Mindpath
Creating New Paths To Learning

3rd Annual Top Advisors Investment Strategies Symposium



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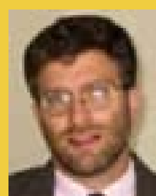
The Coming Retirement Income Time-Bomb

What Every Advisor Needs To Know To Protect
Their Clients Financial Future and Avoid The Hidden Risks

Monday, October 20, 2008 ~ Toscana Conference Centre at the Hilton Garden Suites Hotel, Vaughan, Ontario

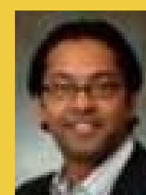
Conference Chair
Michael Nairne
President, Tacita Capital



Professor
Thomas Salisbury
York University

Malcolm Hamilton
Principal & Worldwide Partner
Mercer Consulting

Shawn Brayman
President
PlanPlus Inc.



Nilesh Patel
Regional Vice President
Manulife Investments

The Looming Retirement Income Time-Bomb

People over 65 years old constitute the fastest growing segment of the Canadian population. Canada already has 4 million seniors.

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.

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.

Women are especially vulnerable to retirement income crises. It is common for women to make financial sacrifices during their working years, such as staying home to raise children or caring for elderly relatives.

Statistics Canada has reported that men rely more on private pension plans – up to 67% had pension income, as opposed to 46% for women.

Leading Retirement Income Experts To Speak

Michael Nairne
President, Tacita Capital

Michael Nairne was a co-founder and vice chairman of Assante corporation. Michael holds the CFA designation, is a Certified Financial Planner and graduated first in his class in Canada as a chartered financial planner.

*CE Credits are Professional Development Credits from Advocis. Advisors wishing IROC / IDA Credits may apply to their internal Professional Development and Training Departments for program assessment.

Professor **Thomas Salisbury**
York University

Thomas Salisbury is a Professor in the Department of Mathematics and Statistics of York University. He has spoken extensively to Financial Advisors in the past about Retirement Income issues and real-world financial probabilities.

Nilesh Patel
Regional Vice President, Manulife Investments

Nilesh Patel is a Regional Vice President for Manulife Investments. His focus is to help advisors build their business by designing unique strategies and providing ideas that are simple, profitable and easy to implement into their practices. Nilesh brings more than 17 years experience in the investment and financial industry. He holds his Bachelor of Arts from Wilfrid Laurier University and his professional designations include the Certified Investment Manager and the Fellow of the Canadian Securities Institute. He has also completed the Canadian Securities Course.

Malcolm Hamilton
Principal & Worldwide Partner
Mercer Consulting

Malcolm Hamilton is a Principal and Worldwide Partner of Mercer. Prior to joining Mercer in 1979 he had been employed by the Sun Life Assurance Company of Canada.

Malcolm specializes in the design and funding of employee benefit plans in both the private and public sectors, with particular emphasis on registered pension and savings plans, unregistered pension plans, and retirement compensation arrangements.

Shawn Brayman
President, PlanPlus Inc.

Shawn has a B.Sc. in Applied and Computational Mathematics and a Master's Degree from York University focusing on Predictive Expert Systems.

Delegates to Last Year's Conference Said Their Time Was Well Spent

"The Symposium was insightful, informative and offered some very compelling information related to retirement income planning. The information presented was actionable in nature, and the speakers were top notch." ~ **Anita Saulite, Senior Manager, Bank of Montreal, Retirement Market**

"I found the whole day to be very informative and timely. In the brief time since the Symposium I have used the information in a seminar that I had scheduled and to help close 2 deals involving retirement planning.
The data provided that day is really resonating with the clients I have talked to since." **~ John Barrett, CFP, Prosperity One**

"I just wanted to let you know how much I enjoyed the conference last week on the Coming Retirement Income Crisis. There were some absolutely fabulous speakers and some good interactions with the people there." **~ Conrad Toner, BA, CFP, CLU Financial Horizons Group & Investia Financial Services Inc.**

"You have nailed the kind of day, in terms of quality when I look for CE credits." **~ Don Macfarlane, CFP, Assante Financial Management**

"As far as I was concerned, it (the Retirement Income Symposium) exceeded my expectations and I would certainly attend another one." **~ Paul Timpson, Advisor Sun Life Financial**

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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 leadingedge 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 of 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

8:20 AM Welcome / Introductory Comments from Mindpath and Michael Nairne

8:30 – 9:30 AM

Malcolm Hamilton
Principal & Worldwide Partner
Mercer Consulting

Topic: 'De-Fusing the Retirement Income Time-Bomb – Reasons for Hope'
An aging population will strain Canada's retirement income system. With each passing decade Canadians are saving less, borrowing more, retiring earlier and living longer – not a recipe for success.
Still, there are reasons for optimism, including:
- ~ the robustness of our current system
- ~ the partial funding of the CPP / QPP
- ~ large amounts of individual and collective wealth
- ~ the potential for inheritances and for part time employment after retirement

9:30 – 10:15 AM

Shawn Brayman
President
PlanPlus Inc.

Topic: 'Sensitivity or Insensitivity Analysis of Client Needs ?'
Including:
- ~ Does Monte Carlo calculate different results than a statistical algorithm?
- ~ What is sequential risk and what can we do about it?
- ~ How much certainty is enough for a client plan – 75%, 85%, more?

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

10:30 AM – 11:30 Noon

Nilesh Patel
Regional Vice President
Manulife Investments

Topic: "Product Allocation Strategies for Building Sustainable Retirement Income"
Including:
- ~ the importance of asset allocation in retirement income planning
- ~ product allocation as a strategic extension of asset allocation
- ~ the latest in product allocation methodologies
- ~ 'Retirement Sustainability Quotient': the new retirement income sustainability tool

11:30 AM – 12:15 PM

Michael Evans
Senior Vice President
Mackenzie Financial Services

Topic: 'Late Stage Accumulation – Transitioning from Accumulation to Decumulation'
Including:
- ~ an examination of the types of risk at various stages of the accumulation and decumulation cycle
- ~ strategies for assessing and managing risk during the late accumulation or early retirement phase
- ~ ensuring sufficient capital exists in order to establish subsequent planned income strategies

12:15 – 1:15 PM Event Luncheon

1:15 – 2:00 PM

Professor **Thomas Salisbury**
York University

Topic: The Retirement Income Time-Bomb ~ Risks & Challenges
Including:
- ~ the challenge of guaranteeing sustainable income in retirement
- ~ avoiding a retirement income crisis through financial innovation
- ~ novel products designed to manage and mitigate retirement income risks
- ~ quantitative frameworks and metrics for assessing retirement income risks

2:00 – 2:40 PM

Alan Wicks
Vice President & Senior Portfolio Manager
MFC Global Investment Management

Topic: Portfolio Manager's Market Outlook

2:40 – 2:55 PM ~ Afternoon Refreshment & Networking Break

2:55 – 4:15 PM ~ Retirement Income Product Break-Out Sessions

Speakers Include:

Rob Wolf, Regional Vice President, Manulife Investments
Topic: IncomePlus and the Guaranteed Minimum Withdrawal Benefit (GMWB)

Jeff Ray, Assistant Vice President, Mutual Fund Products, Manulife Investments
Topic: Manulife's Simplicity Portfolios

Michael Evans, Senior Vice President, Mackenzie Financial Services
Topic: Mackenzie Destination Plus Funds

Shawn Brayman, President, PlanPlus*
Topic: An Overview of the Advisor Web Software Platform

4:15 – 5:00 PM

Michael Nairne
President
Tacita Capital

Topic: 'Wake Up To The Rising New Portfolio Solutions for HNW Retirees'
Including:
- ~ Are your retired millionaire clients going slowly broke?
- ~ Is your asset allocation plan yesterday's solution?
- ~ Wealth management that is a must to service this market
- ~ How you can develop a winning portfolio approach for the HNW retiree
- ~ How advisors can learn the investment strategies of institutional investors

5:00 PM ~ Business Card Draw

5:15 – 6:30 PM ~ Cocktail Reception

*Note: Attendees at the conference qualify for a 15% discount on Advisor Web software.

CONFERENCE LOCATION

Toscana Conference Centre at The Hilton Garden Suites Hotel

3201 Highway 7 (1 K east of Highway 400)
Vaughan, Ontario L4K 5Z7
Phone: 1 (905) 660- 4700
Toll-Free: 1 (888) 269 - 4115

Special Mindpath Corporate Room Rate: $139/night valid until Sept. 19

Registration Form

Conference Fee:

1. Regular Admission Price: $249.00 + GST = **$261.45** per person or $199.00 + GST = **$208.95**
2. To take advantage of the Sponsor's Discount, simply enter one of the following Sponsor's Code in the space below.
   Manulife Investments: #MIP801; **Mackenzie Investments**: #MI802

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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 = _________

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How to Register

You may register in one of the following ways:

1. **Register Online**
   Register online by clicking **here**
2. **Register by Phone**
   Call: 416.929-MIND (6463)
   Toll Free: 1.877.929.6463
3. **Register by Mail / Cheque**
   Send completed registration form and cheque payable to 'Mind*path* corp.' to:
   60 St. Clair Ave. East, Suite 908
   Toronto, ON M4T 1N5
4. **Register by Fax**
   By faxing the completed registration form toll-free to 1.866.244.9837

Note: ~ Continental Breakfast and Registration Desk open at 7:20 AM
~ Conference commences at 8:20 AM
~ Business Card Draw & Networking Cocktail Reception follow conference sessions at 5:00 PM