Listening first | Advocis **OTTAWA - PROFESSIONAL DEVELOPMENT SEMINAR**

“ To Fee or Not to Fee ”

This is a great full-day seminar. We’ll cover the key elements of a fee financial advisory practice. This professional development day explains what services to offer; how to bundle your services; practice management issues; the when's and how's of charging various methods of fees; how to mix and match fees; and how to approach the transition process.

This informative and practical seminar will give you the opportunity to interact personally with practicing fee financial advisors who have been charging fees for over a decade. They’ll share the tips and tools of fee advisors; they’ll answer your questions and give you practical advice that is directly applicable to your practice.

For advisors who have never charged a fee, those who have been fee-based for years, and even those who are tired of hearing about fees, we cover the benefits and the industry trends.

☞ Full Day Event Qualifies for 6.00 CE & PDU Credits ☜

IDA CE Accreditation: 3.0 Credits, AM session only

EVENT DATE: Thursday – February 9th, 2006 -- Hellenic Center, 1315 Prince of Wales Dr., Ottawa

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8:00 AM – 8:30 AM **Continental Breakfast & Exhibit Tables Open**
8:30 AM – 8:45 AM **Advocis Ottawa Chapter President’s Comments**

8:45 AM – 10:00 AM **To Fee or Not to Fee (Part 1), How to design a fee financial advisory practice;**
Marc Lamontagne, CFP, R.F.P., FMA, Ryan Lamontagne Inc.

Marc is a partner in Ottawa’s largest fee-for-service financial planning firm - *Ryan Lamontagne Inc.* With over 16 years in the financial services industry, Marc has a broad range of knowledge and experience in the world of personal finance. In addition, Marc is a past-President of the Ottawa chapter of Advocis, a faculty member of the Canadian Academy of Senior Advisors, a published author, and is often quoted in the media.

10:00 AM – 10:15 AM **Coffee Break & Exhibit Tables Open**

10:15 AM – 10:30 AM **The anatomy of an F-class mutual fund;** Ross F. Kappele, CFA
GGOF | Guardian Group of Funds

Ross F. Kappele is GGOF’s Senior Vice President, Sales responsible for distribution of GGOF’s mutual fund products nationally. Ross joined GGOF in 1995. Prior to joining GGOF Ross was Manager, Client Service/Portfolio Analysis Group with Baring Asset Management, Inc. (Boston, MA). Ross is a Chartered Financial Analyst and holds a Bachelor of Arts, Economics degree from the University of Western Ontario.

10:30 AM – 11:45 PM **To Fee or Not to Fee (Part 2), How to design a fee financial advisory practice;**
Marc Lamontagne, CFP, R.F.P., FMA, Ryan Lamontagne Inc.

11:45 AM – 12:30 PM **Lunch & Exhibit Tables Open** -------------- **Afternoon Session**

12:30 PM – 1:00 PM **Best practices session four, Precision Marketing: The Philosophy (Part 1);** David Phipps, CFP, CLU, CH.F.C., Best Practices Chair, Advocis Ottawa, Advisor, Assante Capital Management Ltd.

David is a member of Advocis' National Best Practices Committee and chairs its Wealth Management Practice Advisory Group. In addition, David serves as the Best Practices Chair and Professional Conduct Chair for Advocis Ottawa. David is also a CFP Ambassador for the Financial Planners Standards Council, and has been quoted in both the local and national media, including the National Post and Ottawa Business Journal, on financial planning issues. David has been a licensed financial advisor for 12 years.

1:00 PM – 1:40 PM **Case study: Fee-based practice;** Kathryn Kruivitsky, CA, CIM, FMA, FCSI, PWL Capital

Kathryn joined PWL in 1997 as a partner, and is now one of its portfolio managers. For 25 years she has wandered this shifting financial landscape: launched in a fee-for-service environment, veered off to commission-based compensation, and now travelling as a fee-based wealth manager. Her presentation will focus on her journey--its peaks and valleys- and take a glimpse down the road.

1:40 PM – 1:55 PM **Coffee Break & Exhibit Tables Open**

1:55 PM – 2:35 PM **Case study: Flat-fee practice;** Scott J. McKenzie, CFA, CFP, CIM and Warren J. Baldwin CFP, R.F.P., CIM, TE Financial

Scott joined T.E. Financial Consultants Ltd. in 2001. Prior to joining, Scott was a Senior Financial Consultant for MD Management, which is a subsidiary of the Canadian Medical Association. In May 2005, Scott was promoted to the position of Regional Vice-President and General Manager. Warren joined T.E. Financial in 1991, merging his own long-established FEE-ONLY financial planning practice with the Toronto office of T.E. Financial. Prior to 1981 when he started in FEE-ONLY financial planning, Warren spent eight years in estate and investment administration as well as lending and customer service with two major Canadian trust companies.

2:35 PM – 3:15 PM **Case study: Hourly-fee practice;** Peggy Cameron, CFP, R.F.P., MBA, Cameron Financial Services

Peggy is trained as a personal financial planner and received her CFP and R.F.P. in 1993. She worked for 2 of Ottawa's major accounting firms as the Manager of Personal Financial Planning and before that had her own financial planning practice. After receiving her MBA in 1998, she started Cameron Leadership Development Inc. through which she coaches, mentors, and trains managers and their employees to greater success. She also facilitates teams in the development of their strategic plans and other major initiatives. Her financial planning practice has continued on a fee-only basis where she works closely with other advisors and their clients.

3:15 PM – 3:20 PM **Short Break**

3:20 PM – 4:00 PM **Round table discussion;** Kathryn Kruivitsky, Warren J. Baldwin, and Peggy Cameron; Moderator: Marc Lamontagne

A lively discussion on the advantages and disadvantages of the three most common methods of charging fees between practitioners who specialize in their respective fee models.

- Registration Form -

- ONLINE Registration at www.advocis-ottawa.ca -

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EVENT DATE: **Thursday - February 9th, 2006 – 8:30 AM to 4:00 PM**
Location: **Hellenic Center (1315 Prince of Wales Dr., Ottawa)**

Registration deadline is Friday - February 3th, 2005 by 4:00 p.m.

Method of Payment (Please indicate)

Full-Day Fee: [ ] $40.00 Advocis Ottawa member [ ] $50.00 for other chapters members [ ] $100.00 for non-members

CHEQUE: Payable to Advocis Ottawa. Mail to c/o MCO Business Group Inc. 400 – 11 Rosemount Ave., Ottawa, Ontario K1Y 4R8

[ ] Visa Only

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Please complete and send to Advocis Ottawa:
Via FAX: 728-5298 or CALL: 723-4796
Or by EMAIL Advocis@mco.ca

Receipts and CE credit certification will be available at the event.
For more details visit our website: www.advocis-Ottawa.ca

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