TAL Risk Academy Course Guide

July – December 2026

TAL / Risk Academy

Education for what matters, when it counts

Welcome to another big year at TAL Risk Academy. For over a decade now, the team has been developing practical, up-to-date training to back you in the moments that matter most for your clients.

Being an adviser means switching gears constantly. You might be writing a statement of advice one minute and a social media post the next. Helping one client through the loss of a loved one and another with their retirement dream.

Whatever you're navigating this year, there are over 75 courses to choose from, available through live webinars, face-to-face and on-demand to make accessing that training as flexible as we can.

Plenty of opportunities to connect

Scott Hoger, David Glen and the rest of the team are back to share their insights and decades of experience through in-depth technical courses and articles, as well as at lots of live and in-person events.

We'll continue to deliver courses around the latest industry trends, designed especially for non-risk specialists who want a clear, practical understanding of what's changing. You also asked for more in-person leaning, so look out for sessions in each state throughout the year.

We've also invited respected voices from across the insurance and advice profession to share perspectives on other topics that really matter to you (and your clients). Meet some of those industry champions on page 11 of this guide.

Our ongoing support for young Australians – with thanks to you

As many of you know, the majority of our courses are free of charge. The full fee associated with masterclasses is donated the Australian Business Community Network (ABCN) and we've now donated $895,000 to help young Australians access quality education. We're pleased to continue the partnership in 2026. To find out more about the fantastic work the ABCN does – with your support – head to page 12.

TAL Risk Academy exists for you

We'll continue to develop education that reflects the great diversity of your role, industry and regulatory changes, and what's happening in today's Australian life.

Most importantly though, TAL Risk Academy exists to support you, so please let us know what you think.

You can email the team or contact your BDM any time to share feedback, ask questions or get support creating a tailored learning plan for 2026. We're here to help.

Beau Riley
General Manager, Retail Sales
& New Business – Individual Life

Contents

Lots to learn in 2026

Whatever you're navigating this year, TAL Risk Academy is backing you with the right learning, focused on what matters, when it counts.

Hit your CPD targets

With over 75 to choose from, our courses have your 40 required CPD hours covered this year.

The core courses are all accredited for CPD hours through the FAAA and we've made it easier to find what you need and want to study as well. In our learning platform and on **page 4** of this guide, courses are now grouped by CPD categories.

Learn when and how you like to

There are over 45 courses available **on-demand** through the TAL Risk Academy learning platform, ready to go when you are.

We also run **live webinars**, hosted by expert educators and industry leaders: a great chance to ask questions and connect with others.

For in-depth, interactive learning, our face-to-face **masterclasses and workshops** are happening in each state throughout the year.

And there's a comprehensive **article library** to explore, to deepen your understanding of key topics and earn CPD hours as well.

Since 2015, TAL Risk Academy has awarded

193,873

CPD hours to thousands of advice professionals

TAL Risk Academy courses receive an average

4.6 out of 5

satisfaction score from participants

Backing your advice

Just starting out? Re-engaging with risk advice? Guiding clients through life's biggest challenges? Your role is evolving all the time. TAL Risk Academy is right there with you.

Foundations

Designed for those new to insurance or advice, these courses guide you through how advice, insurance products, underwriting and claims all work together.

Browse courses

Professional Year

A comprehensive program of training, tools and networking opportunities to help PY candidates start their financial advice career from the right foundation.

Browse courses

Advice

Across technical topics and advice strategies, these courses will help advice professionals finesse existing skills and develop new ones.

Browse courses

Business Management

Courses focused on strategy, client care, mental wellbeing and cyber security, to help business owners and advisers grow their business.

Browse courses

NEW – Client Experience

We know it's important that the implementation and ongoing maintenance of your clients' policies is as efficient as it can be. That's why we've introduced the Client Experience learning stream, suited to advisers, administrative staff and paraplanners alike.

These monthly courses provide practical guidance, tools, templates and strategies so you can offer your clients a smooth and efficient insurance journey, from setting up new policies right through to claims handling.

Browse courses

Working with TAL

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

Browse courses

Tackle key topics with the right support

Live Courses

Hosted by expert educators and industry leaders, our live webinars offer a valuable opportunity to ask questions, stay informed, and connect with peers across the advice profession. Our program features guest speakers such as Mark McCrindle, founder of McCrindle and a leading social analyst and demographer.

Our sessions also includes practical webinars on retirement and estate planning to support advisers in strengthening their client strategies and service offerings, alongside timely discussions on cyber awareness and the distinctions between general advice and personal advice.

In-Person Learning

Keep an eye out for our **in-person sessions**, running 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.

Learning Programs

We offer a comprehensive range of learning programs to help you as your role evolves. Start with the program that best suits the role you're navigating this year.

New Starters

Courses designed for those new to insurance or advice. Foundation courses cover how advice, insurance, underwriting and claims all work together.

Professional Year

On-demand webinars to assist with the fundamentals of the PY, life insurance and TAL.

Client Services

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

Re-engage with Risk

Sessions for advisers looking to start or restart offering insurance via referrals, in-house solutions or specialisation.

Business Owners

Webinars tailored for practice principals to stay on top of best practice and regulatory requirements in advice.

On-demand CPD hours

Listed below are our on-demand courses grouped under their CPD area/s. Visit the TAL Risk Academy learning platform for the full course listing.

Technical Competence

🟧 **Risk Product**	Life Insurance Advice Products	
🟩 **Business Insurance**	Business Insurance Funding	⊕
	Business Insurance Structures	⊕
	Business Succession for Professionals	⊕
	Dodging the Buy/Sell Disaster	⊕
	Owners and Beneficiaires: Good, Bad and Indifferent	⊕
🟩 **Estate Planning**	Estate Planning Essentials	
	Estate Planning: Identifying the Right Solutions	⊕
	Integrating Estate Planning into Advice	⊕
🟩 **Insurance In Super**	Premium Funding for the Future	⊕
	Supercharged Superannuation: Unlocking the Power of Platform Ownership	⊕
🟩 **Risk Product**	Comparing Retail, Group and Direct	
	Compare the Pair: Pre and Post Implementation	
	Effective Insurance Strategies for Families with Children	⊕
🟩 **Underwriting**	Financial Underwriting	

Client Care and Practice

🟧 **Industry**	Advice Foundations	
🟥 **Professional Year**	Introduction to the Professional Year	⊕
🟩 **Business Insurance**	Dodging the Buy/Sell Disaster	⊕
🟩 **Client Engagement**	The Unreasonably Biased Client	
🟩 **Estate Planning**	Integrating Estate Planning into Advice	⊕
	The Fate of the Family Trust	⊕
🟩 **Insurance In Super**	Premium Funding for the Future	⊕
	Supercharged Superannuation: Unlocking the Power of Platform Ownership	⊕
🟩 **Retirement**	Retirement Realities: Insights to Empower your Advice	
🟦 **Business Strategy**	Cyber Security Controls for Financial Advisers	
	Cyber Security for Financial Advisers	
	Delivering Value	⊕
	Using Referrals to Risk Specialists	⊕
	What's Changed and What Matters Now	
	AI in Practice: prompting with purpose	
	Making AI work for your advice	
🟦 **Client Engagement**	Engaging Indigenous Communities through Financial Advice	⊕
	Conversation Skills for Compassionate Advice	
	Positioning and Communicating Life Insurance	
🟦 **Mental Wellbeing**	Mental Wellbeing: Supporting At-Risk Clients	
	Supporting Advisers in Meaningful Conversations	⊕
	Supporting Clients at Claim Time	
	Supporting Grieving Clients and their Families	⊕

🟧 Foundations 🟥 Professional Year 🟩 Advice 🟦 Business Management

⊕ CPD hours across two or more categories

On-demand CPD hours

Professionalism and Ethics

Professional Year	Financial Adviser Exam Masterclass	⊕
	Introduction to the Professional Year	⊕
Ethics	Code of Ethics Essentials	
	Ethical Dilemmas: Real-World Scenarios and Professional Integrity	
	Navigating Best Interest and Appropriateness	
	Ethics in Action	
	Closing the gap: Aligning advice processes & FSCP determinations	
	Competing Obligations: Ethical Dilemmas in Life Insurance	
	Navigating AI Innovation with Integrity	

Regulatory Compliance and Consumer Protection

Professional Year	Financial Adviser Exam Masterclass	⊕
	Introduction to the Professional Year	⊕
	Getting the most out of your Professional Year	
Industry	Considerations when Dealing with AFCA	
	Life Insurance and Advice – Opportunities for 2026	
Business Insurance	Owners and Beneficiaires: Good, Bad and Indifferent	⊕
Risk Product	Effective Insurance Strategies for Families with Children	⊕
Business Strategy	Another Day, Another Consent	

Tax (Financial) Advice

Business Insurance	Business Insurance Funding	⊕
	Business Insurance Structures	⊕
	Business Succession for Professionals	⊕
Estate Planning	Estate Planning: Identifying the Right Solutions	⊕
	The Fate of the Family Trust	⊕
Insurance In Super	Premium Funding for the Future	⊕
	Supercharged Superannuation: Unlocking the Power of Platform Ownership	⊕
Tax	Income Protection under the Tax Microscope	
	Who gets what, when and how much tax applies	
	Superannuation Benefits: Navigating the two-step process	
	The Insurance Advisers Guide to Division 296	

General

Business Strategy	Delivering Value	⊕
	Using Referrals to Risk Specialists	⊕
Client Engagement	Engaging Indigenous Communities through Financial Advice	⊕
Mental Wellbeing	Supporting Advisers in Meaningful Conversations	⊕
	Supporting Grieving Clients and their Families	⊕

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

▌ Foundations ▌ Professional Year ▌ Advice ▌ Business Management

⊕ CPD hours across two or more categories

Article CPD hours

Technical Competence

Golden Rules of Insurance Advice Series, by David Glen

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

Business Insurance Series, by David Glen

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

Other Advice Topics

- The Must Have Succession Plan, by David Glen
- Understanding Business Insurance, by David Glen
- Understanding Australia's Business Structures, by David Glen ⊕
- Premium Funding for the Future, by David Glen ⊕

Client Care and Practice

Client Engagement

- Awareness, Advocacy & Action in Post-Referendum Australia | What Financial Planners Need to Know About the Next Era of Reconciliation

Golden Rules of Insurance Advice Series, by David Glen

- Setting the Right Amount ⊕

Estate Planning Series, by David Glen

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

Other Advice Topics

- Taking Care of your Self-Employed Clients, by Jo Hetherington

Cyber Security Series, by Adara Campbell

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

Tax (Financial) Advice

Golden Rules of Insurance Advice Series, by David Glen

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

Business Insurance Series, by David Glen

- Building Blocks of Business Succession ⊕
- Managing Equity Risk ⊕
- Buy/Sell: Default Ownership Structure Revealed ⊕
- Buy/Sell: Bare Trust Mystery Explained ⊕

Other Advice Topics

- Understanding Australia's Business Structures, by David Glen ⊕
- Premium Funding for the Future, by David Glen ⊕
- Neglect SMSF Liquidity at Your Peril, by David Glen

Regulatory Compliance and Consumer Protection

Golden Rules of Insurance Advice Series, by David Glen

- Paying the Right Person: Part 1 ⊕

Other Advice Topics

- Income Protection in Super: Claims Made After Return to Work? by David Glen
- Introducing the New World of the Reasonable Life Insured, by David Glen

▌ Advice ▌ Business Management

⊕ CPD hours across two or more categories

Professional Year courses

Start your Professional Year from the best foundation, with a dedicated learning program made specifically for new entrants.

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.

Updated for 2026, 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

The Financial Adviser Exam Masterclass has supported over

8,500

of you with your exam prep

Ethical Dilemmas Workshop

Presented by the TAL Technical Team

Session details
19 August 2026

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

Risk Advice & Strategy Workshop

Presented by Sacha Loutkovsky
(Founder, The Sail Agency)

Session details
15 September 2026

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, key 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

Introduction to the Professional Year

Presented by the TAL PY Manager Team

Session details
On demand

Structured training hours
1 hour

This course provides learners with a first look into the Professional Year including its purpose, structure, and requirements. It covers various aspects of the PY, including creating a Plan, keeping a logbook, work activities and structured training requirements. This course is ideal for candidates, supervisors, and licensees who are new to the Professional Year.

Launch on-demand

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

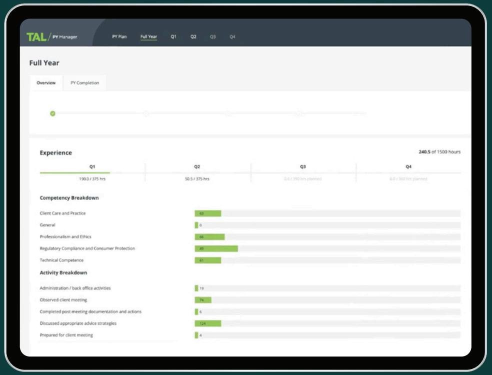
This presentation includes practical insights in to what other candidates and advice practices are doing to get the most out of the Professional Year.

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

> *"TAL's PY Program is fantastic for anyone going through their PY. The exam preparation course was particularly useful in helping me prepare and pass with the first attempt... PY Manager was my favourite tool through the PY Program. It made a process that would have been very clunky and inefficient very smooth."*
>
> **– PY candidate and TAL Risk Academy attendee**

PY 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 presentations and interviews on key topics.

Register today

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 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 tax counsel for several insurance companies. David is a qualified solicitor, Chartered Accountant and holds a post graduate diploma in taxation law.

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.

> *"Both David and Scott provide an excellent webinar for me to understand the standards and possible issues in various client situations. The TAL Risk Academy is first class."*
>
> **– Ethics Month attendee**

> *"I found this to be highly engaging, relevant, and interactive. A well-structured session presented perfectly."*
>
> **– TAL Risk Academy webinar attendee**

Scott Hoger

National Manager, Education & Partnerships, TAL

Scott joined TAL in 2013 and has over 25 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.

Danielle Waugh

Education Partnerships Manager, TAL

Danielle joined TAL in 2016 and has over 20 years of financial services experience, predominately within licensees. She has qualifications in both financial planning and human resource management.

Danielle is responsible for managing 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. His 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.

Ed Bassingthwaighte

Regional Sales Manager (NSW & ACT), TAL

Ed has worked in the industry for over 20 years, with more than 15 of those in distribution, Business Development and Practice Development roles.

As well as working for institutions, Ed spent three years as a Risk Specialist adviser with a focus on Business Insurance and Succession Planning.

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

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.

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.

Get to know all our presenters

Our expert educators: external thought leaders

Phil Anderson

GM Policy, Advocacy
& Standards, FAAA

Phil has been in financial services for over 25 years, including over 10 years at the AFA, most recently as CEO, before the merger with the FPA. He's worked for Netwealth, as General Manager Governance & Advice, and Colonial First State, as Head of Risk Management & Compliance, as well as AMP, MLC and Perpetual.

Phil's been responsible for policy including the Quality of Advice Review and implementing of the requirements of the Professional Standards legislation and the Royal Commission Recommendations.

Rhett Das

Managing Director,
Integrity Compliance

Rhett helps businesses understand and apply legislation, bridging the gap between regulatory expectations and the realities of delivering advice.

He's served as an independent expert in enforceable undertakings and founded Integrity Compliance to assist AFS licensees of all sizes. His focus is on delivering tailored solutions that address the unique challenges faced by advice businesses, drawing on his deep understanding of the balance required to achieve regulatory and commercial success.

> *"Always a pleasure to sit in on TAL education – you do it very well and the topics are always relevant."*
>
> **– TAL Risk Academy webinar attendee**

Sacha Loutkovsky

Founder, The Sail Agency

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

Her career has spanned 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.

Stefan D'Alessandro

Founder, subfocus.ai

Stefan helps ambitious small businesses think smarter and act quicker with AI strategy and adoption. Having spent 14 years as a financial adviser and still currently operating The Risk Lab (a General Advice practice in Melbourne), Stefan has spent 20 years across the advice & technology spaces.

Jason Timor

Managing Director,
Stonecrab

Jason is a proud Badu/Waiben Island man from the Torres Strait Islands and has provided Indigenous engagement consultancy services for some of Australia's largest organisations. 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, advocating for Indigenous businesses, and also headed the Indigenous Reconciliation Strategy for Qantas Group.

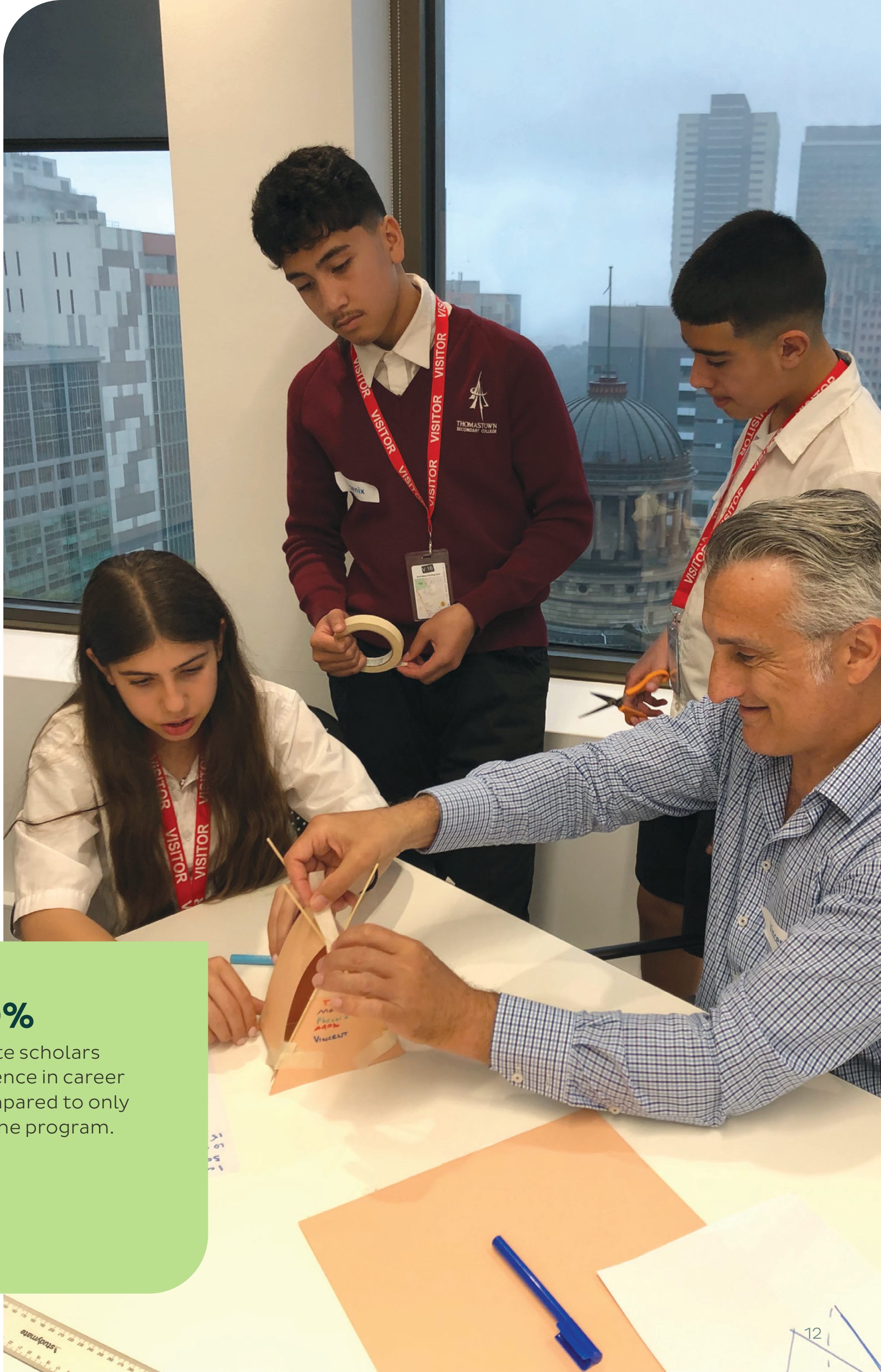
Support for young Australians

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.

> *"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."*
>
> – Phil Gardner, CEO of the ABCN Foundation



97%

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)

89%

of Accelerate scholars report confidence in career pathways, compared to only 40% before the program.

Start learning today

Your learning platform: the first stop for all things TAL Risk Academy

With lots of smart technology to help you manage and track your education throughout the year, the TAL Risk Academy learning platform is home to:

- All our on-demand courses, webinars and masterclasses, including the live sessions that are running throughout 2026
- Smart searching options, with a focus on CPD categories
- Resources, articles and learning programs
- A built-in CPD tracker, as well as your tests, results, course certificates and much more.

Register or log in now

Need a hand or have a question?

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

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