

Resiliency Through Uncertainty

STRONG | FLEXIBLE | SUSTAINABLE

Chapter Guide for Success



UPDATE 2023

Advocis 

Contents

Welcome!..... 3

Meet Update 2023 Industry Experts..... 4

Update 2023 Seminar Fee and Remittance..... 5

 Seminar Fees 5

 Revenue Sharing..... 5

Seminar and Advanced Learning Modules..... 6

 Facilitated Seminar 6

 Advanced Learning Modules 7

Advanced Learning Modules Reading List 8

CE Accreditation 10

 Full-Day Facilitated Seminar 10

 Advanced Learning Modules 10

 CE Certificates..... 10

FAQs 11

Resources Available on Chapter Central..... 13

Promoting Update 2023 15

 The Promotional Process and Chapter Role..... 15

 Distribution of Invitations and Other Collateral Materials..... 16

 Word-of-Mouth Marketing 16

Registration Process 17

 A: Seminar Registration Process..... 17

 B: Advanced Learning Modules Registration Process 18

Running the Update 2023 Seminar..... 19

 Facilitator Role..... 19

 Facilitator Accountabilities..... 19

 In-Person Events..... 20

 Virtual Events..... 21

 Monitoring Attendance 22

 Promoting Advocis Membership at In-Person Events..... 23

 Converting Non-Members after an In-Person or Virtual Event..... 24

 Suggested Agenda (Full Day Event)..... 25

 Suggested Agenda (Over 2 days)..... 26

IAFE Decision Report - Seminar 27

IAFE Decision Report - Advanced Learning Modules 28

Welcome!

Dear Advocis chapter volunteers,

Update 2023 - Financial Advisors and Planners Professional Practices Review

continues the seminar's tradition of providing education for financial advisors and planners who have developed their professional practices through years of solid experience and committed ongoing education.

Update 2023 is perfect for chapter members and non-members who want to start working on their practice and gain understanding of the recent changes affecting a financial advisor's practice and the implications for their delivery of financial planning and advice with a specific focus on how market uncertainty, strategies for clients nearing retirement, estate planning for small business owners and being an emotionally intelligent advisor.

Wishing you all the best with your Update 2023 event!

Sincerely,



Barbara Riddell
Vice-President, Learning and Development
Advocis



Jeremy Cooper, CLU®, CEA

Financial Advisor and Partner, ITI Financial Inc.

Jeremy Cooper is a financial advisor providing holistic financial planning, including a full range of investment, tax, and insurance solutions. He has a special affinity for seeing Canadian families and their businesses prosper for more than one generation. He joined ITI Financial Inc. in 2007 after a storied pursuit of business and entrepreneurship. Jeremy is also licenced as an Exempt Market Dealing Representative with Accilent Capital Management and is currently pursuing his FEA (Family Enterprise Advisor) designation. An active member of Advocis and CALU, Jeremy is the former President of the Advocis Medicine Hat chapter and currently sits on the board of the Calgary Chapter.



Jackie McCann-Scott, CFP®, CHS™

Certified Financial Planner, Lupin Planning Group Inc.

Jackie McCann-Scott is the founder and owner of Lupin Planning Group. It is a fresh and forward-thinking financial planning practice that speaks directly to the financial decision makers running homes, business and communities while trying to enjoy every moment of the journey. With more than 15 years in financial services, Jackie still gets as excited about creating financial solutions for her clients today as she did her first day on the job. A proud member of Advocis, Jackie is a former President of the Newfoundland chapter and current Membership Chair.



Kusum Sen, CLU®, CHS™, RIS, CII®

Financial Planner, Desjardins Financial Security

Kusum Sen is a Financial Planner with Desjardins Financial Security Independent Network and a seasoned insurance and investment professional, committed to expanding her knowledge base. She obtained her Chartered Life Underwriter designation and the Responsible Investment Specialist certification to address her clients' growing interest in ESG investing. For close to three decades she has been assisting individuals, families and small business owners in achieving their financial goals. However, her passion is ensuring that all her clients consider their future care needs. This reinforces her commitment to them, creating a lasting bond over a career of service. An active member of Advocis, Kusum is a former member of the Toronto Chapter board.



Warren Blatt, CLU®, CFP®, CHS™

Financial Security Advisor, WDB + Associates

For over a decade, Warren Blatt has brought to his clients a knowledgeable and caring approach to financial and insurance planning. His prior experiences as a business owner who weathered career and life changes, and also as a husband and father, have honed his understanding of decision-making paradigms and client concerns. A highly regarded financial advisor with a particular focus on small business owners in BC, Alberta, Ontario and Quebec, Warren demonstrates keen insight into risk management and supports his clients in maintaining financial plans that are both flexible and realistic. Warren is a member of Advocis and CALU, the Conference for Advanced Life Underwriting.



Nalini Feuilloley

Head of Responsible Investment, BMO Global Asset Management

Nalini Feuilloley, as Head of the Responsible Investment (RI) team, covers RI strategy, education and product support in North America. Nalini previously served as Head of Canada of the UN-supported Principles for Responsible Investment (PRI), where she managed the Canadian base of institutional clients and educated the broader investment community on ESG issues and integration strategies. Prior to this, Nalini covered pension funds, endowments and foundations at BlackRock Canada, where she championed the firm's Responsible Investment initiatives locally. She has also held positions in the UK, with Roubini Global Economics and the Gerson Lehrman Group, both alternative investment research firms supporting the buy-side. Nalini began her career with Accenture, consulting with clients in the Technology, Media and Telecom sector.

Update 2023 Seminar Fee and Remittance

Seminar Fees

- **Non-Members:** \$225 minimum (\$55 remitted back to National)
- **Members:** \$150 minimum (\$55 remitted back to National)
- **Non-Member Incentive:** Non-members who join Advocis within 30 days of attending an Update 2023 seminar, or registering for the Advanced Learning Modules, will be refunded the difference. Chapters will be responsible for refunds related to seminar registrants. Advocis National will be responsible for refunds for the Advanced Learning Modules registrants.

Revenue Sharing

- Chapters are required to remit \$55 for members and \$55 for non-members for seminar attendees.

IMPORTANT

If multiple chapters wish to hold the event together, revenue sharing will be left to the discretion of the chapters involved, as documented in a joint agreement. A Joint Venture Agreement template can be found in Chapter Central, under Executive Positions, Program Chair.

Seminar and Advanced Learning Modules

Facilitated Seminar

Seminar Segment

The seminar portion of Update 2023 will cover the following:

- An introduction to each learning area
- Videotaped interviews with industry experts
- A summary of key points from each video segment
- Case Study Activities following each videotaped interview

Pre-Seminar Access

Individuals registered for the Update 2023 seminar, including the Facilitator, have online access to the Advanced Learning Modules (refer to “How to Access the Advanced Learning Modules”).

Post-Seminar Access

Upon completion of the seminar, individuals will be able to access the following via the Advanced Learning Modules:

- Solutions to the Case Study Activities
- Survey which they can complete to provide feedback on the seminar and Advanced Learning Modules
- Advocis CE Certificate

Advanced Learning Modules

The Advanced Learning Modules, available to all seminar registrants and the facilitator include a series of technical readings that complement the learning objectives covered in the full-day facilitated seminar program. Completion of the Advanced Learning Modules is optional but highly recommended.

Access to the Advanced Learning Modules includes:

- The required readings for each of the Advanced Learning Modules
- A quiz for each module to confirm learning (upon successful completion of quiz, individuals receive applicable CE credits; 60% pass grade required)
- Advanced Learning Modules feedback survey
- Access to the Advanced Learning Modules until **March 31, 2024**

Each Advanced Learning Module is Institute-accredited and CE credits is earned upon successful completion of each module quiz (CE Accreditation details found on [Advocis.ca/Update2023](https://advocis.ca/Update2023)).

How to Access the Advanced Learning Modules

- Login at advocis.ca (with Advocis ID and password)
- From your Advocis Dashboard Page select Update 2023 listed in your Continuing Education (CE) Programs section

Advanced Learning Modules Reading List

1. Planning for the Whole Person

Reading List:

Title: EY 2021 – 2022: Managing your personal taxes – A Canadian Perspective

Source: Ernst & Young LLP

CE 2 (upon successful completion of quiz)

2. The Future of Care

Reading List:

Title: Canadian Perspectives on the Financial Realities of Ageing in Place

Authors: Natalie Iciaszczyk, Cameron Feil, Bonnie-Jeanne MacDonald, Michael Nicin, Samir K. Sinha

Source: National Institute on Ageing

Title: The Future Cost of Long-Term Care in Canada

Authors: Bonnie-Jeanne MacDonald, Michael Wolfson, John P. Hirdes

Source: National Institute on Ageing

CE 2 (upon successful completion of quiz)

3. Unpredictable Planning for Small Business Owners

Reading List:

Title: What matters most: Six priorities for CEOs in turbulent times

Source: McKinsey

CE 2 (upon successful completion of quiz)

4. The Evolution of Responsible Investing

Reading List:

Title: PRI Strategic Plan 2021 – 24: Building a Bridge Between Financial Risk, Opportunities and Real-World Outcomes

Source: UNEP Finance Initiative and UN Global Compact

Title: Global ESG Disclosure Standards for Investment Products

Source: CFA Institute

Title: Global ESG Disclosure Standards for Investment Products Errata June 2022

Source: CFA Institute

CE 2 (upon successful completion of quiz)

CE Accreditation

Update 2023 (seminar plus Advanced Learning Modules) has been accredited for a total of 14 CE credits by the Accreditation Services of The Institute for Advanced Financial Education (IAFE). For a complete list of CE with other accrediting organizations, please visit <https://myadvocis.ca/ce-accreditationdraft>.

Full-Day Facilitated Seminar

Individuals who attend the entire facilitated seminar (including Facilitator) receive six (6) Institute CE credits (partial attendance does not qualify for any CE credits).

Advanced Learning Modules

Although not required, seminar participants and the facilitator can complete the online Advanced Learning Module quizzes to receive additional CE credits as indicated on the Advocis website.

CE Certificates

Individuals who attend the seminar or complete the online Advanced Learning Modules will be able to access their CE certificates directly from their personal home page upon logging in with their Advocis ID number.

IMPORTANT

*Chapter Coordinators are responsible for submitting attendance records through the Event Portal (attendance list must include name of facilitator). Once submitted, member records are automatically updated and the CE certificates will be made available for printing (pdf format). To obtain an Advocis certificate for **Chambre de la Sécurité Financière**, in order to report Quebec PDUs, attendees must contact Advocis Member Services and provide their AMF (Autorité des Marchés Financiers) number. Quebec requires that the AMF number appear on all CE certificates.*

FAQs

Q. What is the price difference between taking the seminar only and taking both the seminar and the Advanced Learning Modules?

The seminar registration fee includes access to the Advanced Learning Modules at no additional charge, so there is no difference in cost.

Q. If a member or non-member registers for the Advanced Learning Modules through National but then confirms preference to register for a live chapter seminar, how is the difference paid?

The difference in fees between the two program options will be charged by our Member Services Department prior to transferring the registration to the chapter seminar.

Q. Can a member or non-member who registers for an Update seminar at one chapter, request to transfer their registration to another chapter/event date? If there is a price difference between the two program options, how is this difference paid or reimbursed?

Yes, registrations for Update may be transferred with written authorization from the chapter. Any difference in price will either be charged or reimbursed by Member Services as part of the registration transfer.

Q. Is it necessary to complete both the Advanced Learning Modules and attend the seminar in order to get CE credits?

No, it is not. The two programs are completely independent of one another. CE is earned for the seminar based on attendance at the full-day session, and for the Advanced Learning Modules through successful completion of any of the quizzes.

Q. How long do Update 2023 seminar attendees have to complete the Advanced Learning Modules?

All attendees have until March 31, 2024, to complete the Advanced Learning Modules of Update 2023, regardless of when they register.

Q. If a non-member attends and becomes a member at the seminar, will they be refunded the member/non-member price difference?

Yes, they will. Non-members who join Advocis within 30 days of attending an Update 2023 seminar will be given the member rate for the seminar and refunded the difference in registration fee. The refund will be reimbursed from the registration fees collected by the chapter. Remittance amounts will also be adjusted accordingly.

Resources Available on Chapter Central

Facilitator Registration Form

We recommend facilitators complete the Facilitator Registration Form at least 2 months prior to their scheduled event. This will ensure they received the required facilitator training and Facilitator materials well in advance of their event.

Presenter BIO

The presenter BIO document contains a brief biography of this year's Update 2023 industry experts.

Chapter Agenda

The Chapter Agenda is in word format to allow Chapters to customize as needed. Please refer to the sample agenda included in this guide for start time, breaks and lunch. Consider printing a list of upcoming chapter events on the reverse side of your agenda.

Flyer

Use this flyer for promotional purposes. It can be printed and distributed (colour recommended) or attached to an email. Refer to "Promoting Update 2023" section of this guide for more information and ideas.

Promotional PowerPoint Slide Presentation

Use this at your events to promote upcoming Update 2023.

Chapter Guide for Success

This guide supports chapter leaders with additional tools and information to ensure the successful promotion and delivery of Update 2023.

Facilitator Guide

The Facilitator Guide provides logistics, technical information, FAQs, script for the facilitator to follow, and case study and discussion activities with solutions.

Participant Guide

The Participant Guide, available in a fillable PDF format, includes copies of the presentation slides with space for note taking and a copy of the case study activity that will be discussed following each video presentation. The chapter is responsible for sending this out in advance of virtual events to registrants.

Promoting Update 2023

The main vehicles for chapters to promote Update 2023 will be email, “word-of-mouth” marketing, and the display and distribution of collateral materials.

The target audiences for Update 2023 are:

- Experienced financial advisors, members or non-members of Advocis
- Designated advisors and planners
- Designation program students

The Promotional Process and Chapter Role

Step 1 – Event Set Up

Determine your seminar day and time. Set up your event as a Zoom Meeting or through another platform which allows breakout rooms and set up your event using the Eventbrite Event Creation form.

Once Step 1 has been completed, the Chapter event will be posted to the [Advocis Events Calendar](#).

Step 2 – Facilitator Registration & Training

Identify a facilitator and have him or her complete the Facilitator Training Registration Form available on Chapter Central.

Distribution of Invitations and Other Collateral Materials

Although collecting information through publicly available websites may seem like an easy way to get the names of potential members in Chapter area, serious privacy concerns can arise. **In order to ensure the information is being collected and used properly, we must insist that only Advocis National engage in any such actions.**

Flyers and other marketing pieces have been created to assist Chapters in the marketing and promotion of Update 2023 to members and non-members in your region. A summary of these items can be found in the “**Resources Available on Chapter Central**” section of this guide.

Word-of-Mouth Marketing

The key to successfully promoting Update 2023 for Chapters is through word-of-mouth. By encouraging colleagues to “spread the word” about Update several weeks in advance, Chapters can generate a great deal of interest. “Word-of-mouth marketing” includes not only face-to-face communication but also phone calls, text messages, social media posts, blog posts and comments.

Determine who has credibility and influence with Update 2023’s target audiences and enlist them in the creation of a conversation about your chapter’s Update 2023 Seminar. Consider volunteers and members who are “influencers”, or who are connected to a number of financial advisors, such as a Branch Manager, Regional Manager or MGA. Encourage them to visit Advocis.ca and click on **Education/Update 2023** from the main navigation bar. They will be taken to the main page of Update 2023 where they will find full program details as well as access to the Update 2023 highlight video (main page) and highlight videos for each of the four segments (Program’s page). This is a great way to showcase Update 2023. One of the most effective things you can do is take someone to Advocis.ca and show them these pages. The main highlight reel is about two minutes in length and provides an excellent snapshot of the program caliber.

Registration Process

A: Seminar Registration Process

All registrations must be through Eventbrite. This allows for seamless email communication and CE distribution, financial security of registration fees and access to the Advanced Learning Modules.

The steps are:

1. Set up your event for registrations using the Eventbrite Event Creation Information form.
2. Once the event has been set up, registration will take place through Eventbrite. Advocis Marketing will send you a list of the registrants prior to the event.
3. Members and non-members can register for the event through the Events Calendar.
4. Prior to the event the chapter is responsible for sending the Participant Guide to each registrant.
5. Following the seminar, submit the attendee list (including facilitator) to Advocis IT. This will ensure individuals receive their CE credits.

IMPORTANT

Individuals who register for a Chapter seminar event receive complimentary access to the Advanced Learning Modules and can obtain additional CE Credits upon successful completion of each module.

B: Advanced Learning Modules Registration Process

The Update 2023 online Advanced Learning Modules includes a series of required readings that support the information discussed at the seminar. While the Advanced Learning Modules compliment the Update 2023 Seminar material, it is an independent educational program and completion of the seminar is not required. Individuals have until March 31, 2024 to complete the Advanced Learning Modules.

- Members and non-members interested in completing only the Advanced Learning Modules of Update 2023 can register via Update 2023 or they can contact Member Services via email at info@advocis.ca or via phone at 1-877-773-6765 (8 a.m. to 6 p.m. EST).
- At the time of registration, information on upcoming Update 2023 seminars scheduled by chapters will be provided and seminar registration will be encouraged.

Running the Update 2023 Seminar

Facilitator Role

The role of the facilitator is to ensure that they:

- Have a clear understanding of what needs to be accomplished and the process you will use to guide the group.
- Listen, synthesize discussion, and identify ways to move the discussion or learning forward.

Remember that the role of the facilitator is not that of an expert and they are not expected to have all the answers. Their job is to keep the process on track. For help in managing questions, please refer to the FAQ section.

Facilitator Accountabilities

By taking on the role of facilitator, they agree to:

- Complete the required facilitator training
- Make sure they have all of the Update 2023 resource materials needed to run their event
- Do a test run well in advance of their event
- Review and/or complete the Advanced Learning Modules in advance of the seminar
- Act as a facilitator during the seminar
- Ensure that all equipment being used to run the seminar works and is appropriate to their needs

In-Person Events

Recommended Lighting

For audiences of more than 50, arrange for proper lighting so that all attendees can clearly see you without impeding the clarity of the screen.

Recommended Room Setup for In-Person Events

We recommend that you:

- Use round tables to effectively facilitate the discussion
- Set-up half-rounds of six people
- Use tables for 8 - 10 persons for large groups
- Have a volunteer host at each table who will act as the discussion leader
- Make sure the room is well ventilated

Equipment Required

Below is a list of the equipment you will need to run your event:

- LCD projector
- Table for equipment
- Speakers and amplifier (session has audio content that must be heard clearly by all in attendance)
- Screen sufficiently large to be seen comfortably by all in attendance
- Monitor for the facilitator so they do not have to look at screen
- Microphone for facilitator (for larger groups)
- Power bar and extension cords, as necessary
- Podium

How to Facilitate the Case Study Activities

Use the case study and discussion activities to engage participants following each of the videotaped interview presentations.

We suggest that you organize participants into groups for these activities:

- You may have limited flexibility depending on the audience size and room setup.
- As this is a full-day session, it is important that everyone is seated at a table.
- Generally, half-rounds of six people is the most effective use of space and is most conducive to accommodating a group discussion.
- The ideal group size is four to six, with 10 being the suggested maximum.
- Classroom setup can also be effective. To organize into groups, have the front row turn to face the row behind, and so on. This makes it easier to organize people into discussion groups of four or six.
- Theatre setup not recommended for this program.

Virtual Events

What you should consider:

- Events will be set up as a Zoom Meeting or other platform which allows breakout rooms (NOT as a Webinar) so that you can break the full group into breakout rooms for the case study/discussion activities.
- Have one person as the Facilitator and at least one other person to monitor the chat box, respond to questions and assist with assigning attendees to breakout rooms.
- Make sure to do a test run in advance.
- When sharing your screen make sure to click “Share Sound” for the video audio to come through.
- Make sure to have a reliable internet connection (hard wired if possible) and check your speed of connection in advance. Make sure your computer is plugged in and you are using a newer computer. Using two screens is helpful so that you can have the Facilitator Guide on one screen and the PowerPoint presentation and videos on the other screen that you will be sharing.

How to Facilitate the Case Study Activities

Use the case study and discussion activities to engage participants following each of the videotaped interview presentations.

We suggest that you organize participants into breakout rooms of six people in each for these activities. Ask each breakout room to assign one person to summarize your discussions for the full group when you are finished in the breakout rooms.

Suggested Schedule for Virtual Event

You can follow the same schedule as per the in-person suggested schedule noted in this document or you can run Update 2023 over a 2-day period. However, please remember that individuals must attend both days to qualify for CE credits.

Monitoring Attendance

Facilitators should appoint someone from the chapter to monitor attendance. It could be the President, Membership Chair, Program Chair or Administrator. They will be responsible for:

- Confirming the attendance of those who have registered:
 - In-person event: have individuals sign in prior to entering event
 - Virtual event: use conferencing software (i.e., zoom) that prompts individuals to register/enter their credentials (check-in)
 - Confirm attendance against registration list
- Submitting the final attendance list to Advocis
- When submitting the attendees list, the facilitator's ID number must be added to the list

IMPORTANT

*Only the names and Advocis IDs of those who attended the **full seminar** (including the name of the Facilitator) should be submitted to the Event Portal following the seminar. Full-day attendance is required in order for attendees to receive CE credits — that means **no partial CE credits for partial attendance**.*

Promoting Advocis Membership at In-Person Events

Update 2023 is a great opportunity to bring in non-members, particularly CFPs, into the Advocis fold. Here are a few ways you can get non-members attending Update 2023 to see the value of joining Canada's premier professional association for financial advisors and planners:

- Assign a chapter volunteer to greet non-members and make them feel welcome throughout the day by introducing them to other members. Be available to answer questions.
- Provide non-members with coloured name tags to differentiate them from members. Doing so would make it easier for chapter reps — they could have badges that say “Ask me About Advocis” — to identify non-members and discuss the benefits of membership with them.
- Spend a few minutes during lunch talking up the value of Advocis membership. Have some printed material on the table about Advocis, including registration forms, payment information and new member applications.
- Offer additional incentives for joining on the spot at the event (discounted season pass, free seminar, etc.).
- Publicly recognize and congratulate non-members who have joined Advocis during the event.
- Recognize members who have converted non-member colleagues.
- Make sure chapter volunteers are available to answer any questions non-member may have about being a member.
- Provide printed support material about membership in Advocis.

Converting Non-Members after an In-Person or Virtual Event

If a non-member attendee becomes a member within 30 days of attending the Update 2023 seminar, he or she will receive the member registration rate for Update 2023. Chapters will be responsible for refunds related to seminar registrants. Advocis National will be responsible for refunds for the Advanced Learning Modules registrants.

According to our volunteers, the most effective method for converting non-members after an event is simply to follow up with a phone call. Because the non-member has attended an event within the past 30 days, you are free to contact them in order to find out what they thought of the event, to discuss the benefits of Advocis membership, and to invite them out to any other events that your chapter may be hosting.

If a non-member has any questions or concerns that you are unable to address, please refer them to our Member Services Department.

Chapters will receive their registration list for the chapter's Update seminar, which will identify members and non-members and provides their contact information for follow-up.

Suggested Agenda (Full Day Event)

Morning

10:00 am INTRODUCTION (8 mins)

Planning for the Whole Person (32 mins)

Presenter: Jackie McCann Scott, CFP®, CHS™

Case Study Activity: The young family (45 mins)

11:25 am BREAK (10 mins)

The Future of Care (25 mins)

Presenter: Kusum Sen, CLU®, CHS™, RIS, CII®

Case Study Activity: Making informed decisions (45 mins)

01:00 pm LUNCH (60 mins)

Afternoon

2:00 pm INTRODUCTION

Unpredictable Planning for Small Business Owners (25 mins)

Presenter: Warren Blatt, CLU®, CFP®, CHS™

Case Study Activity: The independent advisor (45 mins)

3:15 pm BREAK (10 mins)

The Evolution of Responsible Investing (25 mins)

Presenter: Nalini Feuilloley

Case Study Activity: Doing good for the promise of a better world (45 mins)

5:00 pm CLOSE

Suggested Agenda (Over 2 days)

Day 1

10:00 am INTRODUCTION (8 mins)

Planning for the Whole Person (32 mins)

Presenter: Jackie McCann Scott, CFP®, CHS™

Case Study Activity: The young family (45 mins)

11:25 am BREAK (10 mins)

The Future of Care (25 mins)

Presenter: Kusum Sen, CLU®, CHS™, RIS, CII®

Case Study Activity: Making informed decisions (45 mins)

01:00 pm CLOSE

Day 2

10:00 am INTRODUCTION

Unpredictable Planning for Small Business Owners (25 mins)

Presenter: Warren Blatt, CLU®, CFP®, CHS™

Case Study Activity: The independent advisor (45 mins)

11:15 am BREAK (10 mins)

The Evolution of Responsible Investing (25 mins)

Presenter: Nalini Feuilloley

Case Study Activity: Doing good for the promise of a better world (45 mins)

1:00 pm CLOSE

CE ACCREDITATION DECISION REPORT

Application Reference #: 38092
Title: Update 2023: Resilience Through Uncertainty
Education Provider: Advocis

Decision: 6.00 CE Credit(s)
Accreditation Code: IAS23014406
Valid until: March 01, 2024

Summary of Findings: The Continuing Education program has been reviewed and approved against The Institute's *Practice Guidelines for Financial Advisors and Planners*. The following practice competencies & behaviours have been confirmed:

1. Practice Competencies

Practice Discipline - Job Duty - Job Task

- A - Financial Management
- B - Investment Management
- D - Tax Planning
- 1. Gathering Facts
- 2. Identifying Objectives

2. Knowledge A

- Economics
- Regulatory Environment
- Financial analysis and statements
 - C.9.1.7.1 Net Worth
- Insurance
 - E.2 Life Insurance and living benefits
 - E.2.6.1 Long-Term Care insurance
 - E.2.7.1 Health
 - E.4 Risk management
 - E.5 Risk Management Strategies
- Investment
 - F.4 Assessing Risk
 - F.25 Socially responsible investments (SRI)
- Retirement
 - G.3 Registered Retirement Savings Plans (RRSP)
 - G.3.1 Group RRSPs
 - G.6.10 Tax-Free Savings Accounts (TFSA)
- Law
 - H.4.2 Business Interests
 - H.4.2.2.2 Business Continuation

3. Ability Areas

Ability to Communicate

- A.1 explain financial terms and investment concepts in plain language
- A.4 present information and ideas verbally
- A.8 explain rationale for various options
- A.9 explain the impact of options on clients' financial objectives
- A.10 communicate the need for specific strategies and solutions
- A.11 address relevant concerns

Ability to Analyse

- C.1 analyse information for issues, obstacles and relevance
- C.8 assess benefits and limitations of current and potential plans

Ability to Plan

- D.3 identify appropriate options for plans
- D.5 apply technical knowledge to client specific data to formulate possible solutions

4. Practice Behaviours

Attribute - Behaviour

Practice Management

- B.1 Stay current with changes in the economic and political environment
- B.4 Provide clients with all the information and disclosure requirements to make an informed decision
- B.7 Use a well-defined client engagement process
- B.8 Educate clients using examples and illustrations showing the importance of particular financial strategies
- B.9 Provide objective explanations that the client needs to understand in evaluating the product or services that she/he is proposing or that she/he provides to the client
- B.11 Provide logical rationale for courses of action
- B.14 Consider the relative costs and benefits of potential actions
- B.19 Set realistic expectations for all aspects of the financial plan and planning process
- B.20 Act in the best interest of the client

Comments

Documented attendance for the duration of the session requirements qualifies for 6.0 CE credit(s). In the opinion of The Institute, the content of this session aligns with the FP Canada's CE requirements for the category of 'Financial Planning'. However, it remains the responsibility of the QAFP and/or CFP Professional to confirm this.

Important notes: Advisors are responsible for ensuring that CE credits are applicable to the individual regulatory, licensing, designation, and professional membership bodies under which they are governed.

CE ACCREDITATION DECISION REPORT

Application Reference #: 38152
Title: Update 2023: Planning for the Whole Person
Education Provider: Advocis

Decision: 2.00 CE Credit(s)
Accreditation Code: IAS23019702
Valid until: April 10, 2024

Summary of Findings: The Continuing Education program has been reviewed and approved against The Institute's *Practice Guidelines for Financial Advisors and Planners*. The following practice competencies & behaviours have been confirmed:

1. Practice Competencies

Practice Discipline - Job Duty - Job Task

D - Tax Planning

1. Gathering Facts
2. Identifying Objectives
 - D.3.1.1 Identify potential tax strategies and structures

F - Estate Planning

1. Gathering Facts
2. Identifying Objectives
 - F.3.1.6 Identify potential estate planning vehicles

2. Knowledge A

Financial analysis and statements

- C.8 Financial Statements
 - C.8.1 Balance Sheet

Taxation

- D.1 Income Tax Administration
- D.9 Capital Gains System
- D.14 Income Splitting and Attribution
- D.19 Principle Residence Exemption
- D.29 Trusts Arrangements
- D.34 Registered Education Savings Plans (RESP)
- D.35 Registered Disability Savings Plans (RDSPs)

Retirement

- G.3 Registered Retirement Savings Plans (RRSP)
 - G.6.10 Tax-Free Savings Accounts (TFSA)

Law

- H.2.7 Inheritance
- H.4.2 Business Interests

3. Ability Areas

Ability to Communicate

- A.1 explain financial terms and investment concepts in plain language
- A.4 present information and ideas verbally
- A.8 explain rationale for various options
- A.9 explain the impact of options on clients' financial objectives
- A.10 communicate the need for specific strategies and solutions
- A.11 address relevant concerns

Ability to Analyse

- C.1 analyse information for issues, obstacles and relevance
- C.8 assess benefits and limitations of current and potential plans

Ability to Plan

- D.3 identify appropriate options for plans
- D.5 apply technical knowledge to client specific data to formulate possible solutions

4. Practice Behaviours

Attribute - Behaviour

Practice Management

- B.1 Stay current with changes in the economic and political environment
- B.4 Provide clients with all the information and disclosure requirements to make an informed decision
- B.7 Use a well-defined client engagement process
- B.8 Educate clients using examples and illustrations showing the importance of particular financial strategies
- B.9 Provide objective explanations that the client needs to understand in evaluating the product or services that she/he is proposing or that she/he provides to the client
- B.11 Provide logical rationale for courses of action
- B.14 Consider the relative costs and benefits of potential actions
- B.19 Set realistic expectations for all aspects of the financial plan and planning process
- B.20 Act in the best interest of the client

Comments

Documented attendance for the duration of the session requirements qualifies for 2.0 CE credit(s). In the opinion of The Institute, the content of this session aligns with the FP Canada's CE requirements for the category of 'Financial Planning'. However, it remains the responsibility of the QAFP and/or CFP Professional to confirm this.

MFDA

Documented attendance for the duration of the session requirements qualifies for 2.0 CE credit(s). In the opinion of The Institute, the content of this session aligns with the MFDA's CE requirements, for the category of 'Professional Development'. However, it remains the responsibility of the MFDA member to confirm this.

Important notes: Advisors are responsible for ensuring that CE credits are applicable to the individual regulatory, licensing, designation, and professional membership bodies under which they are governed.

CE ACCREDITATION DECISION REPORT

Application Reference #: 38153

Decision: 2.00 CE Credit(s)

Title: Update 2023: Unpredictable Planning for Small Business Owners

Accreditation Code: IAS23019802

Education Provider: Advocis

Valid until: April 10, 2024

Summary of Findings: The Continuing Education program has been reviewed and approved against The Institute's *Practice Guidelines for Financial Advisors and Planners*. The following practice competencies & behaviours have been confirmed:

1. Practice Competencies

Practice Discipline - Job Duty - Job Task

A - Financial Management

1. Gathering Facts
2. Identifying Objectives
 - A.2.3 Consider objectives for business owners

2. Knowledge A

Economics

- A.4.5 Recession
- A.5 Economic Indicators

Investment

- F.4 Assessing Risk
- F.10 Commodities
- F.16 Real Estate
- F.23 Investment Analysis
 - F.23.2 Inflation

Law

- H.4.2 Business Interests

3. Ability Areas

Ability to Communicate

- A.1 explain financial terms and investment concepts in plain language
- A.4 present information and ideas verbally
- A.8 explain rationale for various options
- A.9 explain the impact of options on clients' financial objectives
- A.10 communicate the need for specific strategies and solutions
- A.11 address relevant concerns

Ability to Analyse

- C.1 analyse information for issues, obstacles and relevance
- C.8 assess benefits and limitations of current and potential plans

Ability to Plan

- D.3 identify appropriate options for plans
- D.5 apply technical knowledge to client specific data to formulate possible solutions

4. Practice Behaviours

Attribute - Behaviour

Practice Management

- B.1 Stay current with changes in the economic and political environment
- B.4 Provide clients with all the information and disclosure requirements to make an informed decision
- B.7 Use a well-defined client engagement process
- B.8 Educate clients using examples and illustrations showing the importance of particular financial strategies
- B.9 Provide objective explanations that the client needs to understand in evaluating the product or services that she/he is proposing or that she/he provides to the client
- B.11 Provide logical rationale for courses of action
- B.14 Consider the relative costs and benefits of potential actions
- B.19 Set realistic expectations for all aspects of the financial plan and planning process
- B.20 Act in the best interest of the client

Comments

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MFDA

Documented attendance for the duration of the session requirements qualifies for 2.0 CE credit(s). In the opinion of The Institute, the content of this session aligns with the MFDA's CE requirements, for the category of 'Professional Development'. However, it remains the responsibility of the MFDA member to confirm this.

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CE ACCREDITATION DECISION REPORT

Application Reference #: 38154
Title: Update 2023: The Evolution of Responsible Investing
Education Provider: Advocis

Decision: **2.00 CE Credit(s)**
includes 1.00 Ethics credit(s)
Accreditation Code: **IAS23019902**
Valid until: **February 08, 2025**

Summary of Findings: The Continuing Education program has been reviewed and approved against The Institute's *Practice Guidelines for Financial Advisors and Planners*. The following practice competencies & behaviours have been confirmed:

1. Practice Competencies

Practice Discipline - Job Duty - Job Task

C - Risk Management

2. Knowledge A

Regulatory Environment
B.4.1 Financial
Investment
F.22 Investment Strategies
F.23 Investment Analysis
F.25 Socially responsible investments (SRI)

3. Ability Areas

Ability to Communicate

- A.1 explain financial terms and investment concepts in plain language
- A.4 present information and ideas verbally
- A.8 explain rationale for various options
- A.9 explain the impact of options on clients' financial objectives
- A.10 communicate the need for specific strategies and solutions
- A.11 address relevant concerns

Ability to Analyse

- C.1 analyse information for issues, obstacles and relevance
- C.8 assess benefits and limitations of current and potential plans

Ability to Plan

- D.3 identify appropriate options for plans
- D.5 apply technical knowledge to client specific data to formulate possible solutions

4. Practice Behaviours

Attribute - Behaviour

Compliance

- A.1 Comply with the relevant regulatory framework
- A.2 Comply with due diligence requirements

Practice Management

- B.1 Stay current with changes in the economic and political environment
- B.4 Provide clients with all the information and disclosure requirements to make an informed decision
- B.7 Use a well-defined client engagement process
- B.8 Educate clients using examples and illustrations showing the importance of particular financial strategies
- B.9 Provide objective explanations that the client needs to understand in evaluating the product or services that she/he is proposing or that she/he provides to the client
- B.11 Provide logical rationale for courses of action
- B.14 Consider the relative costs and benefits of potential actions
- B.19 Set realistic expectations for all aspects of the financial plan and planning process
- B.20 Act in the best interest of the client
- B.26 Demonstrate availability and diligence with respect to clients

Comments

Documented attendance for the duration of the session requirements qualifies for 2.0 CE credit(s).

MFDA

Documented attendance for the duration of the session requirements qualifies for 2.0 CE credit(s). In the opinion of The Institute, the content of this session aligns with the MFDA's CE requirements, for the categories of 'Professional Development'(1 CE credit) and 'Business Conduct-Ethics'(1 CE credit). However, it remains the responsibility of the MFDA member to confirm this.

Important notes: Advisors are responsible for ensuring that CE credits are applicable to the individual regulatory, licensing, designation, and professional membership bodies under which they are governed.

CE ACCREDITATION DECISION REPORT

Application Reference #: 38155
Title: Update 2023: The Future of Care

Decision: 2.00 CE Credit(s)

Accreditation Code: IAS23020002

Education Provider: Advocis

Valid until: April 10, 2024

Summary of Findings: The Continuing Education program has been reviewed and approved against The Institute's *Practice Guidelines for Financial Advisors and Planners*. The following practice competencies & behaviours have been confirmed:

1. Practice Competencies

Practice Discipline - Job Duty - Job Task

A - Financial Management

2. Knowledge A

Insurance

- E.2 Life Insurance and living benefits
 - E.2.6.1 Long-Term Care insurance
 - E.2.7.1 Health
- E.4 Risk management
 - E.4.1 Types of risks

Retirement

- G.1 Government Pension Plans
 - G.1.1 Canada Pension Plan (CPP)/Quebec Pension Plan (QPP)

3. Ability Areas

Ability to Communicate

- A.1 explain financial terms and investment concepts in plain language
- A.4 present information and ideas verbally
- A.8 explain rationale for various options
- A.9 explain the impact of options on clients' financial objectives
- A.10 communicate the need for specific strategies and solutions
- A.11 address relevant concerns

Ability to Analyse

- C.1 analyse information for issues, obstacles and relevance
- C.8 assess benefits and limitations of current and potential plans

Ability to Plan

- D.3 identify appropriate options for plans
- D.5 apply technical knowledge to client specific data to formulate possible solutions

4. Practice Behaviours

Attribute - Behaviour

Practice Management

- B.1 Stay current with changes in the economic and political environment
- B.4 Provide clients with all the information and disclosure requirements to make an informed decision
- B.7 Use a well-defined client engagement process
- B.8 Educate clients using examples and illustrations showing the importance of particular financial strategies
- B.9 Provide objective explanations that the client needs to understand in evaluating the product or services that she/he is proposing or that she/he provides to the client
- B.11 Provide logical rationale for courses of action
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Comments

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MFDA

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