

2nd Annual Top Advisors Investment Strategies Symposium



The Coming Retirement Income Crisis

The New Retirement Income Paradigm: What Every Advisor Needs to Know to Protect Their Clients Financial Future and Avoid the Hidden Risks

Toronto Marriott Downtown Eaton Centre Hotel ~ Monday, November 5



Conference Chair
Michael Nairne, President
Tacita Capital



Keynote Speaker
Dr. Moshe Milevsky, PhD., Associate Professor of Finance,
Schulich School of Business, York University and
Executive Director, The IFID Centre

The Coming Retirement Income Crisis is Real

People over 65 years old constitute the fastest growing segment of the Canadian population. Canada already has 4 million seniors (those 65 years of age or older). By 2011, as the first baby boomers turn 65, seven million Canadians will be senior citizens and they will require an income stream from their investments to sustain their standard of living.

Alarmingly, about seven out of ten Canadian employees have no employer pension plan. As a result of the current low interest rate environment, millions of Canadians are facing the prospect of a retirement income crisis.

According to research done by the United Nations and reported in his book 'The Calculus of Retirement Income', Professor Moshe Milevsky points out that the old-age dependency ratio, that is the number of people aged 60+ as a fraction of those in the work force between the ages of 20 & 59, is climbing dramatically in Canada and the U.S. The larger the ratio, the greater proportion of retirees in a given country.

In the year 2000, the old-age dependency ratio in Canada & the U.S. was 30% but in 2030 this number will jump to 52% in the U.S. and 59% in Canada. This is pretty stark evidence that there is a retirement income crisis on the horizon.



Leading Retirement Income Experts To Speak

Professor Moshe Milevsky

Keynote speaker Professor Moshe Milevsky will present new material based on recent and updated research not previously delivered to Canadian Advisors.

Topic of his address will be: 'The Changing Models of Retirement Income Economics: An Advanced Discussion'

Professor Milevsky is a dynamic speaker, noted academic and pioneer in the field of retirement income economics. He is back at this year's Top Advisor Symposium after receiving glowing reviews at last year's event.

Conference Chair Michael Nairne

Well known wealth management and retirement income expert Michael Nairne is this year's Symposium Chairperson. Michael will also speak on the program. His topic will be: 'Financial Independence Planning and Retirement for the High Net Worth Client'

His address will cover:

- ~ The Myth of Wealth & Security
- ~ Liability Funding
- ~ Cash Management as the Vital Wealth Management Service
- ~ Marketing the Power of Possibility
- ~ Children & Charities: The Importance of Legacy Planning for HNW Individuals

John Parker, Chief Financial Officer, IFIC

John will address Retirement Income Tax and RRSP reform further to IFIC's recent submission to the Federal Finance Minister and the Commons Standing Committee on Finance.

Topics will include:

- ~ eliminating some of the major disincentives to savings
- ~ encouraging a more efficient allocation of Canadian's capital
- ~ allowing Canadians more flexibility in financing their retirement

Doug Towill, Senior Vice President, Strategic Business Development, CI Investments

Topic: 'Rethinking Retirement Planning: The Social Studies of Retirement'

Address will cover:

- ~ what the new retirement financial model will look like
- ~ new challenges facing retiring baby boomers
- ~ financial implications of longer life spans

Rob Cassels, President & Chief Investment Officer, Northern Rivers Capital

Break Out Session Topic: 'Maximizing Retirement Income Through Tax Efficiency'

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This Mindpath symposium will appeal to Senior Financial Advisors, Planners, Brokers and Investment Advisors.

CONFERENCE LOCATION

**Toronto Marriott
Downtown Eaton Centre Hotel**
525 Bay Street
Toronto, Ontario M5G 2L2
Phone: 1 (416) 597 - 9200



Registration Form

Conference Fee:

1. Regular Admission Price: \$249.00 + GST = **\$263.94** per delegate
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- Note:
- ~ Continental Breakfast opens at 7:30 AM
 - ~ Conference commences at 8:50 AM
 - ~ Business Card Draw & Networking Cocktail Reception follow conference sessions at 5:00 PM

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