Know how with TAL Risk Academy

Trusted education, tangible results

JULY – DEC 2023 COURSE GUIDE

TAL / Risk Academy

Foreword from Beau Riley

Contents

BEAU RILEY
GENERAL MANAGER, RETAIL SALES AND NEW BUSINESS

It's been a challenging few years, with changes to the financial advice landscape and evolving client needs to navigate. As one of Australia's leading life insurers, we believe we have an important role to play, supporting you with industry know-how through education. In 2023, TAL Risk Academy's focus will be on aligning our courses with your current and future needs; regardless of where you're at in your advice career.

We're proud to offer a comprehensive and flexible suite of professional courses from trusted subject matter experts, so you can learn from some of the best in the profession. Based on feedback from advisers like you, we've streamlined our overall program to focus our content on building your capabilities and continuing your business success, enabling you to support more Australians with financial advice.

As always, we thank you for supporting TAL Risk Academy and our partnership with ABCN. Every year, ABCN helps talented young Australians from lower socio-economic backgrounds access quality education and reach their full potential. Last year with your help, we achieved the exciting milestone of $800,000 in total donations. We couldn't have done this without your contribution.

Wherever you are on your advice journey, our industry-recognised courses will equip you with skills and knowledge to create tangible results. We look forward to helping you boost your know-how with TAL Risk Academy in 2023.

In 2023, TAL Risk Academy's focus will be on aligning our courses with your current and future needs; regardless of where you're at in your advice career

Trusted education, tangible results

Since 2015, TAL Risk Academy has supported the advice community with CPD accredited courses that deliver tangible results. We were proud to be with you through the Adviser Exam and more recently, have invested in a comprehensive Professional Year program that will help shape the future of our profession.

Wherever you are on your advice journey, join us in 2023 to take your know-how even further.

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 advisers in real time. **View webinars**

MASTERCLASSES AND WORKSHOPS

Offering in-depth, interactive learning, these courses are delivered face-to-face or on-demand. **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**

Ready to get started? Register here and boost your know-how today.

110+	4.7/5	15,000+	135+	20+	25+
On-demand courses	Average adviser satisfaction score	Alumni	CPD hours available	New courses this year	Article library

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 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 Phil Gardner, CEO of the ABCN Foundation, explains:

"These students are exceptional in their motivation and drive to succeed but, at the same time, they face significant barriers to achieving their goals. The TAL Risk Academy has absolutely supported them overcome those barriers."

SINCE THE LAUNCH OF TAL RISK ACADEMY, WE'VE RAISED OVER $800,000 FOR THE ABCN

100%

of Accelerate Year 3 Graduates are engaged in employment, tertiary education or training, compared to 20% of disadvantaged students aged 24. (Lamb, 2020)

90%

of Accelerate students completed Year 12 or an equivalent senior secondary certificate or vocational qualification, compared to the natational average of 78% and 72% for disadvantaged students. (ACARA, 2021)

90%

of Accelerate scholars report confidence in career pathways, compared to only 50% before the program.

2023 course categories

Our course categories let you easily focus your learning. You can explore each area or get started 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
- Available on-demand or via webinar
- Supports a general level of learning.

EXPLORE THE COURSES

Education and Professionalism

Navigate the Code of Ethics with confidence through our series supporting you through all the latest industry requirements.

- Covers Ethics and Professionalism CPD areas
- On-demand, webinar and masterclass learning options available.

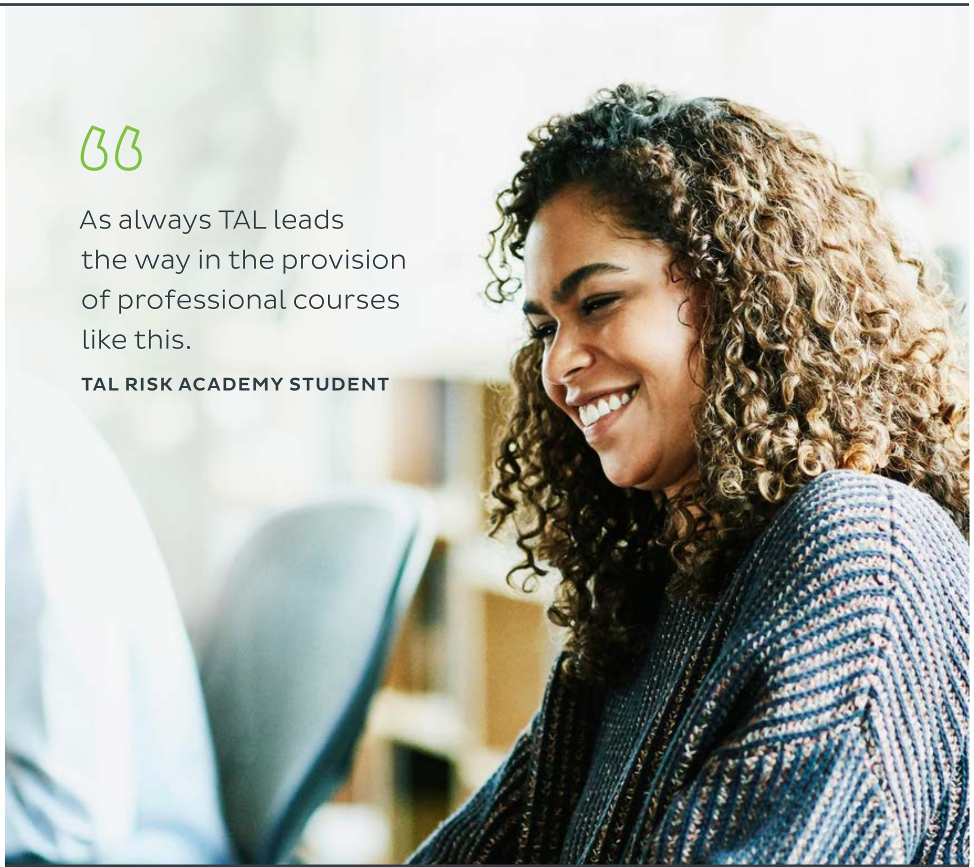
EXPLORE THE COURSES

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



> As always TAL leads the way in the provision of professional courses like this.
>
> **TAL RISK ACADEMY STUDENT**

A Dedicated Partnership with Deakin University

The TAL Risk Academy educators provide support and course content as part of Deakin University's approved Financial Planning qualifications: Graduate Diploma of Financial Planning, Master of Financial Planning and FAS-approved bridging units. There is 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 a range of flexible learning options, including intensive delivery modes, and will help you build a personalised course of study that ensures that previous experience and study is recognised.

Featured courses, live in 2023

Our 2023 featured live courses are designed to help you boost your know-how, wherever you're at in your advice career.

A Collective Voice Through CALI: The Future of Life Insurance

PRESENTED BY CHRISTINE CUPITT (CEO, COUNCIL OF AUSTRALIAN LIFE INSURERS)

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 19 July: **view details**	1 hour	Regulatory Compliance and Consumer Protection

We all know it's essential that life insurance continues to be accessible and sustainable for Australians into the future. Hear from Christine Cupitt, CEO of CALI, as we explore the landscape of the life insurance industry and the role of CALI in its future. Christine will discuss CALI's engagement with life insurance customers and which industry-wide product and feature changes may impact advisers. **ENROL NOW**

Financial Underwriting: Lump Sum

PRESENTED BY JO HETHERINGTON (HEAD OF FINANCIAL HEALTH, TAL) AND **DAN DEVINE** (TECHNICAL UNDERWRITING SPECIALIST, TAL)

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 16 August: **view details**	1 hour	Technical Competence

Lump sum cover is a vital component of risk advice for both personal and business clients. Identifying and quantifying these risks can sometimes lead to discrepancies in expectations between advisers and underwriters at underwriting stage. This session will cover some common scenarios where a misalignment may occur and offer tips to address these to maximise client outcomes. **ENROL NOW**

Mental Wellbeing: Supporting At Risk Clients

PRESENTED BY GLENN BAIRD (HEAD OF MENTAL HEALTH, TAL) AND **VAISH HARISHANKER** (MENTAL HEALTH COORDINATOR, TAL)

SESSION DETAILS	CPD HOURS	CPD AREAS
Webinar on 13 September: **view details**	1 hour	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 some of these signs and connect those at risk with the help they need. 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. **ENROL NOW**

Identifying and Engaging with Vulnerable Clients

PRESENTED BY GLENN BAIRD (HEAD OF MENTAL HEALTH, TAL) AND **VAISH HARISHANKER** (MENTAL HEALTH COORDINATOR, TAL)

SESSION DETAILS	CPD HOURS	CPD AREAS
Webinar on 20 September: **view details**	1 hour	Client Care and Practice

As the post-COVID world has changed our mindset and focus, as have the groups of clients that we might consider vulnerable and in need of additional support. This session aims to help identify who these vulnerable groups are in our client base and how we might engage through a person-centred approach. This framework draws upon positive language, empathy, active listening and other specialist communication techniques to empower the client, reduce conflict and strengthen relationships. **ENROL NOW**

Featured courses, live in 2023

Advice Strategies Unlocked by Lifetime Income Streams

PRESENTED BY BEN HILLIER (GENERAL MANAGER – RETIREMENT SOLUTIONS, AMP)

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 11 October: **view details**	1 hour	Technical Competence

Innovative lifetime income streams can unlock new advice strategies for clients. Through maximising age pension entitlements, guaranteeing income for life and reinforcing the value of the client-to-adviser relationship, the ability to offer full flexibility to change investment strategies and income levels over time can prove invaluable to clients.

In partnership with AMP Retirement Solutions, we'll explore new advice strategies that are enabled through lifetime income streams on platforms. **ENROL NOW**

Advice in the Post-Modern World

HOSTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS	CPD HOURS	CPD AREA
Face-to face sessions running nationally in August: **view details**	2.5 hours	Regulatory Compliance and Consumer Protection

The government has announced their intention to adopt 14 of the 22 Quality of Advice recommendations "in full or in principle". The government's response has been broken into three streams and we'll examine the accepted recommendations and its impacts.

Of particular interest is the focus on red tape reduction, including replacing the Statement of Advice (SOA) with a shorter, simpler advice document that prioritises substance over form. The question of form will dominate discussion amongst licensees and advisers, as they seek to balance process and efficiency against having a meaningful document capable of withstanding scrutiny by clients, regulators and complaints authorities. We'll also look at the provision of risk advice specifically, acknowledging the unique differences between risk and other financial planning disciplines.

Hosted by the TAL Technical Team, these sessions will showcase a new risk advice document facilitating the delivery of clear, concise and effective advice. We'd love your feedback, so please join your peers to help influence the future of risk advice. **ENROL NOW**

Ask An Expert Tech Series

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS	CPD HOURS	CPD AREA
Webinars on the last Wednesday of each month: **view details**	1 hour	Technical Competence

Ask our experts: join the TAL Technical Team on the last Wednesday of each month as they answer a broad range of topical questions submitted by advisers to our Ask An Expert email.

Each month, the team will select a variety of technical questions and advice scenarios and provide responses that you can use as a template in your own conversations with clients. We'll cover questions on SMSFs, death benefits, business insurance, estate planning and much more as we consider real life client scenarios posed by the advice community. **ENROL NOW**

Lunch & Learn Sessions

Keep an eye out for our Lunch & Learn sessions, running in person right around the country this year.

Hosted by your local TAL Sales Team, they're a great chance to build your know-how and connect with your peers.

Professional Year

Specifically designed for Professional Year new entrants, our PY courses offer structured training to help you kick-start your future success.

Financial Adviser Exam Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
On demand

STRUCTURED TRAINING HOURS
6.5 hours

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

The award-winning Financial Adviser Exam Masterclass helps you prepare for your exam with confidence. This course will support you by explaining previous learnings and provide you with supplementary study materials and a practice test. **VIEW NOW**

Client Conversations Workshop

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

SESSION DETAILS
Two 2 hour workshops on 5 September and 19 September: **view details**

STRUCTURED TRAINING HOURS
4 hours

CPD AREA
Client Care and Practice

This 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 NOW**

Ethical Dilemmas Workshop

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS
2 hour workshop on 15 August: **view details**

STRUCTURED TRAINING HOURS
2 hours

CPD AREA
Professionalism and Ethics

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 may face in the future and learn a framework for the ethical dilemma requirement of your Professional Year. **ENROL NOW**

> I'm very glad that I signed up to this session. It was the most interactive workshop/tutorial I've been to. Definitely recommend!
>
> **PY STUDENT**

Risk Advice and Strategy Workshop

PRESENTED BY DAN DEVINE (TECHNICAL MANAGER, TAL), **JADE CUSTANCE** (BUSINESS DEVELOPMENT MANAGER, TAL) AND **SACHA LOUTKOVSKY** (FOUNDER, THE SAIL AGENCY)

SESSION DETAILS
Two 2 hour workshops on 10 October and 24 October: **view details**

STRUCTURED TRAINING HOURS
4 hours

CPD AREAS
- Technical Competence
- Client Care and Practice

This workshop equips you 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 NOW**

Learning pathways

We offer a comprehensive range of learning pathways to help you build your know-how with the right support.

Start with the course that best suits your knowledge in each area. You can launch the full series of courses or select an individual course to learn more.

Estate Planning Pathway

- Estate Planning Fundamentals
- Estate Planning Process
- Estate Planning Techniques
- Estate Planning Masterclass

LAUNCH THE PLAYLIST

Insurance in Super Pathway

- Insurance in Super Fundamentals
- Insurance in Super Structures
- Insurance in Super Funding
- Insurance in Super Masterclass

LAUNCH THE PLAYLIST

Business Insurance Pathway

- Business Insurance Fundamentals
- Business Insurance Structures
- Business Insurance Funding
- Business Insurance Masterclass

LAUNCH THE PLAYLIST

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 PLAYLIST

Cyber Security: Suggested Courses

- Cyber Security for Financial Advisers
- Cyber Security Controls for Financial Advisers
- Article 1: Cyber Security for Financial Advisers
- Article 2: Protecting your Advice Business Online
- Article 3: Online Account Security for Financial Advisers
- Article 4: Device Security for Financial Advisers

LAUNCH THE PLAYLIST

Professional Year: Suggested Courses

- Navigating Professional Year
- Creating Engaging Conversations
- Interviewing Tips from the Pros
- Supporting Grieving Clients: Fireside Chat with the Experts
- Financial Adviser Exam Masterclass

TAKE YOUR LEARNING FURTHER WITH...

- Professional Year Program

LAUNCH THE PLAYLIST

Business Management: Suggested Courses

- Getting Your Value Proposition Right
- Time is Money
- Streamlining Insurance Advice
- Fee for Advice
- What's Your insurance Philosophy?

TAKE YOUR LEARNING FURTHER WITH...

- Modern Marketing Series

LAUNCH THE PLAYLIST

CPD hours at a glance

Our courses are accredited for CPD hours through the Financial Planning Association.
The table below 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	Taxation	General	Available now		
								Live in 2023	On-demand	Article library
RISK ESSENTIALS	**Essentials Live**	✓						✓		
	Essentials On-Demand	✓							✓	
	Intro to Claims	✓							✓	
	Intro to Risk Products	✓							✓	
	Intro to Underwriting	✓							✓	
ADVICE AND BEST PRACTICE	**A Collective Voice Through CALI: The Future of Life Insurance**				✓			✓		
	Advice in the Post-Modern World				✓			✓		
	Advice Strategies Unlocked by Lifetime Income Streams	✓						✓		
	AskAnExpert: Tech Series	✓						✓		
	Advice Foundations		✓		✓				✓	
	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	✓	✓			✓				✓

Please note CPD areas are subject to change and indicative of hours only

CPD HOURS AT A GLANCE

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Taxation	General	Available now		
								Live in 2023	On-demand	Article library
RISK PRODUCT	**Beneficiaries: Good, Bad and Indifferent**	✓			✓	✓			✓	
	Comparing Group, Direct and Retail	✓							✓	
UNDERWRITING	**Financial Underwriting: Lump Sum**	✓						✓		
	Income Splitting	✓							✓	
	In Practice: The New Sustainable IDII World	✓							✓	
ESTATE PLANNING	**The Fate of the Family Trust**	✓							✓	
	Estate Planning Fundamentals	✓							✓	
	Estate Planning Process	✓	✓						✓	
	Estate Planning Techniques	✓							✓	
	Estate Planning Masterclass	✓							✓	
	Estate Planning Article Series		✓							✓
INSURANCE IN SUPER	**Insurance in Super Fundamentals**	✓							✓	
	Insurance in Super Funding	✓		✓					✓	
	Insurance in Super Structures	✓				✓			✓	
	Insurance in Super Masterclass	✓	✓		✓	✓			✓	
	Premium Funding for the Future	✓	✓	✓		✓			✓	
	Neglect SMSF Liquidity at Your Peril					✓				✓
	Premium Funding for the Future: Article	✓	✓	✓		✓				✓
INCOME PROTECTION	**Best Interest Balancing Act**	✓	✓	✓	✓	✓			✓	
	Income Protection Fundamentals	✓							✓	
	Income Protection in Super: Claims Made After Return to Work?				✓					✓

Please note CPD areas are subject to change and indicative of hours only

CPD HOURS AT A GLANCE

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Taxation	General	Available now		
								Live in 2023	On-demand	Article library
BUSINESS INSURANCE	Business Insurance Funding	✓						✓		
	Business Insurance Fundamentals	✓							✓	
	Business Insurance Structures	✓				✓			✓	
	Business Insurance Masterclass	✓	✓		✓				✓	
	Dodging the Buy/Sell Disaster	✓	✓			✓			✓	
	Business Insurance Article Series	✓				✓				✓
	Taking Care of your Self-Employed Clients		✓							✓
	The Must Have Succession Plan					✓				✓
	Tips from the Business Insurance Experts	✓	✓							✓
	Understanding Australia's Business Structures	✓					✓			✓
	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		✓						✓	
	The Unreasonably Biased Client		✓						✓	

Please note CPD areas are subject to change and indicative of hours only

CPD HOURS AT A GLANCE

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Taxation	General	Available now		
								Live in 2023	On-demand	Article library
MENTAL WELLNESS	**Identifying and Engaging with Vulnerable Clients**		✓					✓		
	Mental Wellbeing: Supporting At Risk Clients		✓					✓		
	Mental Wellbeing: Thriving in the Financial Advice Industry						✓		✓	
	Supporting Clients at Claim Time		✓						✓	
	Supporting Grieving Clients: Fireside Chat with the Experts		✓						✓	
	Working Empathically		✓						✓	
	Languishing – The Mood of this Era		✓							✓
MARKETING	**Embracing Equity: 2023 International Women's Day Event**		✓						✓	
	Getting Your Value Proposition Right		✓						✓	
	Modern Marketing Course 1: Filling the Funnel		✓				✓		✓	
	Modern Marketing Courses 2 and 3: Who is Right For You and Getting on their Radar Screen		✓						✓	
	Modern Marketing Courses 4 and 5: Establishing Trust and Generating Referrals		✓						✓	
	Modern Marketing Course 6: COI (Centre of Influence) Marketing		✓						✓	
	Modern Marketing Course 7: Strategic Alliances		✓						✓	
	Modern Marketing Course 8: Being an Authority		✓						✓	
	Modern Marketing Course 9: Improving Engagement		✓						✓	
	Modern Marketing Course 10: Getting Social		✓						✓	

Please note CPD areas are subject to change and indicative of hours only

CPD HOURS AT A GLANCE

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Taxation	General	Available now		
								Live in 2023	On-demand	Article library
BUSINESS STRATEGY	Advice Efficiency Processes and Tools						✓		✓	
	Cyber Security Controls for Financial Advisers		✓						✓	
	Effective Programs for Developing and Retaining Financial Advisers		✓						✓	
	Fee for Advice		✓						✓	
	How Risk Advisers Can Continue to Prosper		✓				✓		✓	
	Market Update: Advice Practice Valuations in a Post-Exam World		✓						✓	
	Navigating Professional Year				✓				✓	
	Time is Money: Delivering Value for Clients and Efficiency for Advisers		✓						✓	
	Cyber Security Article Series		✓							✓
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	Client Conversations Workshop		✓					✓		
	Ethical Dilemmas Workshop			✓				✓		
	Risk Advice and Strategy Workshop	✓	✓					✓		
	Financial Adviser Exam Masterclass			✓	✓				✓	

Please note CPD areas are subject to change and indicative of hours only

Articles

Deep dive into key topics and earn CPD hours with our library of 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

Estate Planning Series

1. **Not an Optional Extra**
   By David Glen
2. **Ignore Life's Trigger Events at Your Peril**
   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 David Glen

Understanding Australia's Business Structures
By David Glen

Cyber Security Series

Cyber Security for Financial Advisers
By Adara Campbell

Protect your Advice Business Online
By Adara Campbell

Online Account Security for Financial Advisers
By Adara Campbell

Device Security for Financial Advisers
By Adara Campbell

Other Topics

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

Languishing – The Mood of this Era
By Vaish Harishanker

Leveraging Technology in the Advice Journey
By Marshall Ross

Neglect SMSF Liquidity at Your Peril
By David Glen

The Privacy Act
By David Glen

Premium Funding for the Future
By David Glen

Meet our expert educators

TAL 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.

Daniel Devine

TECHNICAL UNDERWRITING SPECIALIST, 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.

Danielle Waugh

ADVICE EDUCATION MANAGER, TAL

Danielle joined TAL in 2016 and has over 18 years of financial services experience, predominately within licensees. She has qualifications in both financial planning and human resource management.

Danielle is responsible for managing the TAL Risk Academy content, ensuring it aligns with advisers' educational goals. With a particular interest in Professional Year and supporting new entrants, Danielle is passionate about the future of financial advice.

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.

Vaish Harishanker

MENTAL HEALTH COORDINATOR, TAL

Vaish works closely with Glenn Baird to support TAL's mental health strategy.

Prior to working with TAL, Vaish held positions within the financial services industry, as well as a number of years at a not-for-private supporting outpatients from hospital care.

Vaish has completed her Bachelors in Psychology with Honours (UNSW), an Introduction to Clinical Psychology at Harvard University and is currently completing her Masters in Psychology.

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 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.

Jade Custance

BUSINESS DEVELOPMENT MANAGER, TAL

Jade has over 15 years' experience in the financial services industry and a true passion for risk advice since joining TAL in 2008. Working closely with advisers, her experience spans risk insurance, practice management and business analytics, and is complemented by her studies in Financial Services and Management.

Jade helps advisers grow their businesses with unique value propositions, advice opportunities and helping making risk business efficient. She particularly enjoys working new entrants and supporting them to excel in their career.

Dr Venkat Balakrishnan

GENERAL MANAGER, CYBER SECURITY, TAL

Venkat 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 is a cyber security 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 cyber security 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.

GUEST PRESENTERS

Steve Prendeville

FOUNDER & MANAGING DIRECTOR, FORTE ASSET SOLUTIONS

Steve is the founder and Managing Director of Forte Asset Solutions, Forte Licensing Solutions and Forte Consulting Solutions. Forte's Asset Solutions core activity is selling financial services businesses. Forte Licensing Solutions assists practices to find the right dealer group or become self- licenced. Forte Consulting Solutions assists business to grow.

Steve has enjoyed a successful career in financial services for over 30 years. He was a Partner in Deloitte and CEO of Deloitte Financial Services, a high-net worth advisory group. After selling DFS, Steve created Australia's first specialist financial services M&A group.

Steve is a member of the International Association of Consultants, Valuators and Analysts.

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 his ability to think strategically and deliver workshops in a highly facilitative, engaging manner.

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.

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 on 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.

Sacha Loutkovsky

FOUNDER, THE SAIL AGENCY

Sacha Loutkovsky is a former award-winning Financial Adviser who specialised in insurance advice for more than 15 years, advising clients on how to best set up and manage their protection strategies. During her advice career, Sacha was the NSW Chair for the AFA's GenXt program and sat on various Boards of Advice.

Sacha is currently Head of Learning and Development for Finance (Corporate Services) at Griffith University, where she is responsible for the training and development of more than 4,500 employees. Under her brand The Sail Agency, she also works with financial advice firms and product providers to help engage and grow their customer base through the use of content, media, education programs and process enhancements.

GET TO KNOW ALL OUR PRESENTERS

More information

Visit the TAL Risk Academy Platform

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.

BOOST YOUR KNOW-HOW TODAY

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, call us on 1800 748 682 (Monday – Friday, 9am – 5pm AEST) or visit **adviser.tal.com.au/risk-academy**

NSW/ACT
nswretaillife@tal.com.au
(02) 9448 9000

QLD
qldretaillife@tal.com.au
(07) 3243 1200

SA/NT
saretaillife@tal.com.au
(08) 8113 8300

VIC/TAS
vicretaillife@tal.com.au
(03) 9671 9148

WA
waretaillife@tal.com.au
(08) 6380 4400