Mindpath
Creating New Paths To Learning

2nd Annual Top Advisors Investment Strategies Symposium



5.5 CE Credits Available!

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.

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Silver Sponsor

Northern Rivers

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.

Myles Morin, Vice President, Manulife Investments

Topic: Enhance Your Practice To Meet The Challenges Facing The New Retiree
~ challenges facing soon-to-be and new retirees
~ positioning your practice to take advantage of the changing Canadian retiree landscape
~ the Guaranteed Minimum Withdrawal Benefit (GMWB) as a unique retirement income solution

Steve Orlich, Vice President, Strategic Asset Allocation, MFC Global Investment Management

Topic: Learn How Effective Asset Allocation Can:
~ optimize a portfolio's risk / return profile
~ protect investors and retirees from market volatility
~ make the difference between a 'good' and a 'great' return

Mind*path* Conferences Emphasize Attendee Interaction and Education

At Mind*path*, the emphasis is on learning through participation and interaction. Generous Q&A / discussion periods with leading industry professionals facilitate the learning process.

A premium is placed on delegates having access to speakers at Mind*path* conferences and forums. Industry experts are available to answer your questions & concerns directly.

This Mind*path* symposium will appeal to Senior Financial Advisors, Planners, Brokers and Investment Advisors.

Outside-the-Box Thinking

Mind*path* is a different kind of educational conference company for the financial services industry. The goal of Mind*path* conferences is to bring 'outside-the-box' thinking and leading-edge learning programs to financial advisors, planners, brokers and investment advisors. Timely information from top industry experts and attendee engagement facilitates the learning process.

Mind*path*'s Principals Are Financial Industry Veterans

Mind*path* financial conferences are content-driven by industry professionals.

Two of Mind*path*'s principals, Don Bridgman and Daniel Tutton, are financial industry veterans who bring a combined total of nearly 50 years experience in the financial services sector to the company.

Daniel Tutton, President, is a nineteen year veteran of the financial services industry. Previously, Dan served as Senior Vice President to one of Canada's leading financial services companies. He has been involved with educational conferences and special events throughout his business career.

Don Bridgman is also a principal of Mind*path* and brings over 28 years of experience in the financial services industry to the company. He has been an advisor, a senior marketing and sales executive, an industry consultant, a public speaker, a conference manager and workshop facilitator, as well as a trainer and performance coach with unique expertise in personal strategic planning.

He currently co-owns and manages one of the largest branches of a leading Canadian wealth management firm.

As a result, Don remains close to the information and education needs of advisors on a daily basis resulting in topical, relevant and up-to-date programs for Mind*path* educational conferences.

Mind*path* CEO Dan Jerred has over 30 years business experience and brings a depth of expertise in the creation and execution of cutting-edge financial conferences. He has worked in senior capacities with several of Canada's leading financial conference companies before becoming CEO of Mind*path*.

PROGRAM AGENDA

8:50 AM Welcome / Introductory Comments from Mind*path*

9:00 – 10:15 AM

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

Topic: The Changing Models of Retirement Income Economics: An Advanced Discussion

Dr. Milevsky 'will be presenting new material based on recent and updated research not previously delivered to Canadian Advisors. His address will cover a wide range of material including:

~ transitioning from wealth accumulation to a retirement income process
~ re-examination of the basic investment management axioms for retirement
~ the new retirement financial planning equation
~ a discussion of recent research on retirement income economics

10:15 – 10:30 AM ~ Morning Refreshment & Networking Break

10:30 – 11:30 AM

Myles Morin, Vice President, Manulife Investments

Manulife Investments GIF Select IncomePlus

Topic: Enhance Your Practice To Meet The Challenges Facing The New Retiree

~ challenges facing soon-to-be and new retirees
~ positioning your practice to take advantage of the changing Canadian retiree landscape
~ the Guaranteed Minimum Withdrawal Benefit (GMWB) as a unique retirement income solution

11:30 AM – 12:00 Noon

John Parker, Chief Financial Officer, The Investment Funds Institute of Canada

Topic: 'Helping Canadians Save for Their Retirement'

~ 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

12:00 Noon – 1:15 PM Event Luncheon

1:15 – 2:15 PM ~ Retirement Income Product Break-Out Sessions

Greg Lagasse, Regional Vice President, Manulife Wealth Management
Topic: Manulife IncomePlus - Predictable, sustainable and potentially increasing income for life

Craig Koenig, Vice President Sales & Marketing, CI Investments
Topic: Retirement Income Solutions for Today's Baby Boomers

Rob Cassels, Portfolio Manager, Northern Rivers Monthly Income and Capital Appreciation Fund
Topic: Maximizing Retirement Income Through Tax Efficiency

Break-Out Sessions cont'd.

David Edey, President, Advisor Tech Solutions
Topic: Effective Advisor Technology Solutions for the Retiree Market

2:15 – 3:15 PM

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

CI Investments

Topic: Rethinking Retirement Planning: The Social Studies of Retirement

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

3:15 – 3:30 PM ~ Afternoon Refreshment & Networking Break

3:30 – 4:00 PM

Steve Orlich, Vice President, Strategic Allocation, MFC Global Investment Management

Manulife Investments GIF Select IncomePlus

Topic: Learn How Effective Asset Allocation Can:

~ optimize a portfolio's risk / return profile
~ protect investors and retirees from market volatility
~ make the difference between a 'good' and a 'great' return

4:00 – 5:00 PM

Michael Nairne, President, Tacita Capital

TACITA CAPITAL

Topic: 'Financial Independence Planning and Retirement for the High Net Worth Client'

~ 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

5:00 PM ~ Business Card Draw

5:15 – 6:30 PM ~ Cocktail Reception

Here is what delegates at last year's Top Advisors Investment Strategies Symposium had to say:

"Excellent conference with great speakers. Excellent planning ... the whole day was just great. Thank you very much. I learned a lot." ~ **Lisa Chew, BMO Bank of Montreal**

"Excellent. One of the best conferences from a learning point of view I have attended. You could see the focus here was on education and presenting different points of view." ~ **Chris Edwards, Assante**

"Very good and I enjoyed the unique format of the conference. Have given positive feedback to colleagues who could not attend." ~ **Susan Yao, CIBC Imperial Service**

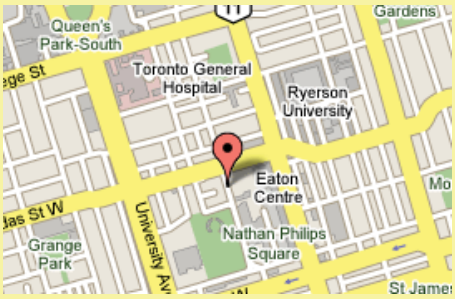
"Quality speakers who were willing to answer all questions with their insight in a candid and honest way." ~ **David West, Berkshire Securities**

"I thought the speakers were excellent and the topics were very timely." ~ **Clyde Flight, Scotia McLeod**

CONFERENCE LOCATION

Toronto Marriott
Downtown Eaton Centre Hotel
525 Bay Street
Toronto, Ontario M5G 2L2
Phone: 1 (416) 597 - 9200
Toll-Free: 1 (800) 905 - 0667

Special Mindpath Corporate Room Rate of **$169.00 / night** applies until Oct. 31/'07. Just quote the following Reservation Codes: TAI or TAIA.



Registration Form

Conference Fee:

1. Regular Admission Price: $249.00 + GST = **$263.94** per delegate

2. Sponsor's Discounted Admission Price: $199.00 + GST = **$210.94** per delegate

To take advantage of the Sponsor's Discount, simply enter one of the following Sponsor's Code in the space below.
Manulife Investments: #MIP701; **Northern Rivers Capital Management**: #NR702; **CI Investments**: #CI703

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Delegate Name (please print name in full) Title

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Delegate Name (please print name in full) Title

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Delegate Name (please print name in full) Title

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Total number of delegates:

_____ x $249.00 = _____ + GST = _____

_____ x $199.00 = _____ + GST = _____

_____
Company Name

_____
Address

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City Province Postal Code

Method of Payment
☐Cheque ☐VISA ☐M/C ☐AMEX
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How to Register

You may register in one of the following ways:

1. **Register by Fax**
   By faxing the completed registration form toll-free to 1.866.244.9837

2. **Register Online**
   Register online by clicking **here**

3. **Register by Mail**
   Send completed registration form to
   Mind*path* corp.
   60 St. Clair Ave. East, Suite 908
   Toronto, ON M4T 1N5

4. **Register by Phone**
   Call: 416.929-MIND (6463)
   Toll Free 1.877.929.6463

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Phone Fax # eMail Address(es)

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