Stay ready for tomorrow with TAL Risk Academy

JULY – DECEMBER 2025 COURSE GUIDE

CELEBRATING 10 YEARS

TAL / Risk Academy

Foreword from Beau Riley

TAL Risk Academy has been the leading education partner for advice professionals since 2015, providing training that's continually adapting to meet your needs today and help you get ready for tomorrow.

It's wonderful to be celebrating 10 years of TAL Risk Academy in 2025. Over the decade, we've awarded more than 185,000 CPD points to thousands of advice professionals, learning and working together to improve the quality of advice in Australia.

Over 8,000 of you have prepared for the Financial Adviser Exam with us and we're honoured to have an average satisfaction score of 4.6 out of 5, something we'll continue to work to improve as we help you achieve your learning goals.

Thanks to your support over the past 10 years, we've now donated $860,000 to our charity partner, the Australian Business Community Network (ABCN). Fees for our masterclasses go directly to the ABCN and help young Australians who have faced significant educational barriers access quality education. We're continuing the partnership in 2025 and you can read more about how the donations are making a real difference on page 2.

We've achieved so much together since 2015. Make sure to have a look at our 10 year video to learn more about the role TAL Risk Academy has played.

What's coming up

We're excited to introduce an updated course offering designed to meet your needs and help you strengthen both your business and client relationships.

As always, our team, along with external experts and thought leaders, have designed those courses to support every stage of your career, whether you're an adviser, business owner, client service manager or new entrant.

We're running more panel sessions too, so you can hear from your peers about what's creating great results for them for them. Our PY Program is here to help new entrants make a confident start on their professional journey and we're also excited to launch a new training series specifically for client support staff.

As our profession and your learning needs continue to evolve, TAL Risk Academy is here, with a decade of expertise behind us, to help you get – and stay – ready for tomorrow.

Beau Riley
General Manager
Retail Sales and New Business – Individual Life

Contents

Expert education. Real results.

Achieve your learning goals this year with the market-leading TAL Risk Academy. Our course offering in 2025 includes:

Over 40 on-demand courses

The majority of our courses are available on-demand so you can learn when it suits you best. Just log in to the TAL Risk Academy website and you're ready to go.

→ Browse on-demand

Live 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

Live masterclasses and workshops

Delivered face-to-face or on-demand, these courses offer in-depth, interactive learning.

→ Browse live sessions

Article library

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

→ Browse articles

Our continuing 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.

Introducing a new learning platform to help you track and manage your learning

We've invested in a new learning platform this year, with lots of smart technology to make it easier for you to:

- Find the training you want and explore learning programs across the full collection of on-demand courses, webinars, masterclasses and articles
- Keep an eye on your targets with the built-in CPD tracker
- Browse and complete courses on the go with mobile access, and lots more.

If you haven't logged in to TAL Risk Academy in the last 12 months, you'll need to set up a new user account to access all the features of the platform.

→ Register to view our entire course offering

10 years of support 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 (ABCN), an investment in mentorship and support for very high potential Australian students who have faced significant barriers to educational and career attainment.

TAL hosts mentoring sessions, provides paid internships for students and our people also donate their time to the ABCN through professional mentorships to help these students grow their skills, knowledge and confidence.

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:

"The ABCN Accelerate Scholars have tremendous potential but face many barriers including a lack of resources, awareness and connections. The support they receive from the TAL Risk Academy is critical in helping them overcome those barriers and to navigate towards a much brighter future."

95%

of Accelerate Year 3 Graduates are engaged in employment, tertiary education or training, compared to 59% of economically disadvantaged students aged 24. (Lamb, 2020)

97%

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 economically disadvantaged students. (ACARA, 2021)

98%

of Accelerate scholars report confidence in career pathways, compared to only 51% before the program.

Course categories

Wherever tomorrow takes you, you'll be ready with TAL Risk Academy. Our courses are designed to support each stage of your career, whether you're just starting out or building more skills as you continue your advice career.

Our core course categories are all accredited for CPD hours through the FAAA and offer over 90 CPD hours in 2025.

Foundations

Made for those new to insurance or advice, Foundations courses cover how advice, insurance products, underwriting and claims all work together.

→ Browse courses

Professional Year

A complete program of training, tools and networking opportunities to help PY candidates make a strong, confident start in financial advice.

→ Browse courses

Advice

Designed for advisers, these courses will help you finesse your skills and develop new ones, across technical topics and advice strategies.

→ Browse courses

Business Management

Created for business owners and advisers, these courses focus on strategy, client care, mental wellbeing and cyber security, to help you grow your business.

→ Browse courses

Working with TAL

We launched our Working with TAL learning stream last year and it's been wonderful to have so many of you attended the courses since.

Covering our products, new policy processes, support for existing clients and claims at TAL, the courses are designed to make it easier for you and your team to do business with us every day.

→ Browse courses

New training specifically for client support staff

We're introducing a new training series this year, created specifically for client support staff.

The courses will help make your day-to-day easier: from streamlining admin and client engagement processes to improving retention conversations.

They're a great chance to connect with your peers and explore opportunities for progressing your career as well.

→ Register today

Professional Year courses

Specifically designed for Professional Year new entrants, our PY courses will help you build your knowledge and gain key skills so you're ready for a great start in the industry.

Financial Adviser Exam Masterclass

PRESENTED BY THE TAL TECHNICAL TEAM

Session details
On demand

Structured training hours
6.5 hours

The Financial Adviser Examination is an essential component of the education standard that all advisers are required to pass in order to provide personal financial advice to retail clients.

New entrants or those returning to the industry are required to pass the exam before commencing quarter three of their professional year.

The Financial Adviser Exam Masterclass is designed to support your preparation for the exam, covering key information to be aware of, the material to study and set expectations for sitting the exam.

→ Launch on-demand

Risk Advice & Strategy Workshop

PRESENTED BY SACHA LOUTKOVSKY
(RISK ADVISER, PERSONAL RISK PROFESSIONALS)

Session details
12 August 2025

Structured training hours
2 hours

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 underwriting decisions, important questions to ask during the pre-assessment phase and share best practice tips on supporting your clients through each stage of their lifecycle.

→ Enrol today

Client Conversations Workshop

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

Session details
16 September 2025
2 x 2 hour workshops

Structured training hours
4 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 today

“

Thank you for providing a detailed and easily understood set of resources. I have passed the Financial Adviser Exam and will be recommending this series of masterclasses to other Professional Year candidates.

EXAM MASTERCLASS ATTENDEE

Ethical Dilemmas Workshop

PRESENTED BY THE TAL TECHNICAL TEAM

Session details
14 October 2025

Structured training hours
2 hours

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 today

Getting the most out of your Professional Year

PRESENTED BY DANIELLE WAUGH
(PARTNERSHIPS EDUCATION MANAGER, TAL)

Session details
On demand

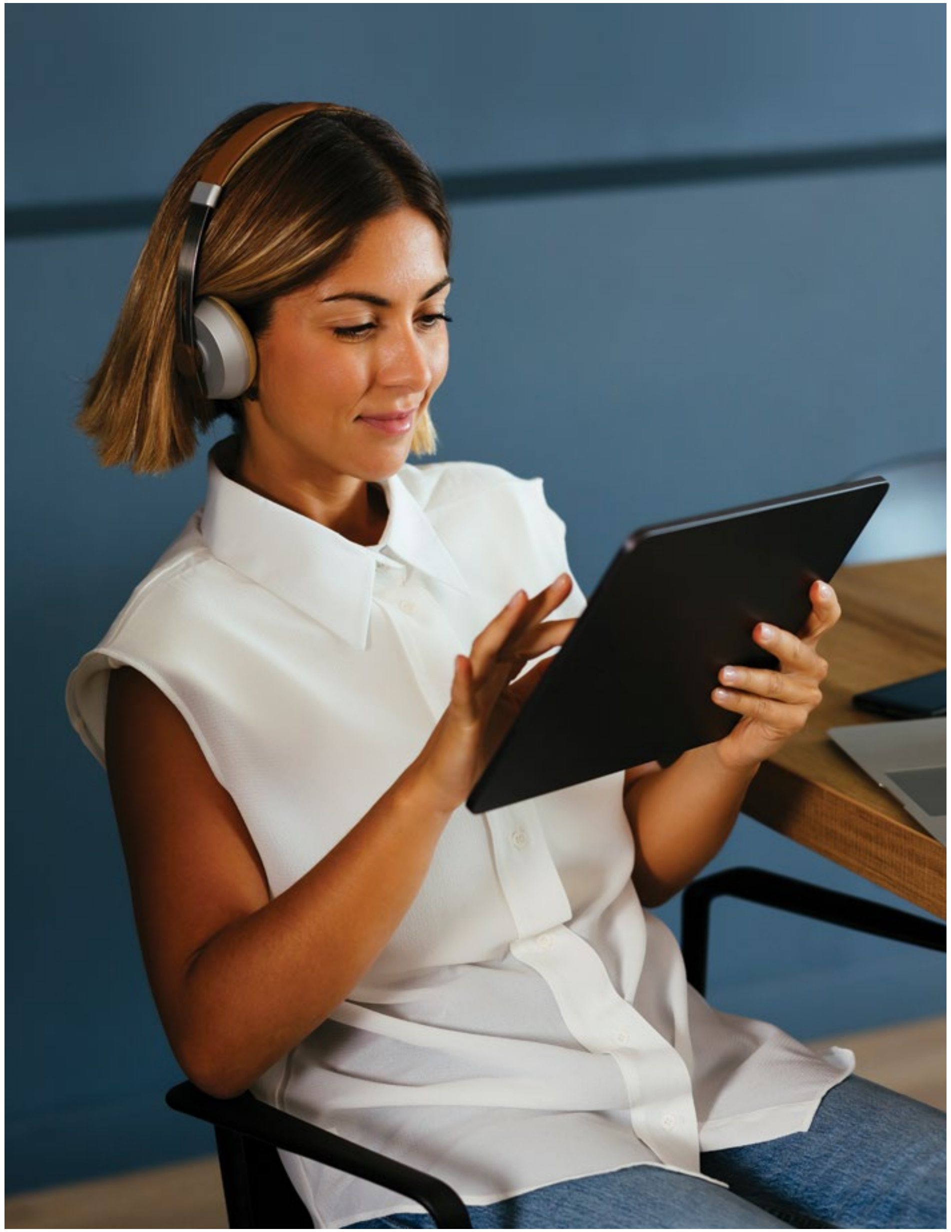
Structured training hours
30 minutes

This presentation covers practical insights in to what other candidates and advice practices are doing to get the most out of the Professional Year.

With more new advisers needed than ever before and significant learnings from practices who have experienced the process, this session is suitable for all PY candidates and those looking to start a Professional Year.

→ Launch on-demand

Professional Year support



Manage and track your year with the PY Manager platform

In one digital hub, our PY Manager lets you review and manage your PY requirements, details and achievements and makes sure everyone has a clear picture of progress and what's ahead.

Plan and log requirements, keep up to date with key milestone reminders, and share progress with your supervisor along the way.

→ Get in touch to sign up

Join our PY Community

The PY Community presents virtual events every month, giving you valuable networking opportunities and the chance to learn from industry experts and leading advisers about what's helped them succeed in the industry.

Each session is complimentary, runs for an hour and features panel discussions and interviews on key topics, including:

- What makes a successful adviser?
- Life Insurance adviser skills
- Ethical dilemmas
- Building your brand

→ Register today

Learning programs

We offer a comprehensive range of learning programs to help you learn with the right support.

Here are just a few to get started with. Log on to the TAL Risk Academy platform to browse all the learning programs and our full course offering.

Professional Year

- Advice Foundations
- Life Insurance Advice Products
- Getting the most out of your Professional Year
- Financial Adviser Exam Masterclass

Business Insurance

- Business Insurance Structures
- Business Insurance Funding
- Beneficiaries: Good, Bad & Indifferent
- Dodging the Buy/Sell Disaster
- Business Insurance Article Series

Cyber Security

- Cyber Security for Financial Advisers
- Cyber Security Controls for Financial Advisers
- Cyber Security Article Series

Mental Wellbeing

- Leading with Mental Health in Mind: Strategies for Financial Advisers
- Thriving in the Financial Advice industry
- Supporting Grieving Clients: Fireside chat with the experts
- Mental Wellbeing: Supporting At-Risk Clients

Client Engagement

- Supporting Clients at Claim Time
- Identifying and Engaging with Vulnerable Clients
- Empowering Clients on Claim

Ethics

- Navigating Best Interest and Appropriateness
- Financial Abuse and Ethics: Responsibilities and Strategies
- Ethics and the Risk Management Process
- Solving your Ethics Dilemmas

On-demand CPD hours

Foundations

	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
INDUSTRY						
Advice Foundations		●		●		
RISK PRODUCT						
Life Insurance Advice Products	●					

Professional Year

	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
Financial Adviser Exam Masterclass			●	●		
Introduction to the Professional Year		●	●	●		
Getting the most out of your Professional Year				●		

Advice

	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
INDUSTRY						
Life Insurance | Current Trends and what's ahead 2025		●				●
BUSINESS INSURANCE						
Business Succession for Professionals	●				●	
Dodging the Buy/Sell Disaster	●	●			●	
Business Insurance Structures	●				●	
Business Insurance Funding	●				●	

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

On-demand CPD hours

Advice	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
Beneficiaries: Good, Bad & Indifferent	●			●	●	
Risky Business – Policy Ownership Strategies	●			●	●	
CLAIMS						
Supporting Clients at Claim Time		●				
Empowering Clients on Claim		●				●
CLIENT ENGAGEMENT						
The Unreasonably Biased Client		●				
Identifying and Engaging with Vulnerable Clients		●				
Effective Insurance strategies for families with children	●			●		
What is your Insurance Philosophy?		●		●		
ESTATE PLANNING						
Estate Planning Essentials	●					
Integrating Estate Planning into Advice	●	●				
Estate Planning: Identifying the Right Solutions	●				●	
The Fate of the Family Trust	●	●			●	

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

On-demand CPD hours

Advice	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
ETHICS						
Financial Abuse and Ethics: Responsibilities and Strategies		●	●			●
Ethics and the Risk Management Process			●			
Solving your Ethics Dilemmas			●			
Navigating Best interest and appropriateness			●			
INSURANCE IN SUPER						
Supercharged Superannuation: Unlocking the Power of Platform Ownership	●	●			●	
Premium Funding for the Future	●		●	●	●	
MENTAL WELLBEING						
Supporting Grieving Clients: Fireside Chat with the Experts		●				
Mental Wellbeing: Supporting At-Risk Clients		●				
RETIREMENT						
Centrelink Advice: Strategies to improve means testing outcomes for your clients	●					
Advice Strategies Unlocked by Lifetime Income Streams	●					

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

On-demand CPD hours

Advice	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
RISK PRODUCT						
TPD in the Real-World	●				●	
Best Interest Balancing Act		●	●	●		
Income Protection Fundamentals	●				●	
Compare the Pair: Pre and Post Implementation	●					

Keep these topics coming. Absolutely essential for advisers to attend these topics.

ETHICS MONTH ATTENDEE

On-demand CPD hours

Business Management

	Technical Competence	Client Care and Practice	Professionalism and Ethics	Regulatory Compliance and Consumer Protection	Tax (Financial) Advice	General
BUSINESS STRATEGY						
Overcoming Challenges and Embracing Insurance		●				●
Using Referrals to Risk Specialists		●				●
Delivering Value		●				●
Cyber Security for Financial Advisers		●				
Cyber Security Controls for Financial Advisers		●				
CLIENT ENGAGEMENT						
Engaging Indigenous Communities through Financial Advice		●				●
Another Day, Another Consent | Ensuring compliant commission disclosure and client consent				●		
MENTAL WELLBEING						
Leading with Mental Health in Mind: Strategies for Financial Advisers		●				
Thriving in the Financial Advice Industry						●

It was a great information and training session with clear areas of learnable knowledge and practical skills to put into everyday practice.

WEBINAR ATTENDEE

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

CPD articles

Deep dive into key topics and earn CPD hours with our library over 25 articles.

The Golden Rules of Insurance Advice Series
By David Glen

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

Estate Planning Series
By David Glen

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

Business Insurance Series
By David Glen

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

Other Business Insurance Articles

Taking Care of your Self-Employed Clients by Jo Hetherington

The Must Have Succession Plan by David Glen

Understanding Business Insurance Article by David Glen

Understanding Australia's Business Structures by David Glen

Cyber Security Series
By Adara Campbell

1. Cyber Security for Financial Advisers
2. Protecting your Advice Business Online
3. Online Account Security for Financial Advisers
4. Device Security for Financial Advisers

Other Topics

Insurance in Super: Premium Funding for the Future by David Glen

Neglect SMSF Liquidity at Your Peril by David Glen

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

The Privacy Act by David Glen

Income Protection in Super: Claims Made After Return to Work? 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.

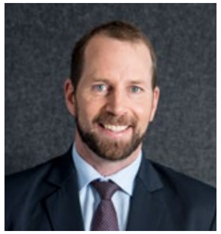
David has worked as a tax partner at a large accounting firm and was tax counsel for several insurance companies. David is a qualified solicitor, Chartered Accountant and holds a post graduate diploma in taxation law.

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.



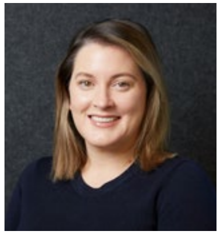
Jason Bamford

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 recently completed his Graduate Diploma in Financial Planning.



Danielle Waugh

EDUCATION PARTNERSHIPS 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.

Our expert educators: the TAL team

Daniel Barnes

REGIONAL SALES MANAGER (VIC, TAS & QLD), TAL

An experienced leader and passionate advocate of the life insurance industry, Daniel has over 20 years' experience working with financial advisers across both personal and general advice channels skills include leadership, relationship management, growth strategies, lead delivery and staff development.

A strong ability to communicate across a variety of stakeholders to deliver results and outcomes both internally and for the financial advice community.

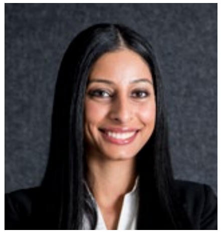
Glenn Baird

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.



Rachel Bushara

BUSINESS DEVELOPMENT MANAGER, TAL

Rachel has over 11 years of experience in financial services and works with advisers across risk, practice management and business growth. She excels at helping advisers grow their practices, develop value propositions, identify advice opportunities and streamline their processes. She's also passionate about mentoring new entrants to the industry and setting them up for success.

Jo Hetherington

HEAD OF FINANCIAL HEALTH, TAL

Jo joined TAL in 2011 and has over 22 years' experience in forensic accounting and spent 10 years at one of the 'Big 4' accounting firms. 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.

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.

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.

Our expert educators: external thought leaders

Sacha Loutkovsky

RISK ADVISER

Sacha is an award-winning financial adviser who has specialised in insurance advice for more than 15 years, advising clients on how to best set up and manage their protection strategies.

Her career has spanned financial advice and learning and development, including three years as Head of Learning and Development for Finance at Griffith University. Sacha is also the founder of The Sail Agency, where she works with financial service product providers to help engage and grow their customer base using content, media, education programs and process enhancements.

Jason McSpeerin

CO-FOUNDER & DIRECTOR,LIFEXPLORER

Over the past 20 years, Jason has delivered over 1,500 workshops to some of the world's leading organisations. He has provided specialist advice to numerous industries and clients include AMP, ANZ 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. Through these initiatives, Jason has seen phenomenal results in increasing sales, improving leadership capabilities and enhancing engagement.

Andrew Inwood

FOUNDER & PRINCIPAL, COREDATA

Andrew has more than 30 years' experience in the Australian financial services industry and is the author of more than 50 pieces of significant research into clients and their behaviour. He has a particular focus on the value of the client experience in financial services. He is a highly regarded speaker and has delivered keynote speeches in Australia and overseas.

Andrew has served on several charity and sporting club boards and as a director of a number of start-up businesses. He has a Bachelor of Economics from the University of Sydney ASIA.

Jason Timor

MANAGING DIRECTOR, STONECRAB

Jason is a proud Badu/Waiben Island man from the Torres Strait Islands and accomplished professional who has provided Indigenous engagement consultancy services for some of the largest organisations in Australia, including EY, Lendlease, Stockland, TikTok and Morgan Stanley. He's a sought-after strategist and facilitator, with an emphasis on his thought leadership on Indigenous engagement.

Previously, Jason was Deputy CEO at Supply Nation, Australia's premier supplier diversity organisation, advocating for Indigenous businesses. Jason also headed the Indigenous Reconciliation Strategy for Qantas Group.

→ Get to know all our presenters

Start your learning journey today

Your first stop: the TAL Risk Academy platform

The new TAL Risk Academy platform is home to all our courses and resources, CPD tracking, your tests and results, course certificates and much more.

You'll also find details about all the live courses we're running in 2025, including our popular Ethics Month.

→ **Register or log in now**

Share your feedback

Your feedback helps us improve our existing courses and create news ones, to deliver the practical training and results you want.

So let us know what would help make tomorrow better for you: email the TAL Risk Academy team or get in touch with your BDM to share your feedback.

And we'll keep evolving TAL Risk Academy, for the next 10 years and beyond.

Need a hand?

Email our expert TAL Risk Academy educators, call us on 1800 748 682 (Monday – Friday, 9am – 5pm AEST) or contact your local team:

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

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

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

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

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

TAL Life Limited
GPO Box 5380 Sydney NSW 2001
ABN 70 050 109 450 | AFSL 237848
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TAL / Risk Academy