

New for 2011

The CICA Advanced Personal Financial Planning Conference

NOVEMBER 7-8, 2011 ■ SHERATON CENTRE HOTEL ■ TORONTO, ON

November 9 - Optional Post-Conference Workshop

US/Canada Cross-Border Estate and Family Business Planning



**The must-attend event for
professionals providing
wealth management and
financial planning services!**

Join experts from across North America and Europe to debate and discuss the latest developments, emerging issues and opportunities in personal financial planning. With general sessions and your choice of 11 concurrent technical sessions covering a broad range of topics, this Conference will give you the insights you need to provide superior services to your clients.

Special Guest Speaker:



Harry Markopolos
“The Bernie Madoff
Whistleblower”

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CONFERENCE TIMETABLE

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DAY 1 – MONDAY, NOVEMBER 7, 2011

7:30 – 8:30	REGISTRATION ■ CONTINENTAL BREAKFAST & EXHIBITOR SHOWCASE
8:30 – 9:30	<p>WELCOME</p> <p>Financial Literacy for Canadians</p> <p><i>Cairine Wilson, CICA and Senior representative of the Financial Literacy Task Force</i></p>
9:30 – 10:30	<p>Fiduciary Responsibility: A Global Revolution or Evolution?</p> <p><i>Margaret Franklin, CFA Institute</i></p>
10:30 – 10:45	COFFEE BREAK & EXHIBITOR SHOWCASE Sponsored by 
10:45 – 12:15	<p>Walking the Tight Rope – A Scan of the Regulatory Landscape</p> <p><i>Moderated by: J. Laurie Glans, RBC Phillips, Hager & North Investment Counsel Inc.</i></p> <p><i>Speakers: Lina Creta, Ontario Securities Commission;</i> <i>Donna Kline, Institute of Chartered Accountants of Alberta;</i> <i>Douglas McLarty, McLarty & Co;</i> <i>John Murray, Institute of Chartered Accountants of Ontario</i></p>
12:15 – 1:30	NETWORKING LUNCH & EXHIBITOR SHOWCASE
1:30 – 2:45	<p>The Evolution of Personal Financial Planning: Running a Successful Personal Financial Planning Practice</p> <p><i>Tim Coakwell, Catalyst LLP</i></p>
2:45 – 3:00	COFFEE BREAK & EXHIBITOR SHOWCASE Sponsored by 
3:00 – 4:00	<p>Adapting to a Changed Environment: Managing HNW Relationships in the Post-Crisis Era</p> <p><i>Petrina Dolby, Capgemini</i></p>
4:00 – 5:00	<p>Coping with Irrationality: Behavioural Finance Lessons for Investors and Advisors</p> <p><i>Stephen R. Foerster, Richard Ivey School of Business, University of Western Ontario</i></p>
5:00 – 6:15	NETWORKING RECEPTION & EXHIBITOR SHOWCASE

BONUS Post-Conference CD-ROM included with your registration. All participants will receive a CD-ROM of audio recordings of the conference sessions live and synchronized with the PowerPoint presentation as delivered by the speakers and posted on the CA Learning Centre. (Please allow 6-8 weeks delivery after the event.)

For a full range of CICA Continuing Education products, visit the CA Learning Centre at www.calearningcentre.ca

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DAY 2 – TUESDAY, NOVEMBER 8, 2011

7:30 – 8:30	CONTINENTAL BREAKFAST & EXHIBITOR SHOWCASE		
8:30 – 9:30	Helping Family Businesses Grow and Maintain Wealth <i>Jol Hunter, Grant Thornton LLP</i>		
9:30 – 9:35	CHANGE BREAK		
9:35 – 10:35	The Income Tax Implications of Investing <i>Brian J. Quinlan, Campbell Lawless Professional Corporation, Chartered Accountants</i>	The 10 Questions Answered by Your Client's Investment Policy Statement <i>Warren MacKenzie, Weigh House Investor Services Inc.</i>	Is Offshore dead? <i>Paul Patterson, Global Trust, RBC Wealth Management</i>
10:35 – 10:50	COFFEE BREAK & EXHIBITOR SHOWCASE		Sponsored by
10:50 – 11:50	Options and Opportunities for Careers in Wealth Management <i>Vijay Parmar, RBC Phillips Hager North Investment Counsel</i>	Structuring HNW Assets & Liabilities: Lessons from Pension Plan Managers <i>Stephen M. Horan, CFA Institute</i>	
11:50 – 1:10	NETWORKING LUNCH & EXHIBITOR SHOWCASE		
1:10 – 2:40	Use of Trusts for Tax and Estate Planning <i>Bruce Ball, BDO Canada LLP</i>	How is my Client's Portfolio Doing?...and What Should I Advise My Client to do about It? – Plain English Advice for Helping Clients Grow Their Wealth in the Markets <i>Tom Bradley, Steadyhand Investment Funds</i>	Understanding Insurance Products & Their Role in Financial Planning <i>Gail Grobe, Manulife Financial</i>
2:40 – 3:00	COFFEE BREAK & EXHIBITOR SHOWCASE		Sponsored by
3:00 – 4:00	The Evolution of the Charitable Foundation as a Financial Planning Tool <i>Ron Kelly, Charitable Gift Funds Canada Foundation</i>	Selecting a Money Manager – Giving Diligence Its Due <i>Brian Dayes, Mercer</i>	Advanced Insurance Strategies <i>Laura Klaehn, Apri Insurance Solutions Inc.</i>
4:00 – 4:05	CHANGE BREAK		
4:05 – 5:05	SPECIAL CLOSING SESSION <i>Harry Markopolos</i>		

DAY 3 – POST CONFERENCE – WEDNESDAY, NOVEMBER 9, 2011

8:00 – 9:00	REGISTRATION AND CONTINENTAL BREAKFAST
9:00 – 12:00	OPTIONAL WORKSHOP: US/Canada Cross-Border Estate and Family Business Planning <i>Brenda J. Lowey, Deloitte LLP</i>

The conference information is correct at time of printing. For the most current information on agenda items, sponsors, exhibitors etc., visit the conference web community at www.cpd.cica.ca/PersonalFinancialPlanning

The Timing is Right for Advanced Personal Financial Planning...

- ✓ The personal financial wellbeing of many Canadians plummeted during the financial meltdown.
- ✓ Lack of financial knowledge is creating social problems for Canadians. In response, the federal government's National Financial Literacy Program aims to improve the financial health of individual Canadians.

As a result, now more than ever, Canadians are taking an active interest in managing their personal finances and in turn demanding more from their advisors.

Are you prepared to respond?

This special event will arm you with the proven strategies that will enable you to excel as a trusted advisor and help your clients succeed in attaining their personal financial goals.



Who Should Attend?

This conference is ideal for today's progressive financial planner and wealth management professional:

- CAs who provide wealth management and financial planning services in a traditional accounting firm or boutique organization;
- CFPs and other wealth management and financial planning professionals.

The CICA Advanced Personal Financial Planning Conference delivers exceptional value. Here are just some of the benefits you'll get by attending:

1. Expand your professional network with a group of progressive professionals working in the wealth management and personal financial planning area.
2. Explore the latest in financial products and services at our showcase of exhibitors.
3. Attend the special closing session by Harry Markopolos, "the Bernie Madoff Whistleblower".
4. Gain valuable insight into how to cope with investor irrationality.
5. Discover proven strategies for running a successful personal financial planning practice - steps you can put to use immediately!
6. Learn creative ways to manage client relationships in the post-crisis era.
7. Discuss and debate how CAs stay onside with rules of professional conduct and current regulatory requirements.
8. Choose from 11 valuable, top notch concurrent sessions dealing with a diverse range of topics developed and delivered by experts in the wealth management and financial planning market space.
9. Hear about the latest tools and real-world examples that you can apply in your own client situations.
10. Stay an extra day for the Post-Conference Workshop and learn about opportunities in developing personal financial plans that cross the border AND avoid the pitfalls.
11. Earn up to 17 hours of CPD Credits.

SESSION DESCRIPTIONS

Program Sponsored by



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Day One Agenda – Monday, November 7, 2011

7:30 – 8:30 REGISTRATION ■ CONTINENTAL BREAKFAST & EXHIBITOR SHOWCASE

8:30 – 9:30 OPENING SESSION:

Financial Literacy for Canadians

Canadians are facing a growing social problem with financial roots and the Government is responding. The work of the Financial Literacy Task Force is complete and now the Government of Canada will undertake a National Strategy to implement its recommendations and champion financial literacy on behalf of all Canadians.

CAs can help in this strategy. The CA profession has the opportunity to become the fundamental driver of the economic and financial health of individual Canadians and the broader economy.

In this session, a timely report on the Financial Literacy National Strategy and CICA’s Solution will be presented.

Speakers: Cairine Wilson, CICA and Senior representative of the Financial Literacy Task Force

9:30 – 10:30 **Fiduciary Responsibility: A Global Revolution or Evolution?**

There are dramatic changes taking place in fiduciary trends and responsibilities around the world. These changes are due in part to spectacular frauds like Madoff as well as heightened economic and market uncertainty. As a result the term “fiduciary” is becoming everyday lexicon.

What are these global trends and what impact can fiduciary standards have on your clients’ investment portfolios and their returns? How can you advise clients of the various fiduciary standards now operating in Canada and how do you explain fiduciary responsibility versus suitability? How do Canadian fiduciary standards compare to world standards? This session will discuss global experiences and perspectives from the investment business and what they mean for your clients, their portfolios and your business.

Speaker: Margaret Franklin, CFA Institute

10:45 – 12:15 **Walking the Tight Rope – A Scan of the Regulatory Landscape**

CAs are regarded as possessing the highest level of integrity and public trust. To ensure this trust remains untarnished, CAs are subject to rules of professional conduct and government regulations. Those CAs who provide personal financial services need to clearly understand the rules and regulations that specifically apply to them. This panel will discuss and debate what can and can’t be done within this regulatory framework.

Panel moderated by: J. Laurie Glans, RBC Phillips, Hager & North Investment Counsel Inc., and featuring, Lina Creta, Ontario Securities Commission, Donna Kline, Institute of Chartered Accountants of Alberta, Douglas McLarty, McLarty & Co., and John Murray, Institute of Chartered Accountants of Ontario

12:15 – 1:30 NETWORKING LUNCH & EXHIBITOR SHOWCASE

1:30 – 2:45 **The Evolution of Personal Financial Planning: Running a Successful Personal Financial Planning Practice**

A client’s most basic desire is to have a trusted advisor who can help them reach their financial goals. The financial market meltdown and numerous financial scandals in recent years have further led clients to seek independent and objective advice from trusted sources. These factors have contributed greatly to the global evolution of how personal financial planning services are provided.

This topical and wide ranging session is directed at those CAs interested in expanding their service offerings to include personal financial planning, and other financial planning professionals interested in understanding the why and how to setup a Personal Financial Planning practice.

Those already providing Personal Financial Planning services will benefit from this session as a result of the collaborative effect by hearing about different approaches to the challenges and opportunities in this dynamic area.

Speaker: Tim Coakwell, Catalyst LLP

10:30 – 10:45 COFFEE BREAK & EXHIBITOR SHOWCASE

2:45 – 3:00 COFFEE BREAK & EXHIBITOR SHOWCASE

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Day One Agenda – Monday, November 7, 2011

3:00 – 4:00 **Adapting to a Changed Environment: Managing HNW Relationships in the Post-Crisis Era**

The global effects of the financial crisis receded in 2010; however, aftershocks are still materializing in many forms, and show the fragility of the economic recovery and could still pose an obstacle to growth. While High Net Worth advisors have overwhelmingly regained the trust and confidence of HNW clients since the financial crisis, clients have become more conservative and vigilant.

The challenge today for firms advising HNW individuals is to deliver an integrated response to the individuals' complex post-crisis needs by leveraging "Enterprise Value" to be more responsive in today's highly competitive market. This presentation will touch on the delivery of an integrated response, how this is an especially important market differentiator and how it is very different from yesterday's firm-driven search for synergies. We will also cover what the economic drivers of wealth are, the asset allocation preferences and the implications for both individuals and firms who serve this attractive market segment. The presentation includes recently released

material from the 2011 World Wealth Report by Merrill Lynch and Capgemini, the global benchmark for the HNW market.

Speaker: Petrina Dolby, Capgemini

4:00 – 5:00 **CLOSING SESSION:**

Coping With Irrationality: Behavioural Finance Lessons for Investors and Advisors

While traditional finance and investment models assume all individuals are rational, behavioural finance has emerged as a framework to explain what we actually observe in a world where not all investors act rationally. In this session, we contrast traditional and behavioural finance, examine a brief history of investor irrationality, review key findings from behavioural finance research primarily related to investor psychology, and present key lessons for both investors and advisors.

Speaker: Stephen R. Foerster, Richard Ivey School of Business, University of Western Ontario

5:00 – 6:15 **NETWORKING RECEPTION & EXHIBITOR SHOWCASE**



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Day Two Agenda – Tuesday, November 8, 2011

7:30 – 8:30 CONTINENTAL BREAKFAST & EXHIBITOR SHOWCASE

8:30 – 9:30 OPENING SESSION:

Helping Family Businesses Grow and Maintain Wealth

Family businesses have a unique set of challenges related to growing and maintaining wealth. The definition of wealth can be quite different among various members of the family. An individual's definition of wealth can change over time. Wealth management practitioners need to understand the unique challenges of a family and then apply unique approaches to help the family achieve its wealth related goals.

In this session, practitioners will be challenged to look at wealth management in the broadest terms as well as challenged to consider complete solutions. This session will also provide tools that can be taken away and used in daily practice.

Speaker: Jol Hunter, Grant Thornton LLP

9:30-9:35 CHANGE BREAK

9:35 – 10:35 CONCURRENT SESSIONS – CHOOSE ONE OF THREE:

The Income Tax Implications of Investing

This session will cover a broad range of topics dealing with how income taxes impact financial planning. It will present the key issues, concerns and opportunities available to minimize the tax bite on the personal financial plans developed for your clients. Topics will include: how income tax is calculated on different types of investment income, income splitting, interest deductibility, the use of a holding company, and the impact of the 2011 federal budget on personal financial plans.

Speaker: Brian J. Quinlan, Campbell Lawless Professional Corporation, Chartered Accountants

OR The 10 Questions Answered by Your Client's Investment Policy Statement

One of the objectives of an Investment Policy Statement (IPS) is to answer important questions that investors should consider in order to manage their money wisely. This session is designed to help advisors help their

clients address and answer these questions. The questions involve determining the proper level of risk, the rebalancing process, fees, responsibilities of each party, investment strategy, performance objectives, benchmarks, governance, tax issues, constraints, time horizon and manager selection criteria. This session will explain the elements in a sound IPS and provide examples.

Speaker: Warren MacKenzie, Weigh House Investor Services Inc.

OR Is Offshore Dead?

The past decade has seen changes to the use of offshore structures for income tax, asset protection, and other purposes. This session will focus on the ongoing utility of international financial centres and examine how they are being used to meet objectives of both Canadian residents and non-residents. Examples of planning currently in place and being implemented will be presented.

Speaker: Paul Patterson, Global Trust, RBC Wealth Management

10:35 – 10:50 COFFEE BREAK & EXHIBITOR SHOWCASE

10:50 – 11:50 CONCURRENT SESSIONS – CHOOSE ONE OF TWO

Options and Opportunities for Careers in Wealth Management

Financial professionals wishing to focus more directly on the vast areas of financial planning and investment services can do so outside public practice. Many have opted to add other designations such as CFP, CLU or CFA to supplement their CA designation. This session will examine some of the additional designations and review options and opportunities outside of public practice accounting including investment advisory, investment counseling, family offices, private banking, insurance/financial/estate planning, and fee-only financial planners.

Speaker: Vijay Parmar, RBC Phillips Hager North Investment Counsel

OR Structuring HNW Assets & Liabilities: Lessons from Pension Plan Managers

In the same way that a pension plan manager can determine the optimal funding status

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and risk profile for a pension plan based on the plan's liabilities (i.e. their future cash flow needs), optimal funding status for a HNWI individual can be determined. This session will review how institutional pension management tools can be customized for use in managing high net worth portfolios. It will include how to determine a HNWI investor's funding liability and funding status based on future cash flow needs, and the role their human capital and private business efforts play in managing the individual's assets in relation to their future liabilities and cash flow demands. In addition, we will review how to utilize an asset/liability framework for risk management and how tax efficient investing and the use of a tax efficient framework can enhance asset returns.

Speaker: Stephen M. Horan, CFA Institute

performance expectations and investor behavior, giving the advisor a firm foundation for addressing a client's concerns and questions on their investment accounts.

Speaker: Tom Bradley, Steadyhand Investment Funds

OR Understanding Insurance Products & Their Role in Financial Planning

This session will provide an overview of some of the insurance products offered by life insurance companies in the market today including life insurance, segregated funds, annuities and critical illness insurance. Common product structures and features, the taxation of these products and the role these products can play in personal financial planning will be discussed. In addition some of the issues and pitfalls to be aware of in using these products for personal financial planning will be highlighted.

Speaker: Gail Grobe, Manulife Financial

11:50 -1:10 NETWORKING LUNCH & EXHIBITOR SHOWCASE

1:10- 2:40 CONCURRENT SESSIONS – CHOOSE ONE OF THREE

Use of Trusts for Tax and Estate Planning

Trusts are a powerful tool that greatly increases the benefits of tax and estate planning. In this session, the benefits of using trusts will be discussed, including the value they add for income splitting, increasing access to the capital gains exemption and estate planning. We'll also review the various types of trusts available, and the benefits and planning considerations associated with each. Finally, we will review recent legislative and tax administration developments, including recent Canada Revenue Agency audit activities.

Speaker: Bruce Ball, BDO Canada LLP

2:40 – 3:00 COFFEE BREAK & EXHIBITOR SHOWCASE

3:00 – 4:00 CONCURRENT SESSIONS – CHOOSE ONE OF THREE

The Evolution of the Charitable Foundation as a Financial Planning Tool

This session will explore trends in personal philanthropy, CRA regulations and the evolution of Donor Advised Fund programs (DAFs). The beneficial use of a charitable foundation in a personal or family financial/ estate plan will be discussed. The session will include a comparison of the key features of private foundations, traditional public foundations and endowment programs at major charitable organizations and DAFs offered by public foundations to enable participants to evaluate these options when dealing with their clients.

Speaker: Ron Kelly, Charitable Gift Funds Canada Foundation

OR How is My Client's Portfolio Doing?... and What Should I Advise My Client to do About It? – Plain English Advice for Helping Clients Grow Their Wealth in the Markets

This session will provide a framework for assessing investment performance by speaking to the numbers, context, analysis, success factors and action required. We will also discuss industry norms around costs,

OR Selecting a Money Manager – Giving Diligence Its Due

"Crunching the numbers," whether against benchmarks, peer universes, target returns or the like, has long been the backbone supporting the hire/fire decisions when it

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Day Two Agenda – Tuesday, November 8, 2011

comes to implementing a manager structure for a portfolio. While important, quantitative analysis is only one component of the due diligence process – for why else would we have the standard disclaimer that past performance is not indicative of future performance. Indeed, quantitative analysis needs to be complemented by qualitative research to provide an assessment on the probability of achieving risk-adjusted value added performance in the future. This session highlights a 4-factor model used to guide the ranking of investment strategies.

Speaker: Brian Dayes, Mercer

OR Advanced Insurance Strategies

This session will focus on understanding the various mainstream and not so mainstream insurance solutions being offered to your clients. This session will review the pros and cons of three advanced strategies, explain the various risks associated with each and

explain the pitfalls to watch out for. Some of these techniques assist in reducing tax bills, but more importantly, focus on helping your clients achieve their financial goals. Whether the scenario involves estate planning, tax sheltering of corporate assets, or creation of a capital dividend account – this session is designed to arm you, the trusted advisor, with enough information to help your clients make an informed decision.

Speaker: Laura Klaehn, Apri Insurance Solutions Inc.

4:00 – 4:05 **CHANGE BREAK**

4:05- 5:05 **Special Closing Session by Harry Markopolos**

Harry Markopolos, “The Bernie Madoff Whistleblower”, will candidly describe his fight to “gift wrap and deliver the biggest Ponzi scheme to the SEC ever” and will impart hard lessons on looking for fraud.

**Day Three – Post Conference Optional Workshop –
Wednesday, November 9, 2011**

8:00 – 9:00 **REGISTRATION & CONTINENTAL BREAKFAST**

9:00 – 12:00 **US/Canada Cross-Border Estate and Family Business Planning**

In this workshop you will learn about opportunities to seize as well as the pitfalls to avoid when developing personal financial plans that cross the border. The following topics will be discussed:

- Holding of US real estate by Canadians – Income and estate tax implications including practical considerations for ownership structures, for example, when the use of a Canadian trust is appropriate;

- Trips and Traps for US citizens living in Canada – including discussion of common pitfalls and discussion of more complex filings required; and
- US Estate tax for Canadians – lower property/asset values combined with temporarily lower US estate tax rates present opportunities for estate planning.

Speaker: Brenda J. Lowey, Deloitte LLP

Sponsorship and Exhibitor Opportunities

A showcase of financial product and service providers will be on hand in a special exhibit area during the Conference. At this Showcase you will:

- see the faces of important personal financial planning suppliers in today's marketplace;
- make valuable connections with key personal financial planning practice service providers and product suppliers who will help you deliver more value to clients; and
- get answers to those nagging questions about products and provide input into future development.

Interested in getting your product or service in front of a group of decision makers?

We provide you with an excellent opportunity to build credible exposure with a carefully targeted audience of decision makers, while building and reinforcing one-to-one business relationships. For information on Sponsorship and Exhibitor opportunities at this Conference or any CICA Continuing Education program, please contact Manuela Downey at: manueladowney@rogers.com.

The 2011 Conference Advisory Committee

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To learn more, and to speak to an Investment Counsellor in your area, visit www.rbcphnic.com.

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Conference Registration Fees & Options

(Note: fees do not include applicable taxes)

Conference (November 7-8) with bonus CD-ROM	\$995
Conference plus Optional Workshop (November 9) US/Canada Cross-Border Estate and Family Business Planning	\$1144
Optional Workshop (November 9) US/Canada Cross-Border Estate and Family Business Planning	\$449

TWO WAYS TO REGISTER



Register on-line at: www.cpd.cica.ca/PersonalFinancialPlanning

or



Register by phone: 416-651-5086 or toll-free 1-888-651-5086

YOU MUST HAVE AN ACCOUNT TO REGISTER

Before you register, please ensure you have an active account and profile. Visit the CAStore at www.castore.ca and click on "my account" (top right-hand side), and either Login and ensure your profile information is current, or create a profile if you do not have an account.

Please note: If registering by phone, your credit card information must be provided in order to process your registration.

YOUR PRIORITY EVENT CODE: **MC-B1**

HOTEL INFORMATION:

Sheraton Centre Toronto Hotel
123 Queen Street West
Toronto, ON M5H 2M9



The Sheraton Centre is just steps away from Toronto's finest shopping, dining, theatres and attractions. Access is convenient, close to TTC, GO, valet parking plus connectivity to the largest underground public parking lot in Toronto, plus convenient pick-up/drop-off (every 30 minutes, 24 hrs) for the Airport Express.

Conference participants can enjoy a rate of \$209 (plus applicable taxes) for a standard room based on single or double occupancy. Early reservations are recommended.

Contact the Sheraton Centre directly at 416-361-1000. Identify yourself as a Conference participant for the special conference rate. Reserve your room early to avoid disappointment. After Saturday October 8, 2011, reservations are accepted on a rate and space availability basis.

PROGRAM DISCLAIMER:

The Conference may be cancelled and all fees refunded if the required minimum enrolment is not obtained. The speakers, topics, program format and events are correct at the time of printing. If unforeseen circumstances occur, CICA reserves the right to alter or delete items from the program, or cancel the course.

CANCELLATION POLICY:

If you are unable to attend the event for any reason, you may substitute, by arrangement with the CICA Conference Office Registration Manager, someone else from your organization,

or, you may cancel prior to **Friday, September 30, 2011, at 5:00 pm EST for a full refund**. If you cancel after September 30, a \$150.00 (plus HST) administration fee will apply.

PLEASE NOTE: If you access your online materials account prior to cancellation, an additional \$750 (plus HST) content access fee will apply.

Please note that all cancellations **must be made in writing**, either by mail to:

CICA Conference Office, 1345 St. Clair Ave. West, Third Floor,
Toronto, ON M6E 1C3

Attn: Jimmy Tanudjaja, Registration Manager, or faxed to 416-593-1805, or emailed to jtanudjaja@andlogistix.com.