Biography

Shawn Brayman
President & CEO, 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 more than 25 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 in 1982 and in 1986 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 program in 1997 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 and emergent profession.

In 2003 Shawn and others helped to draft the "*Financial Planning Best Practices Guide*" for the 15,000 members of Advocis – Canada's first comprehensive best practice manual.
In 2006 Shawn was instrumental in the development of the "Advice Transition Program", a 60-hour Continuing Education program for advisors that is designed to help them transition their practices from a traditional product sales model to a professional financial planning practice. This program was awarded the "Advisor Education Award" for Canada in 2007.

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.

FINANCIAL FRONTIERS AWARDS

In 2009 Shawn was the instigator of www.planipedia.org, the world's first community-based "wiki" dedicated to financial planning. It was launched in October at the FPA conference in Anaheim, won the "Best New Initiative" in the financial services industry in Canada that year and since its launch has generated "Supporters" from associations, academics, authors and planners from over 20 countries and 10 languages worldwide.

Biography

In October 2011 Shawn was presented with the Academy of Financial Services Best Paper Award for his submission on "*Defining and Measuring Risk Capacity*". Shawn's paper was chosen from many topics submitted by international scholars.

In September 2013 Shawn was elected to the Board of Directors of the Financial Planning Association (FPA), Denver, CO. The FPA is the largest association of professional financial planners in the world with over 23,000 members from about 40 countries. Shawn has served as Chair or Board Liaison for the Global Advisory Committee for a number of years, been active on various other committees and task forces including the Global Academic Community.

In 2015 Shawn and the PlanPlus team were selected by the Ontario Securities Commission, Investor Advisory Panel, to head up a research project on "*Current Practices for Risk Profiling in Canada and Review of Global Best Practices*".

In 2016 Shawn was a volunteer representative on the Digital Advice Working Group for the CFP Board in Washington DC. This group included representatives from most of the top fintech "robos" in the world day and was tasked with exploring scenarios of how Fintech would impact financial advisors by 2021.

In September 2016 Shawn, along with co-author Dr. John Grable, was awarded the Best Applied Research Award at the Financial Planning Association annual conference in Baltimore. The research was on "Current Practices in Risk Profiling". In October 2016 Shawn, along with co-author Larry Frank Jr. was awarded the CFP Board Best Research Paper Award at the Academy of Financial Services conference in Las Vegas. This paper was on "Combining Stochastic Simulations and Actuarial Withdrawals into One Model". This paper was published by the Journal of Financial Planning, November 2016.

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

Shawn has remained active in the research field covering a wide range of topics and peer-reviewed papers:

- "**Beyond Monte Carlo Analysis**", FPA Journal, December 2007
- "**Income Replacement Versus Expense Approach to Insurance-Needs Analysis**", FPA Journal, March 2009
- "**Sequence Risk – Understanding the Luck Factor**", Academy of Financial Services, September 2009
- "**Introducing the Debt Policy Statement**", FPA Journal, April 2011
- "**Financial Planning Literature Survey**", Journal of Personal Finance, Summer 2011
- "**Defining and Measuring Risk Capacity**", Academy of Financial Services, Las Vegas, Fall 2011 (Best Paper Award Winner) and published in the Financial Services Review 2012
- "**The Illusion that More Conservative Portfolios Address Risk Capacity Issues**", Academy of Financial Services, October 2012

Biography

- "**Developing an Algorithmic Certainty of Outcome Forecast**", Academy of Financial Services, Nashville, October 2014
- "**A New Multi-Band Approach for Optimizing Taxes based on Order of Depletion of Accounts**", Academy of Financial Services, Orlando, October 2015
- "**Current Practices for Risk Profiling in Canada and Review of Global Best Practices**", Ontario Securities Commission, November 2015
- **"Current Practices in Risk Profiling"**, Financial Planning Association, Baltimore, September 2016. Co-author Dr. John Grable.
- **"Combining Stochastic Simulations and Actuarial Withdrawals into One Model"**, Academy of Financial Services, October 2016. Journal of Financial Planning November 2016. Co-author Larry Frank Jr.