

Biography

Shawn Brayman
President, PlanPlus Inc.



Shawn Brayman is the founder and president of PlanPlus Inc., a private Canadian company that has specialized in providing investment planning and financial planning solutions to financial advisors for the past 20 years.

Shawn has a B.Sc. in Applied and Computational Mathematics and a Master's Degree from York University focusing on Predictive Expert Systems, a form of software technology commonly referred to as “artificial intelligence.”

Shawn started working in the IT field over 20 years ago and in the 1980s became involved in the knowledge engineering and development of an early financial planning expert system for a Canadian insurance company. In 1990 Shawn started PlanPlus Inc. and has been working in the financial planning field ever since, delivering software, training and business consulting services.

Shawn completed the Chartered Financial Planning courses in 1994 and has been working with financial planners around the globe, gaining a unique perspective on common challenges experienced by individual practitioners and large financial institutions that implement advice driven sales channels. Having worked with firms in North and South America, the Caribbean, Asia and Europe – both experienced planning organizations and firms in the initial stages of introducing financial planning – has provided Shawn with a unique understanding of this industry.

In September 2007, Shawn was presented the Financial Frontiers Award, a global research award by the Journal of Financial Planning and the Financial Planning Association for leading research in the field of financial planning. Shawn's paper “*Beyond Monte Carlo: A Replacement for a Misunderstood Technology*” outlined major gaps in the use of Monte Carlo Simulations in the industry and introduced a ground breaking new approach called a Reliability Forecast.



Shawn is a frequent speaker at industry events on topics of technology, financial planning and practice management and has presented to audiences both large and small in Canada, USA, UK, Netherlands, Hong Kong, Japan, Singapore and Malaysia. Shawn brings a unique combination of technical, business and financial planning knowledge to any audience.

Presentation Topics:

Shawn is a versatile speaker on a number of topics appropriate for both professional and consumer audiences. His presentations focus on four presentations with some adaptation based on the region and group he is presenting to.

Topic: *Navigating the Perfect Storm*

Audience: This is a general session suitable for any financial advisor.

Over the past few years a storm has been building with regulators worldwide trying to help customers differentiate a sales pitch from objective advice. Financial planning has moved from being primarily a North American phenomenon and has been adopted by over 20 countries around the world as the model for delivering this sound financial advice. In 2008 the regulatory storm was joined by the force of a major market downturn and most importantly by substantial changes in client behavior triggered by multiple years of poor returns compounded by a profound loss of trust for the industry.

The reality, both here and abroad, has been that most advisors – designations notwithstanding – still make their living from fees associated with managing client’s money. Most advisors sincerely want to do what is best for the client, but what is that? Just as important, as an advisor how do you get fairly compensated for your time and effort on the client’s behalf?

This session will review regulatory trends and best practices as seen in US, UK and Australia with discussion of what they mean for advisors in Canada. Next we will review recent research on managing investments as well as behavioral research on clients. Most importantly, we will discuss possible models and next steps for advisors who understand that the future will not be “business as usual”.

What People said about Shawn and this presentation:

Top Advisor Forum, Toronto, October 2008

Institute of Financial Planning – United Kingdom, Newport Wales, September 2008

- 82% rated the session as good or very good. For content 74% said about right, 13% too advanced and 13% too basic.

Institute of Advanced Financial Planning, Montreal September 2007

- Overall score for Depth and Relevance *10 of a maximum of 10 points*

Comments

“Excellent (++++), “Should have given him more time (+)”, “Excellent – invite him back”, “Very relevant”, “Relevant, informative, useful”, “Excellent materials, clear presentation, good delivery”, “Fabulous! He needs more time! Qualified speaker on many facets of Financial Planning”, “Very enlightening”, “Excellent! Relevant, perfect depth, great value”, “Energetic, informative from the most in-depth source of financial planning in Canada”, “Thanks for the confirmation of so many things I’ve inherently felt & done. Well presented”, “Extremely informative, best Speaker I’ve heard in a very long time.”, “Excellent presentation would have liked more time.”, “Fabulous!!”, “Really good presentation – very sound/very grounded”

Audience: This is a general session for financial planners.

Twenty years ago when Shawn Brayman sat down for the first time with a personal financial planner in Canada he heard the story of the fundamental need for an integrated solution that would allow an advisor to effectively manage a financial planning practice and their clients. Almost two decades later it seems that most planning firms are still searching for the same thing – and coming up short. Why after almost 2 decades of development and hundreds of millions of dollars being invested by firms all over the planet are financial planners still living with the same issues? Has anything changed or can we expect another decade of a piecemeal approach to financial planning and practice management?

Shawn Brayman will discuss some of the reasons why this ongoing quest for solutions has come up short from both a technology and business perspective and what we can expect to see in the next few years. This discussion will include an understanding and review of the objectives and sensitivity of a financial planning analysis and how some planners and firms become focused on issue not central to the service being delivered.

What People said about Shawn and this presentation:

International Managed Money Institute, London UK, November 2008

National Association of Professional Financial Advisors (NAPFA), Las Vegas, October 2008

Financial Planning Association of Malaysia, Kuala Lumpur February 2008 (Keynote)

Canadian Institute of Financial Planning, Calgary June 2007

- Shawn was rated Good by 26% and Excellent by 73% of the audience

Comments

“Straight forward – no bs”, “Very sensitive issue for planning and knowing or understanding these made a big difference”, “Definitely a different point of view. Research is absolutely necessary”, “Real eye opener”, “Excellent presentation – good information for future study and where to find good information”, “Best presentation”, “Provided excellent advice”, “A tie for best presentation of the week – excellent”, “Great stuff – we need more of this analytical presentation”, “Excellent fundamentals – just the facts and nothing but the facts. Best facts presentation at the conference”, “Full of useful information”, “One of the best presentations”, “One of the best talks of the session”, “Should have more of this – we do planning”, “Well put together – good research – well supported data – good summary of planning issues”, “good presenter that enjoys his perspective on numbers”, “Good insight regarding challenging ‘conventional wisdom’ on commonly used practices and tools”, “Absolutely excellent”, “This speaker did an excellent job both with info and presentation. A technical presentation well done”, “The description of his presentation did not do justice – great, great presentation. I appreciated the practical edge on ‘financial plans’”, “Very relevant to my practice”, “Interesting – good information. Used math facts to disprove conventional wisdom on marketing slogans”, “Excellent – set me straight on Monte Carlo”, “Excellent presentation – the best thing about it was not the information but the questions it raised in my mind. I will go home and do the research!”

Topic: *Beyond Monte Carlo Analysis: A Replacement for a misunderstood Practice*

Audience: This is an advanced technical session for financial planners.

Despite the strong and persuasive academic evidence that the use of Monte Carlo Simulations (MCS) should be an option of last resort in forecasting financial results, this technology continues to be promoted throughout the industry. This presentation is based on the research paper that resulted in Shawn being awarded the *Financial Frontiers Award* for 2007. The presentation shows that the application of MCS in financial planning has been, and remains, a misunderstood technology that does not deliver the results advertised by the industry. The presentation then clarifies these misunderstandings and introduces a new solution called a Reliability Forecast that can replace the Monte Carlo randomization technique with greater accuracy and versatility.



What People said about Shawn and this presentation:

Institute of Financial Planning – Hong Kong February 2008

Financial Planning Association of Malaysia, Kuala Lumpur February 2008

Financial Planning Masters Class, Amsterdam January 2008

Personal Finance Society, Birmingham, UK November 2008

- Shawn was rated 90.2% good or excellent

Financial Planning Association, Seattle September 2007

- Shawn was rated good to excellent on all aspects of the presentation (content, new/useful, quality, accuracy, length and overall experience).
- When asked if the speaker avoided selling his/her services, 92.6% said “Yes”.
- When asked if attendees would recommend the session to others, 96.9% said “Yes”.

Comments

“Way cool, eh? Best session of the conference so far!”, “One of the top sessions I have attended in five years at FPA conferences.”, “Excellent living in the ‘real world’ – academically useful information for leading the profession to transition from accumulation to distributions.”, “Finally! The cost of attending has paid off!”

Topic: *The Value of Professional Advice*

Audience: Consumer/public

Consumers are bombarded with conflicting messages from the media, friends, colleagues and their financial advisors on appropriate courses of action for their investments, their financial planning and more. The landscape is further complicated by the inability for many clients to determine when they have received a sales pitch and when they have received good objective advice.

This session will focus on the value of good planning advice and an objective approach to investing. What has research into Behavioral Financial taught us about how we make financial decisions? Why pay for advice when so many firms will give it away for free?

Speaker Fees:

\$3,500 plus Expenses (Canada & U.S.)

\$5,000 (Outside Canada & U.S.)

For More Information Contact:

Elaine Hartjes

Marketing Department

PlanPlus Inc.

Phone: 705-324-8001 ext 307

Email: elaine@planplus.com