FINANCIAL INTELLIGENCE SERIES

A Wellness Program

2019 Curriculum - Created and taught exclusively by:
Bryn Hamilton, BA, CFP, FMA and Stefano Pannu, BA CFP

TOP EMPLOYERS IN BC RECOGNIZE THE POSITIVE IMPACT OF WELLNESS INITIATIVES AT THE WORKPLACE.

You may already offer group retirement benefits, but what kind of wellness education are you providing in regards to personal finance?

The Financial Intelligence series is a unique wellness program delivering objective education on long-term personal financial planning. We partner with companies in the lower mainland who understand that financial education is tremendously valuable for Canadians today.

Financial planning is NOT simply 'investment advice; it is much more holistic. The Financial Planning Standards Council of Canada, the leading non-profit organization which oversees practicing Certified Financial Planners in Canada defines financial planning to involve 6 KEY AREAS that Canadians need to understand:

INVESTMENT PLANNING

ESTATE PLANNING

ASSET AND CASH MANAGEMENT

INSURANCE PLANNING

TAX PLANNING

RETIREMENT PLANNING

We offer condensed, 50-minute workshops designed to systematically explore and evaluate these 6 important areas and their relevance to Canadians in their financial lives.

Human resource teams will find a proven curriculum that is free from solicitation, products, or sales gimmicks, and loaded with relevant information and resources. We use objective, case-based material to encourage awareness in these 6 key areas.

Best of all, we provide workshops on an as-requested basis, with no fees, no agreements, and without the need to change or alter any existing benefit programs. It's as simple as scheduling a date and having your staff choose a course they want to attend.

MOST RECENT COMPANIES WE'VE TAUGHT FOR INCLUDE:

- BCIT
- METROVANCOUVER
- BCLC
- WORKSAFE BC
- CITY OF RICHMOND
- CITY OF BURNABY
- CITY OF NORTH VANCOUVER
- MCDONALD DETTWILLER & ASSOCIATES
- ALPHA TECHNOLOGIES
- MOBIFY
- AMEC
- HOOTSUITE
- TELIPHONE-NAVIGATA
- RELIC / SAGA

2019 COURSES

FINANCIAL PLANNING FUNDAMENTALS

The 6 areas of Financial Planning
The 5 obstacles to success in effectively managing your long term finances
Fundamentals of Investing
RRSP's vs. TFSA's
Tax Sheltering Investments in a non-registered environment
Insured Retirement Programs
Real Estate in Vancouver

PAYING LESS TAXES

How Canada's graduated income tax system works
Using your RRSP's & TFSA's effectively
The Golden Rules of Tax Planning
Tax deductions vs tax credits
Life events that may create additional taxes
Intergenerational taxation
Tips and strategies to limit your tax bill

MANAGING RISK WITH INSURANCE

Term Life vs. Permanent Life
Whole life vs. Universal Life
Critical illness insurance
Disability insurance
Long Term Care Insurance
Insured Retirement Programs
Differences Between Group & Private Insurance

PROTECTING YOURSELF FINANCIALLY

6 Things That Make You Vulnerable
10 Questions to ask your Advisor
Understanding professional designations in finance Unethical
Practices, Scams, & Red Flags
The Little Black Book of Scams
Fraud in the electronic age
How to educate yourself

TEACHING KIDS ABOUT MONEY

Obstacles that young people face today
Technology's impact on Money
Fundamental Concepts of Money for Children (and adults!)
Teaching opportunities for Parents
Registered Education Savings Plans
Insured Retirement Programs for Kids

HOW TO INVEST WITH CONFIDENCE

Is now a Good Time to Invest?
Historical Performance of the markets
The Brinson Study and Modern Porfolio Theory
Dollar Cost Averaging
The importance of Rebalancing
How to Prosper in Volatile Markets

2019 ADVANCED COURSES

FINANCIAL STRATEGIES FOR SENIOR & EXECUTIVE STAFF

The role of Financial Planner as quarter back
Key differences between accountants, investment advisors, and financial planners
Common misconceptions surrounding fees structures, performance numbers, and ETF's Tax-Deductible Advisory Fees
Tax-Deductible Mortgages / Debt Swaps
T-Series Investing
Equity Pool Investing

RETIREMENT PLANNING BEST PRACTICES

Canada's Retirement System
Understanding Government Retirement Benefits
Maximizing your retirement income through tax planning
Is your House a retirement plan?
3 Things all Pensioners need to consider
The Role of Annuities & GIF's
The importance of considering long-term care insurance
How a financial plan can answer questions about your retirement Financial plan case study example

DEALING WITH INHERITANCES, WILLS & ESTATES

Wills, Power of Attorney, Living Wills
Responsibilities of an executor
Types of Trusts and their uses
Reducing Intergenerational taxation
Why talking about inheritances is smart, not taboo
What to do when you're receiving an inheritance
Why insurance is a great tool for passing an inheritance

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The Financial Intelligence was created and has been taught exclusively by Bryn Hamilton and Stefano Pannu over the last 13 years. As Vancouver-based Certified Financial Planners, these workshops are based off personal experience over the last decade in working with hundreds of Canadians.

Bryn and Stefano are ideal instructors who provide insight, experience, and passion on what Canadians need to understand about long-term finance.

Bryn Hamilton and Stefano Pannu are Financial Advisors with RGF Integrated Wealth Management. The views expressed are those of the speakers and not necessarily those of RGF Integrated Wealth Management, which makes no representations as to their completeness or accuracy.

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