

# WHERE WILL YOUR CLIENTS RETIRE? THE SNOW BIRD PLAN



**Three educational streams:  
Risk Management, Financial Planning,  
and Estate Planning**



#### CONFERENCE HIGHLIGHTS:

- Two and a half days of information packed sessions
- Top technical speakers loaded with sales and sales practice ideas
- Earn 20 FPSC technical CE credits or 20 Insurance credits or 10 IDA credits
- Tradeshow Exhibition (2 days)
- Outstanding special events and networking opportunities
- Great Companion Program that includes all meals and events
- Great evening events

#### HILTON HIGHLIGHTS:

- Extra Magic Hours - Each day one of the theme parks will open an hour early or stay open up to three extra hours in the evening
- Continuous transportation to the Walt Disney World® Theme Parks
- Disney Character breakfast
- 24-hour Gourmet Marketplace
- Two outdoor heated swimming pools
- Children's spray pool
- Tropical outdoor spa
- 24-hour Hilton Fitness by PRECOR® Center
- Onsite Disney Store and Golf Shop
- Enjoy seven delectable restaurants and lounges, from the Andiamo Italian Bistro and Grille and the peaceful atmosphere of their Rum Largo Poolside Bar & Café to the Benihana Steakhouse and Sushi where their Japanese chefs will perform in front of you as they cook!

Register via our website:  
<https://www.CIFPs.ca/Conference>  
or Call: 1-866-933-0233

## CIFPs 6<sup>th</sup> Annual Conference - 2008

Hilton, located in the WALT DISNEY WORLD® Resort  
Orlando, Florida, United States

May 4th - 7th, 2008

### WHERE WILL YOUR CLIENTS RETIRE? THE SNOW BIRD PLAN

*Join us at the premier financial planning gathering  
of major Canadian financial services organizations,  
planners, technical and educational experts*

*The CIFPs 6th Annual Conference  
Be a Delegate*

#### REGISTER NOW AT OUR EARLY BIRD PRICES:

- |   |              |
|---|--------------|
| • Member price                              | \$520.00 CAD |
| • Become a member and attend the conference | \$655.00 CAD |
| • Non-Member price                          | \$770.00 CAD |

Companion Program (All Dates)	\$250.00 CAD
-------------------------------	--------------

#### Ask about our special group prices!

5% GST will be added to the registration fee.

#### Corporate Diamond Sponsors



#### Corporate Platinum Sponsors





**CIFPs 6th ANNUAL CONFERENCE**

**2008**

**Preliminary Agenda**

**REGISTRATION INFORMATION**

**Register NOW for the best rates!**

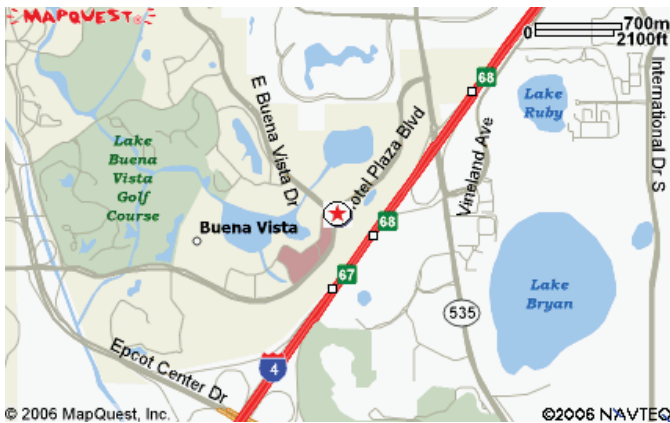
- Registration includes admission to all keynote addresses, educational sessions, exhibits, meals, the welcome reception and dinner, and all conference materials
- Register via our website: [www.CIFPs.ca](http://www.CIFPs.ca) OR
- Complete the enclosed registration form and fax to 647-723-6457

**More reasons to attend**

- Exhibition showing the latest in products and services
- Special events
- Opportunities to network with financial planners from across Canada

**A great Companion Program**

- Program includes all meals, events and sessions at a great rate



**Hilton, located in the WALT DISNEY WORLD® Resort**  
 1751 Hotel Plaza Boulevard, Lake Buena Vista, Florida, United States 32830  
 Tel: 1-407-827-4000 Toll-Free: 1-800-782-4414 Fax: 1-407-827-3890  
 Website: [www.HiltonOrlandoResort.com](http://www.HiltonOrlandoResort.com)

For the last 16 years, Brent Butt has secured a reputation as one of the funniest people in the country. His relaxed, conversational style of "coffee shop" humour has made him one of the most popular stand-up comedians on the circuit. He was named "Best Male Standup" at the Canadian Comedy Awards, and was chosen to represent Canada on the International Stage in Australia and Singapore.

Brent's ability to get live laughs has translated to success in television, with appearances on A&E, HBO, CBC, Global, and The Comedy Network, and now as the creator, star, and executive producer of the hit new comedy series *Corner Gas* on CTV. *Corner Gas* is the runaway hit of the year, drawing over a million viewers every week, and garnering rave reviews from critics coast to coast.

Brent's style, which he refers to as "coffee shop humour", is comfortable and relaxed. "My friends and I used to sit in the local coffee shop, literally for hours, just talking. We would discuss everything from world domination to the best kind of socks." Butt says, "That's what I try to recapture onstage, that easy style. The jokes naturally build and multiply in that situation. You don't have to force them".



» **Dean Roger Martin, MBA**

*Joseph L. Rotman School of Management - University of Toronto*  
**The Opposable Mind:**

**How Successful Leaders Win Through Integrative Thinking**

Roger L. Martin has served as the Dean of the Joseph L. Rotman School of Management at the University of Toronto since September 1, 1998. He holds the Premier's Chair in Competitiveness and Productivity and is Director of the AIC Centre for Corporate Citizenship. Previously he spent 13 years as a Director of Monitor Company, a global strategy consulting firm based in Cambridge, Massachusetts where he served as co-head of the firm for two years.

His research work is in Integrative Thinking, Business Design, Corporate Social Responsibility and Country Competitiveness. He writes extensively on design and is a regular columnist for Business Week Online's Innovation and Design Channel. He has written seven Harvard Business Review articles and published his first book, *The Responsibility Virus* (Basic Books, New York), in 2002. His next book, *The Opposable Mind*, will be published in December 2007 (Harvard Business School Press, Boston). In 2004, he won the Marshall McLuhan Visionary Leadership Award, in 2005 was named one of Business Week's seven "Innovation Gurus" and in 2007 was named a Business Week "B-School All-Star" for being one of the ten most influential business professors in the world.

He serves on the boards of Thomson Corporation, Research in Motion, the Skoll Foundation, the Canadian Credit Management Foundation, Social Capital Partners, and Tennis Canada. He is a Trustee of the Hospital for Sick Children. He received his AB from Harvard College, with a concentration in Economics, in 1979 and his MBA from the Harvard Business School in 1981.

» **Dr. David K. Foot, Ph.D.**

*Footwork Consulting Inc.*

**Who will you be planning for?**

David K. Foot, Professor of Economics at the University of Toronto, is the author of the best-selling books *Boom, Bust & Echo: How to Profit from the Coming Demographic Shift* and the updated paperback, *Boom, Bust & Echo: Profiting from the Demographic Shift in the 21st Century*. These books are based on his research on the economic impacts of demographic change and on the resulting implications for both private and public policies. These books have sold more than 300,000 copies and were on the Canadian best-seller lists for over 3 years.

David Foot is an outspoken and controversial demographics expert who can bring to life demographic statistics and make the aging of society relevant to any group. He explores how changing demographics, especially the aging of the massive boomer generation, and the entry of their children, the echo generation, into the market and workplace, will redefine society's needs.

David Foot was born in England, raised in Australia, educated in the United States (Ph.D. from Harvard) and lives in Canada. Reflecting this background, he addresses issues from a global and a North American perspective. He is a much sought after speaker for corporations, associations, community groups and governments.

» **George Athanassakos, Ph.D.**

*Richard Ivey School of Business - The University of Western Ontario*  
**Value Vs. Growth Stock Returns and the Value Premium in Canada**

Dr. George Athanassakos is a Professor of Finance and the Ben Graham Chair in Value Investing at Richard Ivey School of Business, which he joined in July 2004. He is also the Director of The Ben Graham Centre for Value Investing. Prior to joining Ivey, Dr. Athanassakos spent a number of years at various research-related positions with banking and trust companies in Canada and Greece, and taught at York University and Wilfrid Laurier University, where he was Professor of Finance and Founder & Director of Laurier's Financial Planning Program. Dr. Athanassakos has a BA in Economics and Business Administration from The School of Industrial Studies of Thessalonica, Greece, and an MA in Economics, an MBA and a Ph.D. in Finance from York University.

Dr. Athanassakos has researched extensively the institutional attributes of the Canadian capital markets, the effect institutional trading and analysts' forecasts have on stock market performance, stock and bond market anomalies and bond and equity valuation issues.

He has prepared studies on the Canadian capital markets and industry analysis for Greece and Canada. His cases have been published in Canadian Cases in Financial Accounting, Cases in Hospitality Management and Case Research Journal.

» **Cary List, CA, CFP**

*President and CEO of the Financial Planners Standards Council*

Stay tuned for further details on speakers as well as exciting entertainment details!

For more information about the conference, please visit our website at [www.CIFPs.ca](http://www.CIFPs.ca)

**Confirmed Sponsors To Date**

**Gold Sponsors**







Building a strong profession today, for tomorrow

The Canadian Institute of Financial Planners

# AGENDA >>

(Subject to change)

## Sunday, May 4th, 2008

4:30 PM	Registration & Check In
5:30 PM	Cocktail Reception by the Pool
7:00 PM	Dinner / Keynote Speaker

## Monday, May 5th, 2008

6:30 AM	Breakfast
7:10 AM	Conference Opening Remarks
7:45 AM	Plenary Session
8:45 AM	Plenary Session
9:45 AM	Refreshment Break in Exhibitor's area
10:15 AM	Plenary Session
11:15 - 12:15 PM	Concurrent Education Sessions (3)
12:15 PM	Lunch
1:00 PM	Plenary Session
2:00 PM	Plenary Session
2:45 PM	Refreshment Break in Exhibitor's area
3:15 - 4:15 PM	Concurrent Education Sessions (3)
5:30 PM	Evening Event

## Tuesday, May 6th, 2008

6:30 AM	Breakfast
7:00 AM	Plenary Session
8:00 AM	Plenary Session
9:00 AM	Refreshment Break in Exhibitor's area
9:30 AM	Plenary Session
10:30 AM	Plenary Session
11:30 - 12:30 PM	Concurrent Education Sessions (3)
12:30 PM	Lunch
1:15 PM	Plenary Session
2:15 PM	Plenary Session
3:15 PM	Refreshment Break in Exhibitor's area
3:45 - 4:45 PM	Concurrent Education Sessions (3)
5:30 PM	Evening Event

## Wednesday, May 7th, 2008

6:30 AM	Breakfast
7:00 AM	Plenary Session
8:00 AM	Plenary Session
9:00 - 10:00 AM	Concurrent Education Sessions (3)
10:00 AM	Refreshment Break
10:30 AM	Closing Remarks
10:45 - 11:45 AM	Concurrent Education Sessions (3)
11:45 AM	Plenary Session
12:30 PM	Conference Adjourns

Register online at - [www.CIFPs.ca](http://www.CIFPs.ca)

### >> Terry F. Ritchie, CFP (US), RFP (Canada), EA (US), TEP

Transitional Financial Advisors Group, Inc.

#### Cross Border Financial Planning

Terry Ritchie is a Certified Financial Planner® that assists clients through the transitions in life such as job changes, retirement, etc. In addition to the CFP® designation, Terry holds a Bachelor of Science in Finance degree and is licensed to practice in front of the IRS as an Enrolled Agent (EA). Terry has been a financial advisor since 1983 that included founding two firms and working in high-level positions at a bank and accounting firm.

#### Three Education Streams:

- Risk Management
- Financial Planning
- Estate Planning

Here is a preview of some of the educational sessions:

### >> Harold Geller, LLB

Geller and Company

#### The Advisor and the Compliance Chain:

Compliance and Best Practices as a Competitive Edge

### >> Anthony Williams, CFP

Academic Director - CIFF

#### Current Trends and Issues in Financial Planning

### >> David Salloum, MBA, CFP, CIM, FSCI, TEP

Vice President/Portfolio Manager - RBCDS

#### What your clients need to know, if they are moving to the US

### >> Debbie Hartzman, CFP, CLU, CDFA

Professional Investments

#### What every Advisor needs to know about Separation and Divorce

### >> Barbara A. Trieloff, Ph.D., CFP

Senior Relationship Lead, CIBC Retail Markets, Training and Development

#### Financial Planning Strategies for Not-For-Profit Organizations:

Planned Giving, Corporate Philanthropy, Major Gifts

### >> Shawn Brayman, B.Sc, MES

President - PlanPlus Inc.

#### Beyond Monte Carlo Analysis: A Replacement for a Misunderstood Practice

### >> Patrick Longhurst, CFP, FCIA

Longhurst & Jack Advisory Services Inc.

#### Recent Pension Developments

### >> Amin Mawani, LL.M, Ph.D., CMA, CFP

Associate Professor of Taxation

Schulich School of Business - York University

#### Tax and Estate Planning for Snowbirds

### >> Don Nilson, B.Comm., CMA, M.Sc. (Bus. Admin.), CFP

Nilson & Company

#### Income Splitting: From A:Z

### >> James W. Kraft, CA, MTax, CFP, TEP

Marketing V.P., Independent Advisors - Manulife Financial

Director, Financial Planning Standards Council Board

#### Positioning Life Insurance as an Asset Protection Vehicle

### >> Brad S. Hyde, BBA, CFP, CLU

Wealth & Estate Planner - ATB Insurance Advisors Inc.

#### Critical Illness and Long Term Care - Integration into the planning process

### >> Knut Larsen, cand.oecon., CFP, FCSI

Partner - Brigus Group

#### Investment Risk Evaluation

### >> Continuing Education Credits

Attending the conference and completing the related quizzes will qualify for your annual 20 FPSC technical CE credits or 20 Insurance credits or 10 IDA credits.

The conference program has been developed following the guidelines for Continuing Education from the Financial Planners Standards Council. Please note, it is the CFP® licensee's responsibility to ensure this program meets their CE credits for the current year.

## Bronze Sponsors



# CIFPs 6th Annual Conference - 2008

**Dates:** Sunday, May 4th, 2008 to Wednesday, May 7th, 2008

**CE Credits:** Earn 20 FPSC technical CE credits or 20 Insurance credits or 10 IDA credits.

**Location:** Hilton, located in the WALT DISNEY WORLD® Resort



*Building a strong profession today, for tomorrow*

The Canadian Institute of Financial Planners



## Flight Information:

WestJet and Air Canada fly to Orlando from all of the major Canadian cities such as Halifax, Toronto, Winnipeg, Calgary and Vancouver.

Continental and Southwest Airlines fly out of Buffalo, NY to Orlando at substantially discounted prices with airport parking costing only \$50.00 USD for the week.

Book now for the cheapest rates!

## Registration Information:

Registration includes admission to all keynote addresses, breakout sessions, exhibits, meals and all conference materials.

All attendees must pay the registration fee. Registrations received without payment will not be processed. Complete the registration form today and fax it to 647-723-6457.

## Recommended attire:

Casual attire is recommended for all sessions and for evening events.

## Weather:

The average daytime high temperature is 30 degrees Celsius under sunny skies and a nighttime low of 18 degrees Celsius.



## Located in the WALT DISNEY WORLD® Resort

1751 Hotel Plaza Boulevard, Lake Buena Vista, Florida, United States 32830  
Tel: 1-407-827-4000 Toll-Free: 1-800-782-4414 Fax: 1-407-827-3890

The Hilton, located in the Walt Disney World® Resort, is an official hotel of Walt Disney World in Lake Buena Vista, Florida. Hotel guests will enjoy exceptional facilities at AAA's longest-running Four Diamond Resort in Central Florida. Our official Walt Disney World hotel is only steps away from some of Walt Disney World's most popular amenities and attractions, including:

- o Extra Magic Hours - Each day one of the theme parks is open an hour early or stays open up to three extra hours in the evening.
- o Disney's Magic Kingdom®
- o Disney's Animal Kingdom® Theme Park
- o Disney's Hollywood Studios™ (formerly Disney-MGM Studios)
- o Disney's Epcot®
- o Disney's Typhoon Lagoon® Water Park
- o Disney's Blizzard Beach® Water Park
- o Downtown Disney® Marketplace
- o Downtown Disney® Pleasure Island
- o Downtown Disney® Westside

**Room Pricing:** \$174.00 USD per night (double)  
**Hotel Website:** <http://www.HiltonOrlandoResort.com>

Please call CIFPs for Hotel Reservations  
at 1-866-933-0233 x127



## Explore the Theme Parks in Walt Disney World®

Make all your dreams come true in four uniquely themed Parks and two Water Parks, each with its own special version of Disney magic! Fantasy becomes real and reality becomes fantastic as you relive childhood memories and create new ones.



### Disney's Magic Kingdom®

Follow your Disney dreams to a place where storybook fantasy comes to life for children of all ages. Seek out adventures, create magical memories with beloved characters and discover the fun where imagination reigns.

Some of the must see attractions in the Magic Kingdom® are Monsters, Inc. Laugh Floor, Mickey's PhilharMagic, Wishes™ Nighttime Spectacular, Buzz Lightyear's Space Ranger Spin, Space Mountain® and the Haunted Mansion.



### Disney's Hollywood Studios™ (formerly Disney-MGM Studios)

Beginning January 2008, Disney-MGM Studios will be renamed Disney's Hollywood Studios™, the Disney Park that celebrates the best Hollywood has to offer in music, television, movies and theater. Take center stage as the star of your own adventure: from rock 'n' roll fantasy to Broadway-style stage spectaculars, from the silver screen to the TV screen to behind the scenes — only at Disney's Hollywood Studios.

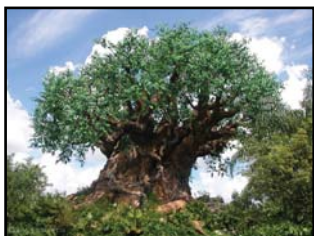
Some of the must see attractions in Disney-MGM Studios are The Twilight Zone Tower of Terror™, Rock 'n' Roller Coaster® Starring Aerosmith, High School Musical 2: School's Out!, Fantasmic!, Playhouse Disney - Live on Stage!, Beauty and the Beast - Live on Stage and Opening Spring 2008 the Block Party Bash.



### Disney's Epcot®

Gather with family and friends to celebrate the fascinating cultures and numerous wonders of the world around you through dazzling shows, interactive experiences and amazing attractions. Marvel at the power of the human imagination to set the spirits soaring.

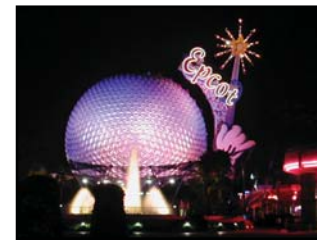
Some of the must see attractions in Epcot® are The Seas with Nemo & Friends, Mission: SPACE, Test Track, Turtle Talk with Crush, IllumiNations: Reflections of Earth, "Honey, I Shrank The Audience" and the Journey Into Imagination With Figment.



### Disney's Animal Kingdom®

Disney storytelling comes to life in a kingdom brimming with fun, wonder and adventure. Join together with your circle of loved ones to savour thrilling attractions, shows, the majesty of nature and the fascinating animals — real and imagined — that enrich our planet.

Some of the must see attractions in Disney's Animal Kingdom are Finding Nemo - The Musical, Kilimanjaro Safaris®, DINOSAUR, Festival of the Lion King, It's Tough to be a Bug!®, Kali River Rapids®, and Mickey's Jammin' Jungle Parade.



### Downtown Disney® Area

Come together to indulge in big-city fun in an area alive with excitement, unique shops, restaurants and entertainment! Explore Downtown Disney® Marketplace, home to the largest Disney character store in the world; Downtown Disney West Side, with its top-notch restaurants, theaters, shows and amusement; and Pleasure Island, a partier's paradise of live performances and nightclubs.



### Orlando Premium Outlets

Enjoy the thrill and excitement of finding the world's finest designer labels for less at Orlando Premium Outlets. Located on Interstate 4 only one mile from Walt Disney World, this beautiful, Mediterranean-inspired village is the area's only true designer outlet center. Orlando Premium Outlets offers an upscale collection of 110 name-brand outlet stores at everyday savings of 25% to 65%. Featuring Banana Republic, Barneys New York, BCBG Max Azria, Burberry, Coach, Diesel, Dior, Dooney & Bourke, Fendi, Giorgio Armani, Kenneth Cole, La Perla, MaxMara, Nike, Oilly, Polo Ralph Lauren, Puma, Salvatore Ferragamo, Tod's and more.

### Festival Bay Mall

Orlando's most unique lifestyle shopping destination, Festival Bay Mall at International Drive, features over 60 specialty stores, 12 dining destinations and many exciting entertainment venues. Specialty stores include Bass Pro Shops, Jones New York Outlet, Nine West Outlet, Kasper Outlet, Ron Jon Surf Shop, Sheplers Western Wear, Steve & Barry's University Sportswear, United World Soccer and many more! Festival Bay Mall at International Drive offers the best in family entertainment, including indoor glow-in-the-dark miniature golf at Putting Edge, Cinemark 20 Theatres, Vans Skatepark and a 110,000 square foot Ron Jon Surfpark with 3 surf pools, entertainment stage, full service bar & restaurant and much more!



## Universal Studios® Florida - Jump into the Action of the Movies!

You're the star at Universal Studios, the number one movie and TV based theme park in the world. At this real film and television studio you'll go behind the scenes, beyond the screen and right into the action of your favorite movies.

Whether you're a fan of high-powered excitement, side-splitting comedy or heart-warming children's tales, nobody puts you in the picture like Universal Studios.

And coming in the Spring of 2008, they are adding more fun and excitement as FOX's long-running hit series, The Simpsons, becomes a hilarious new theme park attraction.



## Universal's Islands of Adventure® - Live the Adventure<sup>SM</sup> of a Lifetime!

Journey with your family through five remarkable islands where all your favorite myths, legends, comic books, cartoon heroes and children's stories come to life on the most innovative rides and attractions ever created.

From high-speed roller coasters to whimsical children's rides to groundbreaking 3-D attractions, Islands of Adventure is where once-in-a-lifetime experiences happen every day.

## SeaWorld

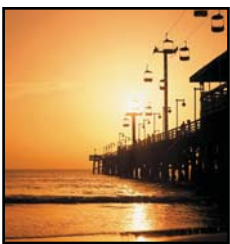
SeaWorld takes you on a one-of-a-kind journey to the wonders that exist beyond the ocean's door. A place where up-close encounters connect you to the energy, excitement, and mystery of the sea and sea life. A world of fascinating days, captivating nights, and exhilarating adventure. Once you've been here, you'll never look at the sea and its incredible inhabitants the same way again.

## Discovery Cove

The day is all yours at this one-of-a-kind tropical hideaway. Experience both power and playfulness during your personal swim with a bottlenose dolphin. It's the centerpiece of your visit, but that's just the beginning. Feel a unique mix of both calm and adventure as you snorkel among thousands of rays and exotic fish, and explore the splendor of coral reefs and grottos. Then, enter a series of free-flight aviaries where you can touch, feed and interact with hundreds of colorful tropical birds.

Hidden in the heart of Orlando is a little Oasis, pure white sand beaches, beautiful small seas, stingrays, tropical fish, tropical birds and dolphins, all ready to be interacted with, this is Discovery Cove and it's the most relaxing and unique day out in Orlando.

The big draw is obviously the dolphin encounter, but there is so much more that the park has to offer. The large lazy river can easily while away a few hours, a visit to feed to birds in the aviary is a must. Snorkeling with stingrays is a somewhat more nery experience due to recent Irwin related things, but is completely safe, and brilliant fun. The shark and barracuda tanks hidden within the massive snorkeling pool is a shock, but a good one at that. You can honestly spend hours snorkeling with the fishes... you'll just get a little cold in the water.



## Daytona Beach

The Daytona Beach area has a wide variety of activities and entertainment for people of all ages. Daytona Beach is famous for its beaches and motorsports, but the area also offers an abundance of shopping, nightlife, cultural events, and sporting activities, making it the perfect family vacation spot.

Spend a day relaxing on "The World's Most Famous Beach" and get away from it all. Our 23 miles of sandy, white beaches are open to pedestrians 24/7 with free access!

Cars are permitted in designated areas of the beach from sunrise to sunset, tidal conditions permitting. Visit Daytona Beach and find out why people love to vacation here.



## Kennedy Space Center - Visitor Complex

Your Orlando vacation is not complete without a trip to Kennedy Space Center. Just 45 minutes from popular Orlando attractions and theme parks is NASA's launch headquarters – the only place on Earth where you can tour launch areas, meet an Astronaut, see giant rockets, train in spaceflight simulators, and even view a launch.

Experience more on your vacation to Orlando with a daytrip to Kennedy Space Center Visitor Complex, where the sky isn't the limit - it's just the beginning. Worlds apart from Orlando's theme parks – but only 45 minutes away. Plan on a full day to explore NASA's launch headquarters, located on a huge island wildlife refuge eight times the size of Manhattan.

## Cocoa Beach

Located on a barrier island, nestled between the great Atlantic Ocean and the Banana River Lagoon on Florida's Central East Coast, Cocoa Beach continues to link the birth of the Space Age with the wonders of the future.

Just six miles long, and mostly less than one mile wide, Cocoa Beach is truly a unique place! Where else can you choose between watching a space launch from the beach or precious animal species in their natural habitat? You can choose between a swim in the ocean, or a quiet kayak exploration off the Banana River islands from their river shore, play a round of golf at their 27-holes golf course, surf cast from the beach for dinner, or just enjoy a day at the beach where you will likely see dolphins at play or be lucky enough to see an occasional whale in migration. Widely known as the surfing capital of the East Coast, Cocoa Beach is the hometown of surfing champions.

The primary attraction to Cocoa Beach is the weather. With its coastal location and positioned where two climatic zones (sub-tropic and temperate) meet, their weather usually avoids extremes. This unique location attracts wildlife indigenous to both climatic zones, as well as coastal and migratory species. And, of course, their weather, beaches and local amenities attract human visitors as well! Many of their residents first experienced Cocoa Beach as visitors and eventually relocated here!

