



*The Conference for
Advanced Life Underwriting*

field of advanced life underwriting and to financial professionals across Canada. Produced bi-monthly, the CALU Report features analysis and commentary on current and potential issues, generally of a tax or legislative nature, which affect the applications of financial products and services to meet the ongoing and evolving needs of individual Canadians, their families, and their businesses.

INFOexchange

CALU also publishes, on a quarterly basis, a newsletter which serves as a medium for the exchange of information of particular concern and interest to members and their involvement in the field of advanced life underwriting. Many of the articles and items which appear in the *INFOexchange* emanate from the CALU members involved as volunteers in the activities of the CALU Issue Groups.

Government Relations

In conjunction with Advocis, CALU maintains regular contact with representatives of the federal government in order to monitor, develop and present legislation and regulation in the area of advanced life underwriting. In addition to consultations with officials of government departments, all CALU members are encouraged to become involved in the political and community activities of their local constituencies.

Issue Groups

Every CALU member is invited to participate in the activities of the CALU Issue Groups which group members who practice in specific areas of advanced life underwriting and act as a volunteer network to provide recommendations to the CALU Board of Directors. The Issue Groups are organized by the following areas of professional activity:

- o Life Insurance & Living Benefits
- o Wealth Creation & Management
- o Employee Benefits

For more information regarding CALU, please visit www.calu.com, or contact CALU's Administrator Val Osborne by e-mail at membership@calu.com or by phone at 705-728-6017.



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The *Conference for Advanced Life Underwriting* (CALU) is a conference of Advocis (the operational name for the Financial Advisors Association of Canada, or TFAAC), formerly known as the Canadian Association of Insurance and Financial Advisors (CAIFA).

Advocis is a non-profit association established in 1906, which maintains professional development, professional conduct and advocacy programs for financial advisors. CALU was formed in 1991 to provide services to Advocis members who specialize in the advanced applications of life insurance also known as advanced life underwriting. CALU members offer personal financial, estate and retirement planning products and services to Canadians and their families, and are also instrumental in the provision of wealth creation, business continuity, succession-planning services and health and dental benefit programs. Many CALU members serve as advisors to the owners of small and medium-sized family businesses.

Membership in CALU is restricted to individuals who meet the professional standards set for admission to the organization's three membership categories: Active, Provisional and Associate.

Active and *Provisional* members are licensed practitioners, who meet CALU's qualifications for membership, and provide life insurance and financial planning services to their clients.

Associate membership status is available to personnel involved in the design and development of financial products and services.

Through its annual meeting held each year in Ottawa, CALU provides its members with a forum in which to discuss and exchange information to improve the quality of products and services provided for clients and to encourage higher levels of civic and financial literacy for Canadians.

Through its members, CALU maintains a constructive, consultative relationship with both elected and non-elected government representatives, primarily at the federal level. This ongoing dialogue with government is premised on the provision of

constructive information and resources offered as potential solutions in the consideration of economic, financial and fiscal issues. CALU members are required, as a basic obligation of membership, to become actively involved in the political and community life of Canada through active participation in the political party of their choice and to serve as a resource to Members of Parliament and candidates in their home communities.

Mandate, Mission and Objectives

CALU's commitment to its members and their clients is represented through the following mission statement:

The Conference for Advanced Life Underwriting (CALU) is a conference of Advocis with voluntary membership committed to monitor, develop and present legislation and regulation in the area of advanced life underwriting so as to serve the best interest of its members; as well as to provide information and leadership in sustaining and improving the business environment and professional competence of members engaged in the practice of advanced life underwriting.

CALU provides services to its members based on seven principal objectives:

- o Monitor and assess existing and proposed legislation and regulatory policies which relate to advanced life underwriting, and to develop, propose and uphold equitable legislation and regulatory policies that facilitate the availability of advanced life underwriting products and services.
- o Inform individuals, corporations and governments about advanced life insurance concepts and issues.
- o Support research into marketing applications for members in the constructive uses of life insurance in advanced life underwriting.
- o Sustain and advance expertise in the sale of advanced life insurance products and services to consumers by providing information to members.

- o Provide a forum for members engaged in advanced life underwriting.
- o Sponsor conferences and publications, engage personnel and give effect by other means to the by-laws of CALU.
- o Support and complement the objects and activities of the Advocis.

Administration

The Conference for Advanced Life Underwriting is administered by a Board of Directors elected annually by, and responsible to, the Active membership. The Board of Directors of CALU consists of the Officers of CALU - the Chair, Vice-Chair, Secretary-Treasurer and Past Chair - and five Directors. Each member of the Board of Directors serves for one year or until a successor is elected.

Funding for CALU is provided primarily through membership fees. As a conference of Advocis, CALU is audited annually as part of the overall Advocis audit and its official financial statements appear as part of the annual Advocis financial records and reports. These are available on-line at www.advocis.ca

Annual Meeting

CALU's annual meeting is held each May in Ottawa. The three-day meeting features presentations from leading practitioners and authorities in the field of advanced life underwriting. Seminars and workshop sessions provide members with the latest information and technical updates concerning advanced applications of life insurance and related financial products. Given the importance of political involvement to CALU's mandate, an integral part of the program provides for CALU members to meet and interact with Ministers, Members of Parliament and other government officials, by way of presentations and briefings to the membership and CALU's Annual Parliamentary Reception.

CALU Report

The official newsletter of the Conference for Advanced Life Underwriting, the *CALU Report*, is valued as a unique resource of importance to the