

ATTRACT. ENGAGE. CONVERT.



# FALL EDUCATION DAY

📅 Wednesday, September 7, 2022

📍 Mississauga Grand Banquet & Event Centre  
35 Brunel Road, Mississauga ON L4Z 3E8

9:00 a.m.

Room 1,2,3

## IDC WIN | Opening Remarks

**Greg Osmak**, Executive Vice President

Room 1

## INDUSTRIAL ALLIANCE | Roadmap to Success with iA

**Alex Lekas**, CFP, BA Econ., Director of Sales| Individual Insurance

Explore the most flexible shelf of Life and Living Products: from families to business owners, let's talk opportunities, growth and continuing the needs conversation.

10:00 a.m.

Room 1

## MANULIFE | Market landscape – Life and living benefits overview

**Scott Ife**, Head of Product Strategy & Support, Individual Insurance  
**Catherine Larouche**, Head of Life Insurance Products

Current industry trends, results and the impact on insurance sales and product development.

Room 2

## IVARI | Uncovering the secrets of effective CI sales

**Josie Malandrino**, Sales Director

Selling critical illness insurance is different than life insurance. Join us for an informative session that gives you the tools and training you need to successfully sell critical illness insurance. This information-packed presentation will cover:

- Where CI came from (hint...it wasn't the insurance industry)
- How to position CI with clients – learn why scary stats don't work
- How to overcome objections – turn objections into benefits
- The three realities of health today – these are key factors to selling CI
- The difference between what CI is and CI does – learn why it's important to focus on what CI does vs what it is. **Plus**, this session will also feature the new benefits of Maple Health, the virtual health care provider on ivari CI policies.





10:00 a.m.

Room 3

### **HUMANIA | Discover the new Payment Insurance Accident and Sickness from Humania**

**Taylor Ruby**, Regional Sales Director, Western Canada (BC), Individual Insurance

The intention of this presentation is to aid Brokers who wish to offer disability insurance for payments in the event of an accident or illness. It will also cover:

- How disability insurance works
- Market comparisons
- What this protection covers (personal, business and overhead debts)
- Pricing
- Disability definitions
- Included benefits, clauses and endorsements.

This product aims to innovate the disability credit market.

11:00 a.m.

Room 1

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### **SUN LIFE | Evolution of UL**

**Mark Davis**, Mfin, CFA, Director of Professional Insights

Some Universal Life (UL) products have experienced price increases in response to declining interest rates, while others have become more affordable. We highlight these trends by showing you areas of opportunity and how UL can be the most flexible permanent insurance solution for your clients. You'll discover why UL deserves a closer look.

Room 2

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### **ASSUMPTION LIFE | Session 1: Protection in the age of the fourth dimension – integrating investment principles in the world of insurance**

**Jennifer Koshul**, Business Development Manager, Ontario | Individual Life and Investments

**Daniel Audet**, Associate Vice President, Individual Insurance and Investments Sales and Marketing

Insurance and investment are often seen as opposites of the same spectrum of financial solutions. One is very different from the other, but not as much as we often imagine. This presentation aims to bring the two specialties closer together by developing different concepts often associated with the world of investment for applications in a protection framework, in order to allow the advisor to better protect his clients against all eventualities.

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11:00 a.m.

Room 2

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**ASSUMPTION LIFE | Session 2: The 2% solution – What to do in times of budget pressures**

With inflation at unprecedented levels (in recent memory), the middle class is feeling the budget pressures and looking for ways to stretch dollars. Often choosing not to cover some of the risks they are exposed to could unduly jeopardize the financial integrity of the family unit. This concept presentation looks to demonstrate how to avoid putting all your eggs in one basket, or worst... having no eggs at all in the basket, in order for the advisor to better position protection solutions in a budget-friendly manner.

Room 3

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**EMPIRE LIFE | Attracting Clients with Bundling Solutions**

**Laura Madsen**, Account Executive

Consumers love bundles and bundling pricing. Learn about market behaviour and the key benefits to the client and you as the advisor. We will take you through a three-step approach using Empire Life's insurance products to create customized solutions for today and the future changing needs of your clients.

12:45 p.m.

Room 1

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**CANADA LIFE | All about leverage**

**Emilio DeLuca**, Advanced Case Consultant

A discussion about sales strategies involving insurance-based lending. With the ongoing pandemic and increasing interest rates, clients will need to understand the flexibilities of accessing their policy cash values. This understanding can help reduce the fear of committing to premium. The presentation will cover the IFA strategy and other asset-based lending.

Room 2

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**SLi | Evolution, powered by Jenie**

**Nicola Burton**, Sales Director, National Accounts

Intro to Evolution, powered by Jenie.

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12:45 p.m.

Room 3

### **BMO | Managing Risk and Uncertainty with IFA's: Tips, Traps and Best Practices**

**Pierre Ghorbanian**, MBA, CFP, TEP, Business Development Director, Advanced Markets

With the industry spotlight and advisor focus, on Immediate Financing Arrangements, this presentation examines the concept in greater detail with specific attention and critical focus on the policies we offer our clients and the loans they receive. In addition, the presentation will review the best practices and help provide useful tips and how to avoid the common traps associated with the IFA concept.

1:45 p.m.

Room 1

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### **RBC | Immediate Financing Arrangements and Life Insurance**

**Mitchell Singer**, B.Sc., LL.B. Director, Taxation and Estate Planning

The purpose of the presentation is to give advisors a better understanding of the '*who, what, when, why and how*' of IFAs. We will explore the history of IFAs and where we are today. Advisors will get a better understanding of how they work and how to identify clients for whom these arrangements make sense. They will also glean a more in-depth knowledge of the taxation principles that drive the concept. By exploring a case study, with the ultimate insurance sale in mind, advisors will better understand why this concept drives such large premiums and how to incorporate it into their sales processes. Not to be lost in all of this, will be a better understanding of why whole life is the preferred product for the concept and why RBC is their best choice.

Room 2

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### **BENEVA | Segregated Funds and Their Guarantees**

**Andrew Gardiner**, Senior Regional Sales Director, Savings & Investments-Ontario West

**Chris Paterson**, Senior Director, Business Development, Western Greater Toronto Area, Individual Insurance

As a life-licensed broker, you are uniquely positioned to catch the vast sums of assets that are constantly in motion. Harness both the Beneva 100% death benefit at no additional cost and the SSQ Insurance segregated fund platform to close prospects and drive your value proposition with your existing clients. Chris Paterson will be adding a few insurance-based sales ideas that will help distinguish you from the very competitive wealth advisory marketplace.

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1:45 p.m.	Room 3	<p><b>DFS   Estate planning – unleashing client opportunities</b></p> <p><b>Tara Pollard</b>, BA, CFP, Regional Sales Director</p> <p>The presentation focuses on the estate planning market, approaches to uncovering opportunities, showcasing tools that can help in the conversation, and outlining strategies that can help advisors ensure their clients future-proof their estate planning needs and sleep well at night.</p>
2:45 p.m.	Room 1	<p><b>EQUITABLE LIFE   A Deep Dive into Par Whole Life</b></p> <p><b>Martin Reeves</b>, Individual Finance, Product Strategy &amp; Pricing Vice President</p> <p>Please join us for some non-investment-related thoughts and considerations to look at when comparing Whole Life and determining the best fit for your clients.</p>
	Room 2	<p><b>EDGE BENEFITS   Small business benefit solutions</b></p> <p><b>David Sutton</b>, GBA, Vice President National Accounts &amp; MGA's</p> <p>This presentation for IDC WIN advisors provides an overview of how our Health and Dental Multi-Life Solution has changed the way small businesses have purchased benefits. Please join us to learn about all the unique advantages we offer with our solutions. A great door opener to generate leads for your core products (Life, Investments, etc.).</p>
	Room 3	<p><b>CPP/FORESTERS   Stronger Together: Grow Your business &amp; make a positive impact</b></p> <p><b>Ayal Alalouf</b>, Regional Vice President, Ontario</p> <p>Canada Protection Plan has now been a Foresters Financial company for more than a year, and what an incredible experience it has been. As an organization that's driven to share rather than shareholder-driven, it means that together we can better serve you, our members and the communities we live in; it means giving back in a meaningful way through our exclusive member benefits and rewards. For example, did you know that over the past year, we granted over 700 scholarships to young leaders? Because we believe that fostering learning in the younger generation will shape a better tomorrow for all of us! We're looking to create opportunities to help you grow your business and to increase the positive impact we can make in our communities.</p>