

FALL EDUCATION DAYS

October 8-9, 2024 | Online



Tuesday, October 8

11:30 a.m. ET

David Kerman

Regional Sales Manager, Insurance, GTA
Canada Life

Corporate Estate Transfer

It is the opportunity to open productive insurance discussions with business owner clients. This concept clearly shows the flow of tax-free corporate dollars to surviving shareholders to maximize estate values and highlights the value and need for insurance.

12:00 p.m. ET

Joe Belec

Regional Vice President, Alberta North
CPP Foresters

The Power of Life Insurance and the Capital Dividend Account

Family-owned businesses are an essential part of the Canadian economy. They represent 63 per cent of businesses and account for approximately 50 per cent of private sector GDP. Many are looking for tax-efficient strategies to extract more wealth from their business. Take your sales to the next level by showing family-owned businesses how to unlock the Power of Life Insurance and the Capital Dividend Account. Foresters Financial has the product and strategies to help you succeed. All the information you need is condensed in one easy-to-understand 30-minute session.

12:30 p.m. ET

Josie Malandrino

Sales Director
ivari

Simply Simplified Issue and Simply Guaranteed Issue

Simply Simplified Issue and Simply Guaranteed Issue are permanent insurance products that offer:

- A short and easy way to complete application without medical underwriting or a doctor's report
- Lifetime coverage and guaranteed fixed premiums
- Access to Maple – Canada's leading virtual healthcare platform, at no extra cost, for up to four consultations annually.

1:00 p.m. ET

Santo Filice

CHS Senior Sales Consultant Wealth and
Retirement Solutions
RBC Insurance

Co-Host:

Graeme Allan

Regional Wealth Leader East
IDC WIN

What makes us different and maximizing wealth opportunities

Tell me more about your investment portfolio? Do you have guarantees on your current investments?

Today we will explore the massive opportunity that exists in the segregated fund market and the types of clients that can benefit from this solution.

We understand it can be overwhelming to handle the money business, especially in times like these when markets are all over the place and so volatile, but it doesn't need to be. What if we say we have solutions that can help you help your clients have that piece of mind? They can sleep at night knowing that their hard-earned legacy, their retirement savings are in good hands and if something were to happen to them, they have guarantees in place, so their beneficiaries are taken care of.

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1:30 p.m. ET

Michael Gau
President CEO
Win Succession Inc.

Business continuity and succession planning: Are you ready?

Win Succession is here to help build value in your business both in the short term and in preparation for your eventual retirement and succession.

2:00 p.m. ET

Angelina Basra
Director of Sales, Investments Individual
Investment and Retirement Products
iA Financial

Learning the five stages of the investor life cycle and the life cycles of companies

All companies go through a normal life cycle. Investors also go through a life cycle. Interestingly, there is a lot of overlap. Life cycles involve transition moments for companies and humans which can be grouped in five stages: start up, young growth, high growth, mature growth, mature stable and decline.

This presentation will introduce the concept of the human life cycle and review the similarities of the corporate life cycle of growth and aging. How do you balance your investment philosophy across growth and value investment styles in today's investment environment? Growing old is mandatory, growing up is optional. Grow your client's portfolio by selecting investment solutions in a thoughtful way, at each stage of their life cycle.

Rishu Bains
Director of Sales, Life
iA Financial

iA Premiere program highlights

Stemming from our culture, that is deeply supportive and rich in opportunity and rewards, iA Premiere presents a set of innovative incentives to help you gain more visibility and exclusive services and add value to your educational initiatives — top that up with a generous bonus.

2:30 p.m. ET

Kristie McKinnon
Sales Director, Saskatchewan and Manitoba
EDGE Benefits

Small business disability solutions

EDGE Benefits will be hosting this presentation to provide advisors with an overview of our simplified issue Disability solutions, along with sales ideas.

Join us to learn about the needs of the self-employed marketplace and how EDGE's market-leading disability product works to help protect your client's lifestyle.

3:00 p.m. ET

Vic Raye
National Director, Banking Services
IDC WIN

Win with banking – A marketing gift for advisors

The appeal of banking as a practice management strategy for life advisors is that it helps connect with your personal and business/corp client markets, at all stages of your practice. This session will focus on how our banking partners help you attract business with relationship sales, including our recent CHIP reverse mortgage launch.

Co-Host:
Don Hart
Vice President, Training and Development
IDC WIN

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3:30 p.m. ET

Nitin Bansal
Director, Actuarial Support
IDC WIN

Exploring par dividend scale

In this informative session, Nitin will delve into the recent changes in the Dividend Scale Interest Rate (DSIR) and their implications for determining the dividends distributed to policyholders. This discussion will not only clarify the role of DSIRs, but will also explore how these adjustments affect the financial outcomes for policyholders. Additionally, Nitin will examine other critical components that influence the dividend calculation, including mortality rates and lapse rates. By understanding these factors, policyholders can gain a clearer insight into the processes that govern their dividends and the overall health of their insurance policies. Join us for this comprehensive overview to enhance your knowledge of these essential concepts in the insurance landscape.

4:00 p.m. ET

Yusudan Ren, CFA, CFP, CLU, PI. Fin.
Regional Sales Director, Central Northeast Region
Sun Life

Rethink

A provocative thought leadership presentation that urges you to rethink the way you view Sun Life products, and other areas of interest.

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Wednesday, October 9

11:30 a.m. ET

Eric Wachtel
National Chief Compliance Officer
IDC WIN

The What, Why and How of Reason Why letters

The "Reason Why" letter explains the rationale behind the insurance product recommendations by an advisor. It details how a particular insurance or investment product meets the client's financial needs, goals and circumstances. This important document helps demonstrate that the advice given was appropriate, which can be important for compliance, regulatory and legal purposes.

12:00 p.m. ET

Jon Hreljac, CPA, CMA
AVP Regional Tax and Estate Planning, Wealth
Manulife

Co-Host:
Alex Chan, RHU, CHS, CFSB, CPCA, EPC, CFP, CLU
Regional Wealth Leader, Western Canada
IDC WIN

Estate planning: Uncovering hidden opportunities using segregated funds

Jon Hreljac of Manulife Investment Management will speak about segregated fund contract strategies and how their flexibility can help provide estate planning benefits in specific situations. Jon will also discuss real life examples which demonstrate the consequences from a tax and estate planning perspective of failing to plan. This will assist in broadening your view in respect of client scenarios where segregated funds can help and ultimately drive more business.

12:30 p.m. ET

Matt Austin, B. Math, CFP, CLU
Advanced Case Consultant, Individual East
Equitable

The new capital gains tax environment: Why life insurance has become an even more important wealth preservation tool

With the new higher capital gains inclusion rate, taxes will take a bigger bite out of assets that have capital gains. This includes shares of a family business, real estate, the family cottage and equity investments. In this presentation, Matt will outline the changes, how they impact estate erosion and how life insurance plays a key role to preserve estates. He will share case studies to demonstrate the results. He will also identify the opportunities that you have to help clients in this new tax environment.

1:00 p.m. ET

Pierre Ghorbanian
Vice President, Advance Markets
BMO Insurance

Insurance strategies to mitigate the new Capital Gains Inclusion Rate

Did you know there are over 1.8 million Canadian Controlled Private Corporations (CCPC) with trapped surplus in excess of \$26 billion in Canada? Reducing taxes and transferring wealth tax effectively are primary objectives for CCPC shareholders. In this session we will learn about a unique to BMO single deposit strategy using our 30-year GIA. We will provide case studies showing unique product configurations that can maximize estate values over traditional product designs.

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Wednesday, October 9

1:30 p.m. ET

Andrew Gardiner

Senior Regional Sales Director, Savings and Investments, Ontario West
Beneva

Co-Host:

Graeme Allan

Regional Wealth Leader, East
IDC WIN

The financial advice life cycle

Planning to generate the highest possible returns while avoiding future tax and estate leakage requires positioning clients in products that offer the upmost in flexibility. This session will focus on how to use Beneva's savings and investment platform to ensure that your clients and prospects are achieving both of those goals.

2:00 p.m. ET

Ian Kerr

Account Executive, Investments
Empire Life

Take a second look at Empire Life Investments with our new FHSA contract and six new funds (two Fidelity and four Index options)

Empire Life Investments is proud to offer the EMPIRE FHSA contract. In addition, Empire launched six new fund mandates that will (a) lower overall portfolio MER and (b) provide for potentially greater rates of return.

2:30 p.m. ET

Marni Hefner

Director, Business Development
IDC WIN Workplace Solutions

Rylee Hurley, MBA

Business Development Executive
IDC WIN Workplace Solutions

Jump start, sell smart

"Jump start, sell smart" will delve into the latest tools and techniques to supercharge your sales efforts:

1. Social media strategies: Explore the best ways to utilize social media for prospecting, including building impactful content and targeting the right markets.
2. Needs-based benefits: Understand how to identify and articulate the needs-based benefits of your products and services to resonate with your prospects.
3. Differentiated products: Gain insights on how to highlight what makes your offerings stand out in a crowded market.

Whether you're new to the group market or looking to sharpen your skills, this webinar offers valuable strategies to help you connect with prospects and drive sales success. Don't miss this opportunity to jump start your prospecting and sell smarter!

3:00 p.m. ET

Elmehdi (Mehdi) Saghir

Director, Business Development, Atlantic
Assumption Life

Assumption's largest solution launch in its 120-year history

Summer was hot this year at Assumption. This July saw the largest launch in company history that aimed to harmonize its product lineup. Underwritten products now include a new Non-Participating Whole Life, a great conversion option and with affordable premiums. On the Simplified Issue front, enhanced Platinum and Golden Protection was introduced, with higher coverage limits and built-in benefits. New joint first-to-die and last-to-die options on some Simplified Issue products are now available, ideal for mortgage and estate planning. Expanded and competitive coverage options were also introduced for newcomers to Canada and those with existing medical conditions. Hear all about those exciting changes in Assumption's offering.

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Wednesday, October 9

3:30 p.m. ET

Chris Britton

Director, Tax and Estate Planning
IDC WIN

Capital gains changes “What your clients need to know”

Chris will give an in-depth review of the impact of the recent capital gains tax inclusion rate.

4:00 p.m. ET

Aris Christodoulou, CIM

Regional Sales Director
Desjardins Insurance

Opening new doors with Desjardins Guaranteed 5 Pay Par

Capitalize on retirement income with the shortest guaranteed pay solution available in the market. Discover new opportunities with 5 pay and our brand-new Generational Legacy Plan concept.