

Leverage Certification Course



Talbot Stevens has become recognized as Canada's leading expert in the research and education of "responsible leverage". To meet the industry need for more objective understanding of this controversial business-building strategy, he has created a full-day Leverage Certification Course to help advisors understand:

- lessons from the 2008 market crash
- the mechanics, risks, and opportunities with various leveraging strategies
- the MFDA's new suitability guidelines and how to meet them
- effective communication analogies and concepts to help appropriate clients understand the pros and cons
- strategies to reduce the leverage risks to investors, as well as to advisors and dealers

Increase Business, Reduce Business Risks

This course benefits dealers by helping those advisors not comfortable with this business opportunity better understand when "forced savings" can make sense and when it doesn't. More importantly, the concepts and guidelines for only introducing responsible leveraging implemented in a safer, conservative way reduce business risks and regulatory concerns, demonstrating that dealers have committed to a higher, professional level of care.

Qualifying for **6.5 Advocis CE credits**, advisors will learn:

- the 5 myths related to borrowing to invest
- the critical importance of investor and advisor behaviour
- **NEW:** 9 leverage-related risks and how to reduce them, including behavioural and timing issues
- interest-only leverage vs. term loans, and RRSP Catch-Up loans
- **NEW:** how to optimize a client's RRSP contribution strategy, accounting for unused RRSP room
- the Smith Manoeuvre, RRSP-leverage combination plans, RRSP meltdowns
- Talbot's Leverage Risk Theory, Conservative Leverage Checklist
- **NEW:** guidelines and strategies to implement leveraging in a safer, responsible manner, to meet and exceed MFDA's new suitability guidelines



Talbot Stevens presents the most balanced view and strategy seen to date on 'leveraging', as part of the overall financial planning consultants provide for clients. He does not hide any of the pitfalls and shows consultants how to present the strategy in a very responsible, balanced and professional way.

— **Keith P. Cormier**
Regional Director, NF
Investors Group

Pricing and Discounts

The **course fee**, including \$120 worth of software, is **\$345**. **Register early**, at least 3 weeks before the course date, **to save \$25**. Each city has limited seating. First come, first served.

"*Help a Friend*" and spread the word, as significant group discounts apply to 5 or more, even from different companies. Courses can be held for individual offices at lower rates.

For more details, go to www.TalbotStevens.com/LCC or call (519) 663-2252.