R PAC 31ST ANNUAL CONFERENCE

TORONTO: HYATT REGENCY HOTEL, 370 KING ST. WEST

SPEAKERS AND TOPICS:

DR. JOHN SLOAN, MD, U.B.C.:

"A BITTER PILL: HOW THE MEDICAL SYSTEM IS FAILING THE ELDERLY". Dr. Sloan is a practicing physician whose patients are the frail elderly. During the course of making house calls, he has encountered the true problems of our health care system in relation to the elderly. The cost of our mismanagement of elder health care must be understood and remedied if we hope to serve the horde of Boomers heading into retirement!

PROFESSOR ROBERT BROWN, DEPARTMENT OF STATISTICS AND ACTUARIAL SCIENCE, UNIVERSITY OF WATERLOO:

"A DEMOGRAPHIC IMPERATIVE: HOW WILL WE PAY FOR THE BOOMERS' RETIREMENT?" Professor Brown has studied this dilemma intensely: How can we afford to pay for all the expenses associated with an aging population (health care, housing, pensions, etc.) when we have a declining number of actively working people?

PROF. RAISA DEBER, DEPT. OF HEALTH POLICY, MANAGEMENT & EVALUATION, UNIVERSITY OF TORONTO:

" HEALTH CARE FROM HOUSE CALLS TO HOSPITAL STAYS: HOW CAN OUR SYSTEM BE IMPROVED?" Dr. Deber guides us through the maze that is the Canadian health care system today. She shares her extensive research into the current system and discusses how popular perceptions may not be as accurate as they seem.

GLORIANNE STROMBERG, SECURITIES LAWYER & FORMER COMMISSIONER OF THE ONTARIO SECURITIES COMMISSION:

"LOOKING OUT FOR INVESTORS: INVESTOR PROTECTION AND REGULATORY OVERSIGHT – FACT OR FICTION".
Glorianne Stromberg is the author of three reports on regulatory strategies relating to the provision of financial services. Ms. Stromberg, a frequent speaker and commentator on matters relating to the investment funds industry, the financial services sector, and the protection of investors, will share her perspectives on the status of regulatory oversight and investor protection. With the renewed focus on a single securities regulator, her observations are invaluable.

IAN CALLAWAY, MA, Med, RHU,BCFE, INSURANCE ANALYST AND FORENSIC EXAMINER:

"FRAUD: HOW TO RECOGNIZE IT, HOW TO FIGHT IT". Ian discusses the profiles of fraudsters, the fraudster's predatory cycle and introduces his own "rogues gallery" of financial fraudsters. He illustrates how honest advisors can sometimes inadvertently be drawn into a fraudster's scheme --- and how to avoid this disaster.

PATRICK LONGHURST, MA, CFP, FCIA, FIA, FINANCIAL PLANNER AND PENSION SPECIALIST:

"PENSION TENSION: PUBLIC v. PRIVATE v. NO PENSION PLAN". Patrick explores current options for Canada's retirement income system with a distinguished panel consisting of Michael Beswick, former Senior VP, Pensions, Ontario Municipal Retirement System (OMERS), and Bryce Peacock, former Director, Financial Analysis Group, Pensions and

Benefits Sector, Treasury Board Secretariat of Canada. In addition to insightful comments from the panelists, there will be ample time for session attendees to make their views known.

AMY D'APRIX, PhD, MSW, CSA, AGING & TRANSITIONS CONSULTANT:

"POSITIVE IMPACT: HOW ADVISORS CAN HELP SENIORS MAKE GOOD CH0ICES": Dr. D'Aprix , a consultant to financial and other corporations across North America, discusses how personal and financial success for retirees is linked to their personal empowerment through the help of informed, concerned and capable advisors.

LES KOTZER, WILLS & ESTATES LAWYER:

"LEGAL ASPECTS OF AGING: AVOIDING FAMILY FEUDS IN ESTATE PLANNING". Les has written books on this subject! Learn from an experienced estate planner what the pitfalls are and how to avoid falling into unnecessary stress and litigation when you discuss estate planning with clients (or consider your own estate plans).

GERALD BRAMM, GRAY MATTERS RESEARCH:

" MARKETING IN THE AGE OF AGING". As a member of MRIA (Marketing Research & Intelligence Association) for 26 years, Gerald holds the CMRP designation (Certified Marketing Research Professional). Based on his extensive marketing and survey research experience, and on a survey conducted with RPAC members, Mr. Bramm looks at what advisors need to know about marketing to an aging demographic.

DR. ROGER C.MANNELL, PROFESSOR & DEAN OF THE FACULTY OF APPLIED HEALTH SCIENCES, UNIVERSITY OF WATERLOO:

"ACTIVE AGING: LEISURE AND HEALTH IN LATER LIFE". Dr. Mannell explores the links between leisure and time use and improved physical and psychological health among retired adults as well as pre-retirement predictors of who makes healthy choices and ages successfully. He also discusses how appropriate lifestyle and leisure choices can aid older adults in coping with the stresses of caregiving and other challenges.

MARY ELLEN TOMLINSON, GERONTOLOGIST, SENIOR CARE OPTIONS:

"THE RISKS OF AGING: A GOOD PRECAUTION IS NEVER WASTED". Many people delay planning for eldercare --- for their clients, parents , or themselves. Without plans in place, emergencies dictate immediate, often inappropriate solutions. Ms. Tomlinson discusses how we can all prepare for the needs of the elderly.

AMIN MAWANI, PhD, FCMA, CFP, SCHULICH SCHOOL OF BUSINESS, YORK UNIVERSITY

"HAZARDS & OPPORTUNITIES IN PRE-RETIREMENT WITHDRAWALS". Dr. Mawani's research examines trends in pre-retirement withdrawals and reveals who is likely to withdraw from their RRSPs before retirement. He analyzes pre-retirement withdrawals from a tax planning perspective and examines whether TFSAs may have served the clients better.

DON THOMSON, RHU, SOS RESOURCE:

"INSURANCE PRODUCTS THAT BOOMERS WANT: CAN THE INDUSTRY DELIVER?" Insurance products for health care are a major concern for Boomers. Long Term Care and Critical Illness products are important aids for this group. Yet many people question whether their policies will be in force long enough to benefit them when they need them most. What will the insurance industry do to encourage Boomers to buy these products? What's the future of medical tourism or out of country surgeries covered/not covered by insurance plans?

VERONIKA LITINSKI, GM, COGNICITI, & ALLYSON HEWITT,DIRECTOR, SOCIAL ENTREPRENEURSHIP, MaRS DISCOVERY DISTRICT (INNOVATION CENTRE):

"BRAIN FITNESS: DON'T WORK OUT ALONE". Exciting research is going on into how the brain ages, how dementia and other cognitive functions affect the quality of life of older people. This session brings together the science and the innovation behind recent discoveries which will become tools for healthier aging minds! MaRS, Baycrest Centre, Cogniciti and not-for-profit organizations: our speakers explain how these groups will make a difference for aging Canadians.

LYNDA HILL, COACH AND COUNSELLOR, SPIRIT WISE CONSULTING:

"HEART MATH: RETIREMENT – THE END OF STRESS?" Is retirement as restful as non-retirees think it is? What may seem idyllic can turn out to be anxiety-producing. Ms. Hill de-mystifies retirement states of mind. Her strategies for a calm and enjoyable retirement apply to clients and advisors alike.

DON STEVENSON, HR PROGRAM CO-ORDINATOR:

"PRESENTING A RETIREMENT PLANNING SESSION USING HUMOUR, COMEDY, MAGIC AND STRANGE THINGS". Using PowerPoint, group interaction and 'strange things', this session will be of interest to attendees who present general retirement planning workshops. It is intended to demonstrate how the use of humour and the unexpected can spark interest in coming to your presentation, in maintaining focus and in the retention of learning. Participants will have an opportunity to share their own tips and suggestions on what has worked for them.

Details and how to register: **www.retirementplanners.ca**

HYATT REGENCY HOTEL, 370 KING ST.W, TORONTO.

$164. Per night plus taxes (limited offer).

1-877-806-0006. CORP. CODE G-1RPA

www.torontoregency.hyatt.com