

2022 IFB Spring Virtual Summit Presentations

May 11 – 12, 2022 | 11:00 a.m. - 5:00 p.m. ET

The Industry Blindspot You Didn't Know About

Roland Chan, Founder and CEO, FindBob

FP Canada Approved CE: Financial Planning #10964

AAC ID #61106 (1.00 Life, 1.00 General)

Manitoba ID #38984



Intergenerational wealth transfer in North America represents a \$70 trillion dollar opportunity. However, it also poses a massive threat to dealers, carriers, advisors and agents who have not developed effective ways to engage the next generation of clients. In this session, Roland Chan, CEO of FindBob will review the enormity of this issue and focus on practical tips for how IFB members can get started to prepare their clients and protect the value of their practice.

Bio

Roland's career began in technology and saw him holding various software development and management roles at IBM, INEX Corporation (employee #15, acquired by InfoSpace), CaseBank Technologies and eventually starting his own consultancy in 2003. In 2008 he took his passion for agile approaches to managing software organizations and solving complex business problems and transitioned to running his family's now 26 year old life insurance managing general agency. As Director of Operations of Liland Insurance Inc, Roland lead a team of over 150 active insurance agents and financial advisors who are committed to achieving unsurpassed client satisfaction via the delivery of high quality insurance and investment services for business owners and families all across the province. The practice manages over \$100M in assets and \$30M in in-force life premium.

Committed to organically growing a high performant sales organization, Roland has been recognized by GAMA International for achievements in Agency Building, Agency Achievement and Distribution Management. Roland's greatest source of pride comes from the 60,000 clients in the Greater Toronto Area which his firm represents, and the over \$35M in death and critical illness benefits that have provided security and comfort to his community at a time when they needed it the most.

Roland is a Chartered Life Underwriter (CLU), a Certified Health Insurance Specialist (CHS) and has sat on the Board of Directors for Advocis, The Financial Advisors Association of Canada's, Toronto Chapter. He is also a former trustee for the Institute for Advanced Financial Education and has served on the Audit & Finance Committee for the non-profit Children's Treatment Network.

Roland founded FindBob at the end of 2014. His mission is to vastly improve transition behaviour in the insurance and financial services industry to help firms and their distribution protect the value of their

most precious asset, and to ensure that his industry lives up to the promise made to consumers - to be their for the duration of their lifetime.

Married since 2000, Roland, his wife Marylou and their two children enjoy spending their time together leading an active lifestyle, traveling and tasting all the culinary wonder Toronto has to offer.

The Evolution of Group Benefits in Canada

David Roberts, Regional Sales Director, Group Medical Services

FP Canada Approved CE: Product Knowledge #10966

AAC ID #61107 (1.00 Life, 1.00 A&S)

Manitoba ID #38985



Invest one hour learning about:

1. The history of the benefits industry.
2. How the public and private sectors work together to deliver benefits to Canadians.
3. Your role as a benefits advisor.
4. The importance of "rate stability".
5. How technology has changed the benefits landscape.
6. How you can quote small group quotes, yourself "same day" online. No more waiting for group quotes to arrive. As the advisor you have the control of generating a quote in only a few minutes!

Bio:

David Roberts started with North American Life in 1988 as a "career agent" at the age of 24 and went on to win the "Rookie of the Year" for new sales that first year in the business.

David eventually specialized in group benefits and founded Benefit Management Limited in 1995 which provided online benefit administration and consulting for over 700 companies.

Today he's the Regional Sales Director (BC, Alberta, Yukon & NWT) at Group Medical Services which is based in Regina, Saskatchewan.

Why Cybersecurity Should be Top-of-Mind for all Business Owners

Roberta Tasson, Partner at The Magnes Group Inc

FP Canada Approved CE: Practice Management #10974

AAC ID #61116 (1.00 Life, 1.00 General)

Manitoba ID #38994

RIBO: Technical

Cybersecurity threats are continuously evolving, and it's critical that business owners stay on top of the risks their business faces. Everyday businesses, both small and large, are hit with cyber-attacks. Unfortunately, financial businesses are at an even greater risk of cyber-attacks compared to other small businesses. Whether it's a data breach, ransomware, or phishing attack, Financial Advisors must be aware of the changing threats and how to protect sensitive data. In this informative presentation, Roberta Tasson, Partner at The Magnes Group, will look at the latest trends in cybercrime and the ways you can protect your business and the sensitive client information you have in your care.

Bio

Roberta Tasson, Partner at The Magnes Group Inc., has worked in the insurance industry since 1996, and joined Magnes 18 years ago. She leads the Professional Liability niche within Magnes, which includes professional liability/errors & omissions insurance, directors' & officers' liability insurance, financial institution bonds, and cyber liability insurance. Roberta received her Honours B.A. from the University of Toronto, and holds the Chartered Insurance Professional (CIP) designation.

Think You Know Retirement Living? Think Again.

Amanda Richards, Director of Business Development and Community Integration, Chartwell Retirement Residences

FP Canada Approved CE: Financial Planning #10965

AAC ID #61108 (1.00 Life, 1.00 General, 1.00 A&S)

Manitoba ID #38994

The term 'retirement home' often conjures images of clinical institutions for those with advanced care needs however, this is not really an accurate representation. Retirement living spans multiple levels of care and offers a wide range of accommodation types. From independent living in condos, townhomes, or apartments to fully supportive care in private suites, retirement living serves to enhance the quality of life for seniors.

Living in one's home has often been touted as the ultimate goal for seniors, but at what cost? For those seeking an alternative to the detrimental effects of social isolation, retirement living promotes a vibrant and active lifestyle.

The purpose of this informative session is to provide an overview of what life in a residence is really like and how it may benefit your clients. Attendees will gain an understanding of the true nature of retirement living in Canada as well as how it differs from long-term care and how to navigate the options.

Bio

Amanda Richards is the Senior Director of Business Development and Community Integration at Chartwell Retirement Residences, Canada's largest senior living provider. She has a rich history in the Canadian senior living landscape with over 17 years of experience and is currently responsible for Chartwell's B2B strategy inclusive of National partnerships. As a seasoned senior living sales expert, she is committed to helping business professionals provide guidance and advice to their senior clients. She

holds an undergraduate degree from McMaster University, a post-graduate diploma in leadership from Athabasca University and her CPCA (Certified Professional Consultant on Aging) and Elder Planning Counselor designations. Amanda is well-versed in the intricacies of helping seniors and their families navigate the complexities of today's senior-living options and understands the challenges associated with selling to and working with this market segment.

Pandemic Impact on the Great Wealth Transfer

Mark O'Farrell, BA | CLU | CHFC | TEP | CEA, President, The Canadian Institute of Certified Executor Advisors

FP Canada Approved CE: Financial Planning #10967

AAC ID #61109 (1.00 Life)

Manitoba ID #38987

The pandemic completely changed the way people think and communicate about estate planning. It spawned The Great Retirement, and mass internal migration caused property values to explode across the country creating instant millionaires.

What changed? How will you pivot to meet these changes in a way that preserves your business, builds assets, life sales, seg funds and attracts ideal clients?

We'll demonstrate what happened and provide ideas and insights to help advisors engage in conversations that place them at the core of The Great Wealth Transfer.

Bio

Mark is president of the Canadian Institute of Certified Executor Advisors, a member of Advocis (The Financial Advisors Association of Canada), the Society of Trust and Estate Practitioners (STEP), the Canadian Association of Gift Planners (CAGP), the Certified Executor Advisor Network (CEAN) and a past member of the Conference for Advanced Life Underwriting (CALU).

He has given hundreds of seminars across Canada, to the public, professional groups, Canadian businesses, industry symposia, and aboard continuing education cruise ships around the world. He has been speaking about the important role of executors and on estate tax strategies for more than 30 years.

An Introduction to Behavioural Finance for Financial Professionals

Sasha Tregobov, Director of the Canadian branch of the Behavioural Insights Team

FP Canada Approved CE: Financial Planning #10975

AAC ID #61117 (1.00 Life, 1.00 General)

Manitoba ID #38995

In this session, participants will learn how key concepts from behavioural finance like loss aversion, temporal discounting, and the disposition effect, can negatively influence our

financial decisions. Through practical case studies, participants will learn new approaches to helping clients make better decisions by mitigating the impact of these important "cognitive biases and heuristics" shortcuts. They will also learn how regulatory bodies are increasingly using findings from behavioural finance to inform regulatory frameworks and actions.

Bio

Sasha Tregobov is the Director of the Canadian branch of an organization called the [Behavioural Insights Team](#). He and his team have worked extensively with Canadian regulators and policymakers to improve the effectiveness of consumer and investor protection measures. This includes [recent work](#) on CRM2 requirements with both the MFDA and OSC and on [encouraging retirement savings](#).

Selling Your Practice

Roland Chan, Founder and CEO, FindBob

FP Canada Approved CE: Practice Management #10971

AAC ID #6114 (1.00 Life, 1.00 General, 1.00 A&S)

Manitoba ID #38991

Establishing goals and developing a selling strategy are the essential first steps in finding a suitable buyer for your practice. Your goals define what you accomplish through the sale and your sales strategy will help you differentiate your practice from the enormous pool of potential buyers. Far too often practice owners do not take the necessary steps. In this session, Roland Chan, CEO of FindBob, will share initial things to consider prior when contemplating a sale, first steps in going to market and how to test the waters. Throughout the presentation he'll share how you can put this newfound knowledge into action on Coming Up Next, IFB's exclusive member benefit and share how you can book a FREE 1:1 consultation with a Coming Up Next Confidential Concierge to get started!

Bio:

Roland's career began in technology and saw him holding various software development and management roles at IBM, INEX Corporation (employee #15, acquired by InfoSpace), CaseBank Technologies and eventually starting his own consultancy in 2003. In 2008 he took his passion for agile approaches to managing software organizations and solving complex business problems and transitioned to running his family's now 26 year old life insurance managing general agency. As Director of Operations of Liland Insurance Inc, Roland lead a team of over 150 active insurance agents and financial advisors who are committed to achieving unsurpassed client satisfaction via the delivery of high quality insurance and investment services for business owners and families all across the province. The practice manages over \$100M in assets and \$30M in in-force life premium.

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Living Benefits: Ownership & Income Replacement

Jos Herman CPA, CA, CFP, CLU, TEP, SSQ Insurance

FP Canada Approved CE: Product Knowledge #10969

AAC ID #61111 (1.00 Life, 1.00 A&S)

Manitoba ID #38989

Structuring living benefits is key for clients. Jos Herman, will guide attendees through structure, calculations and case studies for considerations with clients.

- This seminar is designed to provide the knowledge and tools necessary to identify, plan and manage considerations for owner managers of private enterprises through various phases of a business life cycle.
- Understand and implement various living benefits structuring techniques
- Understand the opportunities, language, and tax implications of protecting clients

Bio

At her firm, Resources & Solutions Professional Corporation, Jos has been instrumental in providing wealth, tax and estate planning for her clients and their professional advisors.

Jos is a proud member of the:

- Canadian Association of Gift Planners
- Canadian Tax Foundation
- Estate Planning Council of Canada
- CALU
- Financial Planning (FP) of Canada
- Step Canada

She is a well sought out industry professional that is able to address succession planning, asset protection, philanthropy, and explain the tax efficiency of insurance in the estate planning process.

A Unique Health Insurance Solution

Deep Bajwa, Director of Sales & Business Development, Best Doctors Insurance Canada Services Inc.

FP Canada Approved CE: Product Knowledge #10968

AAC ID #61110 (1.00 A&S)

Manitoba ID #38988

Since the pandemic started, Canada has suspended over 300,000 elective and major surgeries, including hip, knee, kidney transplants, liver transplant, etc. The decisions to suspend and postpone health care services are going to have a lasting impact on your families and your clients.

Learn how the healthcare is going to continue to change in Canada and what you can do to prepare yourself and your clients.

Are you talking to your clients about navigating the healthcare world and accessing better care?

Bio:

Deep is an innovative, forward-thinking executive with nearly a decade of experience in the insurance, health and executive benefit management industries. His consultative leadership style has inspired local and national teams of sales and marketing executives to achieve outstanding results. Deep continues to build his expertise in strategic planning and execution, team leadership, sales operations, business development, marketing, profit and loss reporting (P&L) and financial strategies. Due to his extensive exposure in the insurance industry on a national scale, Deep's understanding of the insurance landscape extends to various markets across the country, including addressing their unique challenges.

Deep is a respected leader and trusted advisor by his team members, clients, partners and contacts in the Canadian insurance industry.

Understand the CSV of a Whole Life Policy

Danielle Pears, Business Development Manager, Equitable Bank

FP Canada Approved CE: Product Knowledge #10971

AAC ID #61112 (1.00 Life)

Manitoba ID #38990

Join us as Danielle Pears walks through the Equitable Bank Line of Credit options that are secured against the cash surrender value (CSV) of whole life insurance policies. Danielle will introduce you to the CSV Flex, CSV Max with a focus on our NEW Immediate Financing Arrangement (IFA). Our NEW IFA offers access up to a maximum of 100% of the premium of your policy (evaluated on a case by case basis), without requiring you to submit additional collateral. Come see how easy it is to work with Equitable Bank.

Bio

Danielle is a Business Development Manager with Equitable Bank's Wealth Solutions Team. Danielle has over 5 years in the financial services industry, which has provided her with expertise in both Lending and Deposits. She is dedicated to working with distribution partners and has a long history of collaborating with Advisors to provide meaningful solutions for their clients. She is currently working towards her Canadian Securities Course and works with Advisors on both the East and West Coast.

Insurance without medical exam and its many advantages

James O'Connell, Humania

FP Canada Approved CE: Financial Planning #10972

AAC ID #61113 (1.00 Life, 1.00 A&S)

Manitoba ID #38992

This course is intended as training for any advisor wishing to offer protection to his or her clients who are hard to insure. The training informs the adviser about the medical and non-medical conditions that can lead to a refusal, presents the possibilities of protection offered within the framework of an insurance without medical examination as well as the mechanism (pricing, clauses, endorsements) of this type of protection. Sales tips will also be presented to allow the advisor to increase his knowledge of this type of clientele.

- How to help solidify your existing client relationships
- Accessing strategies to help protect your clients' wealth for generations
- Tools and resources to help you with client conversations

Bio

James O'Connell started in the financial industry in 2009. During that time he has been a broker, banker, group benefits advisor, and a business development manager before starting with Humania in 2018. He has experience building financial plans, consulting on group benefits, issuing debt products, and building pension portfolios. He has a Bachelor of Commerce from McMaster University and post-graduate certificate in negotiation and alternative dispute resolution from York University. He also carries the title of Chartered Investment Manager (CIM) and is working towards his CFP. He is passionate about providing quality advice and solutions to all Canadians in order to preserve quality of life.

Advisor Errors and Omissions – Claim Trends and Tips.

Thomas Wilson, Senior Claims Specialist, AXIS Capital

FP Canada Approved CE: Practice Management #10973

AAC ID #61115 (1.00 Life, 1.00 General, 1.00 A&S)

Manitoba ID #10973

RIBO: Technical

Protect yourself and your firm from E&O claims. In this interactive webinar, Thomas Wilson (a Senior Claims Specialist with AXIS Capital) will provide an update on E&O claim trends. Attendees will receive a top ten list of best practices that all agents should use in order to help avoid claims. Are you curious about the claims process and your E&O coverage? If so, this webinar is for you.

Bio

Thomas Wilson is a Senior Claims Specialist at AXIS Capital, primarily overseeing professional E&O and financial lines claims. Before joining AXIS in 2019, Thomas was a commercial and civil litigator at the Toronto offices of an international law firm.