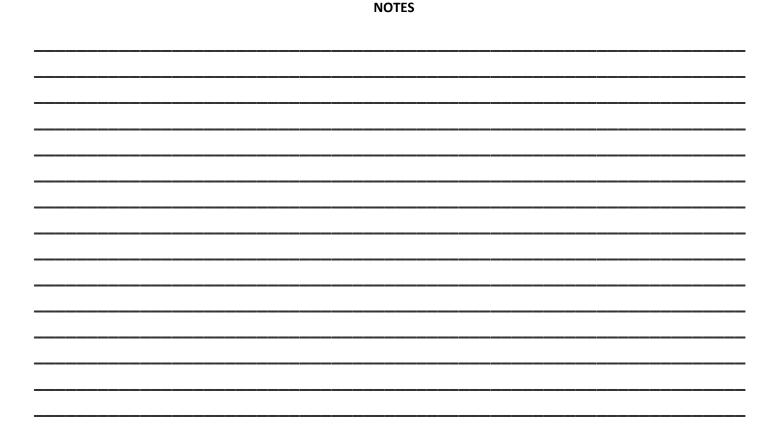
CHRISTINE LOGAN Head of Marketing Franklin Templeton Investments Canada Toronto, Ontario, Canada

Christine Logan is head of marketing for Franklin Templeton Investments Canada. Leveraging more than 20 years of industry experience, she oversees all marketing and advertising for Franklin Templeton's Canadian division, including the retail, private

wealth and institutional lines of business.

Christine joined Franklin Templeton in 2003, as a director in the Campaign Strategy group. Prior to her current role, she lead the Global Advertising team; responsible for developing fully-integrated advertising campaigns for markets around the world.

In addition to her industry experience in financial services and business-to-business (B2B) marketing, Christine holds an MBA from Wilfred Laurier University.



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JUDITH CHAMBERS, CFP, TEP, CEA

Growing up in Winnipeg Judith learned from a young age the importance of community and how each and every one of us has their own unique story to tell. Through her early days of volunteering and throughout her educational journey, she developed a passion for working with all people which led her to her true calling; listening, guiding and advising people to help them focus on living and enjoying what is most important to them.

Judith has spent over 25 years in the financial services industry as an advisor and senior leader within the wealth management business. The purpose of her current practice is to support the financial well-being and wealth goals of all her clients. She takes an inclusive approach with a focus on helping affluent women, business owners and families achieve

what matters most to them.

Judith believes in creating authentic, valued, and trusted relationships through advising and fostering clients with the tools necessary to help them reach their financial goals. Recognizing the unique issues facing high net worth individuals and families Judith will help build a sustainable wealth plan to ensure the decisions made today prepare them for unexpected risks or unknown events in the future.

Judith is married with two children and a lovable little dog named Jet. We are strongly connected to the community, volunteering with several local charitable organizations. She has a passion for the Arts; from opera to ballet, theatre, dance and the visual arts - Judith believes each of these art forms brings our community together with one voice. She believes in a healthy body, mind and spirit and through exercise she partakes in mindfulness meditation, enjoys golfing in the summer and ringette gets her through the Winnipeg winters!

Judith has a Bachelor of Commerce Degree and a Master of Business Administration (MBA) from Dalhousie University. She holds the Certified Financial Planner (CFP) designation, is a member of the Society of Estate & Trust Practitioners with the (TEP) designation and holds the Certified Executor Advisor (CEA) designation through the Canadian Institute of Certified Executor Advisors (CICEA).

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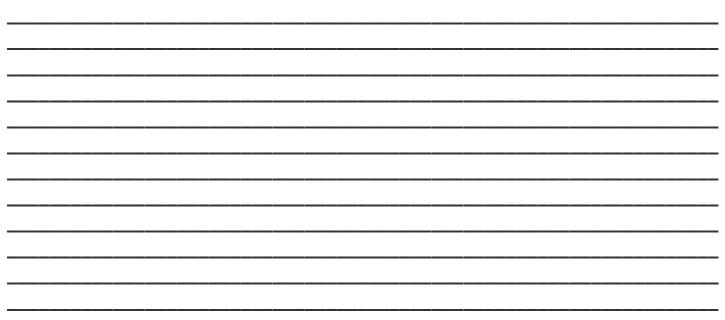


Saijal Patel, CFA Founder & CEO, Saij Wealth Consulting/Saij Elle

Saijal Patel is the Founder and CEO of Saij Wealth Consulting, a financial consultancy and education platform with a mission to help women create financial independence and security through Saij Elle and its online Strictly Money program, financial institutions better serve the

needs of female investors, and companies build effective financial wellness & inclusion programs for all employees. With more than twenty years' experience in the financial industry in North America and Asia, she is Chartered Financial Analyst (CFA) Charterholder and has held positions as a financial strategist and analyst.

Saijal is the creator and host of Strictly Money, Canada's only national personal finance program. She's a former business anchor and correspondent for Canada's Business News Network (BNN), and CNBC Asia where she delivered commentary and analysis on Asian economies, stock markets and corporate news to more than 300 million households around the world. Her coverage earned her recognition as one of the most influential South Asian Women Executives in the Media and Entertainment Industry.



PROGRAM:	DAC ACUITY 2022			
YOUR NAME & DESIGNATIONS	MODERATOR: CHRISTINE LOGAN			
	PANELISTS: JUDITH CHAMBERS, SAIJAL PATEL			
SESSION TOPIC/TITLE	THE CHANGING FACES OF WEALTH			
OVERVIEW				
The Multi-demographic approach to w	ealth management has truly arrived and the numbers prove it. But are you on			
top of this trend? If not, have you con	sidered whether your practice is future-proof? The answer is likely no if you are			
not focused on diversity as a key perfo	rmance indicator – in hiring your next new associates and in segmenting your			
client base. In this important session r	noderated by Christine Logan, and featuring Saijal Patel and Judith Chambers,			
we will focus on the changing future of	f your business and why it likely needs attention now if you are missing out on			
the remarkable opportunity a multi-de	mographic approach can bring.			
APPROACH				
There are 5 client segments in Canada	representing roughly 8 million people each and these are the demographics			
you need to pay attention to. You'll fir	nd out more in this session.			
THE TOP THREE PAIN POINTS				
This session is particularly timely for a	dvisors who are thinking of selling their books within the next five year and the			
new advisors who hope to take them o	over.			
GOLDEN NUGGETS				
1. To the theme of Velocity				
2. To the theme of Momentum				
3. To the theme of social response	ibility			
SCOPE OF THE CONTENT				
1. The Demographic Facts: what	is Canada's population make-up from a diversity point of view?			
2. Are we seeing diversity in Cana				
3. Do advisors have a client base				
4. What's the gap, how do we clo				
	segmenting their client bases and prospecting for the future?			
6. Why is a diverse client base im	portant in succession planning?			

	TUESDAY OCTOBER 18TH
7:00-8:00 AM	HEALTHY INSPIRATION BREAKFAST INTRODUCTION OF NEW ADVISOR AWARD WINNER AND KEYNOTE
8:00 - 8:45 AM	HELP WANTED: Transformative Leadership for Canada with Robert Fife
8:45 – 9:30 AM	THE SPEED OF TAX CHANGE: What it Means for You and Your Clients against inflationary headwinds with Kim Moody
9:30 – 9:45 AM	EVALUATION AND COMMUNICATIONS BREAK
9:45 -10:30 AM	MOMENTUM: FROM THE EXECUTIVE SUITE How Richardson Wealth Started Thinking about Capturing Their Opportunities a conversation with Kish Kapoor and Christina Clement,
10:30 -11:15 AM	HOW TO GET MORE DISTANCE FROM PENSION PLANS with JP Laporte.
11:15 – 12:00 PM	EMPLOYEE BENEFITS: A Holistic Approach to Innovative and Efficient Design with Massimo Nini,
12:00 – 12:45 PM Ballroom D	CANADIANA CARVERY
12:45 – 1:30 PM	PLANNING FOR DISABILITY: A Multi-Advisory Case Study hosted by the RWM Members Kristin Ramlal, Ian Wood, Doug Buss and Alan Rowell
1:30 – 2:15 PM	FIRESIDE CHAT: DOING GOOD: Why Making a Social Impact Matters to Your Next Clientand to Your Business a conversation with Lindsay Sawyer-Fay and Paul Nazareth
2:15 – 3:00 PM	VELOCITY & THE NEED FOR SPEED TO SUCCEED Push Your Limits While Remaining Balance with Bruny Surin,
3:00 – 3:30 PM	IMAGINE! New Momentum in Sharing Knowledge closing remarks by Evelyn Jacks



ABOUT ROBERT

Robert Fife is The Globe and Mail's Ottawa Bureau Chief. He is the former Ottawa Bureau Chief of the National Post and CTV National News and host of CTV's Question Period. He has won numerous awards for his investigative journalism. He broke the SNC-Lavalin affair that led to resignations of two senior cabinet ministers, a top lieutenant to the prime minister and the Clerk of the Privy Council. Mr. Fife set the political agenda in 2012-2014 when he uncovered the Senate expense scandal that resulted in the resignation of Stephen Harper's

chief of staff Nigel Wright and significant reform of Senate expenses. In 2021, Maclean's Magazine named Mr. Fife as one of the country's 50 most powerful people.

PROGRAM:	DAC ACUITY 2022
YOUR NAME & DESIGNATIONS	ROBERT FIFE
SESSION TOPIC/TITLE	HELP WANTED:
	Transformative Leadership for Canada
From Canada's National Bureau Chie	ef for the Globe and Mail, <u>Robert Fife</u>, hear the compelling argument for
•	and abroad. At a time when polarized views need to be soothed and Canada is
positioned to take its place on the w	orld stage and provide our rich resources and amplify the global economic
recovery.	
OVERVIEW: (DESCRIBE BRIEFLY Wh	y is this topics important to the audience at this time?)
Political view of how the gov't is dea	aling with the economic changes affecting:
 inflation, 	
 housing, 	
	s that are doubling – in 5 year public debt charges will double – 1.3 trillion and
growing	
• immigration,	
lack of economic growth st	
·	productivity given that Canada is the lowest in OECD.
How the current governme	-
NDP/Liberal partnership an	
-	party? We know now it is Pierre Poilievre, what are their economic policies?
 How high will Bank of Cana 	da jack up at rates



Kim G C Moody FCPA, FCA, TEP, CEO Moodys Private Client Law LLP / Moodys Private Client LLP and Moodys Tax

Kim G C Moody FCA, TEP, is a Chartered Accountant, Registered Trust and Estate Practitioner and a tax specialist practicing in Calgary as the CEO / Director Canadian Tax Advisory with Moodys Private Client Law LLP / Moodys Private Client LLP and Moodys Tax (a division of Moodys Private Client Law LLP). His main area of expertise is tax and estate planning for the owner-manager of private corporations, executives, professional athletes, and other high net worth individuals. Kim obtained his Bachelor of Management degree

from The University of Lethbridge and his CA designation from The Institute of Chartered Accountants of Alberta in 1994.

The antithesis of the status quo, Kim is driven to innovate new and better ways to do things for the clients he serves, the advancement of the firm, and other professionals in tax. His relentless obsession with getting to know everything in the Tax Act makes him a highly sought-out resource for peers and clients. In March 2020, Kim published his first book, *Making Life Less Taxing: Pay Attention To Your Taxes So You Can Pay Less Tax and Build a Strong, Smarter Canada* – an Amazon bestseller in a number of categories.

Kim is a Past Chair and Past Deputy Chair of the Board, Past Treasurer, as well as Past Chair of the Technical Committee for the Society of Trust and Estate Practitioners of Canada ("**STEP**"). In addition, Kim is a past Chair of the Board of Governors for the Canadian Tax Foundation. He is also a member and past Co-Chair of the CBA/CPA Canada Joint Committee on Taxation and a member of The Canadian Petroleum Tax Society. Kim has a keen interest in planned charitable giving. He is a past Chair for the Southern Alberta Round Table for the Canadian Association of Gift Planners. Kim is a co-founder of the Tax Specialist Group – an association of tax specialist firms across Canada founded in 1999.

PROGRAM:	DAC ACUITY 2022
YOUR NAME & DESIGNATIONS	KIM MOODY
SESSION TOPIC/TITLE	THE SPEED OF TAX CHANGE:
	WHAT IT MEANS FOR YOU AND YOUR CLIENTS AGAINST INFLATIONARY
	HEADWINDS

OVERVIEW

This fast paced session will deal with the fast pace of change and in particular tax changes. There is no shortage of very complex and pervasive changes that continue to be proposed and implemented by governments. How do you keep up-to-date to ensure your practice responds appropriately for the benefit of clients? This session will give straight-forward suggestions to help you navigate this important topic.

APPROACH

In 2020, 2021 and early 2022, the amount of proposed tax changes – and the complexity and depth of such proposals – has been enormous. It is likely that the amount and complexity of such changes will continue into the foreseeable future.

GOLDEN NUGGETS

What are some of the changes / proposals that have come down the pipe recently that affects myself and my clients? What can I do to keep up-to-date with such changes?

What does the crystal ball look like? Should your "fuzzy forecasting" skills be used for the benefit of your clients?

SCOPE OF THE CONTENT

What Are Some of the Changes / Proposed Changes What Can You Do to Keep Up-to-Date?



KISH K. KAPOOR, CPA, CA BOARD MEMBER

Mr. Kapoor currently serves as the President and Chief Executive Officer of RF Capital Group (TSX:RCG). Mr. Kapoor is also currently a director of Richardson Financial Group Limited (and a member of its Audit Committee) and Richardson Wealth. He also serves as a director of EQB Inc. (chair of its Audit Committee and a member of the Risk and Capital

Committee).

Until 2011, he was President of Wellington West Holdings Inc., the parent company of a number of subsidiaries that provided wealth management and corporate finance services to retail and institutional clientele in Canada.

Previously, Mr. Kapoor was Executive Vice-President of Corporate Development at Loring Ward International Inc. He cofounded Assante Corporation, previously one of the largest wealth management firms in Canada, and served as its Executive Vice-President, Corporate Development from 1994 until 2003. He also served as a director of Manitoba Telecom Services and Chair of its audit committee from 2006 to 2017. Mr. Kapoor has a Bachelor of Science from the University of Manitoba and is a Chartered Professional Accountant and former tax partner with KPMG LLP.



CHRISTINA CLEMENT Vice President, Practice Growth & Execution Richardson Wealth

"Strategic senior leader with track record in delivering increased revenue and organizational effectiveness through practice management principles"

- Deeply experienced in Consulting, Education, and Sales Management
- Recognized natural public speaking ability (VP Education of Toastmasters local chapter)
- Superior organization and time management skills, professional personal presentation, effective listening skills
- Ability to foster trust in a business relationship, competent, articulate, intelligent, honest and direct
- Expertise in multi-tasking and responding to changing needs
- Excellent project management skills on complex projects with proven ability to execute
- Twenty years of applied adult learning principles

PROGRAM:	DAC ACUITY 2022
YOUR NAME	KISH KAPOOR & CHRISTINA CLEMENT
SESSION TOPIC/TITLE	MOMENTUM: FROM THE EXECUTIVE SUITE
	HOW RICHARDSON WEALTH STARTED THINKING ABOUT CAPTURING THEIR
	OPPORTUNITIES

OVERVIEW

Change is difficult at the best of times but today, it's harder, especially for business leaders, owners and managers. This is as true for advisors as it is for their clients, some of whom may face a massive disappointment in the valuation of their businesses today or, worse, understand their retirement might look quite differently than it did before March of 2020.

Yet, opportunities abound to build new momentum, if you focus on some of the right things and know how to execute on them. Richardson Wealth did just that – with and for their advisors – by contemplating the journey over the next 5 years, sharing ideas for best practices, and empowering their company to put plan to vision with a strategy that began with a solid triage.

Learn from President Kish Kapoor and VP of Practice Management, Christina Clement, the three guiding forces that were the foundation to new revenue targets and what it takes to coach 165 Advisory Teams in 20 offices across the country to find new opportunity and momentum.

APPROACH

The average age of a financial advisor in Canada today is about 61, a vast majority of advisors are male and they hold a significant share of the assets. RW found the secret sauce to helping their advisors think objectively about their practice and receive an embrace objective advice about the future of their business. This very real issue of transition for advisors and their clients can be painful, but with the right support, can turn into an impressive win.

WHO IS THIS TOPIC ESPECIALLY TIMELY FOR?

Advisors who are deeply concerned about how to approach transition and succession when the economic and financial landscape has suddenly and dramatically changed, both for their clients and for their own businesses.

THREE GOLDEN NUGGETS

- 1. How to perform an effective triage of the current state.
- 2. How to assess where you and your business will be over the next 5 year horizon
- 3. Why you are not alone in this process and how to reach out and empower your thinking with others.



Jean-Pierre Laporte, B.A., M.A., J.D. (of the Bar of Ontario) Chief Executive Officer INTEGRIS Pension Management Corp.

Jean-Pierre is by training a pension lawyer specializing in employee benefits and retirement plans. Until July 2012 he practiced out of the Toronto office of Bennett Jones LLP, a leading Canadian business law firm. He was then appointed Chief Executive Officer of INTEGRIS Pension Management Corp., a provider of pension plans to incorporated professionals and

small business owners.

Jean-Pierre has written a number of journal articles on pension reform and pension administration, including the seminal concept paper on the **Supplemental Canada Pension Plan** published in 2004 by *Benefits and Pensions Monitor*, his idea having been advocated by provincial governments, thought-leaders and industry groups. Jean-Pierre also drafted a private member's bill in the Parliament of Canada that focused the federal government on adopting legislation to protect long-term disabled workers operating in federal employment. His most recent publication in the *Canadian Tax Journal* is entitled "A Review of Individual Pension Plans".

He has often appeared as an expert witness before Standing Committees of the House of Commons. For his efforts at improving pension security for Canadians, Jean-Pierre was awarded the Queen Elizabeth II Diamond Jubilee Medal by His Excellency the Governor-General of Canada.

PR	OGRAM:	DAC ACUITY 2022				
YO	UR NAME & DESIGNATIONS	JP LAPORTE, BA, MA, LLB, RWM				
SE:	SSION TOPIC/TITLE	HOW TO GET MORE MILEAGE FROM YOUR PENSION PLAN				
٥v	OVERVIEW					
Fin	Financial advisors and accountants have a "blind spot" when it comes to understanding registered pension plans in					
the	the context of the business community that they serve. This lack of a firm understanding of the power that comes					
fro	m using pension plans can be very c	letrimental to the clients of these advisors. The presentation focusses on the				
lita	litany of tax advantages that come with the use of pension plans especially in a volatile world gripped by inflation.					
AP	PROACH					
•	• Ignorance of tax and pension laws can be very costly if you don't know how to protect yourself. The decisions you make can be the difference between millions. When you don't understand the rules, you make decisions on what you do know.					
•	, .	tructuring the affairs of the business owner to guarantee a pension in				
	retirement that is backstopped by	•				
•		age out of your pension plan, including on death or if one becomes a non-				
	resident of Canada.					
GC	LDEN NUGGETS					
٠	c ,	deductions beyond those currently offered by RRSPs.				
•	 That pension law is your friend and that there is guaranteed wealth ready to be harvested 					
٠	 That there are proactive solutions that will enhance other tax strategies already in place 					
SC	OPE OF THE CONTENT					
1.	Intergenerational wealth Transfers					
2.						
3.	. The enhanced Smith Maneuver to deal with cashflow issues					
4.	. Protection from the Tax on Passive Income					
5.	. Creating Exempt assets under the Departure Tax for Non-Residents of Canada					
6.	 Use of permanent life insurance as an asset class to guarantee the pension 					
7.	Special payments: tax- assisted purchases of securities					
8.	Terminal Funding: accelerating tax	deductions in early retirement				



across Canada.

MASSIMO NINI, FSA, FCIA Vice President, Consulting and Underwriting AGA Benefit Solutions

Massimo Nini is a Fellow of the Canadian Institute of Actuaries (CIA) and holds a Bachelor Degree in Actuarial Science from Concordia University. Prior to joining AGA, he held leadership positions with firms operating in the employee benefits consulting and the accident & health reinsurance space. Over the years, he has provided actuarial, retirement and benefits consulting services to organizations of various sizes, including large pan-Canadian and international organizations. He a is member of the CIA's Health Committee and is a licensed insurance agent in Ontario, Quebec and other provinces

PROGRAM	DAC ACUITY 2022
NAME	MASSIMO NINI
SESSION TOPIC/TITLE	EMPLOYEE BENEFITS: A HOLISTIC APPROACH TO INNOVATIVE AND
	EFFICIENT DESIGN

OVERVIEW

In an era of new trends – ongoing COVID impacts, the Great Resignation, Quiet Quitting, National Pharmacare and Dental Care, a broken health care system and employers struggling with rising wages and interest costs - is there a new place for employee benefits in the workplace today? In a nutshell: yes, and tax accounting and financial advisors have a big role to play in assisting business owners and their employees with an innovative approach to their efficient design. Learn from a leading expert in efficient group benefits design.

APPROACH

Significant changes are coming for group benefits providers and users. Canadian households with incomes under \$90,000 and children 12 and under will qualify for a national dental care plan this year, for example and up to 9 million Canadians may qualify by 2025. Discussions around the implementation of National Pharmacare continue to evolve and changes to Employment Insurance benefits have also been announced. How will these changes impact employee benefit plans? This important session will shed some light on the potential ramifications of these changes.

WHO IS THE TOPIC FOR

Tax advisors who are sharing tax planning information with clients and advisors who need to understand income testing ceilings for various government programs, as well as financial advisors and business owners involved in implementing group benefit plans.

GOLDEN NUGGETS

- The impact of the new National Dental Care Plan and National Pharmacare Plan on private insurance programs.
- New trends in the employee benefits space that can affect the attraction and retention of employees
- Case studies that feature new plan design and funding models, ancillary products and tax consequences

SCOPE OF THE CONTENT

- i. Government Program Changes and Impact on Private Plans
 - 1. National Pharmacare and National Dental Care
 - 2. Employment Insurance Changes

ii. Trends in the Employee Benefits Space

- 1. Attraction & Retention in the Current Employment Environment ('The Great Resignation', 'Gig' Economy, etc.)
- 2. Flexible Benefits, Ancillary and Value-Add benefits
- 3. Health & Wellness, Mental Health
- 4. Cost-Containment Strategies

iii. Pandemic-related Considerations

- 1. Claiming Trends (Health, Dental, Life insurance, etc.)
- 2. Disability insurance: Current observations and future expectation
- 3. Travel coverage: Travelling in the Covid-era, contractual considerations, etc.

iv. Case Studies

- 1. Plan Redesign and Funding Model changes
- 2. Ancillary Benefits
- 3. Taxation and Employee/Employer Contribution Scenarios



KRISTIN RAMLAL, PFP, CIM, FCSI, RWM™ SECURITIES SPECIALIST, CANADA LIFE SECURITIES LTD.

Kristin is a professional woman in wealth management who is fortunate to have achieve ikigai (Japanese concept for reason of being), with nearly 20 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, retirement and estate planning. She currently employed by Canada Life Securities Ltd. as an IIROC Licensed Securities Specialist and has a passion for holistic wealth advisory.

Kristin has been involved in numerous Knowledge Bureau educational courses and live events including CE Summits (2016-Present), DAC (2018-Present) and is the Chair of the Society of Real Wealth Managers (2020-Present).

She holds a University of Manitoba Bachelor Commerce Honors Degree, Majoring in Actuarial Mathematics and Finance as well she holds the Personal Financial Planning (PFP) and Chartered Investment Mangers (CIM) Designations (Completed 2010 and 2012) and became a Fellowship of the Canadian Securities Institute (FCSI) (2018). Most recently she acquired the Real Wealth Managers (RWM) Designation (2019) and is currently enrolled in the CSI 's Partners, Directors and Seniors Officer Course.

Her accomplishments include being a Canada Life Bi-Annual National Conference Qualifier, Membership Chair of the Women in Leadership Employee Resource Group at Canada Life and public educator and speaker at numerous Regional and National Canada Life conferences since 2015. In 2018, Kristin was recognized as Knowledge Bureau's Young Distinguished Advisor Award Winner, was featured as a Knowledge Bureau's Grad in the Spotlight (2019) and was featured in the Investment Executive and the Winnipeg Free Press. In 2021 she was awarded by Wealth Professional Canada as a 5-Star Leading Women in Wealth and in 2022 she was recognised as a one of the 10 Admirable Women in Wealth Management by Aspioneer.

She is an advocate in the holistic multi-stakeholder approach to Real Wealth Management and the value it brings to Canadian families looking to accumulate, grow, protect, and transition their wealth efficiently in their lifetimes with sustainability, after taxes, fees and inflation. She is a dedicated to enabling the financial peace of mind of Canadians and enhancing the wealth management industry, which all aligns with The Knowledge Bureau's vision and mission.

NOTES

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DOUG BUSS CLU, CPCA, CFP, CEA, RWM



We all have goals, whether financial, educational, spiritual or physical. A balance between these goals is what is important – to you, and to me! My purpose is to develop a Real Wealth Management Plan that lays out your personal objectives so that you can achieve your goals and ultimately, your dreams.

Celebrating 35 years in the financial services industry as a Real Wealth Manager in Winnipeg,

I focus on the complete financial picture, not just investments. I have encountered many different client situations, both business and personal, where I have called upon my knowledge and experience to provide unique solutions. My greatest joy is the satisfaction of sharing my expertise with clients in implementing strategies to help them accumulate, grow, preserve and transfer their wealth for generations to come.

Providing services to more than 1,600 families across Western Canada. Registered and licensed from British Columbia to Ontario.



ALAN ROWELL, RWM, MFA, DFA-Tax Services Specialist



Since 1999, when Alan formed The Accounting Place, he has saved small business owners literally hundreds of thousands of dollars in income taxes through his savvy interpretations of the tax laws and his ability to help individuals and business owner's structure, operate and organize their financial affairs to their best overall advantage.

He has participated in eight further steps to mastery: analysis and article writing for Knowledge Bureau Report, online course beta testing, student support, updating, student teaching, teaching, participating in content development and lecturing at marquis events at the Distinguished Advisor Workshops and Conference and for corporate clients of Knowledge Bureau, and mentoring of new instructors.

Alan Rowell has achieved his Master Instructor Certification with Knowledge Bureau by participating in a number of required milestones. The first is the completion of a designation with Knowledge Bureau (in fact Alan is a triple designate: he has the RWM[™], MFA[™] (Master Financial Advisor) and DFA-Tax Services Specialist[™] designations.

Alan brings over 35 years of practical business experience in the tax and financial services industries, specializing in working with, individuals and small to medium size businesses by providing accounting, taxation and business consulting services that are unique to each client. He has specific expertise working with financial advisors and their individual clients in bringing a tax perspective to investment, retirement and succession planning.

He is recognized as one of Canada's leading tax services specialists. Alan is a regular commentator at CHCH – TV and has been featured in several national media interviews.



IAN WOOD, MFA, MFA-P, RWM™

Cardinal Capital Management Inc.

Ian works directly with clients in Canada and the United States. As a Real Wealth Manager[™] Ian works with accountants, lawyers, and other experts to provide comprehensive financial planning advice to his clients, specializing in the areas of business succession, retirement income planning, and estate planning.

As a self-described nerd, Ian has earned 13 financial industry designations in Canada, including the RWMTM, MFA - Investment and Retirement Services SpecialistTM, and MFA-PTM through Knowledge Bureau.

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FEATURE SHEET

PROGRAM:	DAC ACUITY 2022
NAME	MODERATOR: KRISTIN RAMLAL
	PANELISTS: ALAN ROWELLL, DOUG BUSS, IAN WOOD
SESSION TOPIC/TITLE	PLANNING FOR DISABILITY: A Multi-Advisory Case Study
OVERVIEW	
Significant life transitions inclu	de planning for vulnerabilities including investment, retirement, estate, succession and cross-
border issues with a tax-efficie	nt lens. Planning before a member of the family moves from capacity to incapacity is important,
yet rarely done, at the peril to	capital accumulation
APPROACH	
 increase with aging popula and consumption of junk f Among those who were en health, cognitive or other term upward trend association 	ada aged 15 and older had a disability in 2017 (22% of the population). This number is expected to ation, increased number of chronic conditions and changing human behaviors, such as screen use food and alcohol! mployed during the first four months of 2021, more than one in five reported a physical, mental disability. This was an increase of 2.7 percentage points compared with 2019, continuing a long- ated with population aging, increased number of chronic conditions and changing human in use and consumption of junk food and alcohol!
 No. 1 source of stress in life COVID-19 pandemic has description and anxiety, depression or me Believe it or not, but it is e COVID-19 disproportionat 	eased 2021 FP Canada Financial Stress Index, nearly two-in-five (38%) Canadians say money is thei fe, followed by personal health (26%), work (20%) or relationships (15%). Nearly half (45%) say the irectly impacted their financial stress level and one in three (35%) say financial stress is leading to ntal health challenges. stimated that 1in6 Canadians will be disabled for three months or more by age 60. ely affected the lives of Canadians with disabilities, the pandemic has shed a light on the long- egatively affect the health, financial security and social well-being of persons who may eventually
-	nd the Government of Canada each play a significant role in providing direct supports for persons
	renment support enough to fund one's lifestyle needs in the event of disability?
WHO IS THIS TOPIC FOR?	
All financial professionals who planning for clients and the im	are opening to professional collaboration in order to provide holistic wealth advisory and disabilit portant stakeholders in their lives. This includes those in tax, accounting, bookkeeping, financial management, pension and benefits and family law.
Top RWM Triggers today impa	cting Disability Planning:
 Covid Concerns/S Decreased longev Inflation and Mar Increase of chron Aging population 	/ity
-	proportionately affected the lives of Canadians with disabilities. The pandemic has shed a light on nat negatively affect the health, financial security and social well-being of persons who may

the long-standing challenges that negatively affect the health, financial security and social well-being of persons who may eventually incur a disability. Furthermore, Covid has brought more critical health issues to the forefront for your client then seen in the past century, with the result that the window for disability planning has substantially narrowed. Learn how collaborating within the Real Wealth Management Framework for disability planning can enhance the value of your advice and build successes with your clients and other financial professional.



PAUL NAZARETH, MFA-P

Vice President, Education & Development Canadian Association of Gift Planners

Paul Nazareth has worked in Canada's philanthropic sector for over 20 years. Currently, Vice President, Education & Development at the Canadian Association of Gift Planners (CAGP), and was previously VP at the charity CanadaHelps. Paul has been a philanthropic advisor with a national wealth management firm in a trust company and spent 15 years working with charities from Universities to Churches.

Paul is on the board of several charities including The Circle on Indigenous Philanthropy and on the Advisory Council of Carleton University's Masters in Philanthropy and Nonprofit Leadership program. He serves as faculty for the Master Financial Advisor in Philanthropy (MFA-P) program led by Knowledge Bureau, CAGP and Spire Philanthropy, and is a frequent instructor for the tax and advisor community with organizations like CPA, Advocis and Estate Planning Councils. Paul writes on philanthropy for a variety of publications and regularly appears on national radio and television to speak about creating a personal legacy through smart, generous giving.

NOTES

LINDSAY SAWYER-FAY, CFP, CLU, CHS

E. Sawyer Financial

Lindsay joined E. Sawyer Financial in 2004, after starting her career supporting advisors with their insurance business at a large national firm. With the support of her team, Lindsay has grown her practice with a focus on holistic financial planning. She has been honored as the recipient of several industry awards including both the Distinguished Advisor Award and Manulife's, Vic Savino Award. Lindsay has been delighted to speak at various industry conferences including DAC and looks forward to connecting with peers in 2022 Niagara Falls.

Lindsay believes in creating community through volunteering and is currently serving as the

CFO for Rana Bokhari's Mayoral Campaign, Immediate Past-President of the RadyJCC and on Manulife's Women in Wealth sub-advisory committee. She has also sat on ManuBank's Advisory Council, volunteered for the Victoria Hospital Foundation, Young Associates and several other community initiatives. Her most important role is to her family as partner to Sam and Mom to their daughter, Carrie-James.

NOTES

FEATURE SHEET

PROGRAM:	DAC ACUITY 2022
PANEL NAMES	LINDSAY SAWYER-FAY, PAUL NAZARETH
SESSION TOPIC/TITLE	FIRESIDE CHAT: DOING GOOD:
	Why Making a Social Impact Matters to Your Next Client and to Your
	Business

OVERVIEW

Doing good is a Big Idea. Consider the opportunity for "social financing": the collaborative investment of public, private and philanthropic funds is an interesting was to re-image our new economic structure and build a "Social Infrastructure". Transformational in scope, working as a strategic collaborator with the philanthropic sector has great potential, but there are several new concerns: will the current economic malaise put a damper on giving? Does the charitable sector have the skillsets to take the business planning approach to get the results large donors expect? Are the biggest donors wanting more control and financial oversight?

APPROACH

As we assist our largest generational cohort, the Baby Boomers, with their estate planning we as advisors are collectively assisting transferring between \$30 to 68 trillion to adult children (per Forbes https://www.forbes.com/sites/josephcoughlin/2021/11/16/millennials-are-banking-on-the-great-wealth-transfer-4-words-why-you-shouldnt-cash-that-check-yet/?sh=7b04fb752dde) A portion of that wealth will be directed towards community and charitable organizations that have be meaningful to those families. We have a professional responsibility to be fluent in charitable planning conversations.

WHY IS THIS TIMELY?

Per Stats Canada...

- Total donation filings for 2020 increased to \$10.6 billion of charitable gifting with the median donation amount increasing by 9.7%.
- Larger donor trends continued to increase in 2020
- Most donations come from older donors with 45% of charitable donation gifts coming from donors over age 65. Donors over 65 represent close to 1/3 of the flow of charitable gifting
- MacKenzie's inaugural Canadian Charitable Giving survey found that 83% of respondents have donated or plan to donate to a charitable cause. 57% indicated that they want to find ways to maximize the impact of their donations. 52% want to learn general best practices and strategies for donating.
- We have clients across Canada with a significant desire to serve their communities through charitable donation, but these organizations lack the appropriately skilled volunteers to provide stewardship and oversight.
- Are our clients' gifts being honored with appropriate stewardship if the board lacks the depth of skillset when making decisions about charitable gifting?

GOLDEN NUGGETS

- The important role the Advisor plays in navigating these planning conversations and strategies with the families we serve (beyond presenting a life insurance solution.)
- The obligation we have to bring our skills to the board table to ensure capable stewardship of non-profits at a community level
- What happens when we don't have appropriate controls in place from both a reputational and stewardship standpoint



Bruny Surin

Bruny Surin is a Sports Hall of Fame athlete who has won a gold medal in the 4x100 relay in Atlanta in 1996. He is also a two-time world champion. Bruny was recently appointed as Team Canada's Chef de Mission for Paris 2024. This Olympic Gold Medalist and successful Entrepreneur will share his insights and stories on what he has learned from sports and in business.

Some of his achievements include:

- Olympic champion 4 x 100m, 1996.
- Canadian Olympic Hall of Fame, 2019.
- Top 20 Diversity Award, Média Mosaïque press agency, 2019.
- Participated in four Olympic Games, 1988, 1992, 1996, 2000.
- 7th fastest sprinter of all time in the 100m.
- Seven-time Canadian champion in the 100m and Canadian record holder in the 100m
- Member of the Canadian Olympic Hall of Fame, Canada's Sports Hall of Fame and Quebec's Sports Hall of Fame (Panthéon des sports du Québec).
- Recipient of the Queen Elizabeth II Diamond Jubilee Medal, 2012.
- National Order of Quebec, 2018.

NOTES

FEATURE SHEET

PROGRAM:	DAC ACUITY 2022
YOUR NAME	BRUNY SURIN
SESSION TOPIC/TITLE	VELOCITY & THE NEED FOR SPEED TO SUCCEED
	Push Your Limits While Remaining Balanced
OVERVIEW	
In one of the greatest moments in	n Canadian sport, Olympic Gold Medalist in the 4x4 Relay in the 1996 Olympics,
	new something about the anatomy of a winning team. Recently named Canada's
Olympic chef de mission for the Pa	aris 2024 Olympics, Bruny ran 100 meters in 9.84 seconds to achieve his ultimate
goal. Find out what that formula t	to global success was, how he did it and why mentorship, and trust factored into th
secrets to his success in achieving	both speed and velocity!
APPROACH	
• Believe, surround, work Ove	ercoming challenges and having the perseverance and resilience to work towards
your goals is what matters.	
• Bruny's Story – unknown entit	ty believe in yourself - started with no performance, no name, no money and built a
path.	
• Try to create a balance in ever	rything you do – family, mental health, be open about your issues such as mental
health or covid and talk about	t it
• Have a game plan, work towar	rds it and build confidence
• Velocity need to make quick d	lecisions
• Have you ever felt tired? Havin	ng a team is the key – surround yourself with talented people who are better than
you and are experts in their ar	rea. Have the vision and create the path and the team and let your team use their
talents and capabilities.	
• How to trust your team – team	m members change, perhaps they don't have the skill level – leaders sometime
choose to do it all themselves.	
• Advise on finding the right peo	ople to build your team and have the trust
• Will provide tricks to build a su	uccessful team – ie relay in London no one knew us, being individuals vs a team -
	ether, and working together. By the time they got to Atlanta they were a tight team
	n winning a gold or a silver medal? Have the vision and create the path and the
team and let your team use th	
•	pigger to him because it was his goal to beat his idols time
	ore – people that are happy, living without anger, LOVE.
	et that you would leave the audience with? Always have goals, something to work
 What is the one golden nugger 	et that you would leave the audience with? Always have goals, something to work



EVALUATION - DAC DAY 1

FOR ACCREDITATION PURPOSES – PLEASE PRINT

FULL NAME - REQUIRI	D			
YOUR CITY/PROV.	DESIGNATIONS:			
	ARE COMMENTS – OPTIONAL OWITH NAME/CITY OWITHOUT NAME/CITY			
INSTRUCTOR/TOPIC	PLEASE EVALUATE THE SPEAKER/TOPIC AT LEFT AND ANSWER TESTING BELOW			
EVELYN JACKS Velocity	WHAT I LIKED BEST/MY KEY INSIGHT:			
GREAT	THREE NEW THINGS I LEARNED: 1.			
GOOD FAIR	2.			
	3.			
TONY MAHABIR ETHICAL BEHAVIOURS: Breaking Down the	WHAT I LIKED BEST/MY KEY INSIGHT:			
Duties of Care	THREE NEW THINGS I LEARNED: 1.			
GOOD	2.			
	3.			
PHILIP PETURSSON The Velocity of Money	WHAT I LIKED BEST/MY KEY INSIGHT:			
GREAT	THREE NEW THINGS I LEARNED: 1.			
GOOD FAIR	2.			
	3.			
DEAN SMITH The Tax Quagmire for Ex-Pats	WHAT I LIKED BEST/MY KEY INSIGHT:			
GREAT	THREE NEW THINGS I LEARNED: 1.			
GOOD FAIR	2.			
	3.			

(See over)



BRITT WRAY, TINA DI	WHAT I LIKED BEST/MY KEY INSIGHT:
VITO & LEWIS KENT Estate Planning with	
Generation Dread	THREE NEW THINGS I LEARNED:
CREAT	1.
GREAT	1.
GOOD	2.
FAIR	
	3.
JENNIFER LOUTH	WHAT I LIKED BEST/MY KEY INSIGHT:
Why Consider Alternative Investments?	
Alternative investments?	
	THREE NEW THINGS I LEARNED:
GREAT	1.
GOOD	2.
FAIR	
	3.
LAURA CAVANAGH	WHAT I LIKED BEST/MY KEY INSIGHT:
Managing FOMO	
	THREE NEW THINGS I LEARNED:
GREAT	1.
GOOD	2.
FAIR	
	3.
JENNIFER NEPINAK	WHAT I LIKED BEST/MY KEY INSIGHT:
& LISA CEFALI	
Truth and Reconciliation	
	THREE NEW THINGS I LEARNED:
GREAT	1.
GOOD	2.
FAIR	
	3.
CHRISTINE LOGAN,	WHAT I LIKED BEST/MY KEY INSIGHT:
SAIJAL PATEL &	
JUDITH CHAMBERS	
The Changing Faces	THREE NEW THINGS I LEARNED:
of Wealth GREAT	1.
GOOD	
FAIR	2.
	-
	3.



	OVERALL DAY 1:(circle)		GREAT	GOOD	FAIR
OVERALL EVALUATION OF YOUR DAY	WHAT WOULD YOU LIKE TO LEARN MORE ABOUT NEXT TIME?	TOPIC 1: TOPIC 2:			
YOUR OPINION COUNTS: PLEASE COMPLETE ONE MORE STEP.	 Were your objectives met? Please say why or why not? Would you recommend this conference to others? Please say why/why not? 				



EVALUATION - DAC DAY 2

FOR ACCREDITATION PURPOSES – PLEASE PRINT

FULL NAME - REQUIRI	D			
YOUR CITY/PROV.	DESIGNATIONS:			
	ARE COMMENTS – OPTIONAL OWITH NAME/CITY OWITHOUT NAME/CITY			
INSTRUCTOR/TOPIC	PLEASE EVALUATE THE SPEAKER/TOPIC AT LEFT AND ANSWER TESTING BELOW			
ROBERT FIFE Help Wanted: Transformative Leadership	WHAT I LIKED BEST/MY KEY INSIGHT: THREE NEW THINGS I LEARNED:			
GREAT	1.			
GOOD FAIR	2.			
	3.			
KIM MOODY The Speed of Tax Change	WHAT I LIKED BEST/MY KEY INSIGHT:			
GREAT GOOD	THREE NEW THINGS I LEARNED: 1.			
FAIR	2.			
	3.			
KISH KAPOOR & CHRISTINA CLEMENT	WHAT I LIKED BEST/MY KEY INSIGHT:			
Momentum: From the Executive Suite	THREE NEW THINGS I LEARNED: 1.			
GREAT GOOD FAIR	2.			
	3.			
JP LAPORTE How to Get More Distance from Pension	WHAT I LIKED BEST/MY KEY INSIGHT:			
Plans	THREE NEW THINGS I LEARNED: 1.			
GREAT GOOD	2.			
FAIR	3.			

(See over)



MASSIMO NINI Employee Benefits: Holistic Approach to	WHAT I LIKED BEST/MY KEY INSIGHT:
Innovative & Effective	THREE NEW THINGS I LEARNED:
Design GREAT	1.
GOOD FAIR	2.
	3.
SOCIETY OF RWM Planning for Disability	WHAT I LIKED BEST/MY KEY INSIGHT:
	THREE NEW THINGS I LEARNED: 1.
GREAT	1.
GOOD FAIR	2.
	3.
LINDSAY SAWYER- FAY & PAUL NAZARETH	WHAT I LIKED BEST/MY KEY INSIGHT:
Doing Good	THREE NEW THINGS I LEARNED:
GREAT	1.
GOOD	2.
	3.
BRUNY SURIN	WHAT I LIKED BEST/MY KEY INSIGHT:
Velocity & the Need for Speed to Succeed	
Specia to Succed	THREE NEW THINGS I LEARNED:
GREAT	1.
GOOD	
FAIR	2.
	3.
EVELYN JACKS New Momentum in	WHAT I LIKED BEST/MY KEY INSIGHT:
Sharing Knowledge	
	THREE NEW THINGS I LEARNED:
GREAT	1.
GOOD FAIR	2.
	3.



	OVERALL DAY 2:(circle)		GREAT	GOOD	FAIR
OVERALL EVALUATION OF YOUR DAY	WHAT WOULD YOU LIKE TO LEARN MORE ABOUT NEXT TIME?	TOPIC 1: TOPIC 2:			
YOUR OPINION COUNTS: PLEASE COMPLETE ONE MORE STEP.	 Were your objectives met? Please say why or why not? Would you recommend this conference to others? Please say why/why not? 				

YOUR CONTINUING PROFESSIONAL DEVELOPMENT OPPORTUNITIES

**BE SURE TO SEEK KNOWLEDGE BUREAU'S ONSITE STAFF TO REGISTER FOR YOUR PROFESSIONAL DEVELOPMENT



Further information and registration forms can be found BEHIND THIS PAGE on the following:

- DAC ACUITY 2023 IN BEAUTIFUL BANFF, CANADA
- CE SUMMITS VIRTUALLY OR COMING TO A CITY NEAR YOU!
- THE NEW DMA[™] AND RWM PROGRAMS



DAC ACUITY 2023

Banff, Alberta November 11 - 14, 2023

The Only Conference for Leading Tax, Accounting, and Financial Professionals

SPONSORSHIP PACKAGE

20th Anniversary Extravaganza! You Won't Want To Miss Out

2023 THEME: IMAGINE! Break Free To Embrace Transformative Change

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As a participant in Canada's most outstanding financial education conference you'll enhance your stature as a high-value partner to a multi-disciplinary audience of top-flight advisors.

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Showcase your value and build relationships with executives and entrepreneurs who may not be available to learn about your offerings and their benefits through other channels. Discover new markets and customer lead capture opportunities.

EVANGELIZE CLIENT SUCCESS

Share the innovative ways this highlyengaged audience can use new strategies and solutions in their successful business ventures. "Knowledge Bureau has earned its reputation as a world class financial educator; I know because I was there at its inception. The strategic vision to provide excellence in continuing education to wealth advisors from all the disciplines was ahead of the rest and well timed. Always at the forefront of change, Knowledge Bureau offers a premier educational experience online and in person. I can attest to these facts as a client who has invested in their services across three separate companies, on behalf of our employees and advisors."

> - Jordy Chilcott CFP[®] President, Wellington-Altus Private Wealth Inc.

Join Us:

Bring your thought leadership, your inspiring speakers, and meet a national audience of highly-engaged advisors

DAC BY THE NUMBERS

- Audience reach of over a million people last year
- 150+ Attendees Projected
- Attendee Demographics:
 - Financial Services
 - Tax Services
 - Bookeeping
 - Management
- 20+ Outstanding Speakers
- 20 Years of successful DAC conferences
- Expose your brand to 17,500 weekly subscribers

A variety of affordable sponsorship options are available. See reverse.

Phone:: 1-866-953-4769

Let's Connect :



DAC ACUITY 2023 PARTNERSHIP FORM

Contact Information

Invoice will be generated upon receipt (Taxes extra)

ceipt Email this form to: registrar@knowledgebureau.com or call us to reserve your partnership. 1.866.953.4769

(invoice will be provided, taxes extra)

Company Name:			
First Name:	Last Name:		
Phone Number:	Email:		

Address:

Your Choice - Partnership Levels

Select Your Partnership Level:	🛛 Title	Platinum	Gold	Silver	Bronze
Complete separate Attendee Registration Form	\$12,500 (1 available)	\$9,500 (2 available)	\$7,500 (12 available)	\$6,500 (2 available)	\$2,500 (15 Available)
FREE registration to DAC (value \$2,500 each)	4	3	2	2	1
Pre-Event					
Multi-faceted advertising in social media, Knowledge Bureau Report, website, eblasts	x	х	x	х	x
At Event					
Host the Opening Reception & Conference Gala	Х				
Keynote & Host the New Advisor Award Ceremony		х			
Host of the Ask the Experts Panel & Sessional Keynote			x		
Host a Sessional Keynote	X		Х	Х	
Host a Mimosa Break				Х	
Host a reception: First-Timer's Club, Alumni Club Martini-Vent, or any other event you can dream up!					x
Multi-faceted advertising during the event in the Knowledge Journal, social media, KB website	x	х	x	х	x
Table Host Your Own Booth	х	х	х	х	x
Onsite Advertising: Signage and Exhibitor's Booth	х	х	х	х	x
Post-Event					
Thank You in KB multi-faceted advertising and communications	x	x	x	х	x

Let's Connect : Phone: : 1-866-953-4769

Email: registrar@knowledgebureau.com

https://www.knowledgebureau.com

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DAC ACUITY 2023

Banff, Alberta November 11 - 14, 2023

The Only Conference for Leading Tax, Accounting, and Financial Professionals



2023 THEME: IMAGINE! Break Free To Embrace Transformative Change

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- How to **transform and redefine** your role as a Distinguished Professional.
- Gain **mission critical knowledge** and skills armed with insight about the most pressing issues advisors from the tax accounting, legal and wealth advisory industries are facing in working with their high net worth clients.
- How to catalyze financial peace of mind by pushing through to the next level of advisory skills, through peer-to-peer connections and business leadership opportunities.
- Build strong inter-advisory relationships by networking with leading DAC Acuity Faculty and advisors from across Canada.

"I can't wait to share cutting edge strategies, bold thinking and bright insights with noted thought leaders and celebrate the next DAC in beautiful Banff!"

-Evelyn Jacks, President, Knowledge Bureau

"Attending DAC annually has not only increased my breadth and depth of holistic financial service knowledge, enabling me to stay up to date on relevant trends and important factors impacting my clients today, but has also expanded my national network of diverse financial professionals."

-Kristin Ramlal, B. Comm (Hons.), PFP, CIM, FCSI, RWM

EVERYTHING IS INCLUDED WITH YOUR TAX-DEDUCTIBLE TUITION FEES:

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- All the Educational Sessions
- Virtual Learning Library
- Outstanding Networking Events

The RWM[™], MFA[™], MFA[™], DFA-Tax Services Specialist[™] and DFA-Bookkeeping Services Specialist[™] designations and the Society of Real Wealth Managers[™] are registered certification/trademarks of Knowledge Bureau[™].



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In-Conference Repeat Client

Please include your name as you want it to appea	ır
on the name tag badge.	

Preferred Client ID/Student Number

Name	
Designations/Licenses	
Company Name	
Address	
City. Province	Postal Code
Email	
Phone (primary)	
Years in business	□ Financial Services □ Tax Specialist □ Accounting □ Other
Companion name	Occupation
Industry	Designations
Dietary Restrictions: 📮 For You	Generation For Companion

REGISTRATION FEES: Regular Tuition Fees after September 30 is \$1,995 - Save Money with Early-Bird Rates Below

For group rates, please inquire. Those who require CE/CPD accreditation must select a Delegate rate.

DELEGATE RATES AND DEADLINES	Companion	VIP Designate,	Instalment Plan
(Note: taxes extra)	Rate	Team or Faculty Member	(\$95 instalment Fee and taxes will be applied to First Payment)
Until Midnight October 18th Only\$1,595SAVE \$300 plus \$200 for companion (Code: DAC23)	□ \$495	☐ \$1,495	Full Payment Only
October 19 - June 30, 2023: \$1795 (Save \$295 by paying in full) \$1795	□ \$595	□ \$1,795	 4 x \$472.50 each with Companion 5 x \$497.00
July 1 - September 30: \$1,895 (Save \$100) \$1,895	□ \$695	□ \$1,795	Full Payment Only

WHAT'S INCLUDED:

Registration Includes: Opening reception, educational sessions, plus attendance at the Acuity Conference Dinner, all breakfasts, health breaks, lunch, pre-approved CE accreditation and certification.

PAYMENT OPTIONS for Individual & Companion

Fees are non-refundable. See hardship policy at https://www.knowledgebureau.com/site/faq

Payment Method: DE-Transfer DVisa DMastercard DAmex Grand Total: ____ Tuition Fee: _____ (GST # 885004713RT00001) Taxes:

Credit Card Number: _____

Expiry Date: ____

□ Tuition Paid in Full: □ Self \$ _____ □ Companion \$ _____

□ Instalment Plan: 4 payments or 5 payments

Attendees Responsibilities: The cost of flights, ground transportation, hotel rooms, entertainment other than as described in the official DAC agenda, tips, porters, parking, personal injury or loss/liability of any kind, including sickness or cancellation insurance, any loss due to uninsured sickness or accident or death.

HOTEL ACCOMODATIONS

Knowledge Bureau has negotiated a special room rate at the spectacular Banff Springs Hotel: \$249 per night plus taxes and \$14 per person Hotel Service Fee.

Register Early! All Fees are \$1,995 after September 30th

HOW TO	REGISTER					
Phone:	1-866-953-4769 (toll free)	Em	ail:	registrar@knowledgeb	ureau.com	
Fax:	1-204-953-4762		Yes, please update me on conference, agenda and venue details, and registration updates, CE/CPD transcripts and certificates, through			
Online:	knowledgebureau.com/site/conferen	1.1	-		phone, mail, or email as req	-
YOUR ST	ATUS		REFE	R SOMEBODY AND R	RECEIVE A \$50 CREDIT	
						89
Delegate	Delegate-Spouse	Sponsor	Name	e:	City:	
Delegate-Design	nate 🔲 Speaker	Speaker-Sponsor	r Emai	íl:		



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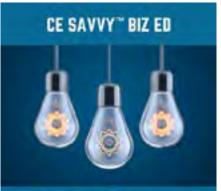
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BUSINESS KNOW-HOW FOR YOU

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Complete one course within 30 days. Pass it, get your certificate, then add it to your permanent Scholar's Library.

Option 2: Bundle It Quarterly Tuition Fee I \$295 *tax

Complete up to 5 courses in 90 days. Pass them, get your certificates, then add it to your permanent Scholar's Library.

Option 3: By Subscription Annual Tuition Fee I \$995 +tax

Complete **30** courses in **12** months. Pass them, get your certificates, then add it to your permanent Scholar's Library.

INCLUDED: 3 high value resources to add to your Scholar's Library: Knowledge Bureau Report, Evergreen Notes, Knowledge Bureau Calculators

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ACCREDITATION OVERVIEW

Knowledge Bureau courses also qualify for a tuition fee credit on Canadian tax returns if over \$100

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Check out the whole menu and take a

free trail. A Sampling:	free	trail.	Α	Sam	pling:
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ACCREDITOR	CE SAVVY PD [™]	CE SAVVY BIZ ED™
Knowledge Bureau	•	•
ICM	•	
AIC	•	
Insurance Councils (CFS not included)	•	
IAFE (Advocis/MFDA)	•	
FP Canada	•	
СРА	•	
АТАР	•	
РВА	•	
Other Professional Organizations As per self-assement guidelines	•	

"I love the Knowledge Bureau CE Savvy Modules! It will now be our firm's first place to enrich our knowledge and skills while earning our required CE credits to maintain our registrations. Personally, it is easy to login, find the topics of interest, easy to navigate through the courses, and the special effects (pictures, diagrams, animations) make you want to stay on-line and complete otherwise boring topics Because Knowledge Bureau makes it fresh and exciting! **Thank you for this invaluable tool**!"

D. Tony Mahibir, CEO, CANFIN MBA, CMC, RWM[™], CIM, RRC, CFP, FP Canada Fellow

BONUS

GET BOTH CE SAVVY PD[™] and CE SAVVY BIZ ED[™] WITH AN ANNUAL SUBSCRIPTION

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- 1. Practice Management: Explaining Fees
- 2. Practice Management: Transitioning Clients
- 3. Practice Management: Women and Finance
- 4. Philantropists: Building Stronger Communities
- 5. Millennials: Debt Management Strategies (Free Trial)
- 6. HNW Clients: Planning For Investing for Market Volatility
- 7. Offshore Sojourners: Planning for Cross-Border Investors
- 8. Executors: Managing Taxes
- 9. Business Owners: Tax on Split Income (TOSI)
- 10. Seniors: Planning For Uncertain Times
- 11. Powers of Attorney: Protecting Against Incapacity
- 12. Currency: Issues in Managing Costs and Risks
- 13. Real Estate: Principal Residence
- 14. Real Estate: Rental Properties
- 15. Portfolios: Effective Risk Management
- 16. Group Plans: Employee Benefits
- 17. Pre-Retirees: Employer Sponsored Plans
- 18. Retirement: Registered Fees
- 19. Retirees: Retirment Income Layering
- 20. Tax Planning: Spousal Trusts
- 21. Tax Planning: Insurance and RRSP Trusts
- 22. Tax Planning: Life Insurance and Estate Liquidity
- 23. Private Corporations: Passive Investment Rules

CE Savvy Biz <u>Ed</u>™

- 1. Honing Your Business Leadership
- 2. Building Your Business Plan (Free Trial)
- 3. Identifying Your Ideal Customer
- 4. Business Contracts: The Basics
- 5. Business Contracts: Understanding Standard Clauses
- 6. Positioning Your Company in the Marketplace
- 7. Building a Sustainable Business Model
- 8. Your Tax Filing Rights & Obligations
- 9. Understanding Business Structures
- Make Sure It's Deductible
 Should I Incorporate My Proceeding
- 11. Should I Incorporate My Proprietorship?
- Understanding the Corporate Balance Sheet
 GST/HST Basics for Business Owners
- GST/HST Basics for Business Owners
 Compensation: Maximizing Your Busine
- 14. Compensation: Maximizing Your Business Investment 15. Scaling: The Right Investments in Your Business

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- Professional Income Tax Course Entry Level
- Professional Income Tax Course Advanced Level
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- Filing Final Returns on Death of a Taxpayer
- Filing T3 Returns

Corporate Tax Services Specialist™

- Corporate Tax Filing Fundamentals
- Tax Planning for Corporate Owner-Manager
- Incorporated Professionals
- Canada-US Cross Border Taxation
- Understanding Business Valuation
- Year-End Planning for Corporate Owner-Managers

The Designation Track

Designation Track #1 DMA[™] Program

■ Take 6 Courses - Save 26% Save money by paying in full (Taxes Extra - Easy instalment Plan Available)

Designation Track #2 RWM[™] Program

■ Take 18 modules to achieve your RWM[™] Save money by paying in full (Taxes Extra - Easy instalment Plan Available) Accounting Services Specialist

- Bookkeeping in a Digital World
 Accounting for Multiple Business Profiles
- Advanced Payroll for Small Businesses
- Budgeting and Forecasting for Small Business
- Managing Tax Audit Risk for Small Business
- Accounting for Business Growth & Transition

Small Business Management[™]

Leading Teams

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 \mathcal{Q}_{1}

 Q_{2}^{n}

- Building Business Plans
- Scaling Small Business Operations
- Marketing Your Businesses
- Privacy Principles in Business
- Understanding Employment & Business Contracts

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Risk Free Trials Available!

Retirement Services Specialist™

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- Introduction to Trusts
- Advising Family Business
- Personal Pension Planning for Owner-Managers
- Succession Planning for Owner-Managers
- Behavioural Finance in Risk Management

The DMA[™] Designation

The new DMA designation allows you to declare a specialty by selecting from the series above with course selections as listed.

Or, custom design your program and take any 4 courses from a specialist category plus any 2 other courses.

RWM[™] - Real Wealth Manager

The practice management course for specialists who wish to offer family wealth management services. This program teaches a framework for the accumulation, growth, transition and preservation of wealth from one generation to the next.

Two Ways to Enter Designation Track:

Direct Entry: Save 26% on tuition fees and declare your specialty upfront.

Indirect Entry: After completing 6 courses (1 course at a time), you may declare a specialty and register to receive your Designation. Declaration Fee: \$395

Direct Entry Only

For Academic Policies see https://www.knowledgebureau.com/site/faq

Note: VIP Designates in other areas of specialization save 15% on tuition.

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What's Included? Your interactive, online educational experience includes:

True-to-life case studies featuring professional software

Registration fees, exam, and certification fees included

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EverGreen Explanatory Notes Tax Library

A comprehensive Knowledge Journal with lesson plans and retention quizzes

Bonus opportunity: Complete 6 courses and then enter a Designation Pathway

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Choose Your Certificate Courses from the Specialized Credentials Division at Your Exclusive VIP Tuition Rates!

Educational Options	Regular Fees	Scholar Program Leader or Single Course Grad	VIP Designates & Groups of 2 or More
Individual Certificate Courses	\$895	\$795 (Save \$100 or 11%)	\$695 (Save \$200 or 22%)
Rookie Recruitment Program	\$895		Course Only: \$395 Certification Fee: \$395
DMA [™] Designation Program	Choose 6 courses in Scholar Program		
Declaration of Speciality: Direct Entry	\$4,170	\$3,990 (Save \$1,380 or 26%)	\$3,750 (Save \$1,620 or 30%)
Declaration of Speciality: Indirect Entry	\$5,370	\$395 Certification Fee	\$395 Certification Fee
RWM [™] Program	\$1,995	\$1,795 (save \$200 or 10%)	\$1,695 (Save \$300 or 15%)
CE Summit Live Events Three Components	Tuition for All Students Within 30 Days of Event	More Than 30 Days in Advance of Event Date	More Than 30 Days in Advance of Event Date
The Live Virtual Event	\$395	\$365	\$345
The CE Summit Online Course	\$395	\$365	\$345
The Bundle	\$690 (Save \$100 or 13%)	\$630 (Save \$160 or 20%)	\$590 (Save \$200 or 25%)
The CE Summit Hard Copy Journal	\$195	\$195	\$195
DAC Acuity Conference	Until Midnight October 18, 2022	Until Midnight October 18, 2022	Until Midnight October 18, 2022
DAC Live	\$1,595	\$1,595 (Save \$400 or 20%)	\$1,495 (Save \$705 or 25%)
DAC Virtual	\$895	\$795 (Save \$100 or 11%)	\$695 (Save \$200 or 22%)
November CE Summit Year-End Tax Planning	Advanced T1 Ref	E Summit	DAC ACUITY 2023
Nov. 16, 2022	🗌 Jan. 18, 2023 🗌 M	ay 24, 2023	November 11 - 14, 2023

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DAC Acuity 2022 Attendees:

First Name	Last Name	Company Name
Joseph	A. Truscott	JOSEPH A. TRUSCOTT, A Professional Corporation
Christina	Ashmore	IFSE Institute
Heather	Ashton	Primerica
Sandy	Atkinson	Portfolio Strategies Corp.
Jaco	Badenhorst	Fraser & Partners
Jules	Barten	Doyenne Corporation
Audrey	Beck	ABECK Accounting Tax & Computer Services Inc.
Frank	Beck	ABECK Accounting Tax & Computer Services Inc.
Deb	Belden	X'Lance Bookkeeping Ltd.
Calvin	Birdsall	Birdsall Wealth Management Group
Natalie	Bissett	Richardson Wealth
Lisa	Bunkowski	
Loreen	Buss	Your Style Financial
Doug	Buss	YourStyle Financial Inc.
Laura	Cavanagh	Seneca College
Lisa	Cefali	Legacy Bowes Group
Judith	Chambers	TD Wealth Private Investment Advice
May	Chan	
Monica	Chilvers	The Roche Financial Group
Christina	Clement	Richardson Wealth
Robert	D' Alessandro	Lincoln Niagara PTS
Hilda	D' Alessandro	Lincoln Niagara PTS
Manuel	DaSilva	Canfin Financial Group
Jas	Deol	Birdsall Wealth Management Group
Tina	Di Vito	Ernst & Young
Diane	Elliott	Millennium Tax Services
Kristen	Elliott	Millennium Tax Services
Bruce	Elliott	Millennium Tax Services
Bryce	Elliott	Millennium Tax Services
Sandra	Erb	Erb Financial Services Inc.
Cristina	Fazio	HOME TRUST
Laura	Fechter	Pinnacle Business Solutions
Robert	Fife	The Globe and Mail
Jeremy	Garrett	Garrett Group
Jim	Garrett	Garrett Group
Alan	Gordon	Knowledge Bureau
Gabi	Guderjahn	
Amy	Не	Wealth One Bank of Canada
Nhu	Hoang	Anchor Professional Services
Naw	Hser	Primerica Financial Services

Allan	Jacks	Knowledge Bureau
Evelyn	Jacks	Knowledge Bureau Inc.
Nancy	Jones	Knowledge Bureau
Narinder Singh	Kalkat	Global Taxation Services LTD - Winnipeg
Kish	Kappor	RF Capital Group
Lewis	Kent	SPM Financial
Karyn	Knelsen	Pinnacle Business Solutions
Kumar	Kumar	Canfin Financial Group
Sara	La Gamba	SPM Financial
Robert	Lamb	123RETIRE
Audrey	Laporte	
Jean-Pierre	Laporte	Integris
Ann	Laurin	CEO Founder Tax Busters Inc
Bambi	Leda	BClear Business Services Inc.
Maryke	Leonard-Troskie	Tax Planning Centre
Johnny	Li	Wealth One Bank of Canada
Christine	Logan	Franklin Templeton
Jennifer	Louth	FRANKLIN TEMPLETON
Kara	Luff	Knowledge Bureau
Sergio	Luzi	HollisWealth
Isabel	Mahabir	
Tony	Mahabir	Canfin Financial Group
Ross	Manning	X'Lance Bookkeeping Ltd.
Ashley	Mayr	SOS Bookkeeping and Taxes
Brian	McIntyre	
Sherry	Mckenzie	Gateway Tax
Matthew	McKenzie	Gateway Tax & Financial Services
Barbara	Mcrae	Knowledge Bureau
Siegfried	Merten	Merten Financial Inc.
Karl	Merten	
Kim G C	Moody	Moody Tax Law LLP
Brandon	Moore	Equity Associates
Paul	Nazareth	CAGP
Doug	Nelson	Nelson Financial Consultants
Jennefer	Nepinak	Legacy Bowes Group
Massimo	Nini	AGA Benefit Solutions
Patrick	Page	Page Accounting & Tax Services (PATS) Inc.
Gretna	Page	Page Accounting & Tax Services (PATS) Inc.
Saijal	Patel	Saij Wealth Consulting
Daniel	Perras	Veritable Wealth Advisory
Philip	Peturrson	Investors Group

Michelle	Plouffe	Annucan Insurance Agencies Inc.
Daniel	Primeau	Innovative Wealth Management
Philip	Primeau	Tax Planning Centre
Jenifer	Profitt	JENAN Business Service
Kristin	Ramlal	Canada Life Securities Ltd.
Kareen	Rekowski	KARE Accounting Services
Hannah	Rempel	Fraser & Partners
Barbara	Rice	Investia Financial Services Inc
Ted	Rice	
Maria	Robinson	Eagle Tax Service
Amanda	Robson	SOS Bookkeeping and Taxes
Barbara	Rowell	The Accounting Place
Alan	Rowell	The Accounting Place
		-
Shelley Tom	Rudiger Russell	Leashing Your Ledgers Bookkeeping Inc Four Points Financial Solutions
	Russell	
Lisa		Prairie Shield Consultants/Manulife Securities Manulife Securities
Joan	Sawyer	Manulife Securities
Lindsay Michelle	Sawyer-Fay Schriver	
		Investment Executive
Carol	Scott	Knowledge Bureau
Enrique	Silvano	Jebs Tax and Bookkeeping Services
Dean	Smith	Cadesky Tax
Jennifer	Snyder	Doyenne Corporation
Rosanna	Sternat	Sternat & Associates Chartered Professional Accountant Inc.
Robert	Sternat	Sternat & Associates Chartered Professional Accountant Inc.
Caroline	Stricelj	Describe Hallshire Association
Jacob	Suderman	Burnaby Heights Accounting
Bruny	Surin	Sprint Management
Laramie	Tan-Amit	Amittan Business Support Services
Clark	Taylor	Annucan Insurance Agencies Inc.
Rick	Tomalty	Caldwell Wealth & Estate Advisory Ltd
Carole	Urias	Carole Urias Financial Services
Mike	Urias	Carole Urias Financial Services
Theodorus	van Everdink	LeLaMar Business Management Services, Inc.
Sandy	van Everdink	LeLaMar Business Management Services, Inc.
Paul	Vaneyk	Paul J. Vaneyk Financial Services/IPC
Brie	Watson	Improv Niagara
Carol	Willes	BMO Private Wealth
lan	Wood	Cardinal Capital Management, Inc.
Jason	Zhang	Wealth One Bank of Canada
James	Zuzanski	Fraser and Partners