



**Financial** Planning  
Group

**Business** Development 

# Planning Matters: **Financial Planning and Business Development Symposium**



August 9 and 10, 2006  
Mississauga, Ontario



**Welcome** to the 3rd annual Independent Advisor Channel's Financial Planning Development Meeting. This year we are very excited to be partnering with Business Development to bring you:

**Planning Matters: Financial Planning and Business Development Symposium**

Last year's Financial Planning Development Meeting was a tremendous success. Participants were inspired by what they learned and were able to incorporate many of the ideas into their businesses.

We are building on last year's program by including additional development sessions to enhance your financial planning skills and enrich your practices.

This year's meeting is an opportunity for you and your team to hear from industry experts, network with peers, and share best practices related to financial planning and business development. We will be sharing proven ideas that will add value to your client relationships as you strive to increase and protect their wealth.

Thank you for attending and we look forward to seeing you over the next couple of days.

Sincerely,



**Lenore Bell**  
*Financial Planning Consultant*

A handwritten signature in black ink, appearing to read 'Bell'.



**Geoff Schnare**  
*Financial Planning Consultant*

A handwritten signature in black ink, appearing to read 'Schnare'.



**Pat Giesbrecht**  
*Director, Business Development*

A handwritten signature in black ink, appearing to read 'Giesbrecht'.

## Agenda at a Glance – August 9

8 to 8:30 a.m.	<b>LAB registration and continental breakfast</b>	Hazel Foyer
8:30 to 11:30 a.m.	<b>NaviPlan training – Hands on computer LAB</b> Standard Extended	Hazel D Hazel C
11 a.m. to 12 noon	<b>Registration Lunch</b>	Hazel Foyer Graydon Hall A
12 noon to 12:15 p.m.	<b>Opening remarks</b>	Hazel AB
12:15 to 12:45 p.m.	<b>Sites that excite</b> Catherine Milum	Hazel AB
12:45 to 1:30 p.m.	<b>Repositioning yourself for the future</b> Rob Kochel	Hazel AB
1:30 to 1:45 p.m.	BREAK	Hazel Foyer
1:45 to 2:45 p.m.	<b>Coaching partnership</b> Kim Poulin, Pat Giesbrecht, Rajeev Kudsia	Hazel AB
2:45 to 3:30 p.m.	<b>Building your business with referrals</b> Mike Muise	Hazel AB
3:30 to 3:45 p.m.	BREAK	Hazel Foyer
3:45 to 4 p.m.	<b>MOST</b> Pat Giesbrecht	Hazel AB
4 to 4:30 p.m.	<b>Making sure you are part of their legacy</b> Heather Fenton	Hazel AB
4:30 to 4:45 p.m.	<b>Closing remarks</b>	Hazel AB
6 to 10 p.m.	<b>Pub night</b>	Gabriel's Restorante Bar Grill

## Agenda at a Glance – August 10

7:30 to 8:30 a.m.	<b>Buffet Breakfast</b>	Hazel CD
8:30 to 8:45 a.m.	<b>Opening remarks</b>	Hazel AB
8:45 to 10:15 a.m.	<b>To fee or not to fee workshop</b> Marc Lamontagne	Hazel AB
10:15 to 10:30 a.m.	BREAK	Hazel Foyer
10:30 a.m. to 12 noon	<b>To fee or not to fee workshop (continued)</b> Marc Lamontagne	Hazel AB
12 noon to 12:15 p.m.	Question and answer period	Hazel AB
12:15 to 1 p.m.	LUNCH	Hazel CD
1 to 2 p.m.	<b>Retirement income planning</b> David Christianson	Hazel AB
2 to 2:15 p.m.	BREAK	Hazel Foyer
2:15 to 3:15 p.m.	<b>Retirement income planning (continued)</b> David Christianson	Hazel AB
3:15 to 3:30 p.m.	<b>Closing remarks</b>	Hazel AB

## Sites that excite

The Internet is a powerful tool to make your professional and personal life less complicated. Does it sometimes feel like the opposite? This session will take you through some unique websites that you may not be aware of. You will be able to see first-hand how to navigate the sites and use them in your practice.

### Catherine Milum



**Catherine Milum**, Vice President Regional Sales, Manulife Investments, has over 18 years of experience in the financial services industry. She currently leads the Ontario Sales Team and is responsible for generating over \$2 billion in sales.

Catherine's passion is in educating advisors and investors on Investment products using a creative approach and this has earned her a solid reputation as one of the top practice management and sales trainers in the industry. Her strength is in connecting with audiences to make the learning experience both fun and informative.

---

---

---

---

---

---

---

---

---

---

## Reposition yourself for the future

As advisors we need to be able to reposition ourselves to listen and communicate with both our hearts and our minds. By combining the IQ (logic) and EQ (the emotional side of our being) we can position ourselves not just as “financial” advisors but as “life” advisors to our best clients.

### Rob Kochel



**Rob Kochel** is Vice President, Strategic Accounts, Institutional Relationships, AIM Trimark Investments. He joined Trimark in 1999 (Trimark merged with AIM in August 2000). Rob is the strategic liaison to and conduit for their largest key account partners.

Rob’s formal education was acquired at the University of Western Ontario in Kinesiology and Business. His informal education has afforded him 26 years of sales and marketing management experience across six distinct industries. He has actively competed in professional sports, commercial real estate, global packaged goods and wireless telephone. Rob’s AIM Trimark experience has evolved from wholesaler, through Regional Sales management to National Sales Manager prior to his move to Strategic Accounts.

## Coaching partnership

Are there aspects of your business that could produce better results if you followed a process? Or is it about standing out, being unique or selling your process ... knowing what you are going to do every time you meet a prospect? The Personal Coach operates as coaches in the marketplace to help advisors achieve the results they would like to have in their businesses – so that they can lead the lives they truly want to.

### Kim Poulin



**Kim Poulin** is Coach and Vice President of The Personal Coach.

The Personal Coach provides customized business coaching for financial advisors and their teams. In her role as coach, Kim helps them identify the unique advantages they bring to their business and develops strategies designed to transform and grow their operations.

Kim joined Manulife Financial's Kitchener Waterloo Resource Centre as the Brokerage Assistant in 1989. During her 10-year tenure, Kim held a wide variety of positions including Brokerage Manager, Marketing Manager, New Agent Development and Regional Practice Management Consultant.

Kim moved to Quebec in 1999 and then to Montreal in 2000. While in Montreal, Kim worked with Manulife's Quebec Regional office for four years as their Practice Management Consultant. Here, Kim coached many of Manulife's top advisors and their teams. She also played an important role on the organization's management team and helped shape the organization's value proposition to their client, the advisor.

Kim has her CLU and CH.F.C. designations and is a current member of Advocis and The Montreal Financial and Estate Planning Group.

## Building your business with referrals

We all know that referrals are key to business success but do you know the best way to get those referrals? This session will give you some ideas for increasing your success rate and getting the referrals that are right for your business.

### Mike Muise



**Mike Muise** is Regional Vice President for Manulife Investments. In this role, Mike works with financial advisors in the Golden Horseshoe Region, bringing them timely ideas and investment solutions for their business and clients.

Mike spent seven years in Ontario working for a Toronto advertising agency as a creative copywriter. He switched to the financial industry nine years ago and has gained experience in dealer services, client services and inside sales with a mutual fund company.

Mike graduated from the University of Prince Edward Island in 1990 with a Bachelor of Business Administration majoring in Finance. In 2004, Mike earned his Elder Planning Counselor designation and encourages advisors to do the same to enhance their value proposition with their senior clients.

## MOST

Uncover the potential in your Manulife files with a **Manulife Report** and make it part of your marketing plan.

MOST (Manulife Opportunities Sales Tool) is an easy-to-use application that makes segmenting a client base as easy as 1-2-3. It is complete with approved campaign targeting criteria, compliant marketing letters and an automated mail merge function. In only a few minutes, your Marketing Director can help you target the right clients with the right marketing message.

## Pat Giesbrecht



**Pat Giesbrecht** is the Director, Business Development for the Independent Advisor Channel – Canada, and is accountable for leading the national business development program. In 2003, she was asked to research and select a premier Business Development offering for independent advisors. The Covenant Group's *8 Best Practices of High-Performing Salespeople* was selected. Since then she has promoted and delivered the program to a total of 189 advisors in 2004/2005 at seven locations across Canada.

Pat's mandate is to help financial advisors associated with Manulife's Independent Advisor Channel develop and implement strategies to systematically enhance their business.

During her 14-year tenure with Manulife, Pat has held a variety of positions including Regional Business Consultant, MA Development and Training Coordinator, Disability Liaison, and Tax & Estate Planning Assistant. She also took a two-year hiatus to work with "The Wealthy Barber", Dave Chilton.

Pat holds the professional designations FLMI, ACS, AIAA, CFP and is a graduate of Toastmasters International (CTM).

## Make sure you are part of their legacy

This is a program that will not only assist you in building retention into your business, but also ensure that you have a thriving business to either pass along to your children, or to sell to a potential suitor.

As sure as death and taxes are, you will at some point be selling your business. It's obviously important that you continue to build your business and generate revenue. And just as it's a fact that you will have a business to pass on, your clients will also ultimately pass on. And when they do, will their assets leave your business?

### Heather Fenton



**Heather Fenton**, Vice President, National Accounts, Insurance, AIM Trimark Investments, joined Trimark in 1998 (Trimark merged with AIM in August 2000) and is currently responsible for developing and supporting relationships with AIM Trimark Investment's corporate insurance partners.

Prior to joining Trimark, Heather was a Sales Executive at Ernst & Young in the Financial Services practice. She began her career in the life insurance business, which spanned over 10 years, where her responsibilities included the recruiting, training and development of sales forces, as well as product development, design and strategic planning.

She has a BA from the University of Toronto, and holds the FLMI, CLU and CH.F.C. designations.

## To fee or not to fee

This workshop includes an overview on the transition to a fee-based structure and the options available. You'll learn about:

- Growing trends on fee/commission issues
- What services to offer
- How to bundle your services
- Practice management issues
- When and how to charge various kinds of fees
- How to transition to a fee practice

## Marc Lamontagne



**Marc Lamontagne** 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. He specializes in comprehensive financial planning, investment counselling, tax planning and has delivered numerous seminars and workshops across Canada and abroad. His background in the financial profession provides him with a unique understanding of the complexity of comprehensive wealth management.

Marc has a history of staying in the forefront of the financial planning industry trends, transitioning to fee-for-advice in 1996. In addition, Marc is past-President of the Ottawa chapter of the Canadian Association of Financial Planners (now called Advocis), a faculty member of the Canadian Academy of Senior Advisors, a CFP™ Brand Ambassador, and a published author. He holds the CFP, R.F.P., FMA, and CSA designations.

## Retirement income planning

Comprehensive financial planning involves an integrated approach using four distinct planning channels. This session will discuss how each of these areas function separately and on an integrated basis from a concept approach to technical detail.

The vast majority of financial advisors and financial institutions focus their time and efforts on helping people accumulate assets for their retirement. Although this is a worthy endeavor, with the approach of an aging population, the public now has an increasingly greater need for advisors who specialize in creating retirement income from these assets.

### David Christianson



**David Christianson** is an Advisor's Edge "Advisor of the Year" award winner for 2002. He is a nationally recognized expert in successful communication between Investors and their financial advisors. With a specialty in the ethical behaviour of financial planners, his many industry and professional awards attest to his success in communicating this knowledge to professionals and clients alike.

David continues his leading edge position in the industry by writing and speaking from his perspective as a fee-only planner. He constantly challenges other advisors (and the public) to increase disclosure of compensation, raise professional standards and to provide clearer measures of value for services.

A long time contributor to the evolution of the financial planning profession, he was the national director responsible for ethics of the Canadian Association of Financial Planners and the Association's Multi-Media Award in 1998 and the Manitoba Member of Distinction Award in 2001. David is also founding director of ethics for the Institute of Advanced Financial Planners (IAFP) and edited the R.F.P. Professional Standards of Practice.

# General Information

## Hotel

Delta Meadowvale Resort and Conference Centre  
6750 Mississauga Road N.  
Mississauga, Ontario  
L5N 2L3  
Telephone: 905-821-1981  
Fax: 905-542-4036

## Guestroom rates (subject to 5% PST, 6% GST)

Standard Room: \$149  
Upgrades may be available at check-in (subject to availability)

## Offsite pub night on Wednesday, August 9

Gabriel's Restorante Bar Grill  
6501 Mississauga Road  
Mississauga, Ontario

It's a short walk to the pub. When you walk out of the Delta Meadowvale, turn left onto Argentina Road, right onto Erin Mills Parkway, and left on Mississauga Road. You'll see the sign for Gabriel's on the left-hand side.

## Dress code

Business casual for daytime.  
Casual for pub night.

The **Ontario Sales Area** would like to **thank the following companies** for their valued participation:

Knowing Pays:  **AIM TRIMARK™**

**GGOF** | **GUARDIAN  
GROUP OF  
FUNDS**

 **RBC  
Asset  
Management**

 **Manulife Financial**

 **Manulife Investments**

 **Financial Planning  
Group**

 **Business Development** ↑

**Manulife Field Technology Services**

Manulife Financial and the block design are registered service marks and trademarks of The Manufacturers Life Insurance Company and are used by it and its affiliates including Manulife Financial Corporation.

 **Manulife Financial**  
With you every step of the way™