WELCOME TO 2022 AT TAL RISK ACADEMY

PERSONALISE YOUR EDUCATION TO MEET YOUR NEEDS

COURSE GUIDE
JULY TO DECEMBER 2022

TAL / Risk Academy

Best education in the industry.

MASTERCLASS STUDENT

As a brand new adviser (having completed Professional Year), I found today's session fantastic.

TAL RISK ACADEMY STUDENT

So helpful. The effort TAL puts into the advice fraternity is second to none.

TAL RISK ACADEMY STUDENT

I seem to remember things better using your Academy.

TAL RISK ACADEMY STUDENT

I'm very glad that I signed up to this session. It was the most interactive workshop/tutorial I have been to... I felt comfortable to contribute and wasn't worried if I said the wrong thing... Definitely recommend!

PROFESSIONAL YEAR ADVISER

A great service to our industry and to me, an invaluable one.

MASTERCLASS STUDENT

So informative, especially the questions and interactive chat with other advisers.

MASTERCLASS STUDENT

Great course and content. Presenters were excellent. Super thankful for TAL for running these courses.

MASTERCLASS STUDENT

Thank you for putting on the webinar: the content was great and informative.

TAL RISK ACADEMY STUDENT

Keep the great content coming. This was only my second session but both very different and interesting to a new adviser!

PROFESSIONAL YEAR ADVISER

WHERE DO YOU WANT TO TAKE 2022? YOU CAN GET THERE WITH TAL RISK ACADEMY

CONTENTS

FOREWORD FROM NIALL McCONVILLE

GENERAL MANAGER, RETAIL DISTRIBUTION

Welcome to TAL Risk Academy, supporting you with flexible, industry-aligned education.

We've all navigated considerable change over recent years and no two journeys have been the same. It's made access to personalised education that meets your needs even more important and we're proud of the support we've been able to provide, particularly for the Financial Adviser Exam.

In 2022, our focus remains on supporting you and your individual education needs. We're here to help new entrants progress through their Professional Year and guide experienced advisers through the recent product changes and implementation of new strategies. In a dynamic industry, TAL Risk Academy offers technical and soft skill courses to give you confidence and control over the future of your business and career.

As always, thank you for your support of TAL Risk Academy and also of our partnership with the ABCN. With your help, the ABCN is growing and they were able to offer a record 42 scholarships for 2022, giving young people around the country access to their Accelerate leadership program.

Finally, I want to thank you for the feedback you provide. Your insights help us improve not just individual courses, but the program as a whole to ensure that, wherever you want to take 2022, you can get there with TAL Risk Academy.

> With the support of TAL Risk Academy's industry-aligned courses and the knowledge of our subject matter experts, you can achieve your education goals this year.
>
> **NIALL MCCONVILLE, GENERAL MANAGER, RETAIL DISTRIBUTION**

EDUCATION DESIGNED FOR THE ADVICE COMMUNITY

Wherever you want to take this year, TAL Risk Academy can help you with industry-aligned learning pathways that you can tailor to your education and business needs.

With focused, flexible learning options, you'll have the right support to learn your way and take 2022 where you want to.

We're here to **help you learn**, not promote products, which is why none of the courses at TAL Risk Academy endorse specific products.

Our program is structured to give you **maximum flexibility**: tailor your learning with live and **on-demand options** across all CPD areas.

Our educators are all **experts in their fields** and bring complex topics to life in engaging, accessible ways for students of all levels. Meet the team **here**.

80+
COURSES OFFERING CPD HOURS

4.7/5
AVERAGE ADVISER SATISFACTION SCORE

13,500+
ALUMNI

85,000+
CPD HOURS OFFERED

20+
NEW COURSES THIS YEAR

70+
ON-DEMAND COURSES AVAILABLE THIS YEAR

SOME OF THE WAYS TAL RISK ACADEMY CAN HELP YOU ACHIEVE YOUR GOALS THIS YEAR

FOCUSED LEARNING AREAS

Our courses are structured to help you grow your knowledge and skills on clear learning pathways.

Build a foundation and then deepen your knowledge with our series of on-demand courses, articles, webinars and masterclasses, where you'll gain more advanced skills.

There are learning pathways for all the key topics we'll be navigating this year, including pathways for those new to risk advice and undertaking a Professional Year.

LEARN MORE ABOUT LEARNING PATHWAYS

A DEDICATED PARTNERSHIP WITH DEAKIN UNIVERSITY

TAL Risk Academy has partnered with Deakin University to help you easily achieve your degree requirements and ensure a smooth transition into tertiary education.

Complete three modules and assessment tasks through TAL Risk Academy and you'll receive a credit into Deakin University's approved financial planning course. There's also a **15% discount** available to advisers who apply for the course through the TAL Risk Academy.

A leader in online learning, Deakin is as committed to thought leadership and outstanding education as we are. The university offers intensive learning options and will help you build a personalised course of study that ensures that previous experience and study is recognised.

LEARN MORE ABOUT OUR DEAKIN PARTNERSHIP

PERSONALISED SUPPORT FOR YOUR PROFESSIONAL YEAR

TAL Risk Academy supports new entrants with wide-ranging, customisable education pathways to meet their training needs.

Whether you're a Professional Year candidate or mentor, you can tailor our Professional Year program to suit your needs.

There are four programs designed specifically for Professional Year requirements, to help you build your knowledge and gain key skills to get the right start in an advice career, including:

- Client Conversations
- Ethical Dilemmas
- Financial Adviser Exam Preparation
- Risk Advice and Strategy.

We also run a series of Professional Year events to allow candidates to learn from industry leaders and provide opportunities to build networks with your peers.

LEARN MORE ABOUT OUR PROFESSIONAL YEAR

FLEXIBLE LEARNING OPTIONS

Most TAL Risk Academy courses are now available on-demand and we're continually adding to a library of reading materials, developed by our subject matter experts, to deepen your understanding of key topics.

Explore over 70 on-demand courses or articles on subjects like the Golden Rules of Insurance Advice, Business Insurance or delve into the details of the Privacy Act to start accumulating CPD hours on your schedule.

VIEW THE ARTICLES

INDUSTRY-ALIGNED LEARNING

TAL Risk Academy has four areas of focus this year, to provide tailored support for your learning and business needs.

1

Income Protection

This program of learning has been designed to help you navigate the new world of Income Protection with confidence. In this pathway, you'll learn the importance of evolving your approach to Income Protection and how to pivot and tailor your advice in response.

2

Growing Your Business

Our Business Management program is focused on helping advice businesses grow and thrive in a dynamic industry. From building your marketing plan, to understanding effective fee for advice structures, you can easily align your learning to your business goals.

3

Growing The Industry

We want a thriving financial advice industry and that means supporting advice practices wanting to grow, as well as new entrants entering the industry. See how you can prepare your business for bringing on new staff and get support for managing the Professional Year.

4

Business Insurance

Incorporating three short courses and a masterclass, this pathway will ensure you can effectively advise your business clients and help protect their hard work with a deep understanding of the structure, functions and advantages of business insurance.

VIEW COURSE OPTIONS

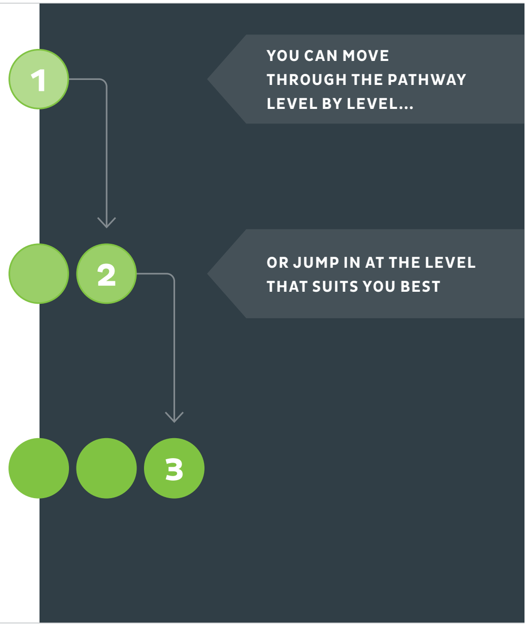
GUIDED LEARNING PATHWAYS

Our flexible learning pathways are designed to suit every stage of your professional journey: from foundation courses for those new to the topic through to advanced, technical courses for more experienced advisers.

Foundation courses to introduce the subject
These courses are suitable for those who are new to the industry or topic area, and provide introductory learning for those with some experience in advice.

Comprehensive courses expand your learning
You can choose what order to do these in, although some lead directly into our advanced courses so the courses work best when completed in order.

Advanced courses to build specialist knowledge
Including masterclasses and other advanced courses, these sessions build your technical skills and give you a comprehensive understanding of the topic.



There are pathways for Professional Year, Deakin University accreditation and many more. You can also use the TAL Risk Academy platform to create your own or speak to our team who can help you build a tailored pathway, aligned to your goals.

EXPLORE THE PATHWAYS

AND FLEXIBLE WAYS TO LEARN

ON-DEMAND

The majority of our courses are available on-demand: just log in to the TAL Risk Academy website and you're ready to go. **View on-demand courses**

WEBINARS

Presented by our expert educators, webinars give you a chance to ask questions and connect with other students in real time. **View webinars**

MASTERCLASSES AND WORKSHOPS

Offering in-depth, interactive learning, these courses are delivered in one face-to-face session or two half-day sessions in our virtual classroom. **View masterclasses and workshops**

READING MATERIALS AND ARTICLES

Our library of reading materials all offer CPD hours and will help you deepen your understanding of key topics. **View the articles**

MAKING A REAL DIFFERENCE FOR YOUNG AUSTRALIANS

We've always been committed to making TAL Risk Academy as accessible as possible, which is why most of our courses are free of charge. The only exception is a $55 fee for our masterclasses and some workshops. Those funds are donated to the Australian Business Community Network, which helps talented young Australians from lower socio-economic backgrounds access quality education and reach their full potential.

TAL's people also donate their time to the ABCN through professional mentorships to help these students grow their skills, knowledge and confidence. TAL hosts mentoring sessions, provides paid internships for students, and our Group CEO and Managing Director, Brett Clark, brings his senior leadership expertise to the ABCN Board.

You know how important education is to your professional future. By attending one of our masterclasses, you're giving a young person that same advantage. As Rachel Walker, Head of ABCN Foundation, explains:

"These students are absolutely exceptional. They are exceptional in their motivation and drive to succeed but, at the same time, they experience exceptional barriers to achieving their goals and that's what TAL Risk Academy has supported them to do."

SINCE THE LAUNCH OF TAL RISK ACADEMY, WE'VE RAISED OVER $750,000 FOR THE ABCN, HELPING TALENTED YOUNG AUSTRALIANS ACCESS QUALITY EDUCATION

CREATING BRIGHTER FUTURES

91% Of students who participated in the ABCN's flagship programs completed Year 12 or equivalent. That compares to a national average of 76% for students from lower socio-economic backgrounds. (ACARA 2018)

87% Of scholarship students that completed ABCN's Accelerate program in 2019. 100% of those are now employed or engaged in tertiary education, compared with 59% of students from lower socio-economic backgrounds at age 24. (The Smith Family 2019)

THE 2022 COURSES

Our course categories let you easily focus your learning. TAL Risk Academy courses all fall into the following areas. You can explore each area or get started easily with our suggested learning pathways.

ADVICE SKILLS AND TRAINING

Providing advice foundations for new entrants, through to advanced strategies, technical expertise and much more.

- Includes courses on advice best practice through to client engagement and risk information
- All levels of learning
- On-demand, webinar, masterclass and reading article learning options available

EXPLORE THE COURSES

BUSINESS MANAGEMENT

Grow your business with confidence with these courses focused on strategy and marketing.

- Courses in business strategy and marketing topics
- Available on-demand or via webinar
- Supports a general level of learning

EXPLORE THE COURSES

EDUCATION AND PROFESSIONALISM

From the Financial Adviser Exam to the Code of Ethics, these courses will support you through all the latest industry requirements.

- Covers the Financial Adviser Exam program and Ethics and Professionalism topics
- Supports a general level of learning

EXPLORE THE COURSES

PROFESSIONAL YEAR

Professional Year candidates can tailor a learning program to suit their needs, with four programs designed specifically to help new entrants.

- Build knowledge and key skills to prepare for your future in the advice industry
- Tailored for new entrants

EXPLORE THE COURSES

Ready to get started?

Register here with TAL Risk Academy and start learning today.

2022 ON-DEMAND COURSE PLANNER

Explore the available on-demand courses to plan your learning.

ON-DEMAND COURSES

ADVICE SKILLS AND TRAINING

RISK ESSENTIALS
- Essentials Program
- Intro to Claims
- Intro to Risk Products
- Intro to Underwriting

ADVICE AND BEST PRACTICE
- Advice and Best Practice Fundamentals
- Advice and Best Practice Process
- Advice and Best Practice Techniques
- What's Your Insurance Philosophy?

RISK PRODUCT
- Beneficiaries: Good, Bad and Indifferent
- Comparing Group, Direct and Retail

UNDERWRITING PROGRAM
- Financial Underwriting
- Understanding Key Medical Definitions
- Underwriting Tips, Case Studies and Outcomes
- Income Splitting

ESTATE PLANNING PROGRAM
- Estate Planning Fundamentals
- Estate Planning Process
- Estate Planning Techniques
- Estate Planning Masterclass

INSURANCE IN SUPER PROGRAM
- Insurance in Super Fundamentals
- Insurance in Super Funding
- Insurance in Super Structures
- Insurance in Super Masterclass
- Premium Funding for the Future

INCOME PROTECTION PROGRAM
- Income Protection Fundamentals
- The Changing Landscape of Income Protection Advice
- Understanding the I in IP
- Income Protection Balancing Act

BUSINESS INSURANCE
- Business Insurance Fundamentals
- Business Insurance Structures
- Business Insurance Funding
- Business Insurance Masterclass

CLIENT ENGAGEMENT
- Creating Engaging Conversations
- Engaging with Vulnerable and Disadvantaged Customers
- Interviewing Tips from the Pros
- Making Client Consent Engaging
- Selling Risk Cover
- The Five Soft Skills You Must Have

MENTAL WELLNESS
- Mental Wellbeing: Keeping it Simple
- Natural Disasters: Supporting Clients
- Suicide Prevention
- Supporting Grieving Clients
- Working Empathically

ON-DEMAND COURSES CONTINUED

BUSINESS MANAGEMENT

BUSINESS STRATEGY

- Advice Efficiency Processes and Tools
- Fee for Advice
- Harnessing Design Thinking and Innovation
- How Risk Advisers Can Continue to Prosper
- Navigating Professional Year
- Time is Money: Delivering Value for Clients and Efficiency for Advisers
- The Value of Risk Advice
- Streamlining Insurance Advice
- Cyber Security for Financial Advisers

MARKETING

- Getting Your Value Proposition Right
- Modern Marketing Series

EDUCATION AND PROFESSIONALISM

ETHICS AND PROFESSIONALISM

- Ethics and the Risk Management Process
- Solving your Ethics Dilemmas
- Ethics and Dilemmas Masterclass
- The Adviser as Nostradamus

EDUCATION

- Financial Adviser Exam Masterclass

> Thanks for putting this together. These TAL classes are always great value!
>
> **TAL RISK ACADEMY STUDENT**

In 2020 and 2021, our digital learning options classroom gave hundreds of advisers in regional areas access to comprehensive training.

We're pleased to be continuing virtual classes in 2022 and are constantly improving our technology to give you the best possible experience.

ARTICLES

THE GOLDEN RULES OF INSURANCE ADVICE SERIES

1 **Avoiding the Adviser Sin of Omission**
By David Glen

2 **Setting the Right Amount**
By David Glen

3 **Paying the Right Person: Part 1**
By David Glen

4 **Paying the Right Person: Part 2**
By David Glen

5 **Payment in the Right Form at the Right Time**
By David Glen

BUSINESS INSURANCE SERIES

1 **Building Blocks of Business Succession**
By David Glen

2 **Managing Equity Risk**
By David Glen

3 **Buy/Sell: Default Ownership Structure Revealed**
By David Glen

4 **Buy/Sell: Bare Trust Mystery Explained**
By David Glen

5 **Mitigating Key Person Risk**
By David Glen

6 **Defeating Debt and Guarantee Threats**
By David Glen

OTHER BUSINESS INSURANCE ARTICLES

Taking Care of your Self-Employed Clients
By Jo Hetherington

The Must Have Succession Plan
By David Glen

Tips from the Business Insurance Experts
By Bernard Maughan and Paul Stafford

Understanding Business Insurance
By Jason Bamford

CYBER SECURITY SERIES

1 **Cyber Security for Financial Advisers**
By Adara Campbell

2 **Protect your Advice Business Online**
By Adara Campbell

3 **Online Account Security For Financial Advisers**
By Adara Campbell

4 **Device Security for Financial Advisers**
By Adara Campbell

ESTATE PLANNING SERIES

1 **Not an Optional Extra**
By David Glen

2 **Ignore Life's Trigger Events at Your Peril**
By David Glen

OTHER TOPICS

Introducing the New World of the Reasonable Life Insured
By David Glen

Mental Health and Life Insurance White Paper
By Glenn Baird

Neglect SMSF Liquidity at Your Peril
By David Glen

The Privacy Act
By David Glen

PROFESSIONAL YEAR SUPPORT

Make the right start in your advice career with our integrated, customisable approach to the Professional Year, specifically designed to support those new to the industry.

There are four Professional Year programs available covering Risk Advice and Strategy, Financial Adviser Exam Preparation, Client Conversations and Ethical Dilemmas.

PROFESSIONAL YEAR SUPPORT

GENERAL KNOWLEDGE

Financial Adviser Exam Preparation

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
6 hours on-demand

CPD HOURS
6.5 hours

CPD AREAS
- Regulatory Compliance and Consumer Protection: 3.25 hours
- Professionalism and Ethics: 3.25 hours

Access award-winning support to help you prepare for your exam with confidence. The course will support new entrants with the requirements of the advice process and with preparation for the exam, covering all exam areas as well as a practice test.

LAUNCH THE MASTERCLASS

FOUNDATION

Client Conversations Workshop

PRESENTED BY JASON MCSPEERIN (CO-FOUNDER & DIRECTOR, LIFEXPLORER)

SESSION DETAILS
2 hour virtual workshops over two days:
- 23 August and 6 September, 8.30–10.30am

CPD HOURS
4 hours

COST
$55*

CPD AREA
Client Care and Practice

New in 2022
The Client Conversations Workshop provides a clear, practical framework to identify opportunities for improvement and will help you better understand a client's situation, their challenges and their aspirations so you can position your advice in the most valuable way.

The session includes skill training around knowing yourself, educating clients, making meetings count, data collection and action planning.

ENROL FOR THE WORKSHOP

FOUNDATION

Ethical Dilemmas Workshop

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
2 hour workshop:
8 November, 11am–1pm

CPD HOURS
2.5 hours

CPD AREA
Professionalism and Ethics

New in 2022
The Code of Ethics sets out an ethical framework that advisers must now comply with when providing advice to clients. This course goes into actual client scenarios and discusses whether these are permitted according to the Code of Ethics.

In this interactive workshop, you'll consider and develop knowledge around the ethical dilemmas you have faced and may face in the future. And for those in their Professional Year, it provides a framework to work on the ethical dilemmas that need to be completed.

ENROL FOR THE WORKSHOP

FOUNDATION

Risk Advice and Strategy Workshop

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
2 x 2 hour virtual workshops:
5 & 19 October, 11am to 1pm

CPD HOURS
4 hours

CPD AREAS
- Technical Competence
- Client Care and Practice

New in 2022
This workshop equips new entrants with the skills and technical knowledge needed to provide risk advice to clients.

Through a series of case studies, you'll learn about key product features, how to identify the right level of cover and explain the value of life insurance to your clients.

We'll discuss how to address non-standard terms, research tools, the claims process, and share tips about managing the insurance process.

ENROL FOR THE WORKSHOP

***TAL donates all proceeds from course fees and to date we have raised over $750,000 for our charity partners.**
If you have any questions about course payments and fees, please contact us on riskacademy@tal.com.au so we can best support you in your training.

CPD HOURS AT A GLANCE

Our courses are accredited for CPD hours through the Financial Planning Association.
The below table can help you easily focus your learning to meet your requirements.

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now	
							On-demand	Article library
RISK ESSENTIALS	Essentials Program	✓					✓	
	Intro to Claims						✓	
	Intro to Risk Products	✓					✓	
	Intro to Underwriting	✓					✓	
ADVICE AND BEST PRACTICE	Advice and Best Practice Fundamentals				✓		✓	
	Advice and Best Practice Process			✓	✓		✓	
	Advice and Best Practice Techniques	✓	✓		✓		✓	
	Introducing the New World of the Reasonable Life Insured				✓			✓
	The Golden Rules of Insurance Advice Article Series	✓	✓					✓
RISK PRODUCT	Beneficiaries: Good, Bad and Indifferent	✓			✓		✓	
	Comparing Group, Direct and Retail	✓					✓	
UNDERWRITING PROGRAM	Financial Underwriting	✓					✓	
	Understanding Key Medical Definitions	✓					✓	
	Underwriting Tips, Case Studies and Outcomes	✓	✓				✓	
	Income Splitting	✓					✓	

Please note the CPD areas listed for each course are subject to change

Program	Course	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now: On-demand	Available now: Article library
ESTATE PLANNING PROGRAM	**Estate Planning Fundamentals**	✓					✓	
	Estate Planning Process	✓	✓				✓	
	Estate Planning Techniques	✓					✓	
	Estate Planning Masterclass	✓					✓	
	Estate Planning Article Series		✓					✓
INSURANCE IN SUPER PROGRAM	**Insurance in Super Fundamentals**	✓		✓			✓	
	Insurance in Super Funding	✓		✓			✓	
	Insurance in Super Structures	✓					✓	
	Insurance in Super Masterclass	✓			✓		✓	
	Neglect SMSF Liquidity at Your Peril	✓						✓
INCOME PROTECTION PROGRAM	**Income Protection Fundamentals**	✓					✓	
	Best Interests Balancing Act	✓			✓		✓	
	The Changing Landscape of Income Protection Advice	✓	✓		✓		✓	
	Understanding the I in IP	✓	✓				✓	
BUSINESS INSURANCE PROGRAM	**Business Insurance Fundamentals**	✓					✓	
	Business Insurance Funding	✓					✓	
	Business Insurance Structures	✓					✓	
	Business Insurance Masterclass	✓	✓		✓		✓	

Please note the CPD areas listed for each course are subject to change

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now	
							On-demand	Article library
BUSINESS INSURANCE PROGRAM CONT.	**Business Insurance Article Series**	✓						✓
	Taking Care of your Self-Employed Clients		✓					✓
	The Must Have Succession Plan	✓						✓
	Tips from the Business Insurance Experts	✓	✓					✓
	Understanding Business Insurance	✓						✓
CLIENT ENGAGEMENT	**Creating Engaging Conversations**		✓				✓	
	Engaging with Vulnerable and Disadvantaged Customers		✓	✓			✓	
	Interviewing Tips from the Pros		✓				✓	
	Making Client Consent Engaging		✓				✓	
	Selling Risk Cover		✓				✓	
	The Five Soft Skills You Must Have		✓				✓	
MENTAL WELLNESS	**Mental Wellbeing: Keeping it Simple**		✓				✓	
	Natural Disasters: Supporting Clients		✓				✓	
	Suicide Prevention		✓				✓	
	Supporting Grieving Clients		✓				✓	
	Working Empathically		✓				✓	
	Mental Health and Life Insurance White Paper	✓						✓

Please note the CPD areas listed for each course are subject to change

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now: On-demand	Available now: Article library
BUSINESS STRATEGY	**Advice Efficiency Processes and Tools**					✓	✓	
	Fee for Advice		✓				✓	
	Harnessing Design Thinking and Innovation		✓				✓	
	How Risk Advisers Can Continue to Prosper		✓			✓	✓	
	Navigating Professional Year				✓		✓	
	Time is Money: Delivering Value for Clients and Efficiency for Advisers		✓				✓	
MARKETING	**Getting Your Value Proposition Right**		✓				✓	
	Modern Marketing Course 1: Filling the Funnel		✓			✓	✓	
	Modern Marketing Courses 2 and 3: Who is Right For You and Getting on their Radar Screen		✓				✓	
	Modern Marketing Courses 4 and 5: Establishing Trust and Generating Referrals		✓				✓	
	Modern Marketing Course 6: COI (Centre of Influence) Marketing		✓				✓	
	Modern Marketing Course 7: Strategic Alliances		✓				✓	
	Modern Marketing Course 8: Being an Authority		✓				✓	
	Modern Marketing Course 9: Improving Engagement		✓				✓	
	Modern Marketing Course 10: Getting Social		✓				✓	

Please note the CPD areas listed for each course are subject to change

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now	
							On-demand	Article library
EDUCATION	**Financial Adviser Exam Masterclass**			✓	✓		✓	
ETHICS AND PROFESSIONALISM	**Ethics and the Risk Management Process**			✓			✓	
	Solving your Ethics Dilemmas			✓			✓	
	The Adviser as Nostradamus			✓				
	Ethics and Dilemmas Masterclass			✓			✓	
	The Privacy Act				✓			✓
PROFESSIONAL YEAR SUPPORT	**Financial Adviser Exam Preparation**			✓	✓		✓	
	Client Conversations Workshop		✓					
	Ethical Dilemmas Workshop			✓				
	Risk Advice and Strategy Workshop	✓	✓					

Please note the CPD areas listed for each course are subject to change

LEARNING PATHWAYS

TAL Risk Academy has a comprehensive range of learning pathways to help you build your skills with the right support. Simply start at the level that best suits your knowledge in each area. You can launch the full series of courses or select an individual course to learn more.

	ESTATE PLANNING PATHWAY	INSURANCE IN SUPER PATHWAY	BUSINESS INSURANCE PATHWAY
FOUNDATION LEVEL: GAIN A STRONG FOUNDATION IN EACH TOPIC	1. Estate Planning Fundamentals	1. Insurance in Super Fundamentals	1. Business Insurance Fundamentals
COMPREHENSIVE LEVEL: BUILD YOUR KNOWLEDGE	2. Estate Planning Process Estate Planning Techniques	2. Insurance in Super Structures Insurance in Super Funding	2. Business Insurance Structures Business Insurance Funding
ADVANCED LEVEL: DEVELOP IN-DEPTH, SPECIALIST KNOWLEDGE	3. Estate Planning Masterclass	3. Insurance in Super Masterclass	3. Business Insurance Masterclass
	Launch the pathway	Launch the pathway	Launch the pathway

NOT SURE WHERE TO START? HERE ARE SOME RECOMMENDED LEARNING PLANS:

NEW TO RISK – SUGGESTED COURSES

- Intro to Risk Products: Parts 1 and 2
- Intro to Underwriting
- Intro to Claims
- Insurance in Super Fundamentals
- Selling Risk Cover

TAKE YOUR LEARNING FURTHER WITH...

- Advice and Best Practice Program

Launch the course plan

BUSINESS INSURANCE – SUGGESTED COURSES

- Article: Tips from the Business Insurance Experts
- Business Insurance Fundamentals
- Business Insurance Structures
- Business Insurance Funding
- Article: The Must Have Succession Plan

TAKE YOUR LEARNING FURTHER WITH...

- Business Insurance Masterclass
- Business Insurance Article Series

Launch the course plan

PROFESSIONAL YEAR – SUGGESTED COURSES

- Navigating Professional Year
- Creating Engaging Conversations
- Interviewing Tips from the Pros
- Supporting Grieving Clients
- Financial Adviser Exam Masterclass

TAKE YOUR LEARNING FURTHER WITH...

- Professional Year Program

Launch the course plan

BUSINESS MANAGEMENT – SUGGESTED COURSES

- Getting Your Value Proposition Right
- Time is Money
- Harnessing Design Thinking and Innovation
- Fee for Advice
- Modern Marketing Course 1: Filling the Funnel

TAKE YOUR LEARNING FURTHER WITH...

- Modern Marketing Series

Launch the course plan

UNIVERSITY PATHWAYS

Designed to support your education needs, TAL Risk Academy's unique partnership with Deakin University provides you with assistance in becoming degree-qualified to satisfy your education requirements.

Combining our market-leading learning resources with the tertiary experience and expertise of Deakin Financial Planning, this partnership has been designed to provide you with a supported journey for your higher learning.

With TAL Risk Academy and Deakin University, you can access a flexible and more affordable education pathway to gain a qualification from one of Australia's leading universities. Here's how it works:

A SIMPLE LEARNING PATHWAY

If you complete three TAL Risk Academy modules and related assessment tasks, you'll receive a credit into Deakin University's approved financial planning courses.

The unit credit available is Risk Management and Estate Planning, which can be completed online for maximum flexibility.

The learning pathway includes Advice and Best Practice, Personal Insurance and Risk Management, and Estate Planning.

DISCOUNTS AVAILABLE

Deakin University will also offer advisers who apply for the courses through the TAL Risk Academy a **15% discount** on the cost of the courses and unit tuition fees.

ACCESS TO TAILORED SUPPORT

You'll have support to build a personalised course of study that ensures you receive recognition for your experience and previous study.

INTENSIVE LEARNING OPTIONS

Deakin University also offers a range of postgraduate units in an intensive delivery model, which has the benefit of combining comprehensive and interactive learning resources with 3-4 days of classroom activity support services.

Read more **here** or get started by registering for the Estate Planning and Risk Management Unit with TAL Risk Academy via **email**. If you need help, give us a call on **1800 748 682** (Monday–Friday, 9am–5pm (AET).

MEET OUR EXPERT EDUCATORS

TAL TECHNICAL TEAM

David Glen

NATIONAL TECHNICAL MANAGER, TAL

David is responsible for providing advice on the tax treatment of TAL products and also leads the development and delivery of technical content for advisers.

With over 20 years' experience providing tax and strategic advice to the financial services industry in Australia and Asia, David is well equipped to work with advisers to formulate effective client solutions.

David has worked as a tax partner at a large accounting firm and more recently was tax counsel for several insurance companies. David is a qualified solicitor, Chartered Accountant and holds a post graduate diploma in taxation law.

Scott Hoger

NATIONAL TECHNICAL MANAGER, TAL

Scott joined TAL in 2013 and has over 15 years' financial services experience.

At TAL, Scott's responsible for providing strategic advice solutions to advisers and licensees.

Scott has a strong technical knowledge base, having worked as a financial adviser and business development manager in a number of large banking institutions and insurance companies.

He's also run his own financial planning business, specialising in personal and business insurance.

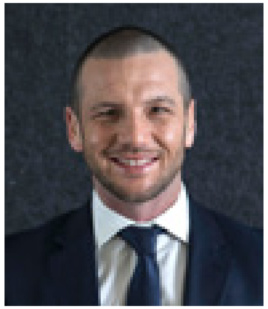
Lisa Ruchel

TECHNICAL MANAGER, TAL

Highly regarded for her technical expertise, Lisa is responsible for providing strategic advice solutions through TAL Risk Academy and at licensee events.

With more than 13 years' experience in financial services, Lisa has a deep knowledge of the industry, acquired over 11 years in TAL BDM and Regional Manager roles.

Passionate about financial literacy, Lisa has a flair for translating technical product information into simple, accessible concepts for advisers and clients. She's committed to creating and delivering content to support advisers on their education journey.



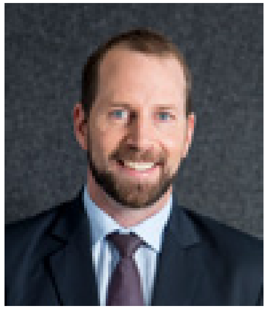
Daniel Devine

TECHNICAL MANAGER, TAL

With a strong background in mentoring underwriters and advisers on complex case management and assessment as a Principle Underwriter at TAL, Daniel has worked in general and life insurance both in Australia and overseas.

Working for several major organisations before joining TAL more than 10 years ago, Daniel has a wealth of experience in helping his team and advisers navigate technical concepts confidently. Daniel looks forward to continuing to support advisers by delivering quality course content aligned to their education goals.

> I thought your preparation was perfect, and your knowledge and transfer between presenters was perfect.
>
> **TAL RISK ACADEMY STUDENT**



Jason Bamford

**NATIONAL MANAGER,
TAL RISK ACADEMY**

Jason has over 20 years experience in financial services, including roles in senior product management and innovation.

He joined TAL in 2007 as a Senior Product Manager to develop products for advisers, before moving to the Licensee and Partnership team to play an integral role in the creation of TAL Risk Academy.

Jason has a degree in Marketing and Management and is currently completing his Masters in Financial Planning.

Glenn Baird

HEAD OF MENTAL HEALTH, TAL

Glenn leads TAL's mental health strategy, working with internal stakeholders and external groups to support the health and wellbeing of all Australians. A qualified psychotherapist, facilitator and trainer, Glenn has focused on suicide prevention and supporting clients from diverse backgrounds: professional athletes, corporate lawyers and tradespeople.

Glenn has designed and implemented award-winning workplace education and support programs that promote health and wellbeing.

Ed Bassingthwaighte

REGIONAL MANAGER, NSW RETAIL SALES – DISTRIBUTION, TAL

Ed has worked in the industry for over 20 years, with more than 15 of those in distribution, Business Development and Practice Development roles. As well as working for institutions, Ed spent three years as a Risk Specialist adviser with a focus on Business Insurance and Succession Planning.

Ed is passionate about insurance and the difference it makes in people's lives, as well as the value of financial advice is for all Australians.

Outside of work, Ed loves spending time with family and adores anything to do with sport, especially rugby union, league, cricket, AFL and golf.

Nerida Cook

CLAIMS TEAM LEADER, TAL

An expert in Income Protection claims, Nerida joined TAL Retail Claims in 2012 to provide quality claims outcomes for TAL clients.

With experience as a Senior Case Manager and Technical Specialist, Nerida's now a Claims Team Leader and continues to be driven by her passion for helping clients through challenging times.

Through her outstanding work assisting and educating clients during their claims, Nerida was awarded the 2018 Annual CEO Award and the Dai-Ichi Life Special President's Award.

> Thanks to the presenters; as usual you do a great job in making things easy to understand.
>
> **TAL RISK ACADEMY STUDENT**

Jo Hetherington

HEAD OF FINANCIAL HEALTH, TAL

Jo joined TAL in 2011 and has over 22 years' experience in forensic accounting.

A Chartered Accountant, Jo worked at one of the 'Big 4' accounting firms for 10 years. During this time, she acted as an expert witness, quantified economic losses for personal injury cases and was involved in commercial litigation matters.

Part of Jo's role as Head of Financial Health at TAL is leading financial thought leadership and training programs, and working closely with TAL Risk Academy to educate advisers and TAL's underwriting and claims teams to help increase financial risk efficacy across the business.

Dr Zoë Holewa

MEDICAL OFFICER, TAL

Dr Zoë Holewa joined TAL in February 2019. She completed a Bachelor of Medicine and Bachelor of Surgery at the University of Queensland and has many years of experience working as a doctor within Queensland's public and private hospital system, including specialist training in anatomical and forensic pathology. Zoë has also worked as an associate lecturer at the University of Queensland School of Medicine. Prior to embarking on her medical career, Zoë completed undergraduate studies in Social Work and practiced in a range of government and non-government organisations within the fields of housing and disability services.

As a TAL Medical Officer, Zoë provides medical opinion and guidance for individual underwriting and claims cases and supports the claims teams to liaise with treating doctors. Zoë provides assistance with medical training and content development and delivery across various TAL business units and has been actively involved in medical definition reviews.

Robert Powell

HEAD OF PRODUCT DEVELOPMENT, TAL

Robert joined TAL in 2014 following seven years at Allianz Life where he was responsible for product management, underwriting, claims and distribution.

At TAL, Robert started in the direct business before moving into the retail channel in 2015, taking on responsibility for the on-sale product offer in 2017.

With degrees in biological science and risk management, Robert has a broad experience base. He enjoys the diversity of product management and the opportunity it provides to make a meaningful difference.

Marshall Ross

BUSINESS DEVELOPMENT MANAGER, TAL

Marshall comes from a financial planning background and has over five years' experience as a financial services professional. He's passionate about technology and communications, helping to drive efficiencies with advice businesses and deliver exceptional experiences.

For the last three years at TAL, Marshall has provided technical life insurance guidance and business development support to key accounts. He has over seven years' life insurance experience and holds a Bachelor of Business from Queensland University of Technology and a Diploma of Financial Planning.

Dr Venkat Balakrishnan

GENERAL MANAGER, CYBER SECURITY, TAL

Dr Venkat Balakrishnan is TAL's chief information security officer. He strives to protect the future of Australian families and is committed to taking cyber security seriously in protecting TAL members' data.

Venkat works with partners and technology leaders, sharing insights and proven security solutions and approaches about how to lift their own security posture, sharing security artefacts, running workshops and supporting TAL's network of partners with their own cyber security endeavours.

Adara Campbell

SENIOR CYBER AWARENESS ANALYST, TAL

Adara Campbell is a cybersecurity awareness and education specialist at TAL, who is passionate about raising awareness of key cyber risks and the behaviours required to address day to day cybersecurity challenges.

Her job is to help influence positive changes in online behaviours and digital culture both at work and at home. Ultimately, helping to solve human problems and simplify security for people.

Andrew Inwood

PRINCIPAL, COREDATA

Andrew is a specialist in Australian Financial Services. He was Head of Marketing of Rothschild Asset Management and AMPI Investments before joining CoreData in 2001.

Andrew is an international speaker on economics and behavioural economics, as well as financial services. He speaks each year at conferences around the world, particularly on economic decision making and customer behaviour.

"

Excellent content, excellent presenters!

TAL RISK ACADEMY STUDENT

Jason McSpeerin

CO-FOUNDER & DIRECTOR, LIFEXPLORER

Over the past 20 years, Jason has delivered more than 1,500 workshops to some of the world's leading corporate organisations, with a strong focus on Sales Capability, Business Development and Sales Leadership.

He has provided specialist advice to organisations in numerous industries and his clients include AMP, ANZ, QSuper, Super Partners and Telstra Super.

Jason's talent lies in both his ability to think strategically and deliver workshops in a highly facilitative and engaging manner.

Working closely with sales professionals and sales leaders across the professional Services and Financial Services sectors, Jason currently develops training and initiatives for Insight Learning Solutions. It's through these initiatives that Jason has seen phenomenal results in the form of changing employee behaviour for the better: effectively increasing sales, improving leadership capabilities and enhancing employee engagement.

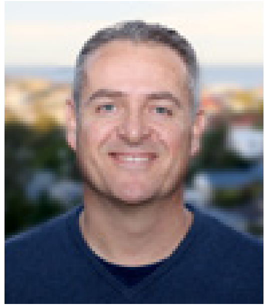
Marc Olynyk

SENIOR LECTURER IN FINANCIAL PLANNING AND SUPERANNUATION, DEAKIN UNIVERSITY

Senior Lecturer and Director of Financial Planning at Deakin Business School, Marc has significant experience in academia and the industry across financial planning, superannuation, retirement planning and accounting. He has more than 20 years of experience as one of Australia's leading academics and educators, playing a key role in the development, growth and recognition of financial planning.

Marc is a founding member of the Financial Planning Education Council (FPEC), a regular contributor and reviewer of education programs, co-author of one of Australia's leading financial planning textbooks and author of a number of articles. He's also a Fellow of the Chartered Accountants of Australia and New Zealand and a member of the Financial Planning Association.

Marc plays a key role in facilitating industry engagement, developing business partnerships and strengthening the ties between the university sector and industry.



Jason Poole

DIRECTOR AND OWNER, GPA FINANCIAL SERVICES

Jason runs a strategic financial planning practice that helps people make better financial decisions so that they can enjoy life with peace of mind.

A key part of Jason's work is making sure that a family's well-being is secured through a combination of investments and risk protection.

His goal is to provide tailored advice, reliable outcomes and build rewarding relationships over time.

Tony Vidler

BUSINESS ADVISER AND SALES TRAINING COACH, STRICTLY BUSINESS

Tony has over 30 years' experience in financial services as an adviser, advisory firm managing partner, professional association leader, director and governance expert, and institutional general manager. His expertise specifically focuses on improving distribution performance and building better businesses.

Focused improving prospecting and marketing, business systems and bottom line results, Tony's philosophy is "practical professionalism" with emphasis on the practical. Blending traditional prospecting and marketing methods with today's technology and opportunities – and how to use them to get more business – is the key theme in Tony's presentations.

GET TO KNOW ALL OUR PRESENTERS HERE

Home to all our courses and resources, the **TAL Risk Academy platform** also lets you easily track your CPD hours, take tests and review your results, download course certificates and much more. It's a single hub for all your education needs, as well as providing:

MAKE THE MOST OF DIGITAL LEARNING

Powerful **search features** including topic filters and keyword searches to let you quickly find the course you want

A quick overview of what's coming up through a **personalised dashboard**

Tools to let you create and save **tailored training plans** and map out an education pathway that suits your goals

Course **ratings and reviews** from other students, as well as a place to add your own feedback

HAVE QUESTIONS OR NEED A HAND?

CHECK OUT OUR QUICK REFERENCE GUIDES

If you need a hand with something specific on the website, our Quick Reference Guides cover registering, enrolling, logging external training and more. Learn more **here**.

VISIT THE TAL ADVISER CENTRE

The **TAL Adviser Centre** includes lots of information about the program and our presenters.

GET IN TOUCH

Contact your local BDM, **email** the TAL Risk Academy team or call us on 1800 748 682 (Monday – Friday, 9am – 5pm AEST).

MORE INFORMATION

To learn more, contact your local BDM or the Risk Academy team on 1800 748 682 (Monday – Friday, 9am – 5pm AEST) or visit **adviser.tal.com.au/risk-academy**

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