

Advisor Workshop Topics

Maximizing Net After-Tax Retirement Income

Winning the Consolidation Race as Boomers Retire

- how “retirement income specialists” will grow their business while boomers consolidate retirement assets, moving assets from advisors who cannot meet the more complex retirement income planning needs of their clients
- the need to analyze strategies from a net after-tax, after-clawback perspective
- strategies for retirees and pre-retirees to maximize after-tax retirement income or after-tax estate values
- when dividend funds (with new lower taxation), equities, and income trusts are better outside of RRSPs
- more effective portfolio sheltering and withdrawal strategies
- understand the “hidden tax” of clawbacks, and the impact on investors
- how the overlooked behavioural factors can be most important

Optimizing a Client's RRSP Contribution Strategy

- for the 78% of Canadians with an average of \$19,000 of unused RRSP room, increase RRSP business and client's retirement funds by 28-92%
- provide unique, industry-leading advice on the optimal RRSP catch-up loan amount accounting for different tax brackets, clawbacks, and most importantly, behaviour
- help boomers catch up on building a secure foundation for retirement savings
- provide solutions to the ~0% savings rate and reduce behavioural risks by using the best combination of forced savings and automatic savings approaches
- increase client trust and appreciation by quantifying the benefit of personalized, professional advice

Strategies for Leveraging Responsibly

How to Reduce Everyone's Risks and Increase Business

A large percentage of investor complaints are related to leveraging, resulting in increasing costs and frustration related to compliance, regulators, and law suits. Advisors and dealers need to carefully manage their risks associated with all leveraging strategies, to minimize costs while pursuing business growth and win-win results.

- understanding the current industry standards, regulatory focus, and legal precedents
- tools and disclosure guidelines for demonstrating that leverage has been understood and implemented responsibly
- leverage suitability profiles
- Leverage Suitability Checklist

Building Wealth Using Responsible Leverage

- objectively understand the pros and cons of borrowing to invest
- 7 leverage-related risks and strategies to reduce them
- why everyone should consider an RRSP-leverage combination
- reduce the advisors' and lenders' business risks
- mathematical and behavioural analysis of popular leveraging strategies
- when RRSP catch-up loans make sense
- a “behaviourally optimal” leverage approach for average investors that further reduces risks to investors, advisors, dealers, and lenders