

**65th ANNUAL ADVOCIS BANFF SCHOOL  
AUGUST 18 – 22, 2019**

Sunday - August 18, 2019	
2:00 PM - 5:00 PM Max Bell Building	Registration Opens
5:30 PM Kinneair Centre	Doors Open
6:30 PM - 8:00 PM Kinneair Centre	<p><b>Welcome and Opening Remarks – James Savage, Advocis Banff School 2019 Chair</b></p> <p><b>Opening Speaker - Rick Forchuk - "Longing for the Good Old Days? These Are Them!"</b></p> <p>"This talk looks at several economic indicators, from the price of gasoline to restaurant meals, comparing them in today's dollars to what they cost in 1960. It also looks at several social, political, and retail environments, comparing then and now, with some humour added, and many examples. Are we better off now, or were we better off then? The truth may surprise you. The presentation then moves into areas of sales that we were taught, that were believed, and which are no longer legal or acceptable. It explores the current regulatory environment, and looks at what's coming that will directly affect advisors, especially the entire issue of Fair Treatment of Customers (FTC). It ends with what advisors need to be doing to remain proactive, and to realize that all of this change is for their benefit and that of the client, not designed to hurt or get in the way."</p>
8:00 PM - 10:00 PM Kinneair Centre	WELCOME RECEPTION

<b>Monday - August 19, 2019</b>	
7:30 AM – 8:00 AM Max Bell Building	Registration
7:45 AM Max Bell Auditorium	Doors open
8:00 AM Max Bell Auditorium	<b>Opening Remarks: James Savage, Advocis Banff School 2019 Chair</b>  <b>EMCEE: Rick Forchuk</b>
8:30 AM – 9:30 AM Max Bell Auditorium	<b>Main Platform: Bill Beausay - Playing A Different Game</b>  The best players, in any industry including financial services, are playing a different game than everyone else. This presentation will share concepts and ideas on how to change your “inner game” in 3 ways. <ol style="list-style-type: none"> <li>1. Narrow your focus and your vision expands</li> <li>2. The first 15 minutes of your day sets your mental switch for a successful day</li> <li>3. How to connect with people in surprising and different ways</li> </ol> By playing a different game you can and will achieve a greater connection with your existing clients, which should increase your referrals, and help you achieve higher productivity.
9:30 AM – 10:00 AM Max Bell Building	Health Break
10:00 AM – 11:00 AM Max Bell Auditorium	<b>Main Platform: Wayne Cotton - The Pathway to Freedom™</b>  In this fast-paced session, Wayne Cotton, CLU offers practical wisdom drawn from decades of building and then selling his financial services business...a month before he turned 50.  Wayne will divulge three powerful business lessons he learned in a day and a half. Then he will define his five “Principles of Growth™” that lay the foundation for a transition from a personality-driven practice to a process-driven business.  Learn the value of creating a tandem team that delivers excellent value for your clients while generating higher levels of money, time and mental freedom for you.  Cotton will also share the importance of using a proven growth formula and a sound business model that can lead to a sizeable, sustainable, scalable, and saleable business.  Some of this content was originally delivered in Wayne’s Top of the Table Focus Group session at the 2013 MDRT Meeting.
11:00 AM – 11:15 AM Max Bell Building	Health Break

<p>11:15 AM – 12:00 PM Max Bell Building</p>	<p><b>Breakout Session A: Robert McCullagh and Wayne Wiebe - Opportunities in the Employee Benefits market – Creating Value, Not Selling Rates.</b></p> <p>In this session we will explore the different approaches to providing Employee Benefits (Group) through ASO or Insured Plans. We will explore the opportunities that Group Critical Illness coverage creates. Providing sticky service that differentiates you in the market place and why Employee Benefits can create stability in your practice. As the Digital platforms continue to emerge we will look to the future and opportunities presented.</p> <hr/> <p><b>Breakout Session B: Micheline Varas – Case Dissection, A “Well Heeled” Case Study</b></p> <p>For the first time in history, we have multiple generations in the workforce, with owners and employees ranging in age and experience across 6 decades. How do we manage multi-generational businesses with such diversity and differences? We will dissect a corporation, WELL HEELED and look to concepts and opportunities. The focus is to maintain business and family continuity, tax-efficient preservation and growth of assets and the efficient transfer of business ownership in a manner consistent with the client’s mission, vision, values and goals, assessing risks with measures to mitigate these integrating asset protection and insurance.</p> <hr/> <p><b>Breakout Session C: Brad Hyde - Life Insurance Planning for Business Owners</b></p> <p>Life Insurance for business owners can range from basic debt planning to complex strategies. We will discuss some of the more complex uses for life insurance with business owners and some the key questions to ask clients (prospects) to help identify planning needs and problems, leading to life insurance solutions that resolve their main concerns. You will walk away from this session with some practical tools and language that can be implemented into your discussions immediately.</p>
<p>12:00 PM – 1:00 PM Sally Borden Building</p>	<p>Lunch Vistas Dining Room</p>
<p>1:00 PM – 2:00 PM Max Bell Auditorium</p>	<p><b>Main Platform: Karen Cutler - The Next Big Thing!</b></p> <p>The industry is changing and the next big thing is obsolete before you know about it. Underwriting is changing fast, or is it? How quickly can underwriting adapt to technology, artificial intelligence and what’s holding us back? How can we meet the needs of our customers when they expect more for less effort? This session will explore changes and opportunities from an underwriter’s point of view in the land of ob (obvious, obstacles, oblivion).</p>
<p>2:00 PM – 2:15 PM Max Bell Building</p>	<p>Health Break</p>

<p>2:15 PM – 3:15 PM Max Bell Auditorium</p>	<p><b>Main Platform: Brad Brain - Lessons from the Regulator: How to keep your business beyond reproach</b></p> <p>More and more, financial service business practices are being put under a microscope by people with a cynical mindset. Even small, well-intentioned slip-ups can quickly escalate. Going forward, merely the appearance of something out of order might be enough to initiate an expensive, time-consuming, reputation-shredding client complaint.</p> <p>Protect your reputation and your livelihood. Brad Brain will offer advice and tips he picked up from nine years of service on the Insurance Council of British Columbia, the regulator of insurance activities for the province of BC.</p>
<p>3:15 PM – 3:30 PM Max Bell Building</p>	<p>Health Break</p>
<p>3:30 PM – 4:30 PM Max Bell Auditorium</p>	<p><b>Main Platform: Banff School Speaks – Kevin Ferreira, Taayla Mark, Dawn Vader, Shelly Vold</b></p> <p>We all benefit from sharing ideas. 4 of your Banff School colleagues will share their best sales strategies. Learning from each other can help us all succeed!</p>
<p>4:30 PM</p>	<p>Done for the Day!</p>
<p>6:00 PM – 8:00 PM</p>	<p>Baseball Game, Banff Recreation Centre, 100 Mt. Norquay Road, Banff, AB Ball Diamonds: Borgeau and Sulphur</p>
<p>6:00 PM</p>	<p>Networking Pub Night   Rose &amp; Crown Restaurant &amp; Pub 202 Banff Avenue, Banff, AB</p> <p>“Wear your 2019 Advocis Banff School Name Badge for discounts”</p>

<b>Tuesday - August 20, 2019</b>	
7:45 AM Max Bell Building	Doors open
8:00 AM Max Bell Auditorium	Opening Remarks
8:15 AM – 9:15AM Max Bell Auditorium	<p><b>Main Platform: Perry Monaco - LinkedIn and your brand: how to build and execute your online presence</b></p> <p>Join Perry, Head of Customer Success for the North American Staffing segment at LinkedIn, as he will empower you and your business to elevate your brand online. You will learn best practices to help accelerate your online presence, resulting in an increased brand awareness amongst your target audience. Perry will help teach you all the free options to get the most out of LinkedIn for you and your business.</p>
9:15 AM – 9:45 AM Max Bell Building	Health Break
9:45 AM – 10:45 AM Max Bell Auditorium	<p><b>Main Platform: Mark Hanna - “Point-Counter Point”</b></p> <p>Why NOW is a great time to be in our profession and how you can take advantage of the opportunity / Why NOW is a challenging time to be in our profession and how we adapt to the changing environment.</p> <p>Success can mean different things to different people and the definition may change over time. What are the major drivers to success and where are the roadblocks? We will discuss these and more during our time together. This session is part one, of a two part session on how to build a sustainable practice, flexible enough to change and adapt over time, during any market cycle or regulatory regime.</p>
10:45 AM – 11:00 AM Max Bell Building	Health Break
11:00 AM – 11:45 AM Max Bell Auditorium	<p><b>Breakout Session A: Wayne Cotton - The Power of Precision Marketing</b></p> <p>There are many ways to market your value, your services and to build a great clientele. One critical skill you should seriously consider mastering is PMA, the Precision Marketing Approach™. PMA is the art and science of being able to find, sift, sort and select the right new prospective clients you want to invite into your clientele. Regardless of your age, phase or stage in the financial services business, the Precision Marketing Approach™ is important to your financial health and future profitability.</p> <p>In this session, Wayne will share what he did to generate a flow of over 2,500 leads a year using attraction marketing strategies. But then Wayne conducted proper analytics on his business and the results were shocking!</p> <p>He learned that only 3.6% of his flow of new prospects generated a whopping 73% of his revenue. That was stunning revelation to Wayne. The message was clear. He had to make a significant change.</p> <p>Wayne immediately stopped all forms of Attraction Marketing and implemented what he now refers to as the Precision Marketing Approach™.</p>

	<p>In one year (without working any more hours), Wayne increased his revenues by just over 50% and cut his overhead by over 20%.</p> <p>Here are a few clues how he achieved that result:</p> <p>When you reverse engineer your success to determine your Best Case Sceanrio™ you can also determine the size of your Capability Gap™.</p> <p>You'll see how you can serve more and better clients by learning how to consistently replicate your best clients by practicing the philosophy and process of PMA.</p> <p>This powerful concept applies regardless of length of time you have been a financial advisor. Come to this session prepared to learn.</p> <hr/> <p><b>Breakout Session B: Herb Huck - Corporate Insured Retirement Plan</b></p> <p>A recent study conducted by the BMO Wealth Institute asked business owners what keeps them awake at night. 60% responded the ability to retire from the business as a concern, 56% sited income options, and 51% mentioned taxes. The Corporate Insured Retirement Plan addresses all these concerns. This session looks at this traditional concept in more depth and addresses the question of personal borrowing versus corporate borrowing. It also talks about the trade-offs between income and estate values depending on the approach selected.</p> <hr/> <p><b>Breakout Session C: Brad Brain - The Dark Side of Fee for Service</b></p> <p>Brad Brain has seen fee-for-service planning portrayed as being intrinsically superior to the traditional transaction based business model. That doesn't sit right with him. And he is a fee-for-service financial planner.</p> <p>Fee for service financial planning can offer some wonderful benefits. But it also some drawbacks. Learn when fee for service planning fits, and when it doesn't. Regardless of your current business model, fee for service planning is here to stay. A discussion of the options from someone with skin in the game.</p>
<p>12:00 PM – 1:00 PM Sally Borden Building</p>	<p>Lunch Vistas Dining Room</p>
<p>1:00 PM - 2:00 PM Max Bell Auditorium</p>	<p><b>Main Platform: Jamie Golombek - Tax Update – 2019 Edition</b></p> <p>This session will include important Canadian and U.S. tax developments in 2019, including the federal Budget 2019 tax changes, recent CRA developments, important new tax case law from 2019 and an update on U.S. estate tax planning.</p>
<p>2:00 PM</p>	<p>Done for the Day!</p>

<b>Wednesday - August 21, 2019</b>	
7:45 AM Max Bell Building	Doors Open
8:00 AM Max Bell Auditorium	Opening Remarks
8:15 AM – 9:15 AM Max Bell Auditorium	<p><b>Main Platform: Bill Beusay - Exercises in Excellence: A Business Success System</b></p> <p>This session will be highly interactive and educational. Participation in several easy exercises in watching eye movements, breathing etc. will teach you how your prospect is thinking through things as they talk. It will also show you how to successfully interact with them in new and powerful ways. By sharing these ideas on best practices and some mindset training drills that you can do in clutch moments it will help you to drive more sales and increase your productivity!</p>
9:15 AM - 9:45 AM Max Bell Building	Health Break
9:45 AM - 10:30 AM Max Bell Building	<p><b>Breakout Session A: Karl Krokosinski - AIC Licensing Regulation</b></p> <p>In this presentation, Karl will discuss issues such as conflict of interest, undue influence, suitability, bankruptcy, and also how prior convictions (criminal, other jurisdictions, MFDA, etc.) can affect licensing. He will also cover off some recent “war stories” and their appeals, and give us a CISRO Update.</p> <hr/> <p><b>Breakout Session B: Perry Monaco – Networking Do’s and Don’ts - LinkedIn</b></p> <p>Have you ever wondered how to network on LinkedIn? Join Perry Monaco from LinkedIn, as he will discuss the best way to engage your network on LinkedIn and how to create compelling content you can share to enhance your personal and professional brand.</p> <hr/> <p><b>Breakout Session C: Brad Hyde – Positioning Critical Illness with Business Owners</b></p> <p>Critical Illness Insurance for business owners can be a lucrative market for advisors, but it often faces different challenges than placing personal CI. We will discuss the key points to pitching and closing CI within the business market and discuss the various structures for setting up CI with a business owner.</p>
10:30 AM – 10:45 AM Max Bell Building	Health Break
10:45 AM – 11:15 AM Max Bell Auditorium	<p><b>Main Platform: Abe Toews, Advocis Chair - Advocis Update: “Keeping You in the Know”</b></p> <p>Abe will discuss the results of recent advocacy efforts on embedded commissions and title reform. He will also reviews polling results about the professionalization of our industry. An overview of the Advocis professions model provides a detailed look at the nature and role of the Professional Financial Advisor (PFA) designation. Finally, a short video will be shown to showcase what else is new at Advocis.</p>
11:15 AM – 11:30 AM	Scanning Break

<p>11:30 AM – 12:00 PM Max Bell Auditorium</p>	<p><b>Main Platform: Joanne Abram - AIC: Working together for every Albertan</b></p> <p>The Alberta Insurance Council (“AIC”) mandate of Alberta insurance consumer protection is achieved through the regulation of insurance agents, brokers, and independent adjusters in the Province of Alberta. The AIC has been working for Albertans for 30 years at no cost to taxpayers. Operations are wholly industry funded through examination and licensing fees, and assessments to the insurance industry. This presentation surrounds the current state of the AIC, including compliance initiatives, examination overviews, and financial highlights. Join us as we discuss the triumphs and challenges past, and the path that lays ahead.</p>
<p>12:00 PM – 1:00 PM Sally Borden Building</p>	<p>Lunch Vistas Dining Room</p>
<p>1:00 PM – 2:00 PM Max Bell Auditorium</p>	<p><b>Main Platform: Jamie Golombek - Private Company Tax Planning: Where are we now?</b></p> <p>It’s been two years since the federal government introduced sweeping tax changes to the taxation of private corporations and their shareholders. This session will review the now-finalized rules, including the tax on split income (“TOSI”) and the passive investment income rules and propose both insurance and non-insurance solutions to help mitigate the effects of these new rules on business owners.</p>
<p>2:00 PM – 2:15 PM Max Bell Building</p>	<p>Health Break</p>
<p>2:15 PM – 3:15 PM Max Bell Auditorium</p>	<p><b>Main Platform: Karen Cutler &amp; Micheline Varas - Prospect. Collect. Select. Dissect. Perfect ... Accept or Reject? You can only expect what you Inspect!</b></p> <p>From finding the ideal client, to delivering the policy - effective collaboration between advisors and underwriters to achieve and deliver. Field to yield. Looking at a seemingly perfect prospect to better understand how looks can be deceiving!</p>
<p>3:15 PM – 3:30 PM Max Bell Building</p>	<p>Health Break</p>
<p>3:30 PM – 4:30 PM Max Bell Auditorium</p>	<p><b>Main Platform: Herb Huck - Insurance Solutions and Product Suitability in the Corporate Marketplace</b></p> <p>Corporate market opportunities continue to grow as more business owners are thinking about retirement or succession and new tax rules make accumulating wealth in a business more punitive. What insurance solutions are available and which products best align with those concept objectives. What are some of the unique product features that we often overlook in the sales process? We will explore these issues through an interactive case study approach.</p>
<p>4:30 PM</p>	<p>Done for the Day!</p>
<p>5:30 PM – 11:00 PM Kinnear Centre</p>	<p>Networking &amp; Social Sponsored by <b>IA Financial Group</b></p>

<b>Thursday, August 22, 2019</b>	
7:45 AM Max Bell Building	Doors Open (For those staying onsite with us at The Banff Center - room checkout is 12:00 noon)
8:00 AM Max Bell Auditorium	Opening Remarks
8:15 AM – 9:15 PM Max Bell Auditorium	<p><b>Main Platform: Mark Hanna - “Transitions” Building a practice, decade by decade for sustainability and succession</b></p> <p>Nothing is more predictable than change and change weeds out the infirm and uncommitted allowing the adaptable to flourish. During his presentation, Mark will share the trajectory of his 40+ year career and practice evolution. Moving from solo practitioner to CEO of a globally recognized financial services organization, and then back to running a closely held executive compensation and planning firm focusing in a niche market. He will share his thoughts on “if I could start over, what would I do differently” and “how do we leave a legacy for our clients and successors, or do we even want to?”</p>
9:15 AM – 9:30 AM Max Bell Building	Health Break
9:30 AM – 10:30 AM Max Bell Auditorium	<p><b>Main Platform: Betty Forchuk - "More Than Saying Sorry ... "</b></p> <p>"This talk focuses on the part of the advisor's role for which little training exists. We are all well-versed in the nuances of product, compliance, and of the sales process, but very little prepares us for the appropriate behaviour when dealing with a death claim. Coming from more than a decade spent in a hospice environment, working with dying patients and their living families, Betty outlines a number of things that advisors need to know when dealing with the recently bereaved, as well as the about-to-be-bereaved. 'I'm sorry for your loss,' rolls off the tongue well, but what does it mean? 'Call if there's anything I can do to help,' seems well-intended, but for many in their time of grief, is just a string of meaningless words. What should one say and what should one do, as a trusted advisor, to avoid falling into the many traps that exist in this world? What if the deceased is a child? That kind of loss carries its own set of unique emotions and needs to be handled with a different degree of sensitivity. This talk will offer specifics for advisors in terms of what to say, how to say it, and when to say it, setting you apart from the parade of do-gooders who sometimes just make things worse."</p>
10:30 AM – 10:45 AM Max Bell Building	Health Break
10:45 AM – 11:45 AM Max Bell Auditorium	<p><b>Main Platform: Todd Hirsch - Canada's Economy 2020: ONE thing that matters a little, and FIVE things that matter a lot</b></p> <p>After an extended period of good growth following the global financial crisis in 2009, Canada's economy is once again showing signs of strain. What factors will weigh on Canada in the remainder of 2019, and what might we expect in 2020? Which critical elements will shape the national in the long-term? And how will Canada adapt to the rapidly changing global and regional economies? Join ATB Financial's Chief Economist Todd Hirsch as he demystifies the economy and answers these important questions.</p>
11:45 AM – 12:30 PM Max Bell Auditorium	<p><b>FINAL WRAP UP and PASSPORT CONNECTION DRAWS</b></p> <p>Join us for the 66<sup>th</sup> Advocis Banff School! August 16 – 20, 2020</p>

