



2026 LIMRA AND LOMA CANADA ANNUAL CONFERENCE

Delivering Value in a Changing Landscape

Filling the Gap: The Future of Advice and Protection in a Shrinking Advisor Market





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The Advice Gap by Demographic



- Baby Boomers
- Generation X
- Millennials
- Generation Y

Family Market

- Middle class
- Mass affluent
- HNW

Business Owner Market



The Different Lenses of the Industry



- **MGA – Licensing?** Production increasing, general commentary
 - Accounting firms & Family offices
- **National Accounts – Licensing?** Production increasing, general commentary
- **Career/MLEA Networks – Licensing?** Production increasing, general commentary.
 - Beneva, Desjardins Agent Network, Co-operators, Industrial Alliance, RBC, Serenia, Sun Life
- **MLM/Builder Networks – Licensing** increasing rapidly, production increasing, general commentary.
 - WFG, Experior, Greatway, Primerica, GFI



- Aging advisor force with the median age at 55+ in the traditional distribution space.
- The median age in the MLM/Builder models in Canada is 35+.

Questions?



Do we have an advisor shortage?

OR

Do we have a training/knowledge/professional accreditation problem within the growing distribution models?

Part-timers are here; do we need better platforms and requirements?

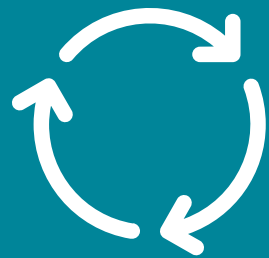
Recruiting Through Building Scalable Models?

- The MLM's have shown a roadmap to a scalable model using a version of the 6-step financial planning model
- Delivered in a classroom style setting, the advisor need only to enroll the prospect into joining them in the meeting. Then, they help them to execute each steps, building more trust, and then fulfilling the needs/wants/desires of the prospect making them a client.
- Why can't traditional models do this without the recruitment of the client at the end? Or should they be able to recruit? Should all MGA's be adopting a builder stream?

Enhanced Learning Through LMS Platforms



Building brand loyalty through targeted training on niches, marketing, and teaming



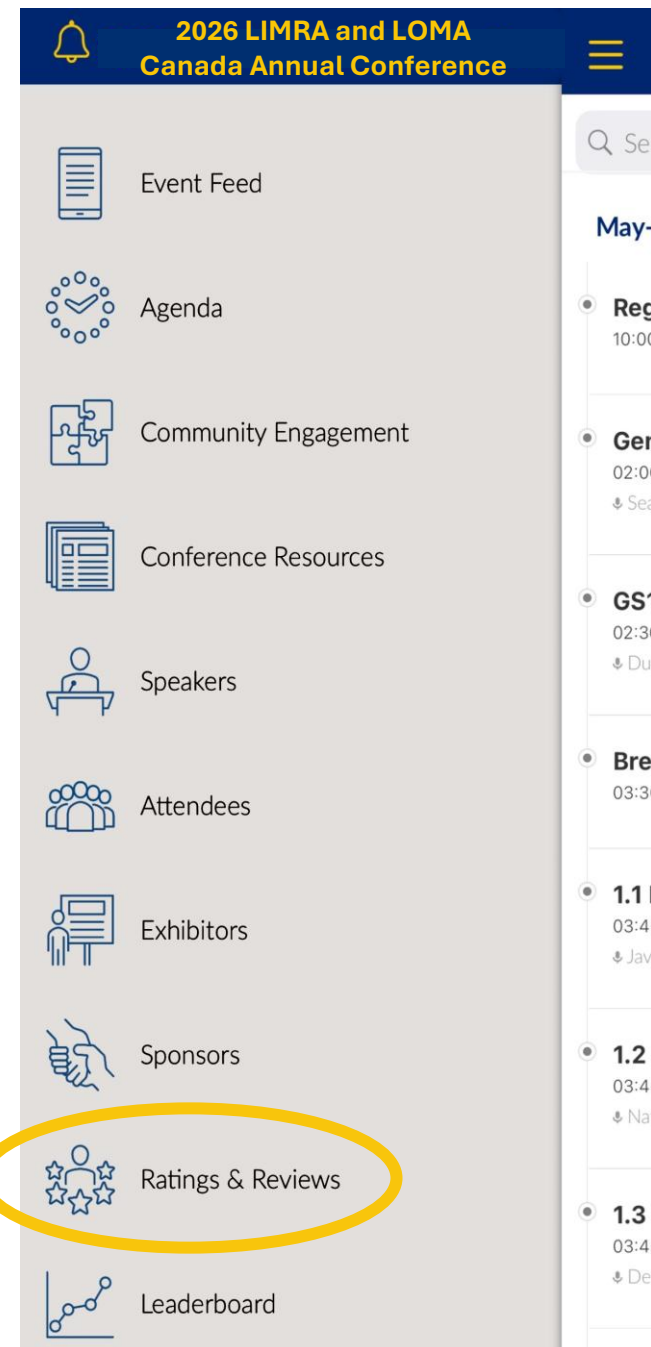
Allows for consistency in the experience



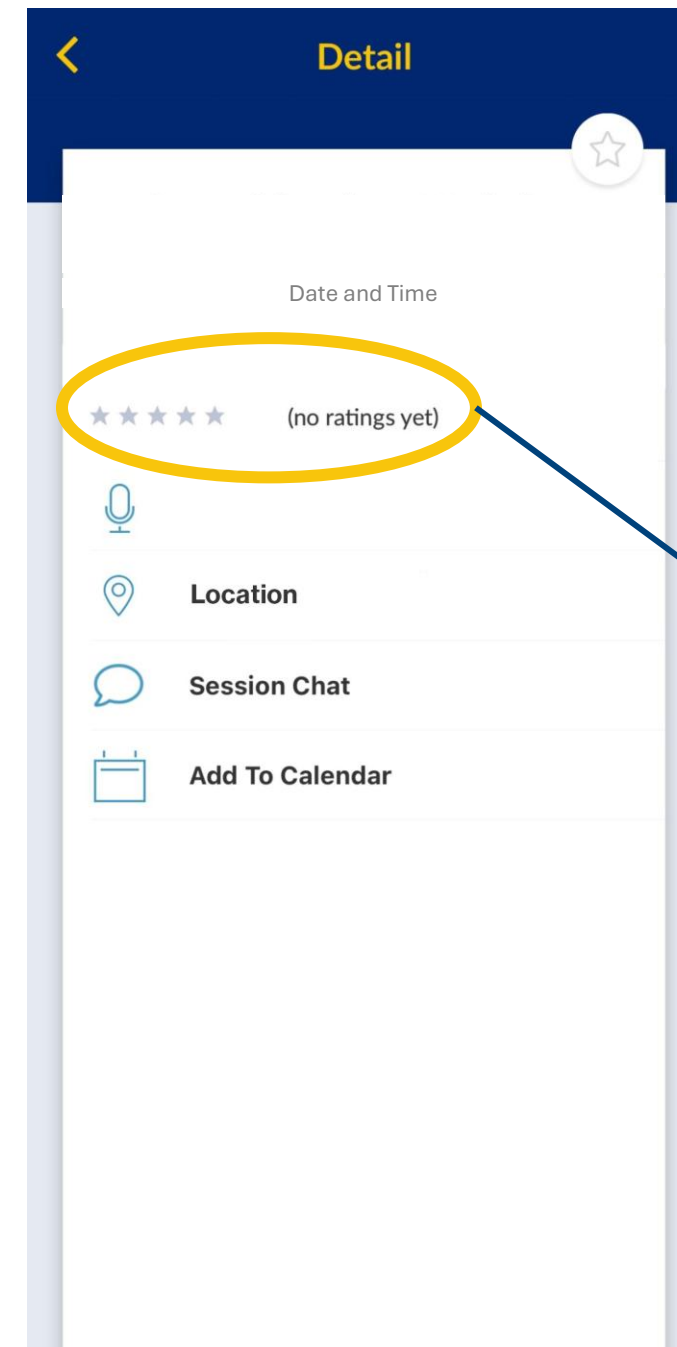
Best done with a hybrid study group approach (Live or via Teams/Zoom)

We Value Your Feedback — Share It in the Conference App

Module Option



Agenda Option



Thank You



Navigate With Confidence

