Fast forward your education

TAL RISK ACADEMY
PROSPECTUS 2017

TAL

CONTENTS

FOREWORD

NIALL MCCONVILLE
GENERAL MANAGER, RETAIL DISTRIBUTION

As Australia's largest specialist life insurer, we take our role as an industry leader seriously. TAL Risk Academy is a market-leading education program for the forward thinkers in the advice community, providing continuous professional development opportunities and underpinning our unwavering support for quality advice.*

GROW YOUR WAY

Education is a cornerstone of our industry, and TAL Risk Academy offers a comprehensive suite of professional development and educational programs that can be tailored to suit all levels of knowledge and competency, from grass roots essentials training ,right through to our expert master class series. TAL Risk Academy offers complete flexibility to suit all schedules including, online, in-person and on demand.

A MARKET-LEADING EDUCATION PROGRAM

TAL Risk Academy continues to thrive year on year. To date, over 9,400 attendees have given the courses an average rating of 4.4 out of 5. That's a huge vote of confidence, but we're not stopping there.

NEW YEAR, NEW COURSES

With over 12 new workshops and webinars in the 2017 program plus a variety of courses with refreshed content, there are always new learning opportunities to help you grow your knowledge.

YOUR PARTNER FOR EDUCATION

We're committed to keeping TAL Risk Academy a not-for-profit initiative of TAL's, with any fees charged for master classes donated to charity, raising over $100,000 in to date. Money raised this year will be donated to helping educate our future generation through a disadvantaged children education program.

*Based on Inforce premiums for risk only life insurance policies, NMG Consulting (2016).

FOREWORD

UNIVERSITY RECOGNISED

Our new education partnership alongside Charles Sturt University (CSU) provides advisers with an education accreditation of TAL Risk Academy classes towards CSU qualifications.

Advisers who complete four of the TAL Risk Academy master classes, and undertake the Policy Switch Case Study, will now receive credit for the University Accredited subject: FIN562 Risk Management and Insurance. This is an elective subject in the Master of Applied Finance (Post Graduate Course).

CERTIFIED COURSES AT EVERY LEVEL

With changing legislation driving a greater focus on credible advice, access to quality education has never been more important. Through TAL Risk Academy, you can access a curriculum that covers back office and administration essentials for new advisers and support staff, as well as advanced client and insurance strategies.

TAL Risk Academy courses and materials are delivered by our panel of risk specialists and industry experts and are accredited by the Association of Financial Advisers (AFA) and Financial Planning Association of Australia (FPA).

With over 80 points of Continuous Professional Development (CPD) available, we are firmly committed to helping you provide better quality advice, whatever the stage of your career.

ABOUT TAL RISK ACADEMY

As Australia's largest specialist life insurer, risk is at the heart of what we do.*

YOUR PARTNER FOR EDUCATION

TAL Risk Academy has been developed with your business in mind.

It focuses on three key areas to help you grow your business: writing risk business, getting to know your business and growing your business.

TAL Risk Academy will provide you with the skills to:

- Navigate the advice and insurance application process
- Fine tune your client value proposition and positioning skills
- Deliver the best outcomes for your clients through effective use of tax and ownership structures
- Help you and your business thrive through changes proposed in the Life Insurance Framework.

*Based on Inforce premiums for risk only life insurance policies, NMG Consulting (2016).

TAL RISK ACADEMY PROGRAMS

We offer four comprehensive programs to suit different levels of knowledge and competency.

You can choose to complete the full suite of learning or just one course.

01 ESSENTIALS

For new advisers and support staff, Essentials focuses on the operational aspects of insurance and client management.

02 ADVICE

Advanced client and insurance strategies, providing participants with technical expertise to help deliver better solutions to clients.

03 MASTER CLASS

Designed to advance thinking and to help advisers deliver the best advice solutions to clients and establish relationships with referral partners.

04 BUSINESS MANAGEMENT

Discover a brand new suite of courses that present a holistic approach to effective business management to help you grow your business. Courses in this category cover topics including, business planning and coaching as well as digital marketing basics.

01
ESSENTIALS PROGRAM

01 ESSENTIALS PROGRAM

SUITABLE FOR:
ADVISERS NEW TO TAL AND SUPPORT STAFF

ACCREDITATION:
UP TO 6 CPD POINTS

The Essentials Program has been designed to equip advisers and their support teams with the knowledge and skills to do business with TAL.

The Essentials Program is delivered as an integrated full-day workshop at locations across the country, via national webinar or online on-demand.

Facilitated by TAL's risk-specialist sales professionals, you'll also have the opportunity to network with and hear from our subject matter experts.

COURSE NAME	DESCRIPTION	DURATION	WORKSHOP DATE	
ESSENTIALS PROGRAM (FULL DAY)	A full-day, face-to-face workshop covering the following courses (see below for full details): 1. Introduction to TAL 2. Risk Product Essentials 3. Underwriting Essentials 4. Claims Management Essentials	6 hours	**NSW**	Thursday, 23rd February 2017 Thursday, 20th April 2017 Thursday, 20th July 2017 Thursday, 14th September 2017 Thursday, 9th November 2017
			QLD	Thursday, 23rd March 2017 Thursday, 1st June 2017 Thursday, 10th August 2017 Tuesday, 24th October 2017
			VIC	Tuesday, 28th February 2017 Thursday, 15th June 2017 Tuesday, 26th September 2017 Tuesday, 28th November 2017
			SA	Tuesday, 18th April 2017 Thursday, 24th August 2017
			WA	Thursday, 2nd March 2017 Thursday, 25th May 2017 Thursday, 13th July 2017 Thursday, 7th September 2017 Thursday, 9th November 2017

01
ESSENTIALS PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATE
RISK PRODUCT ESSENTIALS	By nature 'risk' products are very flexible, but often more difficult to understand. *Understanding Risk Products* provides participants with an understanding of the different types of life insurance cover, and makes comparisons to group insurance, direct insurance, and workers compensation offers.	1 hour	Wednesday, 22nd February 2017
BUSINESS INSURANCE ESSENTIALS	Business Insurance advice has continued to grow as a new business avenue for financial advisers. Today, the opportunity to engage clients in business succession matters continues to emerge with only around 5% of business owners documenting a succession plan. TAL's *Business Insurance Essentials* helps you get started to leverage this opportunity.	1 hour	Wednesday, 1st March 2017
ESTATE PLANNING ESSENTIALS	This course outlines two approaches which enable advisers to discharge their best interest duty in regard to estate planning. It provides practical tips and a suggested remuneration model to enable advisers to provide a limited service as a starting point.	1 hour	Wednesday, 15th March 2017
CLAIMS MANAGEMENT ESSENTIALS	Claims requirements are often misunderstood, so advisers play a critical role in the claims process. This module discusses what to expect at claim time, tips to simplify claim requirements, and introduces ways to facilitate a smoother process, including Tele-claims.	1 hour	Wednesday, 22nd March 2017
UNDERWRITING ESSENTIALS	TAL takes a flexible approach to underwriting, reflecting each applicant's unique risk profile. *Underwriting Essentials* provides insight into our underwriting process, risk profiling approach and provides tips on how to get cases approved faster.	1 hour	Wednesday, 5th April 2017

02
ADVICE PROGRAM

02

ADVICE PROGRAM

SUITABLE FOR:
ALL ADVISERS

ACCREDITATION:
UP TO 18 CPD POINTS

The Advice Program provides advisers with advanced strategies that can be used to position insurance solutions to clients.

With 14 in-depth courses, delivered by TAL's sales, underwriting, claims and technical experts, you have the opportunity to grow your technical expertise in just under 60 minutes.

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATES
UNDERSTANDING HEART CONDITIONS	Over 25% of TAL life insurance claims were paid out for heart related conditions in 2015. Understanding these conditions, how they're diagnosed and treatments will help you with risk advice – from pre-assessments through to claims. Presented by Dr Sally Phillips, the *Understanding Heart Conditions* course will help you understand the medical terminology and to identify when a claim may be payable.	1 hour	Wednesday, 1st March 2017
BUSINESS INSURANCE STRUCTURES	Explore the various structures available for buy/sell, key person and debt protection cover. *Business Insurance Structures* looks at the tax treatment of each structure, as well as potential advantages, disadvantages and pitfalls.	1 hour	Wednesday, 8th March 2017
INSURANCE IN SUPERANNUATION	*Insurance in Superannuation* addresses two fundamentals of effective insurance through super. It looks at the respective tax and Superannuation Industry Supervision (SIS) Act treatment of contributions and premiums, and uses case studies to help participants identify situations where this structure is appropriate.	1 hour	Wednesday, 29th March 2017

02
ADVICE PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATES
ESTATE PLANNING ADVICE	An advanced course, *Estate Planning Advice* gives you a framework for creating an estate planning diagnostic or fact find, and family tree. It also covers structures, helping you to identify estate planning risks.	1 hour	Wednesday, 12th April 2017
ADVANCED PRODUCT: INCOME PROTECTION	The *Advanced Product: Income Protection* will help you to grow your knowledge of income protection products by providing a deep insight into the key features and benefits of Income Protection using examples from TAL's award winning Accelerated Protection cover types: – Income Protection – Super, Standard and Premier – Income Protection – Optimal	1 hour	Wednesday, 19th April 2017
FINANCIAL UNDERWRITING	This module covers the principles of financial underwriting for income protection and business expense insurance. *Financial Underwriting* also explores business insurance, specifically debt protection, buy/sell and key person cover.	1 hour	Wednesday, 26th April 2017
ADVANCED PRODUCT: LUMP SUM	Grow your knowledge of Life, Total and Permanent Disability and Critical Illness insurance products. This Advanced Product module provides deep insight into the key features and benefits using examples from TAL's award winning Accelerated Protection cover types: – Life Insurance – Total and Permanent Disability Insurance – Critical Illness Insurance – Standard and Premier	1 hour	Wednesday, 3rd May 2017
A NEW WORLD OF ADVICE	*A New World of Advice* challenges the convention that insurance is sold and not bought. This module investigates academic risk management principles and enables participants to identify human capital risk across the family organisation, incorporated organisation and SMSF.	1 hour	Wednesday, 10th May 2017

02
ADVICE PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATES
BENEFICIARIES AND OWNERSHIP. THE GOOD, BAD AND INDIFFERENT	The adviser's guide to insurance policy ownership and beneficiary nominations. This module delivers a series of concepts and examples of best practice. Find out how you can ensure claims proceeds are paid in accordance with a client's wishes.	1 hour	Wednesday, 24th May 2017
LIQUIDITY AND DEBT PROTECTION INSURANCE IN SMSF	Many SMSFs have achieved efficiencies through gearing and holding fixed property. However, if a member dies or becomes disabled, this could create a liquidity crisis. This module explores debt protection cover inside super, the regulatory and tax treatment of premiums and claims proceeds, and preservation of equity between members.	1 hour	Wednesday, 31st May 2017
DIRECT VS GROUP VS RETAIL COMPARISON	The *Direct vs Group vs Retail Comparison* course will help you understand the key product differences within these very different life insurance categories, to be able to make an informed product comparison when presenting options to your clients.	1 hour	Wednesday, 21st June 2017
ADVANCED UNDERWRITING – INCOME SPLITTING	This webinar will give you the tools to help determine whether income splitting arrangements are in place so you can factor them in when calculating insurable income. It is also designed to help identify the true income generators in the business to ensure you calculate the appropriate sum insured. We will uncover the more complicated scenarios using case studies to help you become the expert.	1 hour	Wednesday, 5th July 2017
TPD STRUCTURES	Recent trends have seen an increasing number of TPD insurance policies being written through superannuation, and advisers moving clients into split TPD products. Many product providers now offer standalone TPD insurance in superannuation adding the standalone/bundled cover choice into the mix. The *TPD Structures* course presents the various options available to you in delivering cost-effective and value-add TPD solutions to clients with an emphasis on delivering tailored advice, which complies with Best Interest Duty.	1 hour	Wednesday, 12th July 2017

02

ADVICE PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATES
BUSINESS EXPENSE INSURANCE	*Business Expense Insurance* is often misunderstood. We need to be able to determine the types of businesses that would need this cover and identify where this need may be being missed. This course uses case studies and explains the benefits of business expense cover, what it includes, and what happens during underwriting and at claim time.	1 hour	Wednesday, 26th July 2017

03
MASTER CLASS PROGRAM

03 MASTER CLASS PROGRAM

SUITABLE FOR:
EXPERIENCED ADVISERS

ACCREDITATION:
UP TO 50 CPD POINTS

The Master Class Program has been designed to advance thinking and to help advisers deliver the best advice solutions to clients and centres of influence.

Delivered by TAL's technical team – including David Glen and Scott Hoger – you will be provided with the knowledge, insight and tools to help you thrive in the advice market.

A nominal registration fee of $55 applies to the Master Class Program with all proceeds donated to TAL's charity partner that seeks to help educate our future generation by providing a support network to disadvantaged children in our community.

COURSE NAME	DESCRIPTION	DURATION	WORKSHOP DATE	
ADVICE MASTER CLASS	The *Advice Master Class* challenges the convention that insurance is sold and not bought. Investigating a number of academic risk management principals, this workshop allows you to quickly identify human capital risk across the family organisation, incorporated organisation and SMSFs.	5 hours	NSW	Thursday, 10th August 2017
			QLD	Tuesday, 22nd August 2017
			VIC	Thursday, 3rd August 2017
			SA	Tuesday, 15th August 2017
			WA	Thursday, 17th August 2017
BUSINESS INSURANCE MASTER CLASS	The *Business Insurance Master Class* provides you with the skills to operate more effectively in the SME market. We'll provide you with an opportunity to increase your technical skills and knowledge so you can raise awareness of the importance of business insurance to small-medium sized business owners. Learn how to develop more effective succession plans, help your clients better manage their balance sheet and profits, while also providing greater protection to their lifestyle and/or family.	5 hours	NSW	Thursday, 27th April 2017 Thursday, 28th September 2017* Thursday, 23rd November 2017
			QLD	Thursday, 20th April 2017
			VIC	Tuesday, 11th April 2017 Tuesday, 21st November 2017
			SA	Tuesday, 4th April 2017
			WA	Thursday, 6th April 2017
				* Newcastle workshop

03
MASTER CLASS PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WORKSHOP DATE
ESTATE PLANNING MASTER CLASS (PART 1)	The *Estate Planning Master Class* provides advisers with wide-ranging knowledge of the principles and issues associated with estate planning. The course will enable participants to have more meaningful discussions with potential clients and referral partners on the importance of estate planning, as part of a risk mitigation strategy.	5 hours	**NSW** Thursday, 8th June 2017 **QLD** Tuesday, 13th June 2017 **VIC** Tuesday, 6th June 2017 **SA** Thursday, 1st June 2017 **WA** Tuesday, 30th May 2017
ESTATE PLANNING MASTER CLASS (PART 2)	The *Estate Planning Master Class (Part 2)* develops the adviser's estate planning risk mitigation techniques. This Master Class is for advisers who want to continue and refine their estate planning journey. Topics covered in the Estate Planning Master Class (Part 2) will include wealth preservation techniques from the use of life time tenancies, testamentary trust forms and terms through to the impact of the 2016 Federal Budget with restrictions to superannuation benefits and possible flight to investments outside superannuation, such as insurance bonds.	5 hours	**NSW** Thursday, 7th September 2017 **QLD** Thursday, 14th September 2017 **VIC** Tuesday, 12th September 2017 **SA** Tuesday, 19th September 2017 **WA** Thursday, 21st September 2017
FINANCIAL UNDERWRITING MASTER CLASS	The *Financial Underwriting Master Class* provides you with the skills obtain the right information and sums insured first time within the underwriting process. Topics covered include how to determine the need for different cover types and the amounts to be insured, understand better how to attribute the correct percentage of business profit to a client depending on the different ownership structures and get an in-depth understanding of financial underwriting requirements.	4.5 hours	**NSW** Tuesday, 10th October 2017 **QLD** Thursday, 12th October 2017 **VIC** Thursday, 19th October 2017 **SA** Tuesday, 24th October 2017 **WA** Thursday, 26th October 2017 **ACT** Tuesday, 17th October 2017
INCOME PROTECTION MASTER CLASS	The *Income Protection Master Class* has been designed to equip advisers with advanced knowledge of the principles and issues associated with recommending income protection products. Attendees will leave the session with a greater understanding of the mechanics of income protection. Upon completion, participants will learn strategies to help them deliver tailored income protection advice solutions to their clients.	5 hours	**NSW** Thursday, 9th February 2017 **QLD** Tuesday, 28th February 2017 **VIC** Tuesday, 7th February 2017 **SA** Tuesday, 14th February 2017 **WA** Thursday, 16th February 2017

03
MASTER CLASS PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WORKSHOP DATE	
INSURANCE IN SUPERANNUATION MASTER CLASS	The *Insurance in Superannuation Master Class* is designed to provide the knowledge and tools to ensure advisers deliver solutions inside and outside of superannuation that are both compliant and add value to the client. Many consumers will benefit from insurance in superannuation arrangements. These arrangements are an important ingredient in the under-insurance solution mix. However, there are concerns that product providers, licensees, and advisers have an insufficient understanding of this topic, and the life insurance industry is indulging in a mindless stampede to insurance in superannuation without any appreciation of the complexities and issues involved. Attendees will leave the master class with the skills to know when and how to implement insurance in superannuation strategies.	5 hours	**NSW**	Thursday, 25th May 2017 Friday, 26th May 2017* Thursday, 21st September 2017
			QLD	Thursday, 11th May 2017 Thursday, 7th September 2017
			VIC	Tuesday, 9th May 2017 Tuesday, 5th September 2017
			SA	Tuesday, 2nd May 2017
			WA	Thursday, 4th May 2017
			ACT	23rd May 2017
				* Newcastle workshop
SELF-MANAGED SUPER FUND INSURANCE MASTER CLASS	The *Self-Managed Super Fund Insurance Master Class* is designed to equip advisers with the knowledge and tools to operate more effectively in the SMSF space. Participants will be provided with case studies that illustrate strategies for SMSF. It covers rules relating to life insurance, TPD, Trauma and income Protection for SMSF trustees and members. Upon completion, participants will receive an overview of the industry and an action plan to engage the SMSF market.	5 hours	**NSW**	Thursday, 6th July 2017
			QLD	Thursday, 13th July 2017
			VIC	Tuesday, 11th July 2017
			SA	Tuesday, 25th July 2017
			WA	Thursday, 27th July 2017

04
BUSINESS MANAGEMENT PROGRAM

04 BUSINESS MANAGEMENT PROGRAM

SUITABLE FOR:
ALL ADVISERS

ACCREDITATION:
UP TO 8 CPD POINTS

The Business Management Program provides you with access to knowledge and tools to help you grow your business by engaging your existing clients and identifying opportunities for acquiring new business.

The program offers six courses across subject areas such as people coaching and sales techniques. These are presented by TAL as well as leading industry and subject matter experts, either by webinar or face-to-face learning.

COURSE NAME	DESCRIPTION	DURATION	WORKSHOP DATES
PEOPLE COACHING FOR ADVISERS	People coaching is a key capability for enabling your staff to perform at their best so you get the best outcomes for your business. Knowing the skills to use, when to use them and in a way that is effective is critical to success in businesses of any size. Ideal for all people managers or business principals, the *People Coaching For Advisers* course will help identify coaching frameworks and skills to help guide conversations.	4.5 hours	**NSW** Thursday, 16th March 2017 **QLD** Thursday, 9th March 2017 **VIC** Tuesday, 7th March 2017 **SA** Tuesday, 21st March 2017 **WA** Thursday, 23rd March 2017 **ACT** Tuesday, 28th March 2017

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATES
EFFECTIVE BUSINESS PLANNING	To get the most out of yourself and your team, you need to plan ahead. *Effective Business Planning* provides the template. According to Business Health, those with effective planning regimes are generating, on average, 204% more profit per owner than those with no plan. Find out how you can put together an effective plan for 2017.	1 hour	Wednesday, 22nd February 2017
GETTING YOUR BUSINESS FINANCIALLY FIT	The *Getting Your Business Financially Fit* course highlights how the most successful financial advisers have an unwavering focus on building a profitable and sustainable business. It focuses on what strategies a business needs to be financially fit including, setting a clear vision, introducing efficiencies and structuring a revenue growth plan.	1 hour	Wednesday, 22nd March 2017

04
BUSINESS MANAGEMENT PROGRAM

COURSE NAME	DESCRIPTION	DURATION	WEBINAR DATES
GOOGLE BUSINESS ACCOUNTS	When people search for you, does your phone number show up? Is the right address and website listed? Control how you appear on Google Search and Google Maps – for free. This course will show you how to set up your account and why it is a powerful tool for your business.	1 hour	Wednesday, 12th April 2017
A GENDER BASED APPROACH TO FINANCIAL ADVICE	The *Gender Based Approach To Financial Advice* course explores the differences between the way men and women think, and how this influences the way we communicate, receive information and our buying behaviour. You will learn the differences in the advice journey for men and women and consider how you can tailor advice for each gender at various stages in the customer journey.	1 hour	Wednesday, 10th May 2017
HOW TO MAKE RISK COVER MORE ATTRACTIVE TO CLIENTS	Delivering best practice insurance sales skills, this course aims to make risk cover easier to present to clients, in turn helping you to convert prospects into customers. Covering the sales process from positioning the offer, to objection handling and delivering difficult underwriting decisions more effectively, you will learn the key principles of influence to help make life insurance an attractive and desirable option for clients.	1 hour	Wednesday, 14th June 2017
HOW TO GENERATE MORE REVENUE FROM RISK ADVICE	This course introduces the success formula for generating more revenue from risk advice by showing you how to influence the sales process with practical ideas and tips to increase production and revenue. For those wanting to expand into business risk , we dispel some of the myths around the difficulty to penetrate this market, showing you how to open up risk management engagements with business clients.	1 hour	Wednesday, 28th June 2017

Keep updated on what's new

Look out for new courses added to the business management program throughout 2017. Talk to your TAL Sales Development Manager or check the TAL Adviser Centre for course details.

TAL RISK ACADEMY EDUCATORS

TAL RISK ACADEMY EDUCATORS

DAVID GLEN
NATIONAL TECHNICAL MANAGER

David Glen is responsible for providing advice on the tax treatment of TAL products. He also leads the development and delivery of technical content for advisers.

With over twenty years' experience in the provision of tax and strategic advice to the financial services industry in Australia and Asia, David is well equipped to work closely with advisers to formulate effective client solutions.

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

SCOTT HOGER
TECHNICAL BUSINESS DEVELOPMENT MANAGER

Scott Hoger joined TAL in 2013 and has over 15 years' experience in financial services.

As Technical Business Development Manager, Scott is responsible for providing strategic advice solutions to financial 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. Scott has also run his own financial planning business, specialising in personal and business insurance.

JO HETHERINGTON
HEAD OF HEALTH CLAIMS AND UNDERWRITING FINANCIAL RISK

Jo Hetherington joined TAL in 2011 and has over 18 years' experience in forensic accounting.

A Chartered Accountant, Jo worked at one of the 'Big 4' accounting firms for 10 years. During this time she acted as an expert witness for Court purposes, quantified economic losses for personal injury cases and was involved in commercial litigation matters.

CHRIS HAGEN
HEAD OF ORGANISATIONAL EFFECTIVENESS

Chris Hagen joined TAL in 2009 and has over 15 years' experience in financial services and is responsible for evolving TAL's culture, coaching and performance in line with strategy.

As part of TAL's People & Culture team, Chris has a depth of coaching experience and is an engaging and influential facilitator with a passion for progressive, adaptive leadership styles that allow people to succeed.

TAL RISK ACADEMY EDUCATORS

DR SALLY PHILLIPS
GENERAL MANAGER – HEALTH SERVICES

Sally joined TAL in April 2016 as General Manager, Health after 7 years at Macquarie Life where she was responsible for managing the underwriting and claims teams as well as leading the insurance proposition.

Sally has a background as a medical doctor and has spent nearly 20 years in the Australian, South African and UK Insurance industry working in strategic leadership positions, product design, marketing, sales and distribution roles. She has extensive experience in product, claims and underwriting, and in particular the ability to review these functions from a customer perspective as well as a business point of view.

Sally is passionate about challenging the norm, and is always looking for innovative ways to deliver to the needs of customers both from a product, risk and service perspective. Her new role allows her to focus on adding value from a health and medical perspective throughout the customer journey.

TONY VIDLER
BUSINESS ADVISER & SALES TRAINING COACH

Tony brings over 25 years' experience in financial services as an adviser, advisory firm Managing Partner, professional association leader, director and governance expert, and institutional general manager. His expertise specifically focuses improving distribution performance and building better businesses.

Focused on real world ways to improve prospecting and marketing, business systems and bottom line results, Tony's philosophy is always about "Practical Professionalism" … with emphasis on the practical.

Blending the experience of traditional successful prospecting and marketing methods with today's technology and opportunities, and working out how to apply them to get more business is the key theme for Tony's presentations and sessions.

TAL RISK ACADEMY EDUCATORS

KENNETH WONG
SENIOR MANAGER, DIGITAL INTELLIGENCE

Kenneth has 16 years of experience in the digital industry, having worked for companies spanning industry's such as research, news, telecommunication, government, creative agencies and most recently financial services. As a digital consultant working within TAL's marketing team, Kenneth provides digital insights and solutions for all of TAL's business units.

JASON BAMFORD
NATIONAL SALES DEVELOPMENT MANAGER

Jason Bamford joined TAL in 2007 and has over 10 years' experience in financial services. Initially specialising in product development, Jason moved into TAL's Sales team in 2010 where he works closely with product and marketing to identify opportunities to improve the adviser experience.

WARWICK BEARD
CLAIMS LIAISON MANAGER

Warwick has an extensive background across the financial services industry, working in a variety of roles supporting financial professionals in the areas of sales and relationship management. A TAL employee for the past seven years, Warwick now operates as a claims liaison manager dedicated to TAL's financial adviser channel.

LIAM CARROLL
SALES DEVELOPMENT MANAGER

Liam has been a TAL Sales Development Manager for the past four years where he is responsible for managing adviser relationships across key dealerships in Queensland. Liam joined the financial services industry in 2007, working in margin lending, before spending a number of years running his own small business.

ROSEMARY ATTARD
CLAIMS TEAM MANAGER

Rosemary has over a decade of experience within the insurance industry, covering a variety of product types. As TAL's Claims Team Manager, she oversees the phone-based claims team who are dedicated to TAL's financial adviser channel.

DANIEL DEVINE
PRINCIPAL UNDERWRITER

Daniel's underwriting experience includes roles within the general and life insurance industries both in Australia and internationally. He has worked for major organisations in the insurance industry before joining TAL 10 years ago in the underwriting team.

NATALIE KLEIBERT
HEAD OF RETAIL MARKETING

Natalie has over 21 years of experience in financial services across life insurance, superannuation and investments. She has held a variety of roles in operations, corporate communications, product and marketing. As Head of Retail Marketing, Natalie is responsible for delivering marketing and communications strategy across the retail channel for TAL's adviser partners.

Fast forward your education

Register now at
www.acceleratedprotection.com.au

For more information, contact your local TAL Sales team.

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