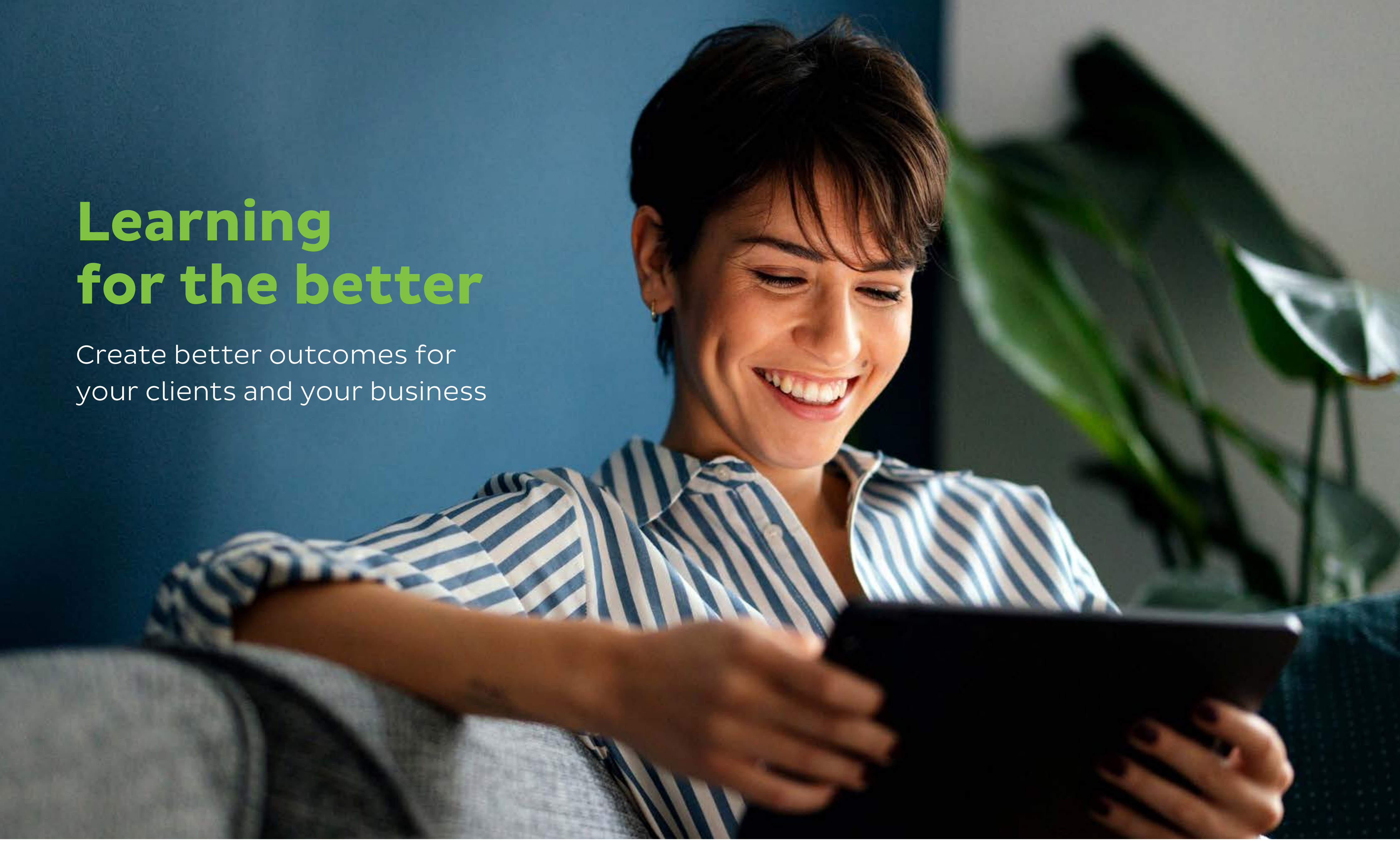


Learning for the better

Create better outcomes for your clients and your business

TAL / Risk Academy

JANUARY – JUNE 2024 COURSE GUIDE

Foreword from Beau Riley

BEAU RILEY
GENERAL MANAGER, RETAIL SALES AND NEW BUSINESS – INDIVIDUAL LIFE

Like you, we care about the future of financial advice in Australia. With the trusted education available at TAL Risk Academy, together we can make that future better: for you and your business, for your clients and our profession.

This year at TAL Risk Academy, you'll find many new and refreshed courses, which have been specifically designed to cater to the needs of professionals in our industry. They are tailored to support you at every stage of your career, whether you're an adviser, business owner, client service manager or new entrant.

TAL Risk Academy is here for your education needs, so we're learning from you too. Your feedback has helped us create and update our courses, to better address the challenges you're facing. This year, that means more courses focused on helping you make your business more efficient every day, as well as training to guide you through – and fully embrace – the world of risk advice.

We introduced Ethics Month in 2023 and many of you shared positive feedback with us about the webinar series. So we're pleased to be focusing on all things Ethics and Professionalism again this year. Make a note to join us for the webinars running every Wednesday in May.

New to TAL Risk Academy this year is our Working with TAL education stream, which covers things like product design and pricing to applications and claims. Working with TAL means we can better support you and your advice practice through education on life insurance implementation and claims management. It's available as a program in its own stream alongside our core, CPD-accredited courses – all of which remain brand and product neutral.

As always, I want to thank you for being part of the TAL Risk Academy community and supporting our charity partner, the Australian Business Community Network (ABCN). The fees for our masterclasses go directly to the ABCN, so they can help talented young Australians from lower socio-economic backgrounds access quality education. We've now raised $830,000 and we couldn't have done it without you.

Over 7,000 course attendees joined us for webinars, on-demand courses, masterclasses and workshops in 2023. I hope we can be part of your education journey this year too. Whether you're new to TAL Risk Academy or a regular attendee, there are over 90 courses available, to help you learn for the better.

Contents

Learning for the better

Join us at the market-leading TAL Risk Academy this year, to create better outcomes for your clients and your business, and help us create a better advice industry for all.

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. **Browse on-demand courses**

WEBINARS

Presented by our expert educators and industry leaders, webinars are a chance to ask questions and connect with other advisers in real time. **Browse webinars**

MASTERCLASSES AND WORKSHOPS

Delivered face-to-face or on-demand, these courses offer in-depth, interactive learning. **Browse masterclasses and workshops**

ARTICLES

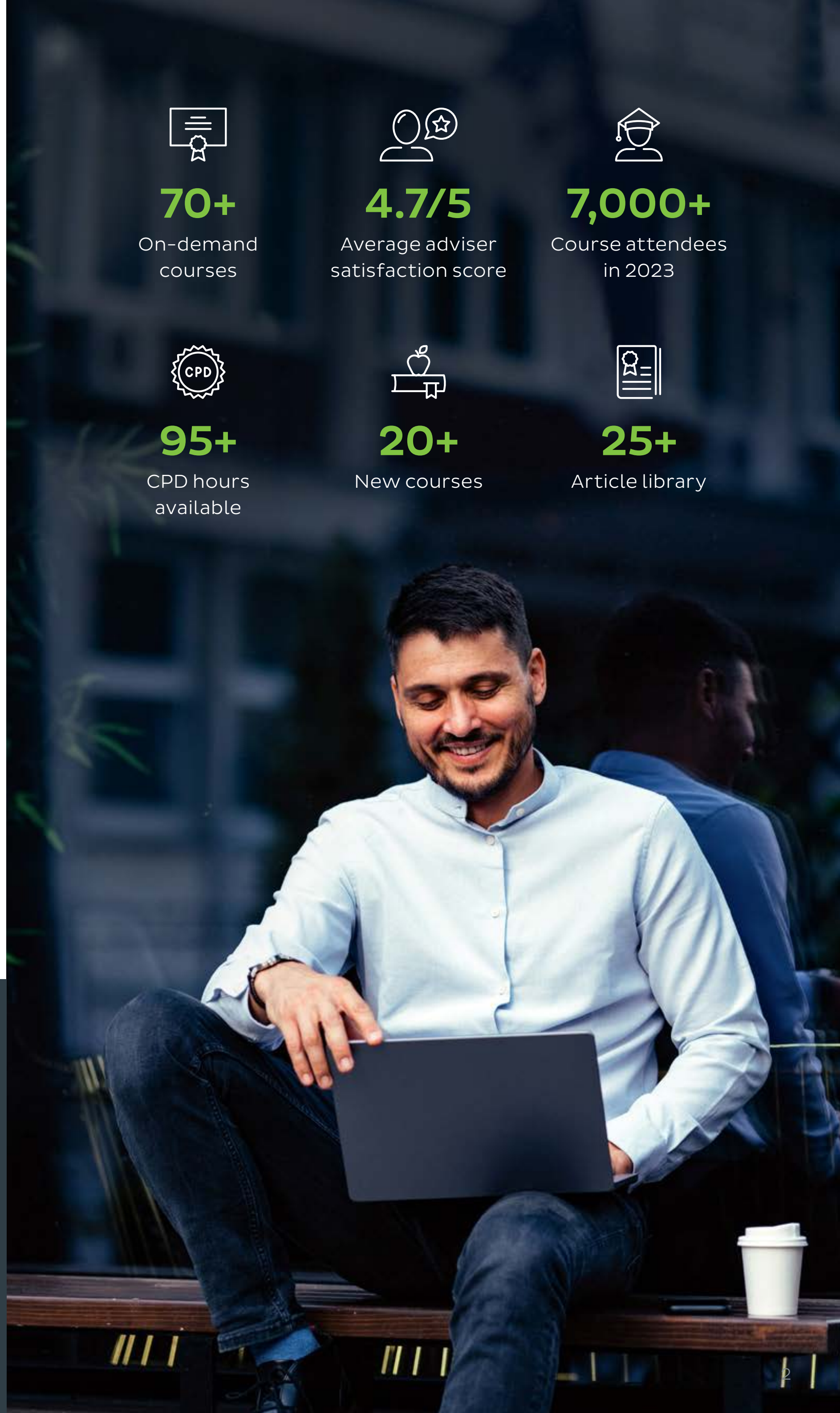
Our library of articles all offer CPD hours and will help you deepen your understanding of key topics. **Browse articles**

Ready to get started? **Register now**

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.



70+ On-demand courses

4.7/5 Average adviser satisfaction score

7,000+ Course attendees in 2023

95+ CPD hours available

20+ New courses

25+ Article library

Making a real difference for young Australians

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 national 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.

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 (ABCN), 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 as Chair of 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

$830,000

for the ABCN

Course categories

We've redesigned our course categories to support each stage of your career, whether it's in client services, as an adviser or business owner, or as a new entrant to our profession.

Foundations

A series of short courses for those new to insurance or advice, covering how advice, insurance products, underwriting and claims work together.

EXPLORE THE COURSES

Professional Year

Professional Year candidates can tailor a learning program to suit their needs. Our four PY courses are designed specifically to help new entrants build knowledge and key skills to prepare for their future in the advice profession.

EXPLORE THE COURSES

Advice

Explore courses designed and delivered for financial advisers. They cover technical content such as Business Insurance and Estate Planning through to Ethics and advice strategies.

EXPLORE THE COURSES

Business Management

Grow and maintain your advice business with confidence through courses focused on strategy, client care, mental wellbeing and cyber security.

EXPLORE THE COURSES

Introducing Working with TAL, a new education stream now available at TAL Risk Academy

Created by our expert educators and product team, Working with TAL courses focus specifically on the training advisers told us they wanted about our products and processes. They cover everything from product design and pricing to applications and claims, to make it easier for you and your team to do business with us every day.

The courses are available now, alongside TAL Risk Academy's core, CPD-accredited courses – all of which remain completely brand and product neutral. Working with TAL courses cover the following topics:

Our Products
Learn about our market-leading Accelerated Protection products, how they stack up in the market and the features that help protect your clients at every stage of life.

New Policy Processes
Covering applications, pre-assessments, underwriting and suspense management, these courses will help you get new policies off to the best start.

Supporting Existing Clients
Support your in-force clients and streamline policy management with courses on our in-depth TAC reporting, product and pricing updates, and how we can help improve your client retention.

Claims at TAL
Designed to make claims time as smooth as possible, these courses will get you across our processes and provide tips for supporting your clients when they need you most.

EXPLORE THE COURSES

Your FAQs

You ask, we answer. We're keeping an eye on what our Adviser Service Centre team are asked about the most to develop Working with TAL courses.

Whether it's our claims process or working with TAL products at tax time, we'll bring you the answers to your most frequently asked questions.

Featured courses

Discover new courses created by TAL's expert team and leaders in our profession.

Better Together: Harnessing Opportunities in 2024

PRESENTED BY SARAH ABOOD (CHIEF EXECUTIVE OFFICER, FINANCIAL ADVICE ASSOCIATION AUSTRALIA)

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 21 February: **view details**	1 hour	Regulatory Compliance and Consumer Protection

Join Sarah Abood and Scott Hoger as they discuss the 2024 life insurance market through the lens of a now integrated professional body. They'll look beyond reform at how the profession can continue to adapt and build a prosperous future in a post-Royal Commission and QAR landscape.

This session will also highlight the industry's resilience and the unique value of advisers, the emergence of new opportunities and how you can embrace the potential of 2024. **ENROL NOW**

Client Engagement Revolution: Mastering the Art of TOE for Financial Success

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

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 13 March: **view details**	1 hour	Client Care and Practice

In the world of financial advice, standing out and succeeding lies in your ability to effectively engage clients. This session is designed to transform your approach, ensuring you exceed client expectations.

Exploring Terms of Engagement (TOE) and why they're critical to stronger relationships, Jason will provide real-world examples of transformed client relationships and business outcomes. He'll also share tips on tailoring your TOE to reflect the needs of each client to enhance personalisation and relevance. **ENROL NOW**

Considerations when Dealing with AFCA

PRESENTED BY ALEXANDRA SIDOTI (OMBUDSMAN, AFCA)

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 10 April: **view details**	1 hour	Regulatory Compliance and Consumer Protection

AFCA plays a crucial role in resolving disputes between consumers and financial advisers. Dealing with an AFCA complaint can be stressful and complex, so it's crucial for you to be well-prepared and understand the process and key considerations.

Using a series of case studies, this webinar will equip you with best practice tips and assist with navigating the complaints process effectively. **ENROL NOW**

Ethics Month

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar each Wednesday in May: **view details**	1 hour per webinar	Professionalism and Ethics

After the great success of Ethics Month in 2023, we're again dedicating the month of May to all things Ethics and Professionalism to help you with your CPD requirements.

These weekly webinars will dissect key sections of the Code of Ethics, analyse real-world scenarios and give you tools for navigating ethical dilemmas with confidence. **ENROL NOW**

Featured courses

Centrelink Advice: Strategies to Improve Means Testing Outcomes for Your Clients

PRESENTED BY BEN HILLIER (DIRECTOR – RETIREMENT, AMP)

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 12 June: **view details**	1 hour	Technical Competence

Retirees highly value Centrelink assistance and concessions, but increasingly many clients are ineligible due to means testing. This session will explore a range of strategies that you can employ before, at and during retirement to improve eligibility for the age pension, aged care assistance and the Pension Concession Card.

We will discuss how contemporary accumulation and retirement strategies can improve both asset and income testing, with basic, intermediate and advanced strategies. **ENROL NOW**

Supercharged Superannuation: Unlocking the Power of Platform Ownership

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS	CPD HOURS	CPD AREA
Webinar on 19 June: **view details**	1 hour	Technical Competence

How a client owns their insurance policy can have significant impacts on taxation, estate planning, cash flow and retirement planning. We've seen superannuation ownership of insurance policies dominate personal advice recommendations, however policies owned via platform have waned in popularity, in favour of insurance-only superannuation funds funded by a rollover.

This session delves into the game-changing potential of platform ownership of insurance policies, exploring its intricate connection with estate planning, taxation, and retirement savings. **ENROL NOW**

> The content is always thought provoking, pitched at the right level and I always get multiple things out of it.
>
> **ADVISER**

TAL Tech Series

PRESENTED BY THE TAL TECHNICAL TEAM

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

Join the TAL Technical Team each month as they respond to a range of industry changes and topical questions submitted by advisers to our Ask An Expert email. Each month, the team will select a variety of advice scenarios and legislative updates, to provide you with current information that you can use in your advice business and with your clients. **ENROL NOW**

Best of Ask an Expert Queries Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM

SESSION DETAILS	CPD HOURS	CPD AREA
Face-to-face, various dates: **view details**	2.5 hours	Technical Competence

Ready to dive into the insurance questions you asked the TAL Tech Team most in 2023? Join us for this interactive event and learn from the best: the TAL Tech Team and your esteemed industry colleagues.

We'll cover 2023's top topics: from navigating compliance uncertainty to crafting retirement risk management plans in uncertain times. Revisit the past year's big issues and discover fresh perspectives for 2024. **ENROL NOW**

Professional Year

Specifically designed for Professional Year new entrants, our PY courses offer structured training to help you make a better beginning.

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
2 x 2 hour workshops on 23 April: **view details**

STRUCTURED TRAINING HOURS
4 hours

CPD AREA
- Client Care and Practice: 3.5 hours
- General: 0.5 hours

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 14 May: **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**

Risk Advice and Strategy Workshop

PRESENTED BY DANIEL WHUI (UNDERWRITER, TAL), **JADE CUSTANCE** (BUSINESS DEVELOPMENT MANAGER, TAL) **AND SACHA LOUTKOVSKY** (FOUNDER, THE SAIL AGENCY)

SESSION DETAILS
2 hour workshops on 1 and 15 March: **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. 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 and 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 learn 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

- Estate Planning Fundamentals
- Estate Planning Process
- Estate Planning Techniques
- Not an Optional Extra – Article
- Ignore Life's Trigger Events at Your Peril – Article

LAUNCH THE PLAYLIST

Insurance in Super

- Insurance in Super Fundamentals
- Insurance in Super Structures
- Insurance in Super Funding
- Premium Funding for the Future
- Premium Funding for the Future - Article

LAUNCH THE PLAYLIST

Business Insurance

- Business Insurance Fundamentals
- Business Insurance Structures
- Business Insurance Funding
- Business Insurance – Article Series

LAUNCH THE PLAYLIST

Ethics

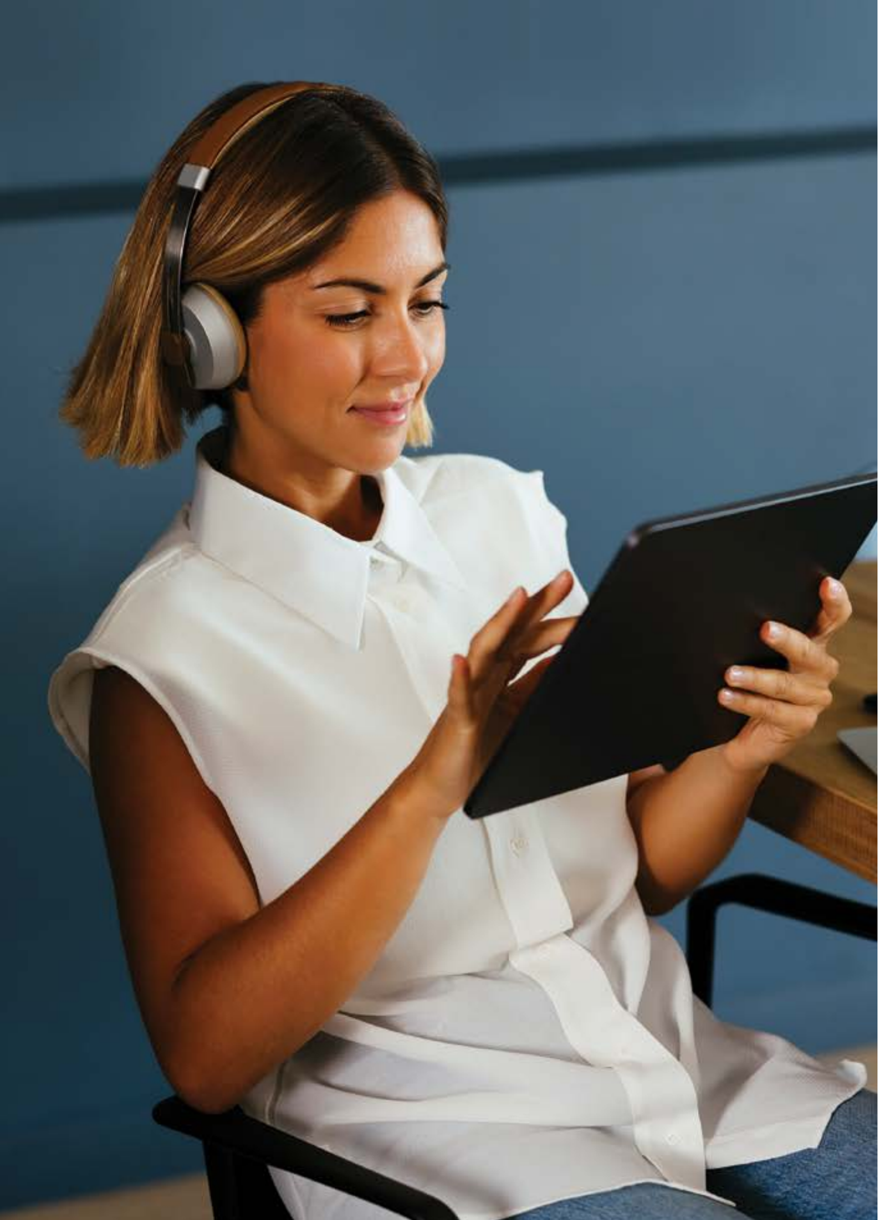
- Solving your Ethics Dilemmas
- Ethics and the Risk Management Process
- The Adviser as Nostradamus

LAUNCH THE PLAYLIST

New to Risk/Advice

- Advice Foundations
- Life Insurance Foundations
- Intro to Risk Products
- Intro to Underwriting
- Intro to Claims

LAUNCH THE PLAYLIST



> TAL continue to impress with the range of knowledge provided in these sessions. It shows TAL has their finger on the PY pulse.
>
> **PY STUDENT**

Professional Year

- Navigating the Professional Year
- Advice and Best Practice Fundamentals
- Working Empathetically
- Comparing Group, Direct & Retail
- Financial Adviser Exam Masterclass

LAUNCH THE PLAYLIST

Cyber Security

- Cyber Security for Financial Advisers
- Cyber Security Controls for Financial Advisers
- Cyber Security for Financial Advisers – Article
- Protecting your Advice Business Online – Article
- Online Account Security for Financial Advisers – Article
- Device Security for Financial Advisers – Article

LAUNCH THE PLAYLIST

Mental Wellbeing

- Mental Wellbeing: Thriving in the Financial Advice Industry
- Mental Wellbeing: Supporting at Risk Clients
- Identifying and Engaging with Vulnerable Clients
- Supporting Grieving Clients: Fireside Chat with the Experts

LAUNCH THE PLAYLIST

CPD hours at a glance

Our courses are accredited for CPD hours through the Financial Advice Association of Australia. This table can help you focus your learning to meet your requirements.

Category	Course	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (financial) Advice	General	Available now: Live in 2024	Available now: On-demand	Available now: Article library
RISK ESSENTIALS	Essentials On-Demand	✓							✓	
	Intro to Claims	✓							✓	
	Intro to Risk Products	✓							✓	
	Intro to Underwriting	✓							✓	
ADVICE AND BEST PRACTICE	Best of Ask an Expert Queries Masterclass	✓				✓		✓		
	Better Together: Harnessing Opportunities in 2024				✓			✓		
	Centrelink Advice: Strategies to Improve Means Testing Outcomes for Your Clients	✓						✓		
	Considerations when Dealing with AFCA				✓			✓		
	TAL Tech Series	✓						✓		
	Advice Foundations		✓		✓				✓	
	Advice and Best Practice Fundamentals				✓				✓	
	Advice and Best Practice Process			✓	✓				✓	
	Advice and Best Practice Techniques	✓	✓		✓				✓	
	Advice Strategies Unlocked by Lifetime Income Streams	✓							✓	
	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

Category	Course	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (financial) Advice	General	Available now: Live in 2024	Available now: On-demand	Available now: Article library
RISK PRODUCT	Beneficiaries: Good, Bad and Indifferent	✓			✓	✓			✓	
	Comparing Group, Direct and Retail	✓							✓	
UNDERWRITING	The Financial Underwriting Recommendation – Lump Sum	✓							✓	
	Income Splitting	✓							✓	
	In Practice: The New Sustainable IDII World	✓							✓	
ESTATE PLANNING	Estate Planning Fundamentals	✓							✓	
	Estate Planning Process	✓	✓						✓	
	Estate Planning Techniques	✓				✓			✓	
	The Fate of the Family Trust	✓	✓			✓			✓	
	Estate Planning Article Series		✓							✓
INSURANCE IN SUPER	Supercharged Superannuation: Unlocking the Power of Platform Ownership	✓						✓		
	Insurance in Super Fundamentals	✓		✓		✓			✓	
	Insurance in Super Funding	✓		✓		✓			✓	
	Insurance in Super Structures	✓				✓			✓	
	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	Tax (financial) Advice	General	Available now		
								Live in 2024	On-demand	Article library
BUSINESS INSURANCE	Business Insurance Fundamentals	✓				✓			✓	
	Business Insurance Funding	✓				✓			✓	
	Business Insurance Structures	✓				✓			✓	
	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	Client Engagement Revolution: Mastering the Art of TOE for Financial Success		✓					✓		
	The Unreasonably Biased Client		✓						✓	
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 Empathetically		✓						✓	

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

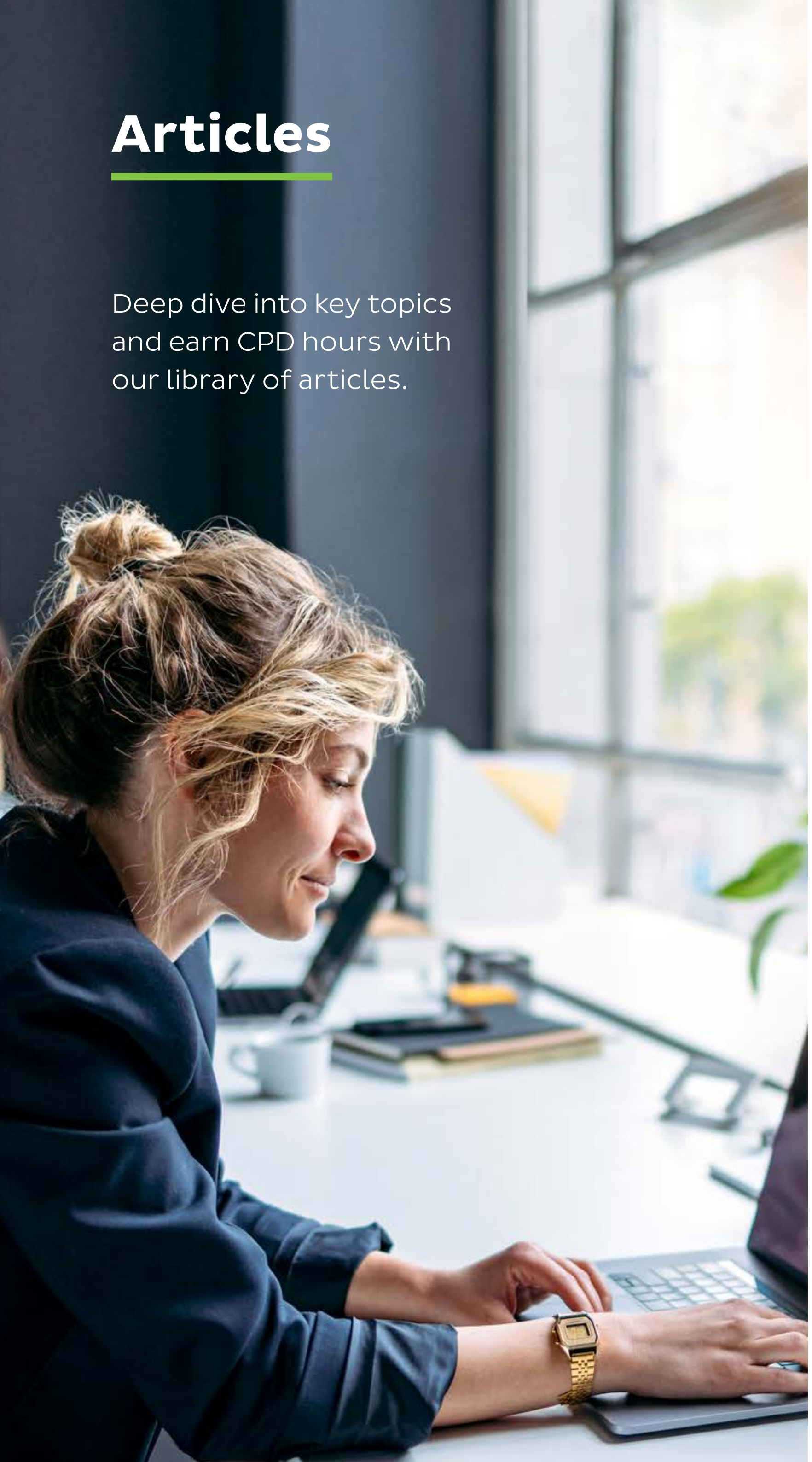
CPD HOURS AT A GLANCE

		Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (financial) Advice	General	Available now		
								Live in 2024	On-demand	Article library
BUSINESS STRATEGY	Cyber Security Controls for Financial Advisers		✓						✓	
	Cyber Security for Financial Advisers		✓						✓	
	Fee for Advice		✓						✓	
	Navigating the Professional Year				✓				✓	
	Cyber Security Article Series		✓							✓
ETHICS AND PROFESSIONALISM	Ethics Month			✓				✓		
	Ethics and the Risk Management Process			✓					✓	
	Solving your Ethics Dilemmas			✓					✓	
	The Adviser as Nostradamus			✓					✓	
	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 Jason Bamford

Understanding Australia's Business Structures, by David Glen

Cyber Security Series

1. **Cyber Security for Financial Advisers**, by Adara Campbell
2. **Protect your Advice Business Online**, by Adara Campbell
3. **Online Account Security for Financial Advisers**, by Adara Campbell
4. **Device Security for Financial Advisers**, by Adara Campbell

Other Topics

Introducing the New World of the Reasonable Life Insured, by David Glen

Neglect SMSF Liquidity at Your Peril, by David Glen

The Privacy Act, by David Glen

Premium Funding for the Future, by David Glen

Our expert educators

The 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 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

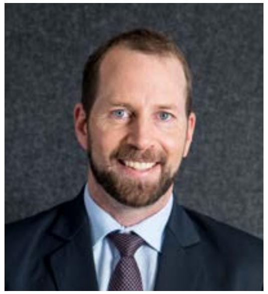
NATIONAL MANAGER, EDUCATION & PARTNERSHIPS, TAL

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.



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-profit 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 with new entrants and supporting them to excel in their career.

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.

Sarah Abood

CHIEF EXECUTIVE OFFICER, FINANCIAL ADVICE ASSOCIATION AUSTRALIA

Sarah Abood has over 25 years' experience working in the financial services industry and she is a passionate advocate for financial planning.

Sarah has a deep understanding of the financial planning profession, and the demands of running a financial planning practice. This was gained from her nine years as CEO of a privately-owned and self-licensed financial planning firm.

Prior to commencing as FAAA CEO, Sarah held the position of chief operating officer at HOPE Housing Funds Management. She has also worked in senior change and transformation, and marketing roles for some of Australia's leading financial institutions. Sarah holds a BA from the University of Sydney, an MBA from Macquarie University (MGSM) and is a Graduate of the Australian Institute of Company Directors.

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.

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

ADVISER & MANAGING DIRECTOR, 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.

Apart from loving his own clients, he also helps Australian financial advisors to advise with more confidence and master how to build a values and fee-based business model so they can put their clients first, stay in business and protect their profits.

> “Excellent session, each segment clearly explained and provided helpful insight.
>
> **ADVISER**

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.

START LEARNING FOR THE BETTER TODAY

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 knowledge and connect with your peers.

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).

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