

Earlybird Special!

Save \$50 if you book and pay for the Workshop before 08/15/11*

Cost: US\$300 per person; US\$250 for CDFAs

* Use code **Calgary11** (for members) or **Calgary2011** (for non-members) to receive **US\$50** off these prices

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Cancellation Policy: Cancellations received up to 14 working days before the workshop are refundable, minus a \$50 registration service charge. After that, cancellations are subject to the entire fee, which you may apply toward a future conference or workshop. Please note: if you don't cancel and don't attend, you are still responsible for payment. Substitutions may be made at any time. For more information regarding refund, complaint, and/or program cancellation policies, please contact our office at 1-800-875-1760.



Topics include:

- ◆ Bankruptcy and Divorce
- ◆ Building your Divorce Practice
- ◆ Planning for Divorce
- ◆ Valuation of Pension Entitlements

Who should attend?

The level of this series is advanced; attendees will include Canadian CDFAs™, CAs, CGAs, CFPs®, financial professionals, and lawyers. Even if you have attended a prior Advanced Workshop, you won't want to miss this newest series.

Receive up to 8 CE Credits for your CDFATM and CFP® designations

Prerequisites

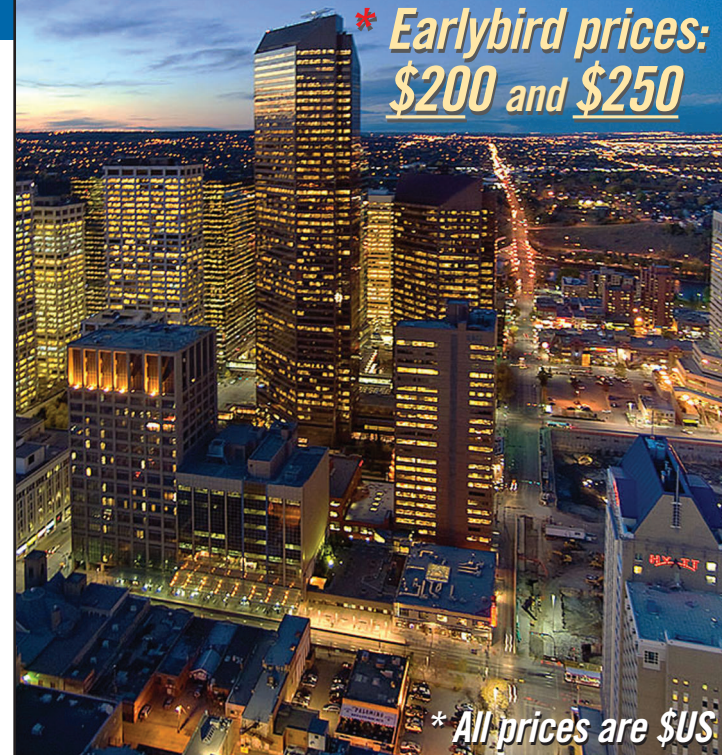
No advance preparation is required. In order to attend, you must currently be a CDFATM member, CA, CGA, CFP®, financial professional, or a lawyer.

\$300* per person, \$250* for CDFAs

Calgary, AB Sept. 16, 2011

Western Canada Advanced Topics Workshop

*** Earlybird prices:
\$200 and \$250**



*** All prices are \$US**

Join us in Calgary on Sept. 16 to acquire new skills and knowledge, network with your peers, and discover new opportunities in a tough market.

The Topics and Presenters

Spring Board: Building and Marketing your Divorce Practice

Faisal Karmali (MBA, CFP®, CDFA™)

The hardest part of any CDFA's job is to get the word out that you do what you do. This session will provide an in-depth look at your value proposition and how you can market to spring board your practice. After a roundtable discussion on what is – and what is not – working for you, Faisal will discuss the ways to use multiple market strategies to increase the clients to your practice. He will share his own success in his CDFA and mediation practices to inspire and offer some food for thought.

Valuation of Pension Entitlements: What Number is the Right Number?

Pat Johnston (F.S.A, F.C.I.A)

The pension asset at the time of marriage breakdown can often be the most valuable asset to be divided, and one of the most complex assets to value. Adding to the complexity is the communication of several different values to the members, including “commuted value”, “total entitlement”, “contributions with interest”. In some cases, no values are provided by the pension administrator at all. When you engage an actuary to value the pension asset, you will generally receive even more values which vary by the choice of possible future retirement dates. This session will sort out how these different values are determined, and why – despite their name – some of the values commonly available are not appropriate for the division of pension on marriage breakdown.

Planning for Divorce: Tax, Estate, and Retirement Planning on Divorce

Dawn Hawley (CFP®, R.F.P., TEP, CDFA™)

Financial planning during divorce is essential to ensure appropriate decisions are made with respect to retaining or selling assets, insuring spousal support (including provisions for retirement), and budgets for payors of support (including savings); all these factors need to be considered during the divorce process and beyond. This session will discuss tax rules surrounding matrimonial assets; the use of estate planning, trusts, and insurance to provide for children of the first marriage while ensuring that “second” families are taken care of as well; the need to address protection of future income streams; and the use of retirement savings in negotiation of spousal support, CPP credit splitting, division of pensions, etc.

Bankruptcy and Divorce

Bruce Alger (CA, CIRP, Trustee)

This session will provide an overview of the alternatives available to Canadians to deal with their financial difficulties on marriage breakdown, including: refinancing/debt consolidation, debt management programs, proposals to creditors, and bankruptcy. The overview will be followed by a detailed explanation of insolvency law – in particular how consumer proposals and personal bankruptcy work – and the session will conclude with case studies demonstrating the advantages and disadvantages of the various strategies.

The Schedule

Friday, September 16, 2011

7:00 a.m.–8:00 a.m.

Registration

8:00 a.m.–9:55 a.m.

- ◆ “Building your Divorce Practice”

9:55 a.m.–10:05 a.m.

Coffee/Tea Break

10:05 a.m.–12:00 p.m.

- ◆ “Valuation of Pension Entitlements”

12:00 p.m.–1:00 p.m.

Gourmet Lunch Buffet

1:00 p.m.–2:55 p.m.

- ◆ “Planning for Divorce”

2:55 p.m.–3:05 p.m.

Coffee/Tea Break

3:05 p.m.–5:00 p.m.

- ◆ “Bankruptcy and Divorce”

For more information, or to reserve your space in the Conference, please contact IDFA™ today.

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