

# TAL Risk Academy Course Guide

January – June 2026



# 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.

Our 2026 program includes four big focus months too, with deep dives into AI in March, ethics in May (back by popular demand, with more real-world case studies and practical pointers on all things ethics), tax in June and cyber in October.

## 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



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# 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

## Feature Months – Live Courses

In 2026, we're dedicating select months to targeted learning themes to help you deepen your expertise in key advice areas and stay on track with your annual CPD requirements.

### March: AI

Step into the future of advice with a month dedicated to real-world AI solutions to make your practice more efficient.

Explore practical tools that streamline workflows, without the hype. It's a hands-on opportunity to understand how AI can elevate your advice process.

[Learn more](#)

### May: Ethics & Professionalism

Back again after a great response last year, these live sessions will deliver practical strategies and insights to help you meet your obligations under the Code of Ethics and deepen your understanding of its values and principles.

Each webinar will show how these standards translate into the everyday delivery of high-quality financial advice.

[Learn more](#)

### June: Tax (Financial) Advice

Each week in June, we'll explore key aspects of providing tax advice in the context of life insurance, helping you meet your annual Tax (Financial) Advice CPD requirements with practical, relevant content.

[Learn more](#)

## 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.

And in **April**, Scott Hoger and David Glen are presenting **TPD workshops** on the evolution of TPD products, and what it means for your advice and supporting your clients.



## 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
Client Engagement	Engaging Indigenous Communities through Financial Advice
Mental Wellbeing	Mental Wellbeing: Supporting At-Risk Clients
	Supporting Advisers in Meaningful Conversations
	Supporting Clients at Claim Time
	Supporting Grieving Clients and their Families

## On-demand CPD hours

### Professionalism and Ethics

<b>Professional Year</b>	Financial Adviser Exam Masterclass	(+)
	Introduction to the Professional Year	(+)
<b>Ethics</b>	Code of Ethics Essentials	
	Ethics and the Risk Management Process	
	Ethical Dilemmas: Real-World Scenarios and Professional Integrity	
	Navigating Best Interest and Appropriateness	

### Tax (Financial) Advice

<b>Business Insurance</b>	Business Insurance Funding	(+)
	Business Insurance Structures	(+)
	Business Succession for Professionals	(+)
<b>Estate Planning</b>	Estate Planning: Identifying the Right Solutions	(+)
	The Fate of the Family Trust	(+)
<b>Insurance In Super</b>	Premium Funding for the Future	(+)
	Supercharged Superannuation: Unlocking the Power of Platform Ownership	(+)

### Regulatory Compliance and Consumer Protection

<b>Professional Year</b>	Financial Adviser Exam Masterclass	(+)
	Introduction to the Professional Year	(+)
	Getting the most out of your Professional Year	
<b>Industry</b>	Considerations when Dealing with AFCA	
<b>Business Insurance</b>	Owners and Beneficiaires: Good, Bad and Indifferent	(+)
<b>Risk Product</b>	Effective Insurance Strategies for Families with Children	(+)
<b>Business Strategy</b>	Another Day, Another Consent	

### General

<b>Business Strategy</b>	Delivering Value	(+)
	Using Referrals to Risk Specialists	(+)
<b>Client Engagement</b>	Engaging Indigenous Communities through Financial Advice	(+)
<b>Mental Wellbeing</b>	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

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	

## 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	

## 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	

# 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

## Risk Advice & Strategy Workshop

**Presented by Sacha Loutkovsky**

(Founder, The Sail Agency)



**Session details**

10 March 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](#)

## Professional Year courses

### Ethical Dilemmas Workshop

**Presented by the  
TAL Technical Team**



**Session details**  
19 May 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](#)

### Client Conversations Workshop

**Presented by Jason McSpeerin** (Co-Founder and Director, LifeExplorer)



**Session details**  
9 June 2026, 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](#)

### Getting the most out of your Professional Year

**Presented by Danielle Waugh**  
(Partnerships Education Manager, TAL)



**Session details**  
On demand



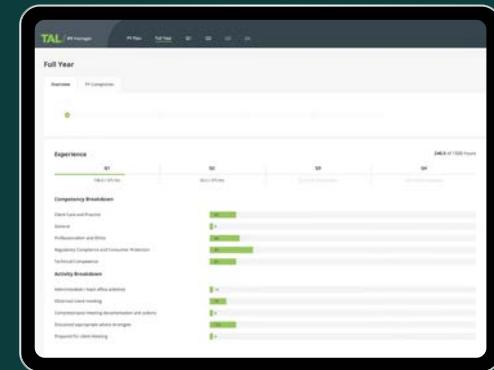
**Structured  
training hours**  
30 minutes

This presentation includes practical insights into 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](#)

# 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](#)

*"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*



# 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 Bassingthwaigte**  
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.



**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.



**Jason McSpeerin**  
Co-Founder & Director, LifeExplorer

Over the past 20 years, Jason has delivered more than 1,500 workshops to some of the world's leading organisations, and provided specialist advice to clients like AMP, ANZ and Telstra Super. His talent lies in his ability to think strategically and deliver workshops in a highly facilitative, engaging manner.

Jason currently develops training for Insight Learning Solutions and has seen phenomenal results in increasing sales, improving leadership and enhancing engagement.



**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.



"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

# 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%**

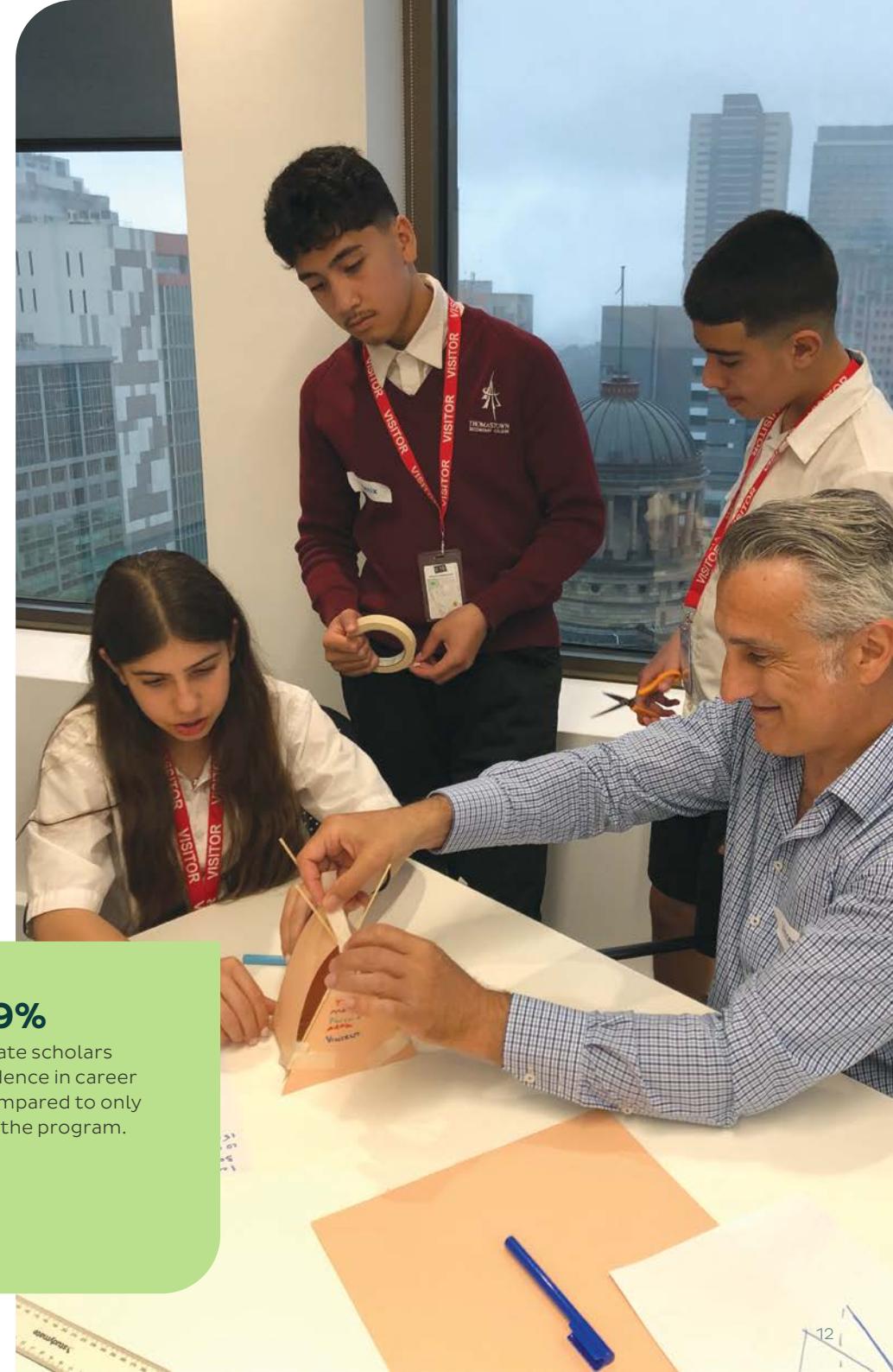
of Accelerate Year 3  
Graduates are engaged in  
employment, tertiary education  
or training, compared to 59%  
of economically disadvantaged  
students aged 24.  
(Lamb, 2020)

**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:

### **NSW/ACT**

nswretaillife@tal.com.au  
(02) 9448 9000

### **WA**

wretaillife@tal.com.au  
(08) 6380 4400

### **VIC/TAS**

vicretaillife@tal.com.au  
(03) 9671 9148

### **SA/NT**

sretaillife@tal.com.au  
(08) 8113 8300

### **QLD**

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