



RPAC ONTARIO SOUTH Professional Development Day

Friday, May 14, 2010
at
Black Creek Pioneer Village
(See Registration Form for directions)

**"PLAN FOR THE BEST—PREPARE FOR THE WORST:
What retirement planners need to anticipate as they help clients plan"**

8:30 Registration & Continental Breakfast

9:00 Housekeeping

9:10 – 10:05

Katherine Hawkins

Regional Sales Manager, BMO Guardian Funds

"Guardian Registered Disability Savings Plans"

Katherine will provide an overview of Registered Disability Savings Plan - the first Advisor Version available on the street. With over 500,000 Canadians having a disability and collecting a Disability Tax Credit (DTC), this product will help to solidify relationships with clients with disabilities and clients with children with disabilities.

10-minute break

10:15 – 11:10

Bryan M. Deviney, CFP, CIM

Assante Wealth Management

"Maintaining your retirement lifestyle even when markets crash"

Maintaining a guaranteed income in retirement years is a challenge especially for those clients who do not have guaranteed pension income but need to make sure their income lasts a lifetime. Bryan will show how a careful restructuring of a client's portfolio can greatly reduce the impact of negative markets, like the crash of 2008, on their retirement income.

10-minute break

11:20 – 12:15

Kathy Zaremba

Project Manager, Trusted Transitions

"Should I Stay or Should I Go?"

Generally, seniors resist moving even if their home surpasses their need. Kathy will help you reflect on your client's circumstances and provide the necessary tools to engage in a discussion leading towards a move. She will provide insights on how small changes can help them on this journey.

**12:15 – 1:30 Lunch & AGM
Stroll in the Village**

1:30 – 2:25

John Armstrong, CFP/ Vice-President

Armstrong & Quaile Associates Inc.

Doug Treen, PhD. MBA

TREEN-HR Consulting

"Retirement Income Modelling/ Retirement Shock"

Retirement funding and retirement income streams are a complex machine with several moving parts. When people are asked what they expect their retirement income to be, a large percentage of the people cannot tell you. Retirement Income Modelling is the key to helping people become comfortable with the financial aspect of the transition we call retirement.

10-minute break

2:35 – 3:30

Maura Cooperberg: BSW, MSS, RSW

Social Worker, Wellness Facilitator

"Stress, You can Handle it"

The focus of this session is to learn how to live with stress more effectively. Participants will learn how to identify their own stressors and symptoms, and develop strategies that will increase their resiliency.



RETIREMENT PLANNING
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