64th ANNUAL ADVOCIS BANFF SCHOOL
AUGUST 19 - 23, 2018

AGENDA

Sunday - August 19, 2018	
4:00 PM - 5:30 PM	Registration Opens
6:00 PM	Doors Open
6:30 PM - 8:00 PM	**Welcome and Opening Remarks |** Pete Cote, Advocis Banff School 2018 Chair **Opening Speaker: Margo Talbot- "All That Glitters"** In this keynote presentation, Margo shares "boots on the ground" tools and techniques that brought her from the abyss of addiction and suicidal depression to being a celebrated athlete in the extreme sport of ice climbing. Giving equal credit to wilderness adventures and key relationships that she forged along the way, Margo delves into the reason adventure therapy helps with the symptoms of trauma - anxiety, depression and addiction – as well as the key traits shared by the people who were able to help her along the way. Her goal is to enhance your professional took kit for helping clients struggling with these same issues.
8:00 PM - 10:00 PM	WELCOME RECEPTION

Monday - August 20, 2018	
7:45 AM	Doors open
8:00 AM - 8:15 AM	Opening Remarks | Pete Cote, Advocis Banff School 2018 Chair **EMCEE – Robert McCullagh**
8:15 AM – 9:15 AM	**Main Platform - All Groups** **Jane Blaufus - "The Correlation Between Mental and Financial Wellbeing"** Personal finance gets into our life; it gets into our sleep, into our self-esteem, and into our relationships. In surveys, where they ask employees what causes you stress, the answer that tops the charts is consistently personal finance. Lost productivity due to mental health is a critical denominator to an organizations overall bottom line. Financial advisors can play a significant role in helping their group and individual clients to improve workplace performance and overall employee financial health.
9:15 AM – 9:45 AM	Health Break
9:45 AM – 10:45 AM	**Main Platform - All Groups** **Brian Heckert - "Leadership & Wisdom"** Help advisors determine their value- examples of how the advisors can use leverage to build a successful practice. Comparing investment and advice platforms- As the profession feels the pressure of robo advice, examples of how they can become irreplaceable. Develop a Why based client benefit- Moving towards a wisdom based advice model. Teach leadership skills through helping advisors lead clients and staff through a process- Building a business vs increasing sales. Assist advisors in developing a wisdom based model for life insurance and investments- Specific details on moving toward a wisdom based model. Marketing advice- how to market the firm and create a system that clients will seek the advice. Family and whole person advice- success in business will never replace a failure at home. Tips on becoming a better person Think differently.- Self-explanatory.
10:45 AM – 11:15 AM	Health Break
11:15 AM – 12:00 PM	**Main Platform - All Groups** **Franc Godri – "The Secrets of the Buying Brain"** We will look at the neuroscience behind why and how people make buying decisions. We will look at the three layers of the brain, how the brain retains information, why pictures and stories are so effective in buying decisions and we will look at how the brain processes information (or doesn't) in order to come to a buying decision.
12:00 PM – 1:00 PM	Lunch
1:00 PM – 2:00 PM	**Main Platform – All Groups** **Karen Cutler – " Life in the Faster Lane: Speeding up the Process to Meet Customer Demand"** This year's underwriting update will focus on changes currently taking place in life and living benefits underwriting in Canada. Customers are demanding a different, more personalized buying experience in many industries and the insurance process can and must change. Medical advances, population statistics and big data will be discussed as some of the key drivers behind the why and how underwriting is adapting to a more modern approach to mortality and morbidity management.

2:00 PM – 2:15 PM	Health Break
2:15 PM – 3:00 PM	**Breakout Session A: Mike Morrow – "The Picture Sells the Story"** Effective communication is the key to success. Mike lives by the philosophy that a "confused buyer never buys". In Mike's powerful presentation learn how to use concepts with your clients to simplify the complicated. Our industry is a complex and for clients complicated, it is our job to ensure they understand. Mike's tools do just that. He will use pictures and concepts to explain how you run your business, how to explain insurance and investments and financial planning to your clients. You will learn one-of-a-kind WOW! strategies to make an impact, ways to demonstrate value to your clients and prospecting by building relationships. Michael will provide simple and smart strategies to shorten the sales cycle and compel your clients to be moved to action. **Breakout Session B: Fred Hurdman - "Succession Planning, The Art and Science"** The reality of our Financial Services World today is that it is full of what they call "Silver Back Advisors". Yes, that is you and I who are over the age of 55 and have probably been in the business for many years. We have heard about Succession Planning for several years now, but are we ready for the ultimate reality when it arrives? Fred has lived it - both on the acquisition side of a practice and on the selling side of his practice. What does it take to have a successful transaction for all three parties; the seller, the buyer and the clients? Ultimately, if you have built a practice where you really care about your clients, where you want the best for them, and at the same time, want to harvest what you have created and built, then you need to ensure that you understand the Art and Science of Succession Planning. You will leave this presentation with a greater vision and understanding of what it takes to help all three parties come out of the transaction as winners. You should feel good about what you have built and the legacy that you will leave behind you. **Breakout Session C: Vanessa Scott – "Through the Looking Glass - Living Benefits & Taxation"** Are there tax strategies and structures that be used for the Living Benefits sale? Of course! This session will focus on strategies that work in the business marketplace focusing both on the nuts and bolts of structure but also adding a sales twist.
3:00 PM – 3:15 PM	Health Break
3:15 PM – 4:30 PM	**Main Platform – All Groups** **CONNECTION ZONE - Richard Demers, Myrna Norquay, Joseph Sask, Kevin Ferreira** A panel of your peers will share sales strategies and ideas which have contributed to the growth and success of their respective businesses. Q&A to follow the presentations
4:30 PM	Done for the Day!
6:00 PM – 8:00 PM	***Baseball Game*** *Ball Diamonds: Borgeau and Sulphur*
9:00 PM	***Networking Pub Night | Rose & Crown Restaurant & Pub*** **Wear your 2018 Advocis Banff School Name Badge for discounts**

Tuesday - August 21, 2018	
7:45 AM	Doors open
8:00 AM – 9:00AM	**Main Platform - All Groups** **Kat Macaulay – “Personal Branding & No Filters”** You may be the best at what you do, but if no one knows, it doesn’t matter. Developing and nurturing your personal brand can help you set yourself apart from colleagues, peers, competitors etc., and stay top-of-mind - earning you recognition, promotions and business. Learn how to leverage the intersection of who you are, what you want to be known for and how you bring value to others through personal branding.
9:00 AM – 9:15 AM	Health Break
9:15 AM – 10:05 AM	**Main Platform - All Groups** **Al Jones - Advocis**
10:05 AM – 10:20 AM	Health Break
10:20 AM – 11:00 AM	**Main Platform – All Groups** **Anthonet Maramieri – “AIC Update”**
11:00 AM – 11:15 AM	Health Break
11:15AM – 12:00 PM	**Breakout Session A: Karen Cutler – “Approved”** In this session, a seasoned underwriter will walk you through best practices in getting your case approved. Whether it’s Life, CI or DI, there’s always an opportunity to make the process smoother for you and your client. We’ll focus on ways to present your client in the best possible light even if they have medical conditions that warrant underwriting concerns. The aim of this presentation is to help you anticipate underwriting concerns and reduce the touchpoints in the process. **Breakout Session B: Franc Godri - “Neuroselling - Science of Trust, Connection and Credibility”** We will look at how we can apply what we know about neuroscience into a sales process. We will look at the power of stories in selling and briefly look at the different type of stories and the components of a great story. We will also look at bringing all the elements of neuroscience, storytelling and sales techniques into one cohesive and repeatable process. **Breakout Session C: Robert Kitchen – “Tax on Split Income”** Rob will be speaking on the new tax rules and changes as they relate to split income and passive corporate income. He will provide an overview and insight into the new rules and the most recent developments and solutions to these rules.
12:00 PM – 1:00 PM	Lunch
1:00 PM - 2:00 PM	**Main Platform - All Groups** **Jamie Golombek - "Tax Update – 2018 Edition"** This session will include important Canadian and U.S. tax developments in 2018, including the federal Budget 2018 tax changes, recent CRA developments, important new tax case law from 2018 and the Trump tax plan.
2:00 PM	Done for the Day!

Wednesday - August 22, 2018	
7:45 AM	Doors Open
8:00 AM	Opening Remarks
8:15 AM – 9:15 AM	**Main Platform - All Groups** **Brian Heckert – “Good to Great - Success in MDRT”** The seven rules of MDRT Success observed from those who have built successful businesses. This presentation delves deeper into the specifics of the seven areas of success. 1- Vision 2- Stamina 3- Purpose 4- Productivity 5- Network 6- Values 7- Whole Person
9:15 AM - 9:45 AM	Health Break
9:45 AM - 10:30 AM	**Breakout Session A: Al Jones** **Breakout Session B: Fred Hurdman - “Powerful Questions, The Key to Vision and Action”** Powerful questions are the key to helping your clients fully understand where they are at, where they want to go, and how to get there most effectively. Most people rarely feel fully understood, and when they do, they know that they are dealing with a true professional that they can have trust and confidence in. It will put you, the advisor, in a position where you can help your clients most effectively. You will be able to help them have peace of mind and confidence and to take action to do the things that they need to do to achieve all that is important to them. During this session, you will hear real life stories of how the question process works, learn of the qualities that you need to develop to be effective in your communication with your clients, and others; and have some role plays so that you may gain some experiential knowledge. This will allow you to go out and start living these principles and integrate powerful questions into your practice. **Breakout Session C: Vanessa Scott – “It’s All About the Conversations”** K-Tel Greatest Hits records, yes records, played an integral part of how many of us discovered and were introduced to music. Along the same vein, this session will share some of the Greatest Hits from our top performers in Living Benefit sales. This is a great session to, like the K-Tel records, be introduced to new and popular sales ideas as well as hear some of your old favourites.
10:30 AM – 11:00 AM	Health Break
11:00 AM – 12:00 AM	**Main Platform - All Groups** **Robert Kitchen – Trusts Simply** Rob will be reviewing trusts in general, and the implementation of them in light of the new tax rules in force on January 1, 2018. He will discuss the latest ongoing strategies for trusts in light of TOSI and the Lifetime Capital Gains Exemption.
12:00 AM – 1:00PM	Lunch

1:00 PM – 2:00 PM	**Main Platform - All Groups** **Jamie Golombek - "CCPC Tax Planning & the Role of Insurance"** In July 2017, the federal government introduced sweeping, proposed tax changes to the taxation of private corporations and their shareholders. This session will review the new rules, including the tax on split income ("TOSI") and the new passive investment income rules, as well as both insurance and non-insurance solutions for business owners.
2:00 PM – 2:15 PM	Health Break
2:15 PM – 3:15 PM	**Main Platform - All Groups** **Anthonet Maramieri – "War Stories"**
3:15 PM – 3:30 PM	Health Break
3:30 PM – 4:30 PM	**Main Platform - All Groups** **Jane Blaufus – "Women & Wealth"** There is a changing face of wealth in North America. By 2026, women will control close to half of all accumulated financial wealth. Are we ready to work with this influential segment and are financial advisors equipped to have the necessary 'courageous conversations' to provide the expertise and education to help other women deal with this impending financial tsunami? What are the implications for both the industry and financial advisors?
4:30 PM	Done for the Day!
5:30 PM – 11:00 PM	Networking & Social Event

Thursday, August 23, 2018	
7:45 AM	Doors Open (For those staying onsite with us at The Banff Center - room checkout is 12:00 noon)
8:00 AM	Opening Remarks
8:15 AM – 9:15 PM	**Main Platform – All Groups** **Mike Morrow – "Don't Worry Retire Happy"** Mike has joined industry legend Tom Hegna, to bring his best-seller Don't Worry Retire Happy to Canada! Canadians are worried that they won't have sufficient retirement savings. Don't Worry Retire Happy puts the pieces of the retirement puzzle together. Don't Worry Retire Happy has experienced incredible success in the United States. We expect no less here in Canada because Canadians want peace of mind and a stress-free retirement. In Mike's keynote he will share Don't Worry Retire Happy's, seven steps of retirement security. You will learn how you and your clients can implement tools and strategies to ensure an optimal retirement. He will discuss the benefits of a hybrid retirement, using home equity wisely, maximizing government benefits and more. Mike will show you how with your help, your clients can confidently plan and enjoy a happy retirement.
9:15 AM – 9:45 AM	Health Break
9:45 AM – 10:45 AM	**Main Platform – All Groups** **Kat Macaulay – "Social Media + Unicorns: Going Beyond the Myths"** From digital to big data, the business landscape is shifting. Perhaps the biggest shift is our ability to have two-way conversations between organizations and customers via Social Media. Organizations are learning that social media can be your greatest asset or a total liability. In this session Kat goes beyond the fluff of likes, tweets, retweets and shares. She covers regulations, compliance and uses real life examples to illustrate practical ways to integrate social media with existing communications. Learn how social media can support your overall business objectives whether that's brand awareness, customer support, competitive intelligence or lead generation.
10:45 AM – 11:00 AM	Health Break
11:00 AM – 12:00 AM	**Closing Speaker** **Marty Park - Authenticity - How the Real YOU is Critical to Sales and Business Success** In our business world of process, technology, social media, and bad business practices, something has been lost. It is the authenticity and human aspect of business. People are starved for connection, relationship, support, and genuine help. Moving to a focus of authenticity now presents the opportunity to accelerate past your competitors and to build an exceptional practice. We'll explore how authenticity is affecting your sales performance, your business success, and your enjoyment of work. Learn how to harness your authentic message and approach for new levels of success!
12:00 AM –12:30 PM	**FINAL WRAP UP and PASSPORT CONNECTION DRAWS** **Join us for 2019 Advocis Banff School** **August 18 - 22, 2019**