

# Leverage Certification Course



Talbot Stevens has become recognized as Canada's leading expert in the research and education of "conservative 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:

- 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 objectively understand the pros and cons
- **strategies** to reduce the leverage risks to investors, as well as **business risks** 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 **6.75 CE credits**, advisors will learn:

- guidelines and strategies to implement leveraging in a safer, responsible manner, to meet and exceed MFDA's new suitability guidelines
- the 5 myths related to borrowing to invest
- the critical **importance of** investor and advisor **behaviour**
- 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
- identifying suitable client profiles

6.75  
CE  
Credits

## Course attendees receive:

- lunch and refreshments
- a 77-page Student Workbook
- a 6-month license for Talbot's Leverage Professional software (\$60 value)
- a 6-month license for Talbot's RRSP Contribution Optimizer software (\$60 value)
- a booklet "Dispelling the Myths of Borrowing to Invest" (\$12 value)
- a pamphlet "Introduction to Conservative Leverage"
- Leverage Suitability Checklist, Emotional Acid Test
- Leverage Certification Course attendance certificate

# December 2008 Leverage Certification Course

## Date and Location

**Thursday, December 4, 2008**

### **Crowne Plaza Hotel Toronto Airport**

Algonquin Room  
33 Carlson Court  
Toronto, ON M9W 6H5  
Ph: 416-675-1234



## Course Sponsor

TDMP is pleased to sponsor this course in Toronto to help both novice and experienced advisors better understand how to responsibly use leverage to grow their business while benefiting clients. To learn about partner discounts, contact TDMP.com or call Andrew Galea at (416) 849-1318.

## 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 for 5 or more, even from different companies. In addition, courses can be held for individual offices at lower rates. Call (519) 663-2252 or e-mail [info@TalbotStevens.com](mailto:info@TalbotStevens.com) for more details.

## To Register

To register, go to [www.TalbotStevens.com/app](http://www.TalbotStevens.com/app) to complete our on-line Registration Form.