



2021 Fall Conference program

Last updated December 2, 2021

Note about CE credits

CALU has applied for Continuing Education (CE) course approval for all sessions in this event for six jurisdictions. We cannot guarantee CE course approval, nor the quantity of CE credits to be allocated, as those decisions rest with the governing body of each jurisdiction. Based on the available information, we anticipate that conference registrants who attend the full event would be eligible for the following CE credits:

- Institute for Advanced Financial Education (Advocis) – 8.75
- FP Canada – 8.75
- Alberta Insurance Council – 6.75 to 7.75
- Insurance Councils of Saskatchewan – 8.75
- Insurance Council of Manitoba – 7.75
- Chambre de la sécurité financière (Québec) – 8.00

In order to receive CE certificates, subject to course approval, you must use your real name and the email address associated with your CALU membership, and you must attend for the duration of each session.

Tuesday, November 23, 2021 (11:00 am – 4:30 pm ET)

11:00 am – 11:15 am ET

2021 Fall conference opening remarks and CALU update – Welcome to Day 1

11:15 am – 12:15 pm ET (Association update & trends in technology)

CALU update: Maximizing member value (30 mins)

- **Barry Pascal, MFA-P, TEP, FEA**, Chair, Board of Directors
- **Guy Legault, MBA, FCPA, FCGA, CAE**, CALU President & CEO

It's important that our members understand CALU's strategic direction and the benefits and value available to them as a CALU member. In conversation, chair Barry Pascal and president and CEO Guy Legault will highlight CALU's new strategic plan and update members on our 2021 initiatives to deliver exceptional professional development and resources, achieve our objectives for sound public policy and foster a strong and engaged community of members.

How to grow your practice in the digital age (30 mins)

- **Brandon Chapman, CLU, CFP**, Co-chair, Advocis Technology & Innovation Committee
- **Jean-François Démoré, CIM, CFP, MBA, H.B. CCS**, Co-chair, Advocis Technology & Innovation Committee

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CALU promotes a deeper understanding of complex financial and tax initiatives for members and clients and advocates for sound public policy.





Brandon Chapman and Jean-François Démoré will explore trends that are impacting the financial planning industry. They will share projects the Advocis Technology & Innovation Committee is working on and discuss which digital tools should you evaluate to support your practice.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 1.00
- Insurance Councils of Saskatchewan – 1.00
- Insurance Council of Manitoba – 1.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (General subject)

12:15 pm – 12:45 pm ET

Break and networking

12:45 pm – 1:45 pm ET (Concurrent workshops I)

411 on life insurance shares

- **Hemal Balsara, CFP, TEP, CPA,CA**, Assistant Vice-President, Regional Tax & Estate Planning, Manulife Financial; Chair, Associates' Meeting Committee
- **Florence Marino, B.A., TEP, LL.B.**, Head of Tax, Retirement and Estate Planning, Manulife Financial
- **Moderator: Jos Herman, CPA,CA, CFP, TEP**, Director of Wealth, Tax & Estate Planning, Resources & Solutions Professional Corporation

Life insurance shares have been a hot topic in the industry for the last several years. This session will walk the attendee through practical uses for life insurance shares and where implementation can be helpful for clients. The presenters will also review the tax and practical issues to consider when working with life insurances shares including the CRA's current position and potential tax and practical issues to look out for when working with them.

Technical, Advanced

This workshop is organized by the Life Insurance Issue Group.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 1.00
- Insurance Councils of Saskatchewan – 1.00
- Insurance Council of Manitoba – 1.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Insurance of persons)

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Value-driven conversations

- **Harry Matheis, CHS, FEA**, Founder & CEO, Matheis Financial Group
- **Robert Taylor, CLU, CFP, CH.F.C., CEBS**, Principal, HUB International Insurance Brokers
- **Moderator: Lori Power, GBA**, Group Benefits Specialist, MP Benefits Inc.

This employee benefits panel discussion will explore why it's important for advisors and customers to take a longer view towards their employee benefits planning while ensuring alignment between objectives and values.

Practical, Intermediate

This workshop is organized by the Employee Benefits Issue Group.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 0.00
- Insurance Councils of Saskatchewan – 1.00
- Insurance Council of Manitoba – 1.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Group insurance of persons)

1:45 pm – 2:00 pm ET

Break and networking

2:00 pm – 3:00 pm ET (Concurrent workshops II)

Pension commutation – tips and traps

- **Lea Koiv, CFP, TEP, CPA, CMA**, Principal, Lea Koiv & Associates Inc.
- **Jonathan Taylor, CLU**, President & Financial Planner, Ross Taylor Financial Corporation

The amount of a plan member's commuted value can be significant. For the plan member, it is typically a once-in-a-lifetime decision with significant ramifications. Advisors need to take care to provide correct and complete advice. The appropriate analysis will allow the plan member to make the appropriate decision, while providing the advisor with the comfort that the plan member is making an informed decision.

Technical, Advanced

This workshop is organized by the Wealth Creation & Management Issue Group.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 1.00
- Insurance Councils of Saskatchewan – 1.00

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- Insurance Council of Manitoba – 1.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (General subject)

Shared Ownership Critical Illness

- **Brad Charlton, CLU, CH.F.C., CHS**, Vice President Estate Planning, Assante
- **Trevor Parry, CLU, TEP, LL.B, LL.M, M.A**, President, The Malthus Group
- **Moderator: Lawrence Geller, CLU, TEP**, President, L.I. Geller Insurance Agencies Ltd.

This workshop will discuss Shared Ownership Critical Illness insurance. The objective is to advise CALU members of both the benefits and possible pitfalls with the concept.

The panel will review ways to present the concept of Shared Ownership Critical Illness, with the return of premium rider, to clients.

We will look at why clients may find the use of Shared Ownership Critical Illness; how advisors can speak to the concept's benefits; and possible problems that may occur. The panel will also discuss the effect of current tax policy on Shared Ownership Critical Illness insurance and the environment surrounding policy valuation.

Technical, Advanced

This workshop is organized by the Living Benefits Issue Group.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 1.00
- Insurance Councils of Saskatchewan – 1.00
- Insurance Council of Manitoba – 1.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Insurance of persons)

3:00 pm – 3:15 pm ET

Break and networking

3:15 pm – 4:15 pm ET

Pundits Panel

- **Joël-Denis Bellavance**, Ottawa Bureau Chief, La Presse
- **Nik Nanos**, Chief Data Scientist and Founder, Nanos Research
- **Althia Raj**, National Columnist, Toronto Star
- **Moderator: Guy Legault**, CALU President & CEO

This panel presentation will be an analysis of the current Canadian political landscape and the influences shaping the legislative agenda following the 2021 federal election.

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CALU members who have registered for the conference may invite clients, friends and family to this session at no charge.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 0.00
- Insurance Councils of Saskatchewan – 1.00
- Insurance Council of Manitoba – 0.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (General subject)

4:15 pm – 4:30 pm ET

Conference Day 1 wrap up

- **Barry Pascal**, Chair, Board of Directors

Wednesday, November 24, 2021 (10:30 am – 4:30 pm ET)

10:30 am – 10:40 am ET

Welcome to Day 2

- **Hemal Balsara, CFP, TEP, CPA, CA**, Chair, Associates' Meeting Committee, CALU; Assistant Vice-President, Tax, Retirement and Estate Planning, Manulife Financial

10:40 am – 11:55 am ET

US issues in Canadian post mortem planning

- **Nadja Ibrahim, LL.B, LL.M**, Private Company Services Partner, Tax, PricewaterhouseCoopers LLP
- **Britta McKenna**, Partner, International Trusts & Estates Practice Leader, Hodgson Russ LLP
- **Moderator: Patrick Uzan, BA (Econ.), CPA, CA, TEP, CLU**, Wealth and Tax Planning Consultant, Canada Life

Following the death of a Canadian-resident shareholder of a Canadian private company, tax-efficient tax planning is carried out to preserve as much wealth as possible for the heirs. Often corporate-owned life insurance is in place to provide liquidity to pay taxes as well as improve tax efficiency. As complicating factors may arise when the testator is also a US citizen. The purpose of this presentation is to discuss planning issues and alternatives in such cases.

Technical, Case Study, Advanced

This workshop is organized by the Associates' Meeting Committee.

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- FP Canada – 1.25
- Alberta Insurance Council – 1.25
- Insurance Councils of Saskatchewan – 1.25
- Insurance Council of Manitoba – 1.25
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Insurance of persons)

11:55 am – 12:25 pm ET

Break and networking

12:25 pm – 1:25 pm ET

Charitable gifting – why now?

- **Sterling Rempel, CFP, CLU, TEP, CH.F.C., RHU, FLMI, EPC**, Certified Financial Planner, Future Values Estate & Financial Planning
- **Mark Halpern, CFP, TEP, MFA-P**, CEO, WEALTHinsurance.com Inc.
- **Moderator: Cindy David, CFP, CLU, FEA, TEP**, President & Estate Planning Advisor, Cindy David Financial Group

Charitable giving using life insurance is not a new strategy. However, our clients are aging with increased wealth, and face increased taxes on transition of their wealth. They also express a growing desire to move from success to significance in their life. Attitudes towards life insurance within charitable organizations are maturing, with an increased focus on legacy giving through life insurance.

Because wealthy clients are also the largest donors to charity, CALU members have the opportunity to transform the Canadian philanthropic landscape by educating our clients and implementing enhanced gifting strategies.

Practical, Case Study, Intermediate

This workshop is organized by the Life Insurance Issue Group.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.00
- FP Canada – 1.00
- Alberta Insurance Council – 1.00
- Insurance Councils of Saskatchewan – 1.00
- Insurance Council of Manitoba – 1.00
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Insurance of persons)

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1:25 pm – 1:40 pm ET

Break and networking

1:40 pm – 2:55 pm ET

Tax and Estate Update

- **Angela Ross, TEP, LL.B**, Principal, Tax Services, PricewaterhouseCoopers LLP
- **Kevin Wark, LL.B, CLU, TEP**, Tax Advisor, CALU
- **Moderator: Kathryn Bennett, TEP, LL.B, CLU**, Senior Legal & Estate Planning Advisor, Desjardins Financial Security

Our presenters will cover key developments in income tax and estate planning with a focus on high net worth and business owner concerns.

Technical, Practical, Intermediate

This workshop is organized by the Associates' Meeting Committee.

CE credits available, subject to course approval (T = tentative)

- Institute for Advanced Financial Education (Advocis) – 1.25
- FP Canada – 1.25
- Alberta Insurance Council – 1.25
- Insurance Councils of Saskatchewan – 1.25
- Insurance Council of Manitoba – 1.25
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Insurance of persons)

2:55 pm – 3:10 pm ET

Break and networking

3:10 pm – 4:25 pm ET

Bill C-208 – intergenerational transfers and changes to section 84.1

- **Kim G.C. Moody, FCPA, FCA, TEP**, CEO, Moodys Tax Law LLP
- **Daren Baxter, QC, TEP**, Partner, McInnes Cooper
- **Moderator: Bryan McNulty, TEP, LL.B**, Tax and Estate Planning Consultant, Equitable Life of Canada

Discussion on section 84.1 before the changes recently introduced prior to Bill C-208 and how it created unequitable results for transfers of shares to family members. Discussion on how the changes to Bill C-208 have been implemented operate (what they allow and don't allow), as well as some planning that may now be permitted including what may not have been intended, and how the CRA may respond. If changes are introduced and/or enacted before the conference, who does that change things. If no changes, what possible changes are likely? Where can life insurance fit into the planning?

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- Insurance Councils of Saskatchewan – 1.25
- Insurance Council of Manitoba – 1.25
- Chambre de la sécurité financière (Québec) – 1.00 PDU (Insurance of persons)

4:25 pm – 4:30 pm ET

Conference Day 2 wrap up

- **Hemal Balsara, CFP, TEP, CPA,CA**, Chair, Associates' Meeting Committee

Speakers

Hemal Balsara, CFP, TEP, CPA,CA

Chair, Associates' Meeting Committee, CALU; Assistant Vice-President, Tax, Retirement and Estate Planning, Manulife Financial

Hemal Balsara is assistant vice-president of tax, retirement and estate planning at Manulife Financial in Toronto. As a member of the Manulife Financial team, Hemal works closely with Manulife private wealth insurance advisors and other partners to support their high net worth clients and deliver integrated insurance and tax planning solutions.

Hemal joined Manulife Financial in 2011 after spending six years in the tax area of a national accounting firm where he researched and analyzed complicated technical tax issues including various tax structuring and estate planning issues, planning for owner-manager situations and various corporate and personal tax issues. In addition, prior to specializing in tax, Hemal spent two years in the audit practice.

Hemal has contributed to various publications including the Canadian Tax Highlights, PwC's Wealth and Tax Matters and the Canadian Taxation of Life Insurance.

Hemal received his Bachelor of Commerce degree from the University of Toronto and graduated with high distinction. He is a Chartered Professional Accountant and a member of CPA Ontario. Hemal has also obtained his Certified Financial Planner (CFP) designation. Hemal is a member of the Society of Trust and Estate Practitioners (STEP), the Canadian Tax Foundation and the Estate Planning Council of Toronto.

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Daren Baxter, QC, TEP

Partner, McInnes Cooper

Daren is a Partner in McInnes Cooper's Halifax, NS office whose law practice is focused on tax and estate planning. He provides a comprehensive range of tax services to corporations, trusts, non-profit organizations and high net worth individuals. Daren advises on domestic and cross border tax planning, business expansion, complex corporate reorganizations, and disputes with the Canada Revenue Agency.

Daren received his Queen's Counsel designation in 2011. He is a Registered Trust and Estate Practitioner with a particular knowledge of trusts, estate planning, business succession. Daren's expertise extends to taxation of corporations and their shareholders, creditor limitation strategies and the design and implementation of various tax-effective planning strategies.

Daren is a member and frequent lecturer of the Society of Trust and Estate Practitioners (STEP), the Canadian Tax Foundation, the Canadian Bar Association and the Halifax Estate Planning Council. He also speaks regularly on taxation and estate planning at other continuing education programs for various professional bodies.

Joël-Denis Bellavance

Ottawa bureau chief, La Presse

Joël-Denis Bellavance is the Ottawa bureau chief for La Presse. He has been covering Parliament and national affairs for the past 24 years. He has been the Ottawa bureau chief for La Presse since 2003. He previously covered federal politics for the National Post, Le Soleil and La Presse Canadienne. He frequently appears on political shows such as Power Play on CTV Newsnet or Prime Time Politics on CPAC. He is also a regular guest on CBC radio's The House. He can also be heard on Radio-Canada regional radio stations' morning shows discussing the hot political issues of the week. In June of 2016, Joël-Denis was awarded the Charles-Lynch Award for his coverage of national affairs. Born in Saint-Quentin, New Brunswick, Joël-Denis lives in Gatineau, in the national capital region.

Kathryn Bennett

Senior Legal & Estate Planning Advisor, Desjardins Financial Security

Kathryn Bennett is a Senior Legal & Estate Planning Advisor with Desjardins Financial Security. Kit uses her expertise as a tax and estate planning lawyer when working with advisors to provide high net worth individuals and business owners with sophisticated insurance-based solutions in the areas of wealth protection, business continuation and succession, and advanced insurance planning. She has a special interest in the strategic use of insurance products for farm estate planning, planning for persons with a disability, and cross-border planning. Kit is an accomplished presenter and frequent author on topics such as personal and corporate estate planning and charitable giving use life insurance, segregated funds and annuities, beneficiary designation planning, using insurance and annuities in Wills and trusts, and retirement planning.

Her professional membership includes the Law Society of Ontario, the Society of Trust and Estates Practitioners (STEP), Advocis, the Conference for Advanced Life Underwriting (CALU), the Canadian Bar Association, and the Ontario Bar Association.

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Brandon Chapman, CFP, CLU
Principal, SaaS Wealth Insurance

Chair and founding member of the Advocis Technology & Innovation Committee, Founder of AdvisorFlow and Principal of SaaS Wealth Insurance.

Brandon Chapman is a well-regarded speaker on innovation in the financial services space and a passionate advocate for technology adoption for financial advisors. As an advisor of seven years with a technology background, he has built his financial advisory practise supporting technology entrepreneurs, professionals and retirees. Five years into building his advisory business, he founded AdvisorFlow which is a cloud-based client discovery tool for Canadian financial advisors because there wasn't a quality solution available. The platform includes data aggregation and data portability.

He believes that the role of financial advisors will shift to be trusted financial guides over product salespeople. He also believes advisors that embrace technology and understand the trends impacting our industry will thrive in the future.

Bradley C. Charlton, CLU, CH.F.C, CHS
Vice President of Estate Planning, Assante

Bradley C. Charlton, CLU, CH.F.C, CHS is the Vice President of Estate Planning, based in Calgary. He joined Assante in November 2007.

Brad has 28 years of experience in the industry. He began his career as an advisor which ultimately led to marketing consultant, a Regional Tax and Estate Planning Consultant, and advanced case responsibilities. These experiences allowed him to establish an excellent reputation with various distribution models and advisors in the region.

Brad is a member of the Calgary Estate Planning Council, Conference for Advanced Life Underwriting (CALU) and Advocis.

His background and experience in sales and marketing allow him to move easily between complicated advanced and large case situations as well as general issues relating to the overall marketing of risk products in our industry.

Cindy David, CFP, CLU, FEA, TEP
President, Cindy David Financial Group Ltd.

Cindy David is a leading Canadian financial expert and trailblazer in her industry. She's known for her passion, creative thinking, and determination to influence positive change. She transformed a traditional corporation's employee-employer relationship into a modern structure that provides better benefits to both; and she actively supports women to achieve their dreams of entrepreneurship. She co-authored Financial First Aid for Canadian Investors: Stop the Bleeding, Start the Healing and Get Your Portfolio on the Road to Recovery, a guide to help Canadian investors regain their footing after the financial meltdown of 2008.

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As President of Cindy David Financial Group Ltd., Cindy works with business owners in BC and retired or retiring clients, her firm provides tax-effective solutions and expertise, and tailors customized, personal financial planning services to meet the life goals of her clientele.

An “Award of Excellence” was presented to her in 2008 by Manulife, for being one of the top three estate planners in the country. Cindy is the youngest individual to have achieved this distinction. In 2014 she was listed in a Special Report of the Insurance Journal as one of the top 50 Women of Influence in Canada’s insurance industry. Most recently, Cindy David Financial Group Ltd. was selected as a finalist in the 15th Annual STEP Private Client Awards in the Boutique Firm of the Year category. As one of only two Canadian finalists this year, The STEP Private Client Awards are seen as the hallmark of quality within the private client industry. Open globally to both STEP members and non-members, these prestigious Awards recognize and celebrate excellence. She is a regular contributor to industry panel discussions and uses these platforms to highlight how women can succeed in the financial sector, all while balancing family and community commitments.

Currently, Cindy serves on three boards; past Chair of the Conference for Advanced Life Underwriters (CALU), and as a general director for the National Board for Junior Achievement and the Insurance Council of British Columbia. In these roles, she works to help small business owners in Canada, advocate for women, and support youth to become financially literate. A Type I Diabetic, she actively fundraises for juvenile diabetes research. She also sits on two advisory boards; Advisors Edge and Advantage BC.

Jean-François Démoré, CIM, CFP, MBA, H.B. CCS

Founder, Managing Partner, Chief Investment Officer, Innova Wealth Partners

Jean-François Démoré is the founder of Innova Wealth Partners, an independent firm focused on helping dedicated advisors provide their clients with specialized products and exceptional customer service, at scale. As a Chartered Investment Manager and Certified Financial Planner, he is an ‘in-the-trenches’ advisor, actively seeing clients and overseeing the firm’s proprietary fund, the Innova Tactical Asset Allocation private pool. With over \$350M in assets under administration, the Innova team leans heavily on J-F’s background in computer science to streamline a modern financial advisory practice.

A former co-chair for the Advocis Technology Task Force, J-F keeps his finger on the pulse of emerging fin-tech as a consultant for the Northern Ontario Angel’s investor network, third largest in North America, helping pair entrepreneurs with funders. J-F is equally passionate about travel as he is about his community. He currently serves as the chair of Golf Marathon Sudbury which has raised in excess of \$300,000 benefiting charities in his area since 2014.

Lawrence Geller, CLU, TEP

President, L.I. Geller Insurance Agencies Ltd.

Lawrence Geller is the President of L.I. Geller Insurance Agencies Ltd. and the founder of For Advisors Only Inc (FAO), an internet-based discussion board for members of the financial services industry as well as having founded The Canada Sales Congress.

Lawrence has spent the last 45 years specializing in fully guaranteed benefits with a subspecialty in Living Benefits. He works with National and International professional firms, and their principles and partners, and provides expert plan design, underwriting and claims support services. Lawrence is regularly consulted by lawyers, accountants and financial advisors for advice, counsel and assistance with their personal and client

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matters. He does joint case work with many members of the profession, most commonly members of Top of the Table and CALU.

Lawrence has frequently been called on to speak about disability income, seminar selling, target marketing and marketing techniques, permission marketing, fiduciary duty, regulatory issues and concerns in Canada and abroad. In the late winter and spring of 2021, Lawrence was the moderator of a webinar series on making compliance profitable that was held by FAO. Lawrence also serves as an expert witness in the areas of ethical conduct (insurance agents), insurance policy and contractual provisions, insurability, benefit payment provisions (disability and life insurance), replacement and agent conduct at juridic and administrative levels.

Lawrence is a member of Advocis, CALU and STEP. He is active with the CAN-SOLVE CKD initiative and a founder of the Transplant Ambassadors Program as well as the International Society of Disability Insurance.

Mark Halpern, CFP, TEP, MFA-P

CEO, WEALTHinsurance.com Inc.

Mark Halpern, Certified Financial Planner (CFP), Trust and Estate Practitioner (TEP), Master Financial Advisor, Philanthropy (MFA-P) has helped business owners, entrepreneurs, professionals, and affluent families for 30 years.

As CEO of WEALTHinsurance.com®, Mark and his team provide tax-advantaged insurance solutions to protect families and their businesses, working closely with accountants, lawyers, bankers, and other financial professionals to provide comprehensive estate planning solutions for their clients.

Widely known for his philanthropic activities, Mark is Chair of the Professional Advisory Committee at the Jewish Foundation of Greater Toronto and a Trustee, a member of the Professional Advisors Council at SickKids Foundation, Promise Legacy Council at St. Joseph's Hospital Foundation, Professional Advisor Task Force at St. Michaels Hospital Foundation, Planned Giving Advisory Committee at TVOntario, Toronto Estate Planning Council, Society of Trust & Estate Practitioners, Canadian Association of Gift Planners and CALU.

Mark's corporate goal is the creation \$100 Million of new philanthropy annually working with clients, generous donors at non-profits and allied professionals in the fields of law, accounting, insurance, finance, and investment management.

Outside of business, he teaches leadership and business ethics courses to professionals and university students at York, U of T, Ryerson, and Western. He's been married to Rhonda for 25 years and they are kept busy with their 5 children.

Jos Herman, CPA,CA, CFP, TEP

Director of Wealth, Tax & Estate Planning, Resources & Solutions Professional Corporation

At her firm, *Resources & Solutions Professional Corporation*, Jos is instrumental in providing wealth, tax and estate planning for her clients and their professional advisors. She is also a well sought out industry speaker that is able to address succession planning, asset protection, philanthropy, and tax-efficient investment & insurance strategies.

She is a triple threat. She uses her skills to provide an objective perspective related to:

- Accounting, Tax & Estate complexities
- Legal Considerations
- Insurance Solutions

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Nadja Ibrahim

Private Company Services Partner, Tax, PricewaterhouseCoopers LLP

Nadja Ibrahim is the Private Company Service tax leader for the Calgary practice of PwC. She has over 20 years of experience specializing in tax planning for private companies and their owners. She has extensive experience in the areas of Canada-US cross-border estate planning and issues facing owner-manager corporations. Nadja assists clients with their succession planning whether it may be moving the business to the next generation, an employee buy out or a sale.

Nadja is a past chair of the Calgary executive of the Society of Trust and Estate Practitioners (STEP) and was awarded STEP Calgary's 2014 volunteer member of the year award. She is a regular presenter for STEP, the Canadian Tax Foundation, Pacific Business Law Institute and other local organizations.

Nadja graduated from the University of Ottawa in 1993 with a BSocSc, and from the University of Western Ontario with an LLB in 1996. She received her LLM in tax law from Osgoode Hall Law School in 2001.

Lea Koiv, CFP, TEP, CPA, CMA

President, Lea Koiv & Associates Inc.

Lea Koiv is a highly regarded professional with authoritative experience in the retirement, tax and estate planning fields. Located in Toronto, Lea works with other accountants and with lawyers, actuaries, business valuers and other professionals, as well as with select high-net-worth clients and families, to provide expert support and advice in respect of retirement planning and tax and estate planning.

Lea Koiv & Associates Inc. was founded in February 2016. To her professional firm, Lea brings 17 recent years of experience in the insurance and wealth management industries, in addition to prior employment in the taxation departments of major international accounting firms (KPMG, Deloitte + Touche, Arthur Andersen) and the pension and benefits industry.

Through her firm, Lea advises on a wide range of issues in the estate planning and retirement areas, including Individual Pension Plans (IPPs), pension commutations, supplemental pensions, Retirement Compensation Arrangements (RCAs), and more. Her thorough knowledge of insurance theory and practice also positions her to advise on insurance matters and products, including annuities in estate planning applications.

Lea is an in-demand speaker at industry and advisor events. Her articles and commentary have also appeared widely in publications such as Pensions and Benefits Monitor, Advisor's Edge, and The Globe and Mail.

Lea is a keen student of legislative change. She has participated on many industry committees with a view to promoting legislation and legislative change that is well-conceived, workable and effective. Through the course of her professional career, she has identified numerous deficiencies in tax and other legislation and has doggedly pursued having the appropriate "fixes" implemented via legislative and other channels.

Guy Legault, MBA, FCPA, FCGA, CAE

President & CEO, CALU

Guy joined the Conference for Advanced Life Underwriting (CALU) in May 2017. Fully bilingual, he has had a distinguished career in leading and managing not-for-profit organizations, including provincial and national

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professional membership associations. Guy joined CALU from the Canadian Chamber of Commerce where he was the Chief Operating Officer. He has worked in the financial sector, as President and CEO of the Canadian Payments Association for nine years and President and COO of the Certified General Accountants Association of Canada for eight years. His academic credentials include a B.Sc. in industrial relations from the *Université de Montréal* and an MBA from the *Université de Sherbrooke*. He holds a CPA, CGA accounting designation and the fellowship FCPA, FCGA, awarded to him for his contribution to the profession.

Guy is committed to his career as an association executive and to serving the community as a volunteer. He holds a Certified Association Executive (CAE) designation from the Canadian Society of Association Executives (CSAE). He is a Past-Chair of CSAE and the 2021 recipient of the Pinnacle Award for his outstanding contribution to CSAE and to the association sector at large. He is a current member of the *Association de l'Hôpital Montfort* in Ottawa. He served on the Non-Mutual Policyholder Committee for the Economical Mutual Insurance Company demutualization process. He has also served as a volunteer and director in a number of other organizations, including the International Federation of Accountants (IFAC), the Ottawa Regional Cancer Foundation and various working groups of the Task Force for the Payments System Review.

[Florence Marino, TEP, LL.B](#)

Head of Tax, Retirement and Estate Planning, Manulife Financial

Florence Marino is the Head of Tax, Retirement and Estate Planning Services at Manulife Financial, where she provides tax, retirement, estate and insurance planning support and consultation to advisors regarding complex cases in the affluent and business markets. She leads a team of professionals providing this type of support and consultation across the country.

Florence began her career as a tax lawyer with a major Toronto law firm. Her experience includes personal and corporate tax, trusts, estate planning and administration, as well as life and living benefits insurance taxation. A graduate of McGill University, she received her Bachelor of Laws degree from Osgoode Hall Law School and was called to the Ontario Bar in 1988. Florence joined Manulife in 1989 and, in 1994, she became Assistant Vice President of the Tax and Estate Planning Group.

Florence is a member of the Canadian Bar Association, the Canadian Tax Foundation, the Waterloo-Wellington Estate Planning Council, the Conference for Advanced Life Underwriting and the Society of Trust and Estate Practitioners.

She is a frequent speaker at industry conferences and seminars and has published numerous articles and various publications. She is co-editor of "Canadian Taxation of Life Insurance" and editor-in-chief of "Insurance Planning" published by Thomson Reuters.

[Harry Matheis, CHS, FEA](#)

Founder & CEO, Matheis Financial Group

Harry Matheis' multi-discipline professional business advisory Matheis Financial Group is deeply rooted in helping clients overcome obstacles to meet their goals. The firm's unique approach shares ownership of task in the delivery of advisory services to Family Business, Corporations and Individuals who seek clarity and for direction. For more than three decades the company's strength and experience continues to grow in the alignment of listening and developing unique solutions with business, business owners and individuals facing people challenges in an everchanging human landscape.

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Harry is celebrating 36 years of privilege to serve business families, corporations, individuals and professionals across Canada and the United States. He credits success of being a part of an excellent team who share the driving principles of putting the clients first, owning task, striving for excellence, and always trying to get better while continuously looking to “being the future”.

Harry is a member of The Financial Advisors Association of Canada – Advocis, former President of the Durham Chapter; the Canadian Investment Funds Institute of Canada (IFIC). He is an active member of Canadian Pension & Benefits Institute (CPBI), International Foundation of Employee Benefits Plans (IFEBC), he holds the Elder Planning Counselor designation (EPC) and Certified Health Insurance Specialist (CHS) designation, and he is an active committee member of CALU. Harry has contributed to his profession with speaking engagements, written articles, and participation on various advisory boards in the pension, Compensation, Benefits and Family Business Advisory area.

As a lifelong learner, in January 2021 Harry obtained his Responsible Investment Specialist (RIS) designation. He has also completed the Family Enterprise Advisory program and has obtained his FEA designation from the Institute of Family Enterprise Advisors, Sauder School of Business, University of British Columbia. Education credits include graduation from the Ontario Police College, a Social Sciences Degree from Centennial College and York University, and continued his studies at Ryerson in Marketing and Business.

Harry enjoys golfing, racquet sports, travel, is an avid Formula 1 racing fan, wine enthusiast, concierge to Atlas and Lucy, two fabulous Golden Retrievers, plus passionate active Board Member of Golden Rescue Canada.

Britta McKenna

Partner, International Trusts & Estates Practice Leader, Hodgson Russ LLP

Britta concentrates her practice in all areas of domestic and complex cross-border trust and estate matters, including planning for high-end estates, estate and trust administration, and the preparation of wills, trust agreements, and other estate planning documents. Britta regularly counsels individuals regarding a variety of cross-border issues, including U.S. tax planning for foreign spouses, U.S. beneficiaries of Canadian estates, and Canadians with U.S.-situs assets. She also advises on the U.S. tax implications of Canadian family-owned business estate plans. Britta counsels both individuals and entities regarding U.S. tax compliance, estate planning for U.S. citizens living abroad, tax advice and structuring for foreign nationals acquiring U.S. assets, and estate and trust dispute proceedings.

Britta exclusively practices U.S. law and is admitted to practice in New York.

Bryan McNulty, TEP, LL.B

Tax and Estate Planning Consultant, Equitable Life of Canada

Bryan joined Equitable Life in 2017 after spending over 7 years at another life insurance company. Bryan brings over 20 years of experience in tax and estate planning for entrepreneurs and high-net-worth individuals.

He develops and implements advanced estate and tax planning strategies, and works with advisors to deliver value-added services to a select group of clients in the business and affluent markets.

Prior to joining the life insurance industry, Bryan was a tax lawyer and the leader of the Tax Group at the largest law firm in Peel Region and a member of their Wills, Estates and Trusts Group. Prior to that Bryan spent over 11 years at a major accounting firm, providing tax and estate planning advice to high-net-worth individuals.

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In these two roles, Bryan advised his clients and their families on business succession, tax reduction and estate planning, and drafted wills and family trusts to help clients achieve their objectives. He also specialized in Canada-U.S. cross-border estate planning for American citizens or individuals who own property in the United States. Bryan, called to the Ontario bar in 1997, is an alumnus of Osgoode Hall Law School and Wilfrid Laurier University. He is a member of the Society of Trust and Estate Practitioners (STEP), and was on the board of directors of both the Estate Planning Council of Mississauga and the Toronto Branch of STEP.

Bryan has written several articles for Canadian Tax Highlights; has spoken at numerous conferences for the Law Society of Upper Canada, the Ontario Bar Association, STEP and the Canadian Institute of Chartered Accountants; and has taught the taxation section at the School of Accountancy run by the Instituted of Chartered Accountants of Ontario.

Kim G.C. Moody, FCPA, FCA, TEP
CEO, Moodys Tax Law LLP

Kim G C Moody FCA, TEP, is a Chartered Accountant, Registered Trust and Estate Practitioner and a tax specialist practicing in Calgary as the CEO / Director Canadian Tax Advisory with Moodys Tax Law LLP / Moodys Private Client LLP. His main area of expertise is tax and estate planning for the owner-manager of private corporations, executives, professional athletes and other high net worth individuals. Kim obtained his Bachelor of Management degree from The University of Lethbridge and his CA designation from The Institute of Chartered Accountants of Alberta.

Kim is a Past Chair and Past Deputy Chair of the Board, Past Treasurer, as well as Past Chair of the Technical Committee for the Society of Trust and Estate Practitioners of Canada (“STEP”). In addition, Kim is a past Chair of the Board of Governors for the Canadian Tax Foundation. He is also a member and Co-Chair of the CBA/CPA Canada Joint Committee on Taxation and a member of The Canadian Petroleum Tax Society. Kim has a keen interest in planned charitable giving. He is a past Chair for the Southern Alberta Round Table for the Canadian Association of Gift Planners. Kim is a co-founder of the Tax Specialist Group – an association of tax specialist firms across Canada. Kim is a recipient of the Queen Elizabeth II Diamond Jubilee Medal, the Business in Calgary 2012 Leader of Tomorrow Award, and in 2013 was conferred the Fellow of the Chartered Accountants of Alberta designation. He is also a recipient of the STEP Founders Award for Outstanding Achievement which was conferred in 2013.

Kim is the author of numerous articles, papers and courses on tax and estate planning and he has lectured extensively for a number of organizations on tax, estate planning and planned giving, including STEP and the Canadian Tax Foundation. He is a past instructor for the Certified Financial Planners designation and is a current tax instructor for the Chartered Professional Accountants of Alberta Professional Development Program. Kim is married to Vivian and they have four sons – Alexander, Lucas, Jacob and Benjamin.

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Nik Nanos

Chief Data Scientist and Founder, Nanos Research

Nik Nanos leads Nanos Research, one of Canada's most distinguished research companies.

He is the Chief Data Scientist and Founder of Nanos Research, a Global Fellow at the Woodrow Wilson International Center for Scholars in Washington DC, and a research associate professor at the State University of New York at Buffalo. He is also the Past Chair of Carleton University in Ottawa.

Nik leads the team behind the weekly Bloomberg Nanos Canadian Confidence Index, considered a must-have resource for senior executives and is also featured in a weekly segment on CTV's News Channel, Nanos on the Numbers, which focuses on the latest political, business and social trends. He is the pollster for CTV News, Canada's largest private broadcaster, the Globe & Mail, Canada's national newspaper, Bloomberg News in Canada. His book, "The Age of Voter Rage: Trump, Trudeau, Farage, Corbyn & Macron – The tyranny of small numbers," explores how the marginalized and the margins are rewiring democracy through populist style politics, small swings in voter sentiment and computational propaganda.

Trevor Parry, CLU, TEP, LL.B, LL.M, M.A

President, The Malthus Group

Trevor is an Ontario based lawyer specializing in insurance and tax planning related issues. He also operates his own consulting practice working with advisors on advanced retirement, tax planning and insurance related issues. He is also the Senior Tax & Estate Planning Advisor for Raymond James Professional Wealth Advisory. He was formerly the National Sales Director of a boutique actuarial consulting firm that specialized in providing retirement, tax and insurance solutions for professionals, entrepreneurs and senior executives across Canada. In this capacity he and his team established over 2000 Individual Pension Plans and 500 Retirement Compensation Arrangements. He brings a pro-business attitude to all of his endeavors, believing that through an objective analysis together with exceptional qualifications and experience is the way to get things done. Trevor works closely with advisors across Canada helping their clients together with their accountants and counsel review and implements a variety of tax driven strategies.

Trevor was called to the Ontario Bar in 1996. He was elected as a Bencher of the Law Society of Ontario in 2019. He is regular speaker at financial planning and industry conferences across Canada, known for an unfiltered but solutions focused approach to tax planning.

Trevor holds a Master of Laws degree in taxation from Osgoode Hall Law School, a Bachelor of Laws degree from Queen's University, a Master of Arts in history from the University of Toronto and a Bachelor of Arts degree in history from Trinity College at the University of Toronto.

He is widely published in journals, including co-authoring the definitive paper on Individual Pension plans for the Society of Trust and Estate Practitioners, and for the Conference for Advanced Life Underwriting, of which he is a member of both organizations. He contributed several chapters to the Essential IPP Guide and Trusted Advisor Survival Kit. He is currently writing a book on practical approaches to tax planning for professionals and entrepreneurs. He is also a member of the Canadian Tax Foundation, Canadian Association of Farm Advisors, the Canadian Bar Association, the Albany Club, Royal Canadian Military Institute, the Waterford Sportsman's Club and the St. Thomas More Law Guild.

He is a champion of the entrepreneurial spirit and free speech.

Trevor lives in Ancaster, Ontario with his wife Lindsey and their three young daughters.

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Barry Pascal, MFA-P, TEP, FEA

Partner, Bell Pascal Insurance Services

Barry Pascal is a partner at Bell Pascal Insurance Services, specializing in estate planning and the funding of shareholders agreements for entrepreneurs and high net worth families. With over 35 years of experience advising high net worth families and entrepreneurs in estate and succession planning, Barry has a reputation for technical excellence without losing sight of the big picture. Barry is frequently called upon to speak about life insurance, estate tax planning and the funding of shareholder's agreements. He was an instructor for the Quebec Order of Chartered Accountants for 10 years.

Barry is proud to serve as Chair of the Conference for Advanced Life Underwriting (CALU) and is chair of the 2021 Annual General Meeting. He is a fellow of the Society of Trust and Estate Practitioners (STEP), a Master Financial Planner – Philanthropy through the Canadian Association of Gift Planners and a member of the Association de Planification Fiscale et Financière (APFF).

Barry feels enormous gratitude to his community and is inspired to give back. He is proud to have helped create the Jewish Chamber of Commerce (1995). He has also acted as co-chair of McGill University's Goodman Cancer Research Centre Gala, Chairman of the Annual Campaign of Federation CJA (2015), and as President of the Jewish Community Foundation (2010-2011).

Lori Power, GBA

Group Benefits Specialist, MP Benefits Inc.

Here's what you may already know, since 2001, MP Benefits Inc. has operated as an independent group benefit consultant, specializing in designing strategic employee group benefit plans to align with the corporate, compensation, culture, and wellness policies of each organization they serve.

And that she is a published author of fiction and non-fiction.

As an advocate for continuing education, she is a member of Advocis, the Canadian Group Insurance Brokers (CGIB), and The Conference for Advanced Life Underwriting (CALU) and is a regular presenter for Business Career College.

She has been featured on the Corporate Connections Speaker's series, Global News, CBC, the HR Reporter, Smokin' Bulls podcast, the Advisor Advantage, Benefits Genius, BCC Drive Time, Every Other Wednesday corporate culture conversations, and hosts a weekly zoomcast entitled "Let's Talk about this SHiFT". What you may not know is how she been engaged in the Disney Institute for Business Learning since 2019. She has achieved their accreditation in the first three cores: Leadership | Quality Service | Employee Engagement and has gone on to complete their "Leadership Excellence" and "Coaching for Peak Performance" certificates. In addition, she holds the Queen's University certificate for "Workplace Mental Health Leadership" and is embarking on a "Facilitation" certificate program this fall and is a mentor with the Peter Lougheed Leadership College, University of Alberta.

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Althia Raj

National Columnist, Toronto Star

Althia Raj is a national political columnist with the Toronto Star and a member of the CBC's "At Issue" panel. She previously served as HuffPost Canada's senior editorial manager and its Ottawa bureau chief, from the news site's inception in 2011 until its closure in March 2021. She set up the Ottawa bureau and later ran its bilingual newsroom, overseeing its political coverage of Parliament Hill and of the National Assembly in Quebec City. Althia was one of the moderators of the 2019 federal election debate. She also organized and moderated a federal NDP leaders debate in 2017 and the Ontario PC leadership debate in 2018.

She is the recipient of several digital media awards for her multi-media election coverage.

Prior to joining HuffPost, Althia was a national political reporter for Postmedia News and an Ottawa bureau reporter for QMI/Sun Media. She also worked as a network producer for CTV and as an associate producer for the CBC Radio program "The House."

Althia is a weekly contributor to CPAC's French-language program "L'Essentiel" and its "Today in Politics" podcast. She is a frequent guest on Radio-Canada's 24|60 and En direct avec Patrice Roy. During the 2021 election campaign, she also wrote a column in Le Devoir and joined Peter Mansbridge's podcast for its weekly "Reporter's Notebook" edition.

Althia is a proud Parliamentary Internship Program alumna. A graduate of McGill University, she currently serves on the board of trustees of the McGill Institute for the Study of Canada. She is also a volunteer board member of the Ottawa Art Gallery and the co-founder of apt613.ca, an award-winning not-for-profit arts and culture blog in Ottawa.

Sterling Rempel, CFP, CLU, TEP, CH.F.C., RHU, FLMI, EPC

Certified Financial Planner, Future Values Estate & Financial Planning

"My greatest satisfaction is helping my clients unleash their inner philanthropist. I love when people realize an expanded vision of what is possible for them, their money and their important causes."

Sterling Rempel has served his clients as an independent wealth manager since 1999.

Sterling holds the distinction "FP Canada™ Fellow" an honour awarded to only 70 of over 17,000 CFP® professionals in Canada.

He is uniquely equipped to assist clients with a strategic, holistic approach to values-based wealth management:

- An award-winning financial planner
- An experienced Investment Advisor
- Certified as a Responsible Investment Advisor
- A specialist in tax-advantaged use of life insurance, disability and critical illness insurance
- A Trust & Estate Practitioner

Sterling has a long history with the charitable sector. He and his family have created two donor-advised legacy foundations, benefitting healthcare, education, religious, global relief and microcredit organizations.

As an entrepreneur & employer, Sterling understands the unique stresses faced by small business owners, their employees and self-employed professionals.

A loving husband, a parent to four children, and a grandfather to two little girls, Sterling & his wife unwind in their two vintage sports cars, and the ongoing restoration of a 1974 Airstream trailer.

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Angela Ross, TEP, LL.B

Principal, Tax Services, PricewaterhouseCoopers LLP

Working exclusively in tax planning, Angela Ross provides sophisticated estate planning services to shareholders of private and public companies and to other wealthy individuals and families. She advises on will and probate fee planning, tax planning for estates, charitable giving strategies, immigration and emigration planning, the use of domestic and offshore trusts and their taxation, buy-sell planning, estate freeze and capital gains exemption planning techniques, creative uses of insurance and distribution planning for corporations and trusts. She is a member of the Law Society of Upper Canada, Canadian Tax Foundation, Ontario Bar Association, Law Society of Upper Canada, and STEP.

Jonathan Taylor, CLU

President & Financial Planner, Ross Taylor Financial Corporation

Jonathan Taylor is a Certified Financial Planner® and a second-generation owner of Ross Taylor Financial Corporation. He enjoys working with individuals and families to help guide them along the path to achieve their financial goals. Over the years, the firm has specialized in commuting pensions and working with retirees as they navigate through their retirement years.

Jonathan started in the industry in 1992. He earned his Chartered Financial Planner designation in 1995 and his Certified Financial Planner® designation in 2013. He is a licensed insurance agent and mutual fund investment representative. Outside the office, Jonathan enjoys traveling, skiing and playing chess with his wife and three kids.

Robert Taylor, CLU, CFP, CH.F.C., CEBS

Executive Vice President, Hub International

Robert Taylor is Executive Vice President for Hub International and brings his 32 years' experience as a member of the Group Benefits and Retirement Services leadership team. He continues to work closely with clients helping them transition their potential into an executable long-term strategy rooted in sustainability, member communication and pharmacy management expertise. Rob is a member of Advocis, CPBI and CALU. He is on the Employee Benefits Issue Group with CALU tasked to create advanced benefits education curriculum for their members across Canada.

Patrick Uzan

Wealth & tax planning consultant, Canada Life

Patrick Uzan joined Canada Life in 2012 and has over 24 years of tax planning experience. Patrick assists financial advisors in delivering value-added services to a select group of clients in the business and affluent markets by helping them develop and implement estate and tax planning strategies. Prior to joining Canada Life,

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Patrick was a partner with a local chartered accounting firm in London, Ontario. He worked closely with general CA practitioners in advising them on tax matters and providing specialty tax planning solutions for their clients. Throughout his career, Patrick's focus has been primarily in the areas of succession and estate planning and corporate reorganizations.

Patrick has been involved in educational and academic endeavours including presenting tax courses and authoring papers and articles. He continues to be involved in various committees and task groups for the Conference for Advanced Life Underwriting (CALU) and facilitates tax courses for CPA Alberta. He has acted as a group-study leader and in-residence tutorial leader in CPA Canada's In-Depth Tax program and "Income Tax for the General Practitioner" course.

Patrick graduated from McGill University, where he obtained his Bachelor of Arts in economics, and Concordia University, where he obtained a post-graduate accounting diploma. He earned his Chartered Accountant designation from the Institute of Chartered Accountants of Alberta. He is also a registered member of the Society of Trust and Estate Practitioners, a Chartered Life Underwriter, an active member of Advocis and an Associate member of CALU.

[Kevin Wark, LL.B, CLU, TEP](#)

Tax Advisor, CALU

Kevin Wark is a tax advisor at CALU. He has written and spoken extensively on taxation and estate planning topics. He is the author of the popular consumer book entitled *The Essential Canadian Guide to Estate Planning* (2nd Edition) and *The Essential Canadian Guide to Income Splitting Planning*.

Kevin is the editor-in-chief of CALU Report and a regular contributor to the *Advocis FORUM Magazine* and e-magazine, CALU's *INFOexchange* and *Advisor.ca*. He was previously editor-in-chief of *Insurance Planning* published by Thomson Reuters and still contributes to this publication. He is frequently interviewed and quoted in a number of financial publications on issues relating to tax and estate planning.

Kevin is a member of *Advocis*, *The Institute*, *the Canadian Tax Foundation*, *Canadian Bar Association* and the *Society for Tax and Estate Practitioners*. He also sits on the board of the *Royal LePage Shelter Foundation* and in his spare time enjoys writing murder-mysteries.

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