

May 31, 2012 – Washington, D.C. - Merrill Retirement University  
May 8, 2012 – Naples, FL - Merrill Retirement University  
May 7, 2012 – Miami, FL - Allianz  
April 19, 2012 – Vancouver, BC – PPI  
April 18, 2012 – Cleveland, OH – Society of FSP  
April 3, 2012 – NYC, NY – Structured Products Association  
February 10, 2012 - Calgary, Canada - Institute of Chartered Accountants of Alberta  
February 9, 2012 - Edmonton, Canada - Institute of Chartered Accountants of Alberta  
December 7, 2011 - Toronto, ON - Certified General Accountants  
December 6, 2011 – Toronto, Canada - Canadian Securities Institute, Canada-China Advanced Program  
November 22, 2011 – Victoria, BC - Institute of Chartered Accountants of B.C.  
November 21, 2011 – Vancouver, BC - Institute of Chartered Accountants of B.C.  
November 18, 2007 - Toronto, ON – Retirement Planning Association of Canada  
November 8, 2011 - Toronto, ON - Certified General Accountants  
October 25, 2011 – Miami, FL - Allianz  
October 12-13, 2011 – Minneapolis, MN - Allianz  
September 23, 2011 - Victoria, BC - Certified General Accountants  
August 19, 2011 – Salt Lake City -  
June 8, 2011 – Roseville, CA -  
June 7, 2011 – Oakland, CA -  
May 24, 2011 – San Jose, CA - Allianz  
May 19, 2011 – Richmond, VA -  
May 18, 2011 – Baltimore, MD -  
May 5, 2011 – Las Vegas, NV - Lincoln Financial (The Resource Group)  
April 27, 2011 – Brookfield, WI -  
April 26, 2011 – Chicago, IL -  
April 19, 2011 – Minneapolis, MN-  
April 12, 2011 – St. Louis, MO- Allianz  
March 31, 2011 – Louisville, KY - Allianz  
March 30, 2011 – Granger, IN - Allianz  
March 29, 2011 – Peoria, IL - Allianz  
March 28, 2011 – Phoenix, AZ - Allianz  
March 24, 2011 – Charlotte, NC - Allianz  
March 17, 2011 – Melville, NY - Allianz  
March 14, 2011 – Vancouver, BC - Institute of Chartered Accountants of B.C.  
March 10, 2011 – Detroit, MI - Allianz  
March 3, 2011 – Washington, DC - Allianz  
March 1, 2011 – Birmingham, AL - Allianz  
February 23, 2011 – Newton, MA-  
February 10, 2011 – Cambridge, ON, Canada – Advocis Golden Triangle  
February 3, 2011 – Parsippany, NJ-  
December 16, 2010 – Toronto, Canada - Canadian Securities Institute, Canada-China Advanced Program  
December 9, 2010 – NY, NY - Allianz  
November 25, 2010 - Vancouver, BC - Certified General Accountants  
November 15, 2010 – Financial Behaviour in Retirement Summit, Chicago, IL  
November 10, 2010 - Calgary, Canada - Institute of Chartered Accountants of Alberta  
November 9, 2010 - Edmonton, Canada - Institute of Chartered Accountants of Alberta  
November 3, 2010 – Cleveland, OH – Allianz  
October 29, 2010 – Baltimore, MD, MACPA

September 24, 2010 – Banff, AB, Canada - Institute of Advanced Financial Planning  
August 18-19, 2010 – Toronto, Canada - Canadian Securities Institute, Canada-China Advanced Program  
August 10, 2010 – Philadelphia, PA – Allianz  
June 21, 2010 – Vancouver, BC - Institute of Chartered Accountants of B.C.  
June 10, 2010 – Montreal, Canada - Standard Life  
May 28, 2010 – Toronto, Canada - Canadian Securities Institute, Canada-China Advanced Program  
May 5, 2010 – Flint & Troy, MI – Allianz  
April 21 – Las Vegas, NV – Lincoln Financial (The Resource Group)  
March 23, 2010 – Chicago, IL – Retirement Income Industry Association  
March 3, 2010 - Toronto, Canada - Metro Toronto Library  
February 11, 2010 – Newport Beach, CA - Allianz  
February 10, 2010 – Pasadena, CA - Allianz  
February 10, 2010 – Woodland Hills, CA - Allianz  
February 9, 2010 – Roseville, CA - Allianz  
February 9, 2010 – San Mateo, CA - Allianz  
January 18, 2010 - Orlando, FL - AICPA  
December 9-10, 2009 - Phoenix, AZ - Allianz  
December 8, 2009 - Salt Lake City, UT - Allianz  
December 7, 2009 - Seattle, WA - Allianz  
November 2, 2009 - Seattle, WA - MTA Seattle Chapter  
December 1, 2009 - Vancouver, BC - Certified General Accountants  
November 17, 2009 - Edmonton, Canada - Institute of Chartered Accountants of Alberta  
November 16, 2009 - Edmonton, Canada - Institute of Chartered Accountants of Alberta  
November 12, 2009 - Uncasville, CT - Allianz  
November 9, 2009 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
November 5, 2009 - Birmingham, AL - Allianz  
November 4, 2009 - Troy, MI - Allianz  
November 3, 2009 - Northbrook and Oak Brook, IL - Allianz  
October 30, 2009 - Hershey, PA - PA Bankers  
October 29, 2009 - King of Prussia and Harrisburg, PA - Allianz  
October 28, 2009 - Red Bank, NJ and Philadelphia, PA- Allianz  
October 27, 2009 - NYC and Melville, NY - Allianz  
October 26, 2009 - Parsippany, NJ - Allianz  
October 20, 2009 - Ingersoll, ON - Financial Horizons  
October 16, 2009 - Vancouver, BC - Raymond James  
October 13, 2009 - Cleveland, OH - Allianz  
October 7, 2009 - Birmingham, AL - Ohio National  
October 6, 2009 - Atlanta, GA - Ohio National  
August 14, 2009 - Toronto, Canada - Canadian Securities Institute, Canada-China Advanced Program of Brokerage Business & Wealth Management  
June 15, 2009 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
June 5, 2009 - Calgary, Alberta - Institute of Chartered Accountants of Alberta  
June 4, 2009 - Edmonton, Canada - Institute of Chartered Accountants of Alberta  
March 26-26, 2009 - Buffalo, Rochester, NY - Allianz  
January 23, 2009 - Atlanta, GA - Integrated Financial Group  
December 3, 2008 - New York, NY - MetLife  
November 18, 2008 - Calgary, Canada - Institute of Chartered Accountants of Alberta  
November 17, 2008 - Edmonton, Canada - Institute of Chartered Accountants of Alberta  
November 14, 2008 - Richmond, VA - MetLife  
November 13, 2008 - Pittsburgh, PA - MetLife

November 11, 2008 - Louisville, KY - MetLife  
November 7, 2008 - Tulsa, OK - Allianz  
November 6, 2008 - New Orleans, LA - Allianz  
November 5, 2008 - Austin and San Antonio, TX - Allianz  
October 29, 2008 - Kelowna, BC - Institute of Chartered Accountants of B.C.  
October 28, 2008 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
October 27, 2008 - Vancouver, BC - Great West Life  
October 23, 2008 - Atlantic City, NJ - MetLife  
October 21, 2008 - Phoenix, AZ - Pacific Life  
October 17, 2008 - Bay Harbor, MI - MetLife  
October 15, 2008 - Dallas, TX - Allianz  
October 14, 2008 - Houston, TX - Allianz  
October 10, 2008 - Boston, MA - MetLife  
October 8, 2008 - Little Rock, AR - Allianz  
October 7, 2008 - St. Louis, MO - Allianz  
October 3, 2008 - Vancouver, BC - London Life  
September 26, 2008 - Kansas City, MO - Allianz  
September 25, 2008 - Colorado Springs, CO - Allianz  
September 24, 2008 - Denver, CO - Allianz  
September 23, 2008 - Oklahoma City, OK - Allianz  
September 19, 2008 - New Orleans, LA - MetLife  
August 17-21, 2008 - Banff, AB, Banff School, Advocis - The Financial Advisors Association of Canada  
August 15, 2008 - Newport Beach, CA - Pacific Life  
August 7-8, 2008 - Toronto, ON - Canadian Securities Institute  
July 22, 2008 - Buffalo, Rochester and E. Syracuse, NY - MetLife  
July 18, 2008 - Newport Beach, CA - Pacific Life  
July 2-3, 2008 - Toronto, ON - Canadian Securities Institute  
June 27, 2008 - Newport Beach, CA - Pacific Life  
June 19, 2008 - Toronto, ON - Canadian Securities Institute  
June 16, 2008 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
June 10, 2008 - Sacramento and Berkeley, CA, Phoenix Annuities  
June 9, 2008 - Del Mar, CA -  
June 3, 2008 - Cleveland, OH - MetLife  
June 2, 2008 - Pittsburgh, PA - MetLife  
May 22, 2008 - Vancouver, BC - Certified General Accountants  
May 20, 2008 - Miami, FL - FPA, Miami Dade Chapter 3rd Annual Conference  
May 16, 2008 - Newport Beach, CA - Pacific Life  
May 15, 2008 - Dallas, TX - 1st Global  
May 14, 2008 - King of Prussia, PA - MetLife  
May 8, 2008 - Hartford, CT - Allianz  
May 7, 2008 - Tarrytown, NY - Allianz  
May 6, 2008 - Melville, NY - Allianz  
May 2, 2008 - Buffalo and Rochester, NY, MetLife  
May 1, 2008 - Rochester, NY - Allianz  
April 30, 2008 - Las Vegas, NV - MetLife  
April 25, 2008 - Atlanta, GA - MetLife  
April 7, 2008 - Toronto, ON - Scarborough Retirement Counsel  
April 3, 2008 - Troy, MI - Allianz  
April 2, 2008 - Foxboro, MA - Allianz  
April 1, 2008 - Pittsburgh, PA - Allianz

March 27, 2008 - Birmingham, AL – MetLife  
March 25, 2008 - Tampa, FL –  
March 7, 2008 - Memphis, TN – MetLife  
March 6, 2008 - Charlotte, NC – Allianz  
March 5, 2008 - Atlanta, GA – Allianz  
March 4, 2008 - Orlando, FL – Allianz  
February 21, 2008 - Jacksonville, FL – Allianz  
February 20, 2008 - Tampa, FL – Allianz  
February 19, 2008 - Fort Lauderdale, FL - Allianz  
February 13, 2008 - Sacramento, CA –  
February 12, 2008 - San Francisco, CA –  
February 8, 2008 - Atlanta, GA – MetLife  
January 15, 2008 - Phoenix, AZ - Arizona Institute, Society of Financial Service Professionals  
November 23, 2007 - Victoria, BC - Institute of Chartered Accountants of B.C.  
November 22, 2007 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
November 20, 2007 - Calgary, AB - Institute of Chartered Accountants of Alberta  
November 19, 2007 - Edmonton, AB - Institute of Chartered Accountants of Alberta  
October 29, 2007 - Las Vegas, NV - Charles Schwab, IMPACT 2007  
October 18, 2007 - Kitchener, ON - Advocis, Kitchener Chapter  
October 10, 2007 - St. Augustine, FL - John Hancock  
September 28, 2007 - Laguna Beach, CA - Pacific Life  
August 4, 2007 - Kansas City, MO - Garrett Planning Network, 7th Annual Retreat  
July 26, 2007 - Orlando, FL - Prudential Annuities  
June 14, 2007 - Richmond Hill, ON - ING Wealth Management  
June 12, 2007 - Denver, CO - Million Dollar Round Table  
June 7, 2007 - Vancouver, BC - Certified General Accountants  
June 1, 2007 - Campbellville, ON – Retirement Planning Association of Canada  
May 14, 2007 – Toronto, ON - IMCA  
May 10, 2007 – Toronto, ON - Strategy Institute  
May 7, 2007 – Ottawa, ON – CALU 16th Annual Meeting  
May 4, 2007 - Denver, CO - Main Street Securities  
May 2, 2007 - Dallas, TX - Tolleson Wealth Management  
April 19-20, 2007 - Allerton Park, IL, Society of Financial Service Professionals, Central Illinois Chapter  
March 3, 2007 - Destin, Florida - John Hancock  
February 19, 2007 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
February 10, 2007 - Laguna Beach, CA - John Hancock  
February 8, 2007 - Orlando, FL - John Hancock  
January 23, 2007 - Edmonton, AB - Institute of Chartered Accountants of Alberta  
January 22, 2007 - Calgary, AB - Institute of Chartered Accountants of Alberta  
January 11, 2007 - Boston, MA - John Hancock  
January 3, 2007 - Chicago, IL - Popular Investments, National Sales Conference  
November 8th, 2006 - Las Vegas, NV - 1st Global Capital Corp  
November 2, 2006 - Washington, DC – IMCA, 2006 Advanced Wealth Management Conference  
October 21, 2006 - Nashville, TN – FPA Annual Convention  
October 17, 2006 - Palm Springs, CA - Society of Financial Service Professionals, Forum 2006  
September 15, 2006 - Boston, MA - John Hancock, 2006 Manager's Forum  
August 20, 2006 - Banff, AB - Banff School, Advocis - The Financial Advisors Association of Canada  
June 27, 2006 – Toronto, ON - The Asset Planning Group  
June 8, 2006 - Vancouver, BC - Institute of Chartered Accountants of B.C.  
May 8, 2006 - Ottawa, ON – CALU, 15th Annual Meeting

February 9, 2006 – Toronto, ON - York University, Retirement Planning Centre  
January 25, 2006 - West Palm Beach, FL - Society of Financial Services Professionals  
January 9, 2006 -Markham, ON – PIP Financial  
November 30, 2005 - Calgary, AB - Portfolio Analysts Inc.  
November 28 - 29, 2005 – Calgary/Edmonton, AB - Institute of Chartered Accountants of Alberta  
October 27, 2005 - Victoria, BC - ManuLife Financial, Regional Advanced Marketing Seminars  
October 25-26, 2005 – Vancouver / Victoria, BC - Institute of Chartered Accountants of B.C.  
September 18, 2005 - San Diego, CA - Financial Planning Association (FPA) Annual Convention & Exposition  
September 15, 2005 – Ottawa, ON - Advocis - The Financial Advisors Association of Canada - Ottawa Chapter  
June 23, 2005 – Toronto, ON - Advocis - The Financial Advisors Association of Canada - Toronto Chapter  
June 20/23, 2005 – London/King City, ON - ManuLife Financial, Regional Advanced Marketing Seminars  
June 13, 2005 – Dartmouth, NS - Institute of Chartered Accountants of Nova Scotia  
June 7, 2005 - Calgary, AB - Institute of Chartered Accountants of Alberta  
May 26, 2005 - Toronto, ON - Avenue Investments  
April 26, 2005 - Hamilton, ON – Credential Group  
April 22, 2005 - Allerton Park, IL - Society of Financial Service Professionals, Central Illinois Chapter  
November 29/30, 2005 – Calgary/Edmonton, AB - Institute of Chartered Accountants of Alberta  
October 15-16, 2004 - Tampa, FL - Society of Financial Service Professionals  
October 2, 2004 - Niagara Falls, ON - Retirement Planning Association of Canada  
March 11, 2004 – Toronto, ON – York University, “Mathematics of Retirement”  
January 21, 2004 – Webcast - Society of Financial Service Professionals  
October 26, 2003 – Toronto, ON - Institute of Advanced Financial Planners, 1<sup>st</sup> Annual Symposium  
October 17, 2003 - Kingston, ON - Advocis - The Financial Advisors Association of Canada  
October 9, 2003 - Kananaskis, AB - ManuLife Financial, Regional Advanced Marketing Seminars  
June 16-17, 2003 – Toronto, ON - STEP (Society of Trust and Estate Practitioners), 5<sup>th</sup> National Conference  
May 14, 2003 - Markham, ON - PIP Financial  
May 9, 2003 - Burlington, ON - Retirement Planning Association of Canada  
October 19-20, 2002 – Ottawa/Kingston, ON - Canadian MoneySaver Investment Conferences  
September 18-19, 2002 - On Board Cruise STAR PRINCESS - Canadian MoneySaver Investment Conferences  
May 7, 2002 – Toronto, ON - Phillips, Hager & North  
March 7, 2002 – Toronto, ON - Equinox Financial  
November 28/30, 2001 - Scottsdale, AZ - Canadian MoneySaver Investment Conferences  
October 27-28, 2001 - Burlington & North York, ON - Canadian MoneySaver Investment Conferences  
February 15, 2001 – Toronto, ON - Canadian Society of Technical Analysts  
February 4, 2001 – Calgary, AB – Financial Forum  
February 3, 2001 – Calgary, AB - Canadian MoneySaver Investment Conferences  
October, 2000 - Windsor & London, ON - Canadian MoneySaver Investment Conferences  
November 24, 1999 – Toronto, ON - Investment Learning Centre  
October 23-24, 1999 - Kitchener & St. Catharines, ON - Canadian MoneySaver Investment Conferences  
September 25-26, 1999 - Orillia & Peterborough, ON - Canadian MoneySaver Investment Conferences  
January 30, 1998 – Toronto, ON - Financial Forum  
March 13, 1997 – Toronto, ON - Canadian Corporate Shareholder Services Association