
**WELCOME
TO 2022 AT
TAL RISK
ACADEMY**

**PERSONALISE YOUR
EDUCATION TO MEET
YOUR NEEDS**

2022 COURSE GUIDE

TAL / Risk Academy





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

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

MASTERCLASS STUDENT

Best education in the industry.

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

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

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FOREWORD FROM NIALL McCONVILLE

GENERAL MANAGER, RETAIL DISTRIBUTION



Welcome to a new year at 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 will also be launching 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.

A series of live courses will launch for each focus area, designed to help you grow your skills and complement TAL Risk Academy's learning programs.

1

Income Protection

MARCH

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.

[FIND OUT MORE](#)

2

Growing Your Business

APRIL, MAY AND JUNE

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.

[FIND OUT MORE](#)

3

Growing The Industry

JULY, AUGUST AND SEPTEMBER

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.

[FIND OUT MORE](#)

4

Business Insurance

OCTOBER AND NOVEMBER

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.

[FIND OUT MORE](#)

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

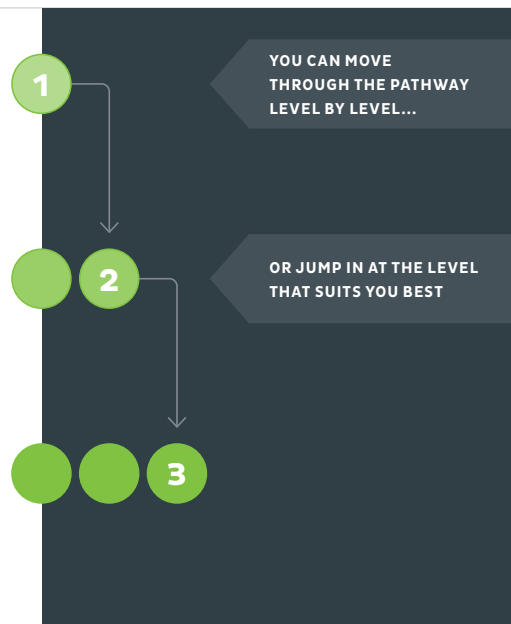
These courses are suitable for those who are new to the industry or topic area, and provide introductory learning for those with some experience in advice.

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 or two half-day sessions at 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. 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 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 COURSE PLANNER

Explore the live courses for the first half of 2022 as well as what's available on-demand right now to plan your learning. We'll add more on-demand courses throughout the year. [View](#) the latest on-demand courses or view the course details by selecting one of the following options.



LIVE WEBINARS, MASTERCLASSES AND WORKSHOPS

ADVICE SKILLS AND TRAINING

RISK ESSENTIALS

Essentials Program

Workshop
6 April, 8.30am–1.30pm
(all state capitals except Perth)

ADVICE AND BEST PRACTICE

What's Your Insurance Philosophy?

Webinar
7 April, 11am–12pm

Insurance Philosophy Masterclass

- Brisbane: 3 May, 8.30am–1.30pm
- Melbourne: 17 May, 8.30am–1.30pm
- Canberra: 31 May, 8.30am–1.30pm
- Sydney: 1 June, 8.30am–1.30pm
- Newcastle: 2 June, 8.30am–1.30pm
- Perth: 7 June, 8.30am–1.30pm
- Adelaide: 9 June, 8.30am–1.30pm

INSURANCE IN SUPER

Premium Funding for the Future

Webinar
16 June, 11am–12pm

INCOME PROTECTION

Income Protection Balancing Act

Webinar
10 March, 12–1pm

Income Protection Masterclass

- Perth: 15 March, 8.30am–1pm
- Adelaide: 17 March, 8.30am–1pm
- Brisbane: 22 March, 8.30am–1pm
- Sydney: 23 March, 8.30am–1pm
- Melbourne: 24 March, 8.30am–1pm
- Virtual: 28 March, 1–4pm
- Canberra: 29 March, 8.30am–1pm
- Newcastle: 31 March, 8.30am–1pm

BUSINESS MANAGEMENT

BUSINESS STRATEGY

The Value of Risk Advice

Webinar
21 April, 11am–12pm

Streamlining Insurance Advice

Webinar
12 May, 11am–12pm

Cyber Security for Financial Advisers

Webinar
9 June, 1–2pm

MARKETING

Modern Marketing Course 2: Who Is Right For You?

Webinar
24 March, 12–1pm

EDUCATION AND PROFESSIONALISM

EDUCATION

Financial Adviser Exam Masterclass

Virtual masterclasses over two days:
• 8 and 9 February, 1–4pm
• 4 and 5 April, 10.30am–1.30pm

Financial Adviser Exam Intensive Workshop

Virtual workshops:
• 11 February, 1–4pm
• 6 April, 10.30am–1.30pm

Meeting the Degree Requirements

Webinar
19 May, 11am–12pm

ETHICS AND PROFESSIONALISM

The Adviser as Nostradamus

Webinar
23 June, 11am–12pm

PROFESSIONAL YEAR

PROFESSIONAL YEAR PROGRAM

Client Conversations Workshop

Virtual workshops over two days:
• 4 and 18 May, 8.30–10.30am
• 4 and 18 May, 11am–1pm

Ethical Dilemmas Workshop

Virtual workshop
6 July, 11am–1pm

Risk Advice and Strategy Workshop

Virtual workshop
8 June, 10am–2pm

Financial Adviser Exam Preparation

Virtual masterclasses over two days:
• 8 and 9 February, 1–4pm
• 4 and 5 April, 10.30am–1.30pm



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

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

INCOME PROTECTION PROGRAM

- Income Protection Fundamentals
- The Changing Landscape of Income Protection Advice
- Understanding the I in IP

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
- Mental Wellbeing: Thriving in the Financial Advice Industry
- Natural Disasters: Supporting Clients
- Suicide Prevention
- Supporting Grieving Clients
- Working Empathically

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

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



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 Article**
By Jason Bamford

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



ADVICE SKILLS AND TRAINING

These courses cover a huge range of topics, from the foundations of advice through to specific products and complex subjects. Whether you're a new entrant or experienced adviser, the courses will help you grow your skills so you can provide quality advice.

ADVICE SKILLS AND TRAINING COURSES COVER:



[Risk Essentials](#)



[Advice and Best Practice](#)



[Risk Product](#)



[Underwriting Program](#)



[Estate Planning Program](#)



[Insurance in Super Program](#)



[Income Protection Program](#)



[Business Insurance Program](#)



[Client Engagement](#)



[Mental Wellness](#)

GET STARTED WITH THESE SUGGESTED LEARNING SERIES:

[Those new to risk](#)

[Insurance in Super](#)

[Business Insurance](#)

[Professional Year Learning](#)



RISK ESSENTIALS

FOUNDATION

Essentials Program

VARIOUS PRESENTERS IN EACH STATE



SESSION DETAILS

3 hours on-demand or workshop:
 • All state capitals except WA:
 6 April, 8.30am–1.30pm



CPD HOURS

3.5 hours



CPD AREA

Technical Competence

This three-hour workshop includes our three introductory courses: Intro to Risk Advice, Intro to Underwriting and Intro to Claims.

The Program is designed for advisers new to the industry or recommending insurance, as well as para-planners or client services staff who need an understanding of the basic principles of insurance. It's also recommended for Professional Year candidates.

[LAUNCH ON-DEMAND OR ENROL FOR A WORKSHOP](#)

FOUNDATION

Intro to Claims

PRESENTED BY NERIDA COOK
 (CLAIMS TEAM LEADER, TAL)



SESSION DETAILS

45 minutes on-demand



CPD HOURS

0.75 hours



CPD AREA

Technical Competence

Claims requirements can sometimes be misunderstood and advisers play a critical role in helping clients understand the process.

This course takes you through what to expect at claim time, ways you can help simplify claim requirements for your clients and ideas for making the process as smooth as possible, including an introduction to tele-claims.

[LAUNCH ON-DEMAND](#)

FOUNDATION

Intro to Risk Products: Parts 1 and 2

PRESENTED BY LISA RUCHEL
 (TECHNICAL MANAGER, TAL)



SESSION DETAILS

90 minutes on-demand



CPD HOURS

1.75 hours



CPD AREA

Technical Competence

Designed for those new to advice who need an understanding of the basic principles of insurance and advice strategies, Intro to Risk Products is delivered over two sessions.

The first covers the need for personal insurance, the different types of life insurance, and how they compare to alternative solutions. We'll also take you through some methodologies for calculating sum insured.

The second session looks at features and terms that are commonly used in the industry. We'll explain the foundations of product structuring and what to consider when providing advice for different products.

[LAUNCH ON-DEMAND](#)

FOUNDATION

Intro to Underwriting

PRESENTED BY DANIEL DEVINE
 (TECHNICAL MANAGER, TAL)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREA

Technical Competence

This course will give you a strong understanding of the underwriting process, risk profiling and how different medical conditions impact underwriting decisions.

You'll learn about the financial requirements for Income Protection and gain some techniques that you can use to support your clients through underwriting and help get cases approved quickly.

[LAUNCH ON-DEMAND](#)



ADVICE AND BEST PRACTICE

GENERAL KNOWLEDGE

What's Your Insurance Philosophy?

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour webinar:
7 April, 11am–12pm



CPD HOURS

1 hour

New in 2022

A perfect storm of regulatory, legislative and product changes has provided an opportunity for licensees and advisers to reset how products interact with advice. Client needs and objectives are met through advice; advice informs product. Ultimately, the best interest test is to put the client in a materially better position. An insurance philosophy is the foundation that helps demonstrate compliance in best interest.

This session will introduce the concept of an insurance philosophy and provide a view into how the industry is evolving in this space.

[ENROL FOR THE WEBINAR](#)

FOUNDATION

Advice and Best Practice Fundamentals

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREA

Regulatory Compliance
and Consumer Protection

As part of the FoFA reforms, advisers must act in the best interests of their clients, following the 'safe harbour' steps set out in s961B (2). While this is essential, it needs to be balanced with effective client engagement so your clients feel empowered throughout the advice process.

In this course, we'll give you insight into the Corporations Law obligation to act in a client's best interest, unpack the safe harbour steps and discuss how they apply when you're providing risk advice. We'll share strategies for balancing compliance with client engagement and look at the interaction between safe harbour compliance and the Code of Ethics.

[LAUNCH ON-DEMAND](#)

COMPREHENSIVE

Advice and Best Practice Process

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Regulatory Compliance and Consumer Protection: 0.5 hours
- Professionalism and Ethics: 0.5 hours

The Code of Ethics sets out an ethical framework that advisers must comply with and work within when providing advice. Though the Code is designed for all financial advice disciplines, risk specialists need to consider how it specifically relates to risk advice.

Using a series of case studies, this course investigates the impact of the Code for risk specialists. We'll cover the importance of evolving your process under a more defined ethical lens and provide a framework for ethical compliance.

This course has been designed for advisers who have a working knowledge of the Code of Ethics.

[LAUNCH ON-DEMAND](#)

COMPREHENSIVE

Advice and Best Practice Techniques

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Client Care and Practice: 0.5 hours
- Regulatory Compliance and Consumer Protection: 0.25 hours
- Technical Competence: 0.25 hours

Over the last ten years, the shift from product advice to financial advice for personal insurance products has accelerated. Driven mainly by changing compliance standards, it's called for more emphasis to be placed on an appropriately evidenced risk management strategy.

In this course, we'll use case studies to explore the options available to you when you're calculating an appropriate sum insured for personal insurance. We'll discuss how an appropriate risk cover methodology can help you meet your legal and Code of Ethics obligations, and explain how to evidence your risk cover methodology calculations.

[LAUNCH ON-DEMAND](#)



ADVICE AND BEST PRACTICE CONT.

●● COMPREHENSIVE

Insurance Philosophy Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

- 3.5 hour masterclass:
- Brisbane: 3 May, 8.30am–1.30pm
 - Melbourne: 17 May, 8.30am–1.30pm
 - Canberra: 31 May, 8.30am–1.30pm
 - Sydney: 1 June, 8.30am–1.30pm
 - Newcastle: 2 June, 8.30am–1.30pm
 - Perth: 7 June, 8.30am–1.30pm
 - Adelaide: 9 June, 8.30am–1.30pm



CPD HOURS
3.5 hours

New in 2022

With the significant changes with insurance regulation and products, it has never been more important to have a robust framework to help you engage clients about how their needs are met through your advice and the recommended financial product.

This masterclass includes access to a TAL Risk Academy guide and methodology so you can position your client conversations. You'll end the session with a risk insurance client strategy and ability to demonstrate compliance in best interest.

[ENROL FOR A WORKSHOP](#)

ARTICLE

Introducing the New World of the Reasonable Life Insured

WRITTEN BY DAVID GLEN
(NATIONAL TECHNICAL MANAGER, TAL)



DETAILS
Article



CPD HOURS
0.5 hours



CPD AREA
Regulatory Compliance and Consumer Protection

This article explores the reasoning behind the introduction of a new disclosure regime. It covers questions such as how to articulate the requirements of the insured's duty to take reasonable care and how to consider situations where the new regime may deliver different outcomes to the traditional duty of disclosure requirements. This article will importantly determine the impact of the new regime on disclosure discussions with clients.

[READ THE ARTICLE](#)

ARTICLE

The Golden Rules of Insurance Advice Article Series

WRITTEN BY DAVID GLEN
(NATIONAL TECHNICAL MANAGER, TAL)



DETAILS
5 part article series



CPD HOURS
3.5 hours



CPD AREAS
• Technical Competence: 3.25 hours
• Client Care and Practice: 0.25 hours

Insurance solutions are complex, but it's vital you help your clients make informed decisions by giving them a clear picture. An essential part of that picture is what happens on claim and its starting point is the 'golden rule of insurance advice': paying the right amount to the right person at the right time.

This series of articles will guide you through the golden rule, including:

- Avoiding the Adviser Sin of Omission
- Setting the Right Amount
- Paying the Right Person: Part 1
- Paying the Right Person: Part 2
- Payment in the Right Form at the Right Time.

[READ THE ARTICLE SERIES](#)



Really insightful and delivered with a very high level of knowledge and empathy. Great presenters with relevant content. Highly recommended.

TAL RISK ACADEMY
STUDENT

**RISK PRODUCT**

● ● COMPREHENSIVE

Beneficiaries: Good, Bad and Indifferent**PRESENTED BY DAVID GLEN**

(NATIONAL TECHNICAL MANAGER, TAL)

**SESSION DETAILS**

1 hour on-demand

**CPD HOURS**

1 hour

**CPD AREAS**

- Regulatory Compliance and Consumer Protection
- Technical Competence

All insurance solutions should be tested to ensure that, in the event of a claim, the right amount is paid to the right person at the right time and in the right format. You need to carefully consider policy ownership issues in contrast with correctly structured beneficiary nominations.

In this course, we'll unpack ownership and beneficiary rules inside and outside of super, for both personal and business insurance advice, as well as discussing best practice around explaining tax and regulatory considerations to clients. We'll also highlight some key pitfalls, using examples of poorly drafted nominations that have come before insurers, superannuation trustees and the courts.

LAUNCH ON-DEMAND

● ● COMPREHENSIVE

Comparing Group, Direct and Retail**PRESENTED BY JASON BAMFORD**(NATIONAL MANAGER, TAL RISK ACADEMY) **AND LISA RUCHEL**
(TECHNICAL MANAGER, TAL)**SESSION DETAILS**

1 hour on-demand

**CPD HOURS**

1 hour

**CPD AREA**

Technical Competence

This course will help you understand the key differences within three very different life insurance categories: Group, Direct and Retail.

You'll learn how to make an informed comparison of the costs, benefits and other significant considerations for a client with existing cover, as well as the significant product benefit and exclusion differences across the three channels.

We'll also look into the underwriting, claims and industry considerations that might impact your advice recommendations, all helping you provide the best possible advice and solutions to your clients.

LAUNCH ON-DEMAND

BB

Thanks for putting this together. These TAL classes are always great value!

**TAL RISK ACADEMY
STUDENT**

In 2020 and 2021, our virtual 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.





UNDERWRITING PROGRAM

●● COMPREHENSIVE

Financial Underwriting

PRESENTED BY DANIEL DEVINE
(TECHNICAL MANAGER, TAL)

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREA
Technical Competence

This course covers the policy features and principles of financial underwriting for Income Protection and Business Expense Insurance, and explores business insurance, specifically debt protection, buy/sell and key person cover.

We'll look at the types of income that should be used to calculate benefits amount and what additional information might be required, as well as basic tax implications.

[LAUNCH ON-DEMAND](#)

●● COMPREHENSIVE

Understanding Key Medical Definitions

PRESENTED BY DR ZOË HOLEWA
(MEDICAL OFFICER, TAL)

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREA
Technical Competence

This course will teach you about key medical conditions and definitions to help you with pre-assessments, underwriting, product definitions and claims management. In particular, we'll focus on cancer, diabetes and heart conditions.

This course is designed for competent advisers and those that have completed our Intro to Underwriting course.

[LAUNCH ON-DEMAND](#)


●● COMPREHENSIVE

Underwriting Tips, Case Studies and Outcomes

PRESENTED BY DANIEL DEVINE
(TECHNICAL MANAGER, TAL)

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREAS
• Technical Competence: 0.75 hours
• Client Care and Practice:
0.25 hours

In this course, we'll use real case studies to help break down what happens during the underwriting process and likely outcomes.

With the foundations of underwriting principles and key considerations across both occupational and medical requirements, you'll be able to apply your learning to client interactions and have more certainty about the likely underwriting outcome.

We'll take you through what an underwriter uses to build a risk profile, identify the options they have and share questions you can ask clients to help manage their expectations during underwriting.

[LAUNCH ON-DEMAND](#)

●●● ADVANCED

Income Splitting

PRESENTED BY DANIEL DEVINE
(TECHNICAL MANAGER, TAL)

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREA
Technical Competence

This course will give you the tools you need to determine whether income splitting arrangements are in place so you can factor them in when calculating insurable income.

We'll show you how to identify the true income generators in a business and calculate the appropriate sum insured, as well as breaking down some complicated case studies to help you become an income splitting expert.

You'll learn about the principles of the financial underwriting process, the elements of insurable income and add backs, the most common income splitting scenarios and four key questions to ask every time.

[LAUNCH ON-DEMAND](#)



ESTATE PLANNING PROGRAM

● FOUNDATION

Estate Planning Fundamentals

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Technical Competence

Financial advice is often underpinned by a need for a client to implement appropriate estate planning strategies and seek independent legal advice to ensure they have the right mechanisms in place. Advisers can't provide advice in many of these areas, but it's important to have a thorough understanding of their application.

This course will follow a client journey to outline the various legal documents they'll need to consider. Covering Advanced Care Directives, powers of attorney, wills, estates and the many types of beneficiary nominations, the course will provide insight about key estate planning considerations and how to facilitate those for your clients.

LAUNCH ON-DEMAND

●● COMPREHENSIVE

Estate Planning Process

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREAS
• Client Care and Practice: 0.5 hours
• Technical Competence: 0.5 hours

Including estate planning in a client's advice journey can help you meet your obligations under corporations law and the Code of Ethics, and provide significant value for your clients as well.

It's important however to consider how the estate planning process interacts with advice and this course focuses on what's involved.

We'll detail that process and provide a range of templates that you can use at each step, along with practical examples. You'll learn about the Golden Rule of Estate Planning and the importance of having a comprehensive picture including structure diagrams and family trees.

LAUNCH ON-DEMAND

●● COMPREHENSIVE

Estate Planning Techniques

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Technical Competence

There are many solutions you can provide to address a client's estate planning needs, each of which needs to be stress tested to gauge its appropriateness.

This course aims to help you recommend structures that are best suited to your client's circumstances, looking at estate planning techniques like the structure of assets transfer on death.

We'll consider testamentary trusts, superannuation death benefit pensions and rights of occupation, and weigh up the pros and cons of each through tax, legal and regulatory lenses. Finally, we'll discuss the funding of an estate through insurance policies and sinking funds.

LAUNCH ON-DEMAND

●●● ADVANCED

Estate Planning Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
3.5 hours on-demand



CPD HOURS
6 hours



CPD AREA
Technical Competence

This masterclass will help you develop strategies and techniques to further your estate planning skills. We'll use case studies to encourage you to devise creative solutions to the challenges presented. Our presenters will encourage you to identify and evaluate solutions through interactive debate and we'll analyse those from a tax, legal and regulatory risk perspective.

The masterclass will help you construct compliant estate planning strategies, and develop solutions for capital risk in a deceased estate and strategies to mitigate liquidity and debt risks. We'll also cover how to transfer liquid assets to specified heirs and work with tax advisers to ensure assets aren't eroded by taxes.

LAUNCH ON-DEMAND



ESTATE PLANNING PROGRAM CONT.

ARTICLE

Estate Planning Article Series

WRITTEN BY DAVID GLEN

(NATIONAL TECHNICAL MANAGER, TAL)



DETAILS

2 part article series



CPD HOURS

0.5 hours



CPD AREA

Client Care and Practice

Over two articles, David Glen explains why estate planning is vital for all clients, regardless of their age or perceived economic status. You'll learn that an estate plan is more than preparing a will: it calls for a review of risks and consideration of all family assets and liabilities.

Through the second article in the series, you'll learn why up-to-date estate and risk management plans are so essential and the importance of reviewing those plans whenever your client's situation changes.

This series includes:

- Not an Optional Extra
- Ignore Life's Trigger Events at Your Peril.

[VIEW THE SERIES](#)



INSURANCE IN SUPER PROGRAM

FOUNDATION

Insurance in Super Fundamentals

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Technical Competence: 0.75 hours
- Professionalism and Ethics: 0.25 hours

There has been significant debate in the industry about insurance in super. From ASIC Report 413 to the Productivity Commission review, much of the commentary has been negative, but there can be significant advantages and, for some clients, it may be the most appropriate solution.

Breaking down the complexities, this course focuses on ownership, tax and estate planning considerations.

You'll learn about the advantages of insurance in super to help you provide clear, concise, effective advice. We'll also provide a practical guide on meeting your best interest and Code of Ethics obligations.

[LAUNCH ON-DEMAND](#)

COMPREHENSIVE

Insurance in Super Funding

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Technical Competence: 0.75 hours
- Professionalism and Ethics: 0.25 hours

Insurance in super can provide significant advantages over more traditional structures, particularly in the ability to cover premiums through contribution or the balance of the client's account. Owning and funding insurance through super, however, can create complexity.

This course clarifies that complexity, comparing various funding options against a non-super policy. You'll learn to identify the most appropriate funding solution for your clients and understand the pros and cons of each mechanism. We'll also provide a practical guide to meeting your best interest and Financial Adviser Code of Ethics obligations when considering insurance in super.

[LAUNCH ON-DEMAND](#)



INSURANCE IN SUPER PROGRAM CONT.

●● COMPREHENSIVE

Insurance in Super Structures

PRESENTED BY THE TAL TECHNICAL TEAM

 **SESSION DETAILS**
1 hour on-demand

 **CPD HOURS**
1 hour

 **CPD AREA**
Technical Competence

Insurance in super has traditionally been dominated by group schemes and default cover in industry funds. More recently, super platforms and insurance-only funds have provided much needed alternatives, letting you recommend retail insurance policies in the super environment.

In this course, we'll provide a visual representation of each ownership mechanism (industry fund, platform, insurance only and SMSFs), and then compare the advantages and disadvantages of each.


We'll also consider super estate planning, including dependency, insurance conditions of release and beneficiary nomination mechanics.

[LAUNCH ON-DEMAND](#)

●● COMPREHENSIVE

Premium Funding for the Future

PRESENTED BY THE TAL TECHNICAL TEAM

 **SESSION DETAILS**
1 hour webinar:
16 June, 11am–12pm

 **CPD HOURS**
1 hour

New in 2022

The way an insurance premium is funded can have significant long term implications for policy holders, their beneficiaries and the advisers that provide advice. Taking a long term view is beneficial for all parties and it's also required under Standard 6 of the Code of Ethics.

This session will focus on how premium funding can be considered against a client's long term needs and likely future circumstances. Small changes across a policy life cycle can have large long term benefits.

Using case studies, we'll highlight some common strategies and demonstrate tangible benefits to both clients and advisers.

[ENROL FOR THE WEBINAR](#)

●●● ADVANCED

Insurance in Super Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM

 **SESSION DETAILS**
5 hours on-demand

 **CPD HOURS**
5.5 hours

 **CPD AREAS**

- Technical Competence: 4.5 hours
- Regulatory Compliance and Consumer Protection: 1 hour

This masterclass will help you develop strategies and techniques to further your estate planning skills. We'll use case studies to encourage you to devise creative solutions to the challenges presented.

We'll show you how to identify and evaluate solutions and analyse those from a tax, legal and risk perspective. Learn to construct compliant estate planning strategies, identify and develop solutions for capital risk in a deceased estate, and strategies to mitigate liquidity and debt risks. We'll also cover how to transfer illiquid assets to specified heirs and work with tax advisers to ensure estate assets aren't eroded by taxes.

[LAUNCH ON-DEMAND](#)

ARTICLE

Neglect SMSF Liquidity Risk at Your Peril

WRITTEN BY DAVID GLEN
(NATIONAL TECHNICAL MANAGER, TAL)

 **DETAILS**
Article

 **CPD HOURS**
0.25 hours

 **CPD AREA**
Technical Competence

Through this article, you'll gain an understanding of the scope of regulations around SMSF liquidity, SMSF property holding structures, the tax advantages of SMSF fixed property investment and liquidity risk mitigation solutions using insurance.

[READ THE ARTICLE](#)



INCOME PROTECTION PROGRAM

● FOUNDATION

Income Protection Fundamentals

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Technical Competence

Income Protection policies can seem complex, with a range of ownership options, funding mechanisms and features and benefits to weigh up as you prepare your advice. This course covers the pros and cons of each ownership type, along with affordability and tax considerations for each option.

We'll also cover changes to Income Protection contracts through the APRA sustainability measures and focus on the key features of new generation contracts to give you confidence in providing Income Protection advice.

[LAUNCH ON-DEMAND](#)

●● COMPREHENSIVE

Income Protection Balancing Act

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
1 hour webinar:
10 March, 12-1pm



CPD HOURS
1 hour



CPD AREAS

- Technical Competence: 0.5 hours
- Regulatory Compliance and Consumer Protection: 0.5 hours

New in 2022

Advisers are required to act in their client's best interest in both black letter law and under the Code of Ethics. To meet these obligations, one school of thought suggests best interest can only be achieved through the most highly rated product.

Ideally, every client could afford the 'best' product but we know advice is a delicate balancing act between the advice (including product) and cost.

We'll consider that balancing act using a qualitative approach, and go back to best interest basics with a focus on providing appropriate rather than best product advice.

[ENROL FOR THE WEBINAR](#)

●● COMPREHENSIVE

The Changing Landscape of Income Protection Advice

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREAS

- Technical Competence: 0.5 hours
- Regulatory Compliance and Consumer Protection: 0.25 hours
- Client Care and Practice: 0.25 hours

This session focuses on ensuring you're ready to advise clients in the new world of Income Protection.

Considering the advice process, we'll cover the core need of Income Protection and the importance of qualitative advice, the calculation of an appropriate sum insured including relevant client trade-offs, and discuss whether best product equals best interest.

We'll also discuss how the new world of Income Protection may require a shift in traditional thinking.

[LAUNCH ON-DEMAND](#)

BB

Engaging and interesting. There's nothing worse than committing time to a webinar that does not deliver – you definitely delivered, thank you so much.

TAL RISK ACADEMY
STUDENT



INCOME PROTECTION PROGRAM CONT.

●● COMPREHENSIVE

Understanding the I in IP

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Technical Competence: 0.75 hours
- Client Care and Practice: 0.25 hours

When you're comparing Income Protection options, one of the most important things to address up front is your client's personal exertion income. Calculating this correctly – for employed and self-employed individuals – will guide you toward products that offer real value and clarity about what's covered if your client needs to make a claim.

In this course, we'll explain the inclusions and exclusions you need to be aware of in a personal exertion income scenario. An interactive case study will bring this to life and we'll also cover what the IP changes mean for income calculations.

LAUNCH ON-DEMAND

●●● ADVANCED

Income Protection Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

- 3.5 hour masterclass:
- Perth: 15 March, 8.30am–1pm
 - Adelaide: 17 March, 8.30am–1pm
 - Brisbane: 22 March, 8.30am–1pm
 - Sydney: 23 March, 8.30am–1pm
 - Melbourne: 24 March, 8.30am–1pm
 - Virtual: 28 March, 1–4pm
 - Canberra: 29 March, 8.30am–1pm
 - Newcastle: 31 March, 8.30am–1pm



CPD HOURS

5.5 hours



CPD AREA

- Technical Competence: 3.5 hours
- Regulatory Compliance and Consumer Protection: 1 hour
- Client Care and Practice: 0.5 hours
- Professionalism and Ethics: 0.5 hours

New in 2022

This masterclass focuses on advice strategies around the new APRA-compliant IP constructs. Asking 'does best product equal best interest?', you'll learn important considerations when recommending IP products.

We'll cover emerging strategies to balance compliance, product and cost, for new and existing clients.

ENROL FOR A MASTERCLASS

BB

I thought your preparation was perfect, and your knowledge and transfer between presenters was perfect.

TAL RISK ACADEMY
STUDENT



BUSINESS INSURANCE PROGRAM

● FOUNDATION

Business Insurance Fundamentals

PRESENTED BY THE TAL TECHNICAL TEAM

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREA
Technical Competence

This course will introduce you to the significant opportunity to support business clients and safeguard the future of their business. We'll cover the three fundamental protection needs a business has – Asset Protection, Revenue Protection and Ownership Protection – and key points of vulnerability for a small business.

Learn about the consequences of not addressing risk and acquire strategies you can use to create an insurance product solution.

[LAUNCH ON-DEMAND](#)

●● COMPREHENSIVE

Business Insurance Funding

PRESENTED BY THE TAL TECHNICAL TEAM

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREA
Technical Competence

Creative business insurance solutions often fail at the final hurdle when clients object to cost. In this course, we'll explore the challenges you might face at that final stage.

Learn how to have meaningful conversations with clients about the cost of insurance, respond to objections and answer queries about the preservation of equity between business proprietors.

We'll also look at the premium options available and after-tax cost of each. The mechanics and tax treatment of each funding mechanism are discussed, helping you identify which approach carries the lowest after-tax cost and creates a solution that manages the cost of business insurance in a fair, equitable way.

[LAUNCH ON-DEMAND](#)

●● COMPREHENSIVE

Business Insurance Structures

PRESENTED BY THE TAL TECHNICAL TEAM

 SESSION DETAILS
1 hour on-demand

 CPD HOURS
1 hour

 CPD AREA
Technical Competence

Tax and legal advisers often create complex policy ownership structures when creating business insurance solutions for clients. The key question is whether this adds value or creates a host of unnecessary risks for a client.

Advisers need a solid understanding of the policy ownership structure and alternative options that might be available to ensure the selected structure is the most appropriate.

This course looks at the various policy ownership structures available for buy/sell, key person and debt protection insurance solutions. We'll explain the mechanics of each and analyse their respective pros, cons and pitfalls, along with providing an explanation of each tax position.

[LAUNCH ON-DEMAND](#)


●●● ADVANCED

Business Insurance Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM

 SESSION DETAILS
5.5 hours on-demand

 CPD HOURS
5.5 hours

 CPD AREA

- Technical Competence: 3.5 hours
- Client Care and Practice: 1.5 hours
- Regulatory Compliance and Consumer Protection: 0.5 hours

After a life of hard work and saving, SME clients aim for wealth accumulation. Without a properly constructed succession plan however, it's difficult to preserve value when their involvement in the business ends.

This masterclass comprises a series of case studies to highlight common challenges around structuring business insurance solutions. Learn how to identify points of vulnerability, quantify risks and articulate their consequences. We'll also cover underwriting factors and identify funding solutions.

[LAUNCH ON-DEMAND](#)



BUSINESS INSURANCE PROGRAM CONT.

ARTICLE

Business Insurance Article Series

WRITTEN BY DAVID GLEN
(NATIONAL TECHNICAL MANAGER, TAL)



DETAILS
6 part article series



CPD HOURS
2.5 hours



CPD AREA
Technical Competence

Written by David Glen, this series of articles deep dives into the intricacies of business insurance, from succession planning to the bare trust and personal ownership models, as well as risk mitigation strategies.

The series includes:

- Building Blocks of Business Succession
- Managing Equity Risk
- Buy/Sell: Default Ownership Structure Revealed
- Buy/Sell: Bare Trust Mystery Explained
- Mitigating Key Person Risk
- Defeating Debt and Guarantee Threats.

[READ THE ARTICLE SERIES](#)

ARTICLE

Taking Care of your Self-Employed Clients

WRITTEN BY JO HETHERINGTON
(HEAD OF FINANCIAL HEALTH, TAL)



DETAILS
Article



CPD HOURS
0.25 hours



CPD AREA
Client Care and Practice

This article will help you support your self-employed clients, highlighting the potential need to protect against something unforeseen happening to business owners. Jo Hetherington explains the three types of protection a business may need, and the roles of business debt cover, key person cover and buy/sell cover.

[READ THE ARTICLE](#)

ARTICLE

The Must Have Succession Plan

WRITTEN BY DAVID GLEN
(NATIONAL TECHNICAL MANAGER, TAL)



DETAILS
Article



CPD HOURS
0.25 hours



CPD AREA
Technical Competence

This article explains why you need to identify points of vulnerability in a business context and the importance of isolating risks in the key areas of debt, equity and key person cover, as well as introducing the risk mitigation techniques available to your clients.

[READ THE ARTICLE](#)



BUSINESS INSURANCE PROGRAM CONT.

ARTICLE

Tips from the Business Insurance Experts

WRITTEN BY BERNARD MAUGHAN
(LIFE INSURANCE SPECIALIST)
AND PAUL STAFFORD (BUSINESS AND
PERSONAL INSURANCE CONTRACTOR)



DETAILS
Article



CPD HOURS
0.5 hours



CPD AREAS

- Client Care and Practice:
0.25 hours
- Technical Competence: 0.25 hours

Discover what a business insurance prospect looks like in this article, and learn approaches to uncovering the needs of clients when it comes to their business insurance.

The importance of valuing a business, impact of capital gains tax and funding options and strategies in business insurance are also covered.

[READ THE ARTICLE](#)

ARTICLE

Understanding Business Insurance

WRITTEN BY JASON BAMFORD
(NATIONAL MANAGER, TAL RISK
ACADEMY)



DETAILS
Article



CPD HOURS
0.25 hours



CPD AREA
Technical Competence

This article investigating business insurance, including succession planning and asset, revenue and owner protection. The topics are covered at an introductory level recommended for new advisers and support staff.

[READ THE ARTICLE](#)

BB

An excellent education program. Very informative, with new strategies and ways to implement the rules and regs into our practice.

**TAL RISK ACADEMY
STUDENT**



CLIENT ENGAGEMENT

GENERAL KNOWLEDGE

Creating Engaging Conversations

PRESENTED BY TONY VIDLER

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREA

Client Care and Practice

Excellent communication skills are vital for an adviser to develop trust and build relationships that underpin business success. Leading advisers know there is more to creating engaging conversations than being able to express yourself well. They need purpose and structure. There is psychology at play and natural tension points that must be managed if we're to help clients consider their options and make positive decisions.

This course provides proven structure and techniques that will support strong engagement with prospective and existing clients.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Engaging with Vulnerable and Disadvantaged Customers

PRESENTED BY LOUISE CAMPBELL

(DIRECTOR, CONSULTING, SOCIAL VENTURES AUSTRALIA)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Client Care and Practice: 0.75 hours
- Professionalism and Ethics: 0.25 hours

In line with the Code of Ethics that came into effect on 1 January 2020, this course will teach you how to identify and assist vulnerable and disadvantaged clients: those who might require some extra support, discussion or time to make informed, considered choices.

We'll look at the sorts of questions that are most valuable when you're working with vulnerable clients and give you a strong understanding of the client care standards in the Code.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Interviewing Tips from the Pros

PRESENTED BY TONY VIDLER

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREA

Client Care and Practice

This course follows on from [Creating Engaging Conversations](#).

There are techniques and skills that professional interviewers use to get people to feel comfortable and quickly open up about the most personal issues. These techniques can transform the level of engagement that you have with clients.

In this session, we'll explore the techniques that work so well in the media and entertainment industries and work through how to apply them within an advice practice to create better engagement and stronger relationships with prospective and existing clients.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Making Client Consent Engaging

PRESENTED BY TONY VIDLER

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREA

Client Care and Practice

This course covers the intricacies of human thought and behaviour. You'll learn how to communicate more effectively with your clients, staff and peers, allowing you to transform the results you produce.

LAUNCH ON-DEMAND



CLIENT ENGAGEMENT CONT.

GENERAL KNOWLEDGE

Selling Risk Cover

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

Focused on equipping you with best practice sales skills, this course helps make risk cover easier to present to clients so, in turn, you can more successfully convert prospects.

We'll walk you through the entire sales process: from positioning an offer through to effectively delivering difficult underwriting decisions. You'll gain insights about where to position your business to provide value to clients and learn the key principles of influence to help make life insurance an attractive option for clients.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

The Five Soft Skills You Must Have

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

This course is designed to help you succeed, now and into the future, by developing five key soft skills.

Using practical examples and outlining how to develop the five skills, Tony Vidler will guide you through a session that's beneficial for every adviser.

LAUNCH ON-DEMAND

BB

This is was
one of the most
useful sessions
I have attended.

**TAL RISK ACADEMY
STUDENT**



MENTAL WELLNESS

GENERAL KNOWLEDGE

Mental Wellbeing: Keeping it Simple

PRESENTED BY GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

Our changing professional landscape is placing greater pressure on advisers and stress levels are higher than in years past. While we're all focused on implementing the new requirements, the wellbeing of all those involved can't be overlooked.

This course covers the fundamentals of mental wellbeing, including the prevalence of depression, anxiety and suicide in Australia.

It's an opportunity for self-reflection and to learn about some evidence-based tools and techniques that are proven to improve mental health and that you can apply in your personal and professional life.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Mental Wellbeing: Thriving in the Financial Advice Industry

PANEL DISCUSSION WITH GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL), **JADE CUSTANCE** (BUSINESS DEVELOPMENT MANAGER, TAL), **DAVE BURROUGHS** (SENIOR PSYCHOLOGIST, MANTLE) **AND DANIEL TESTA** (SENIOR ADVISER, TRIBECA FINANCIAL)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
General

As an adviser, your focus is to ensure your clients receive the best outcome based on their goals and ambitions. However, the changing landscape has put greater pressure on you to juggle new compliance requirements and your life outside of work. So how do you manage all these expectations and look after your own wellbeing?

Join us for a panel discussion on what the changing landscape might mean for wellbeing and how you can build resilience.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Natural Disasters: Supporting Clients

PRESENTED BY GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL) **AND NICOLE SADLER** (HEAD OF POLICY & PRACTICE, PHOENIX AUSTRALIA)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

With bushfires, floods, drought and cyclones impacting our communities, it's important to understand the impacts these traumatic events may have on a client's mental health.

In this session, we'll investigate why certain events are potentially traumatic and discuss the impact of trauma over the short and long term. Learn what to look out for and the sorts of conversation techniques that let you to support clients without crossing professional boundaries. We'll also look at the claims process and how it might impact a client who's experiencing trauma or grief.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Suicide Prevention

PRESENTED BY GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

The thought that one of your clients might be feeling suicidal can be a confronting one that's hard to comprehend.

This course is designed to help you identify and support clients at risk. We'll talk about the prevalence of suicide in Australia and the importance of suicide prevention, highlighting the indicators of potential risk relating to suicide and/or self-harm.

Learn how to direct conversations about suicide and what's involved in referring a client at heightened risk to an appropriate support service.

LAUNCH ON-DEMAND



MENTAL WELLNESS CONT.

GENERAL KNOWLEDGE

Supporting Grieving Clients

PRESENTED BY GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

As a financial adviser, you'll be called by clients and their grieving families when faced with an unknown and scary future. What's the best way to talk with a grieving person and work with the family?

This course will help you develop some of the skills you'll need when your clients need you most.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Working Empathically

PRESENTED BY GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL)
AND RACHEL BOWES (HEAD OF
CRISIS SERVICES & QUALITY,
LIFELINE AUSTRALIA)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

Following our Supporting Grieving Clients course, this session explores how you can enhance your empathy skills to engage with your clients on a different level and achieve better outcomes. It sounds simple but applying empathy will allow you to work with your clients in a non-judgemental, safe and genuine way and ensure they feel truly heard.

The course will also help build your own resilience skills, encourage open-mindedness and give you an understanding of the importance of self-care so you can continue to support to your clients.

LAUNCH ON-DEMAND

ARTICLE

Mental Health and Life Insurance White Paper

WRITTEN BY GLENN BAIRD
(HEAD OF MENTAL HEALTH, TAL)



DETAILS
Article



CPD HOURS
1 hour



CPD AREA
Technical Competence

Through this article, you'll gain a deep understanding of various mental health conditions and specific terminology used in Australia and overseas. Glenn Baird also explains our industry's experience of mental health and factors you need to consider when offering products to your clients, including risk assessment and claims management.

READ THE ARTICLE

BB

Really relevant and informative, and loved the online event as I cannot get to face-to-face events as much from regional NSW.

**VIRTUAL MASTERCLASS
STUDENT**



BUSINESS MANAGEMENT

Advisers, support staff, para-planners and business owners will all benefit from our Business Management courses.

Focusing on helping you grow a successful and sustainable advice business, these courses will set you up with skills and techniques to improve your practice management, client engagement, marketing methods and much more.

BUSINESS MANAGEMENT COURSES COVER:



[Business Strategy](#)



[Marketing](#)

GET STARTED WITH THESE SUGGESTED LEARNING SERIES:

[Business Management](#)

[Professional Year entrants](#)



GENERAL KNOWLEDGE

Advice Efficiency Processes and Tools

PRESENTED BY MARSHALL ROSS
(BUSINESS DEVELOPMENT
MANAGER, TAL)

 **SESSION DETAILS**
1 hour on-demand

 **CPD HOURS**
1 hour

 **CPD AREA**
General

*This course follows on from
Time is Money: Delivering Value for
Clients and Efficiency for Advisers.*


In this session, we look at the advice efficiency tools available to you and demonstrate how you can use them in your practice. The processes and tools we'll discuss will help you become more efficient with your time and support the growth of your practice.

[LAUNCH ON-DEMAND](#)

GENERAL KNOWLEDGE

Cyber Security for Financial Advisers

**PRESENTED BY DR VENKAT
BALAKRISHNAN** (CYBER SECURITY
GENERAL MANAGER, TAL) **AND**
ADARA CAMPBELL (SENIOR CYBER
AWARENESS ANALYST, TAL)

 **SESSION DETAILS**
1 hour webinar:
9 June, 1–2pm

 **CPD HOURS**
1 hour

New in 2022

Today, every organisation, large and small, faces cyber risks and increasingly sophisticated cyber-criminals. Most cyber attacks target people, not technology. Fortunately, protection also starts with people.

This session covers why cyber security is vital for an advice business and its importance to growth and customer trust. We'll provide practical ways to make your business safer against common threats. You'll learn simple strategies to manage risks, safeguard data, and secure devices and online activity, to make your digital life safer against cyber threats at home, work and on the go.

[ENROL FOR THE WEBINAR](#)

GENERAL KNOWLEDGE

Fee for Advice

PRESENTED BY JASON POOLE
(DIRECTOR & OWNER, GPA
FINANCIAL SERVICES)

 **SESSION DETAILS**
1 hour on-demand

 **CPD HOURS**
1 hour

 **CPD AREA**
Client Care and Practice

This course explores the things you need to take into account when moving your business to a different remuneration model, whether that's a pure fee model or a mix of commissions and fees.

We'll cover fee fundamentals and the experiences of practices who have already made this change, so you can understand the steps of identifying revenue points and developing a fee earner mentality, as well as how you can integrate these concepts into your business.

[LAUNCH ON-DEMAND](#)

GENERAL KNOWLEDGE

Harnessing Design Thinking and Innovation

PRESENTED BY DAN CANHAM
(HEAD OF INNOVATION, TAL)
AND PATRICK FLYNN (DIRECTOR &
ADVICE INNOVATOR, SIMPLY KAIZEN)

 **SESSION DETAILS**
1 hour on-demand

 **CPD HOURS**
1 hour

 **CPD AREA**
Client Care and Practice

Obtain simple, innovative tools and practices that will change the way you run your business.

Whatever the size of your business, this course uses design thinking to provide a framework that can help you deliver new solutions and gain a competitive advantage. Harnessing Design-Thinking and Innovation is presented by experts in advice technology and design thinking.

[LAUNCH ON-DEMAND](#)



BUSINESS STRATEGY CONT.

GENERAL KNOWLEDGE

How Risk Advisers Can Continue to Prosper

PRESENTED BY TONY VIDLER

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hour



CPD AREAS

- Client Care and Practice: 0.75 hours
- General: 0.25 hours

This course captures lessons from some of the recent challenges risk advisers have faced and the opportunities these present for advisers to prosper in the future.

We'll cover your core formula for success, who you should consider investing time with, and what you should be focusing on.

[LAUNCH ON-DEMAND](#)

GENERAL KNOWLEDGE

Navigating Professional Year

PRESENTED BY JASON BAMFORD

(NATIONAL MANAGER, TAL RISK ACADEMY) **AND ED BASSINGTHWAIGHTE** (REGIONAL MANAGER, NSW RETAIL SALES - DISTRIBUTION, TAL)



SESSION DETAILS

1 hour on-demand



CPD HOURS

1 hours



CPD AREA

Regulatory Compliance and Consumer Protection

Aspiring financial planners are now required to undertake a Professional Year: a year of workplace training and 100 hours of structured learning.

In this course, we'll provide guidance around how to manage a Professional Year, your responsibilities when managing an aspiring planner, and share tools that practices and licensees can use to help new planners transition into the industry.

[LAUNCH ON-DEMAND](#)

GENERAL KNOWLEDGE

Streamlining Insurance Advice

PANEL DISCUSSION WITH MARSHALL

ROSS (BUSINESS DEVELOPMENT MANAGER, TAL) **AND ADVISERS**



SESSION DETAILS

1 hour webinar:
12 May, 11am-12pm



CPD HOURS

1 hour

New in 2022

In this panel discussion, we go through the approach of different advice firms and what they do to streamline their insurance advice process. We'll outline a formula you can use to streamline your own process, including fact-finds, insurance questionnaires, pre-assessments, outsourcing and everything in between.

[ENROL FOR THE WEBINAR](#)

GENERAL KNOWLEDGE

The Value of Risk Advice

PRESENTED BY ANDREW INWOOD

(PRINCIPAL, COREDATA)



SESSION DETAILS

1 hour webinar:
21 April, 11am-12pm



CPD HOURS

1 hour

New in 2022

We aim to improve the quality and value of risk advice and the difference advisers make. From the level of cover, to making your clients feel secure and supported during claim time, we share how you can articulate the value you provide and where there are opportunities for growth over the next few years.

[ENROL FOR THE WEBINAR](#)



BUSINESS STRATEGY CONT.

GENERAL KNOWLEDGE

Time is Money: Delivering Value for Clients and Efficiency for Advisers

PRESENTED BY MARSHALL ROSS
(BUSINESS DEVELOPMENT
MANAGER, TAL)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

It's now more important than ever to deliver consistent value and service to clients in a way that clearly demonstrates your remuneration and compliance requirements.

However, with service costs increasing, the time you spend growing your business is becoming the most precious of commodities.

In this course, we'll look at strategies that streamline client service, making it more cost and time efficient, and share some methods other practices are using to reduce time pressure on their principal advisers and grow their business.

LAUNCH ON-DEMAND



MARKETING

GENERAL KNOWLEDGE

Getting Your Value Proposition Right

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

With our industry undergoing great change, it's never been so important to demonstrate to clients the value you provide.

In this practical session, we'll help you create (or update) your value proposition and key marketing messages to ensure they're working as hard as they can to meet your business goals, engage existing clients and connect you with the types of new clients you want.

We'll help you understand the importance of a value proposition in the current climate, what your clients want and how to develop a strategy for your business.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Modern Marketing Course 1: Filling The Funnel

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREAS

- Client Care and Practice: 0.5 hours
- General: 0.5 hours

The marketing paradox for advisers today is that it has never been easier to find potential future clients, yet never more difficult to get them to engage and commit.

This session explores marketing necessities and a variety of methods that work for advisers today, as well as how to create successful engagement in volume.

It also serves as an introductory session for our Modern Marketing for Financial Advisers Series, which delivers the practical application knowledge for the variety of methods taught.

LAUNCH ON-DEMAND



MARKETING CONT.

GENERAL KNOWLEDGE

Modern Marketing Courses 2 and 3: Who Is Right For You and Getting on their Radar Screen**PRESENTED BY TONY VIDLER**

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

Course 2: 1 hour webinar:
24 March, 12–1pm
Course 3: 30–40 minutes on-demand



CPD HOURS

0.75 hours



CPD AREA

Client Care and Practice

New in 2022

Identify who you do your best work with so you can find the right sort of clients. We'll work through a process to identify those clients, get on their radar and look at what marketing methods will be most effective for your skills and comfort levels.

The second part of this series is available on-demand only. We cover why it's so hard to get noticed by your target market and what the critical ingredients are to make sure you do indeed get their attention.

ENROL FOR THE WEBINAR
OR **LAUNCH ON-DEMAND**

GENERAL KNOWLEDGE

Modern Marketing Courses 4 and 5: Establishing Trust and Referral Generation**PRESENTED BY TONY VIDLER**

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

30–40 minutes on-demand
per course



CPD HOURS

0.5 hours



CPD AREA

Client Care and Practice

New in 2022

While we talk about trust continually in this profession, there's little understanding of the process of establishing and building trust, and how it has to be earned every step of the way.

We'll introduce the eight key steps that are the essential ingredients to turning a stranger into a client, and cover them in detail in this session.

In the second part of this series, we'll look at referrals and other strategies for getting new clients that are sort of like referrals – but better!

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Modern Marketing Course 6: COI (Centre of Influence) Marketing**PRESENTED BY TONY VIDLER**

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

30–40 minutes on-demand



CPD HOURS

0.5 hours



CPD AREA

Client Care and Practice

New in 2022

Consistent opportunity creation through Centres of Influence (COI) depends on having the right COIs and then taking them through the right relationship development process.

This course covers the four essential attributes of a great COI that makes building the relationship worthwhile, and then the ten steps required to turn that into a consistent stream of personal introductions to ideal clients for your business.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Modern Marketing Course 7: Strategic Alliances**PRESENTED BY TONY VIDLER**

(BUSINESS ADVISER & SALES TRAINING COACH, STRICTLY BUSINESS)



SESSION DETAILS

30–40 minutes on-demand



CPD HOURS

0.5 hours



CPD AREA

Client Care and Practice

New in 2022

Having formal alliances with other businesses where they help your business gain new ideal clients can set any practice up for years of work.

We'll work through the different types of strategic alliances and consider what makes for an ideal alliance partner – and how to make it work well for everyone involved.

LAUNCH ON-DEMAND



MARKETING CONT.

GENERAL KNOWLEDGE

**Modern Marketing Course 8:
Being an Authority**

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
30–40 minutes on-demand



CPD HOURS
0.5 hours



CPD AREA
Client Care and Practice

New in 2022

Many advisers do well from concentrating on becoming known. But becoming known for something is even more powerful and if you can create a position of authority in your target market's mind, then ideal clients will find you. In fact, they will literally be beating a path to your door and waiting in line.

'Authority' is one of the six key principles of influence identified by Cialdini and this session is all about how to create that position.

[LAUNCH ON-DEMAND](#)

GENERAL KNOWLEDGE

**Modern Marketing Course 9:
Improving Engagement**

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
1 hour on-demand



CPD HOURS
1 hour



CPD AREA
Client Care and Practice

New in 2022

We know that the first piece of work any client does with us is rarely all the work they could do with us. Consequently, one of the big opportunity areas for any adviser is improving the engagement experience to unlock the full range of opportunities that a client may present. This is not about sales trickery; it's all about creating ongoing engagement that builds upon your trusted relationships and educates clients about possibilities and your expertise.

[LAUNCH ON-DEMAND](#)

GENERAL KNOWLEDGE

**Modern Marketing Course 10:
Getting Social**

PRESENTED BY TONY VIDLER
(BUSINESS ADVISER & SALES TRAINING
COACH, STRICTLY BUSINESS)



SESSION DETAILS
45 minutes on-demand



CPD HOURS
0.75 hours



CPD AREA
Client Care and Practice

New in 2022

Social media is embedded in your clients' lives and an integral part of how they find services or professionals, build relationships in an increasingly virtual and work-from-home world, and educate themselves.

Social media is more than just an avenue for lead generation (although it is that); it's an essential element in building credibility, developing relationships and delivering service. In this course, we'll work through tips on how to do those things well and pick out the essential platforms you should be considering.

[LAUNCH ON-DEMAND](#)

BB

Heaps of information, great take aways and communicated in a positive way. This was such a positive experience. I cannot thank you enough.

**TAL RISK ACADEMY
STUDENT**



EDUCATION AND PROFESSIONALISM

How our industry works and what's required of you as an adviser has changed significantly over recent years. These courses are designed to help you navigate those changes, so you can do the best for your clients whilst meeting your compliance obligations and prepare for the Financial Adviser Exam with confidence.

EDUCATION AND PROFESSIONALISM COURSES COVER:



[Education](#)



[Ethics and Professionalism](#)

BUILD YOUR KNOWLEDGE WITH A LEARNING PATHWAY:

[Professional Year entrants](#)



EDUCATION

GENERAL KNOWLEDGE

Financial Adviser Exam Intensive Workshop

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

- 3 hour virtual workshop:
- 11 February, 1–4pm
 - 6 April, 10.30am–1.30pm



CPD HOURS

3 hours



CPD AREAS

- Regulatory Compliance and Consumer Protection: 1.5 hours
- Professionalism and Ethics: 1.5 hours

A follow-up to the Financial Adviser Exam Masterclass, this workshop is a three-hour intensive.

We'll take you through new material across the three key knowledge areas and use exam feedback and resources to fine-tune skills that will help you pass the Financial Adviser Exam.

[ENROL FOR THE WORKSHOP](#)

GENERAL KNOWLEDGE

Financial Adviser Exam Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

- 6 hour virtual masterclasses over two days:
- 8 and 9 February, 1–4pm
 - 4 and 5 April, 10.30am–1.30pm



CPD HOURS

6.5 hours



CPD AREAS

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

Passing the Financial Adviser Exam is an essential part of the education qualifications advisers need to acquire before providing personal advice to clients.

Our award-winning masterclass covers the key information you need to be across and will help you to prepare with confidence to be successful, first time. In interactive sessions, we'll cover exam logistics, regulatory and legal obligations, applied ethical and professional reasoning, and financial advice construction requirements.

[ENROL FOR THE MASTERCLASS](#)

GENERAL KNOWLEDGE

Meeting the Degree Requirements

PRESENTED BY MARC OLYNYK

(SENIOR LECTURER IN FINANCIAL PLANNING AND SUPERANNUATION, DEAKIN UNIVERSITY) AND ADVISERS



SESSION DETAILS

- 1 hour webinar:
19 May, 11am–12pm



CPD HOURS

1 hour

New in 2022

With our focus on the exam lifting, attention turns to supporting as many advisers as possible through the degree requirements. Whether you've started your degree or not, this session will support you and provide options to help you to obtain an approved degree.

[ENROL FOR THE WEBINAR](#)

Thanks for this opportunity. I've been in the industry since 1975 and this exam has been the most difficult hurdle I've had to get over. Thank you for helping me clear it.

**TAL RISK ACADEMY
STUDENT**



ETHICS AND PROFESSIONALISM

GENERAL KNOWLEDGE

Ethics and the Risk Management Process

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
1 hour on-demand

CPD HOURS
1 hour

CPD AREA
Professionalism and Ethics

In this session, we'll explore how ethics interacts with the risk advice process and the importance of having an ethical framework in your business.

We'll guide you through the ethical standards that apply to each step of the risk advice process and use an interactive case study and polls to give you a comprehensive insight into ethical scenarios.

LAUNCH ON-DEMAND

GENERAL KNOWLEDGE

Solving your Ethics Dilemmas

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
1 hour on-demand

CPD HOURS
1 hour

CPD AREA
Professionalism and Ethics

Since 1 January 2020, advisers have needed to comply with the Financial Adviser Code of Ethics, with compliance monitored and enforced. Providing an overview of the Code of Ethics, this session will analyse the nature, scope and extent of each standard in the Code.

We'll look at examples of conduct that aren't permitted, using hypothetical scenarios to encourage discussion and interaction. The session will help you understand the need for a governing code of ethics and equip you to apply the Code in your business every day.

LAUNCH ON-DEMAND

COMPREHENSIVE

The Adviser as Nostradamus

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
1 hour webinar:
23 June, 11am-12pm

CPD HOURS
1 hour

CPD AREA
Professionalism and Ethics

New in 2022

Standard 6 of the Code of Ethics requires advisers to consider the "broad effects" of their advice. Does this impose superhuman qualities on the adviser to predict a client's future with accuracy and tailor the advice accordingly? What happens to advisers whose predictions prove to be incorrect?

This standard certainly goes beyond corporations law and places a heavy onus on advisers to consider the impact of their advice over time and alert clients to the range of persons impacted by the advice. We'll explore areas where this standard demands changes in the advice process and documentation, and pinpoint high risk areas for breaches of the standard.

ENROL FOR THE WEBINAR



Really found this amazingly useful. Thank you for putting on these sessions. I had heard others' feedback about how good they are and I have to say I'll pass similar feedback on to anyone.

TAL RISK ACADEMY STUDENT



ETHICS AND PROFESSIONALISM CONT.

●●● ADVANCED

Ethics and Dilemmas Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM

**SESSION DETAILS**
5 hours on-demand**CPD HOURS**
5.5 hours**CPD AREA**
Professionalism and Ethics

New in 2022

Learn to navigate the Code of Ethics through this masterclass, designed to help you resolve ethical challenges and dilemmas within the framework.

Ethical dilemmas confront advisers on a daily basis: you can't make any professional or advice decision without considering its ethical consequences. Navigating this can be confusing at times.

This masterclass will guide you on your ethical journey, providing an outline of ethical frameworks and how to resolve dilemmas within them. We'll provide a detailed analysis of the Code of Ethics and examples, and then use interactive case studies to consider ethical challenges unique to advice and possible ways of resolving these.

[LAUNCH ON-DEMAND](#)

ARTICLE

The Privacy Act

WRITTEN BY DAVID GLEN
(NATIONAL TECHNICAL MANAGER, TAL)**DETAILS**
Article**CPD HOURS**
0.25 hours**CPD AREA**
Regulatory Compliance
and Consumer Protection

A complex issue facing advisers is the privacy and confidentiality of client information. COVID-19 has emphasised the risks associated with data confidentiality, which can create increased challenges for advisers to keep systems robust and to protect client confidentiality.

This article will help you differentiate between 'personal' and 'sensitive' information, understand how information should be managed and learn about the consequences of a Privacy Act breach.

[READ THE ARTICLE](#)

BB

Excellent
presentation,
well worth
listening to.
Well done!

TAL RISK ACADEMY
STUDENT



PROFESSIONAL YEAR

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 PROGRAM

GENERAL KNOWLEDGE

Financial Adviser Exam Preparation

PRESENTED BY THE TAL TECHNICAL TEAM



SESSION DETAILS

6 hour virtual masterclasses over two days:

- 8 and 9 February, 1–4pm
- 4 and 5 April, 10.30am–1.30pm



CPD HOURS

6.5 hours



CPD AREAS

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

Combining the in-depth learning of the **Financial Adviser Exam Masterclass** and **Intensive Workshop**, 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.

[ENROL FOR THE MASTERCLASS](#)

FOUNDATION

Client Conversations Workshop

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



SESSION DETAILS

3.5 hour virtual workshops over two days:

- 4 and 18 May, 8.30–10.30am
- 4 and 18 May, 11am–1pm



CPD HOURS

4 hours



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

3.5 hour virtual workshop: 6 July, 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

3.5 hour virtual workshop: 8 June, 10am–2pm



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](#)

CPD HOURS AT A GLANCE

Our courses are accredited for CPD hours through the Financial Planning Association and/or the Association of Financial Advisers. 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	✓					✓	

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now		
							On-demand	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	✓				✓		
		Income Protection Balancing Act	✓			✓			
		The Changing Landscape of Income Protection Advice	✓	✓		✓		✓	
		Understanding the I in IP	✓	✓				✓	
		Income Protection Masterclass	✓	✓	✓	✓			
	BUSINESS INSURANCE PROGRAM	Business Insurance Fundamentals	✓				✓		
		Business Insurance Funding	✓					✓	
		Business Insurance Structures	✓					✓	
		Business Insurance Masterclass	✓	✓		✓		✓	

		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		✓				✓	
		Mental Wellbeing: Thriving in the Financial Advice Industry					✓	✓	
		Natural Disasters: Supporting Clients		✓					✓
		Suicide Prevention		✓					✓
		Supporting Grieving Clients		✓					✓
		Working Empathically		✓					✓
		Mental Health and Life Insurance White Paper	✓						✓

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	General	Available now	
							On-demand	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	✓					✓

		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 Intensive Workshop		✓	✓				
		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 PROGRAM	Financial Adviser Exam Preparation		✓	✓		✓		
		Client Conversations Workshop		✓					
		Ethical Dilemmas Workshop			✓				
		Risk Advice and Strategy Workshop	✓	✓					

LEARNING PATHWAYS

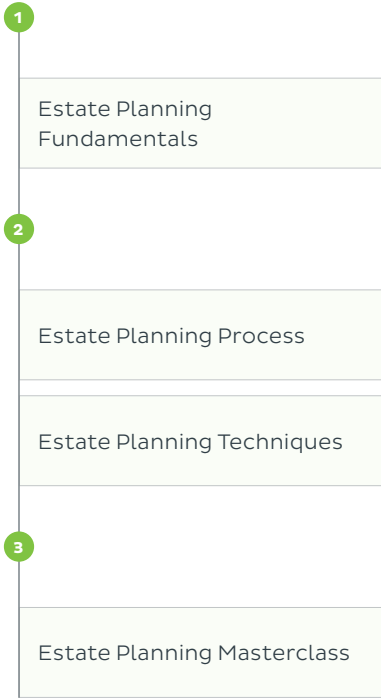
TAL Risk Academy has a comprehensive range of learning pathways to help you build your skills with the right support. Simply start at the level that best suits your knowledge in each area. You can launch the full series of courses or select an individual course to learn more.

FOUNDATION LEVEL: GAIN A STRONG FOUNDATION IN EACH TOPIC

COMPREHENSIVE LEVEL: BUILD YOUR KNOWLEDGE

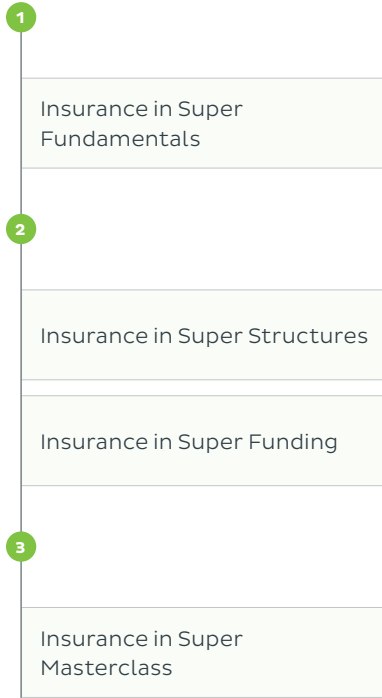
ADVANCED LEVEL: DEVELOP IN-DEPTH, SPECIALIST KNOWLEDGE

ESTATE PLANNING PATHWAY



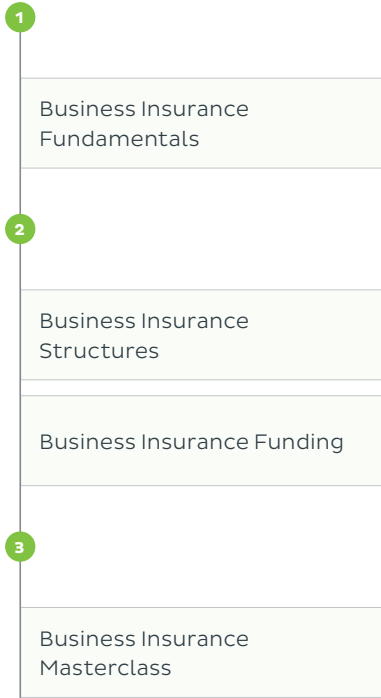
[Launch the pathway](#)

INSURANCE IN SUPER PATHWAY



[Launch the pathway](#)

BUSINESS INSURANCE 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.



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 Bassingthwaight

**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.

BB

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 Olynik

**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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