Keeping up with changing pension legislation, innovative approaches to funding and benefit design, and the latest investment trends is no easy task. What about the impact of advancements in technology, including cutting-edge telemedicine, multigenerational communication and related cybersecurity threats?

What if there were a conference that addressed all of these challenges and more? Surviving in this time of rapid change is one thing—Thriving is another. The 51st Annual Canadian Employee Benefits Conference is the premier source for objective, unbiased education in pensions, benefits and beyond.

Join a one-of-a-kind learning community, and engage with best-in-class speakers, participate in meaningful conversations with peers and secure effective solutions that will allow you to fulfill the objectives that define your role.

What you know can make a big difference. Education matters. Thrive.

Who should attend?
- Multi-employer fund trustees, administrators, business managers and association leaders
- Public sector plan trustees, executive directors and staff
- Fund administrators and managers
- Third-party administrators (TPAs)
- Benefits consultants
- Lawyers, accountants, actuaries, investment managers, consultants and other professionals
- Others who are involved in the overall management of pension and benefit trust funds

Why should you attend?
- You have an incredible responsibility to be informed.
- Stay current with the latest regulatory and legislative changes.
- Learn new approaches from handpicked industry experts.
- Receive the unbiased education you need to help secure long-term sustainability for your fund.
- Uncover cost-savings metrics and options available to impact your bottom line.
- Obtain tried-and-true solutions used by your peers.
- Prepare for the future by learning about issues and trends on the horizon.
- Network with others outside of your typical industry or trade.
What do you get?

- Four thought-provoking keynote presentations and four featured sessions
- Access to nearly 100 educational sessions in ten focused tracks, including sessions offered in French
- Insight from over 90 industry experts
- Online access to session materials
- Comprehensive takeaway materials, resources and tools to share with others
- Conference mobile app
- For the first time, hear several keynote and featured sessions simultaneously translated into French.
- Opportunity to earn continuing education (CE) credit for a variety of designations and licenses (Separate fee may be required.)
- Networking opportunities with over 1,500 peers
- Certificate of Attendance: Attendance at 12 sessions required

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November 18-21, 2018 | Las Vegas, Nevada
Conference Schedule

Thursday, November 15
FTMS®/ATMS™/MTMS ONLY Registration .......... 4:00-6:00 p.m.

Friday, November 16
FTMS/ATMS/MTMS ONLY Registration ... 7:00 a.m.-12:00 noon
FTMS Course ................................................. 8:15 a.m.-4:30 p.m.
ATMS Course ................................................ 8:00 a.m.-4:30 p.m.
MTMS Course ............................................... 8:00 a.m.-4:30 p.m.
Main Conference Registration ................... 12:00 noon-5:00 p.m.

Saturday, November 17
Registration ................................................... 7:00 a.m.-5:00 p.m.
FTMS Course ................................................. 8:30 a.m.-4:30 p.m.
ATMS Course ................................................ 8:00 a.m.-4:30 p.m.
MTMS Course ............................................... 8:00 a.m.-4:30 p.m.
Preconference Workshops .............................. 8:00 a.m.-12:00 noon

Sunday, November 18
Registration ................................................... 7:00 a.m.-5:00 p.m.
FTMS Course ................................................. 8:30 a.m.-4:30 p.m.
Preconference Workshops .............................. 8:00 a.m.-12:00 noon
Opening Session* ............................................. 4:30-6:00 p.m.

Monday, November 19
Registration ................................................... 7:00 a.m.-4:30 p.m.
Keynote Session............................................. 7:45-9:00 a.m.
Featured Sessions ......................................... 9:15-10:15 a.m.
10:30-11:30 a.m.
Lunch Break ............................................... 11:30 a.m.-1:00 p.m.
Breakout Sessions ....................................... 1:00-4:30 p.m.

Tuesday, November 20
Registration ................................................... 7:00 a.m.-4:30 p.m.
Keynote Session............................................. 8:00-9:00 a.m.
Featured Sessions ......................................... 9:15-10:15 a.m.
10:30-11:30 a.m.
Lunch Break ............................................... 11:30 a.m.-1:00 p.m.
Breakout Sessions ....................................... 1:00-4:30 p.m.

Wednesday, November 21
Registration ................................................... 7:00-11:30 a.m.
Breakout Sessions ....................................... 8:00-10:15 a.m.
Finale Session* ............................................. 10:30-11:30 a.m.

*Guests are welcome to attend.

All conference functions will be held at The Mirage. Conference registration and service desk are located in Mirage Events Center B.

Personalized Schedule
Build an agenda around your unique interests using the online schedule builder for a custom conference experience. Selecting your sessions in advance also helps us determine room sizes for each session. Make your selections by October 15 for your chance to win one of three C$100 Amazon gift cards!
www.ifebp.org/canannual-session-planner

Conference App
Use the free IFEBP conference app to navigate sessions, find speakers, access handouts, complete session evaluations and more! Please note that the conference app is free, but it is also private, so the passphrase code will be made available only to registered attendees at the conference.

Wi-Fi
Complimentary Wi-Fi will be available to attendees in all meeting rooms at The Mirage.

Break Time
The conference schedule offers a 90-minute, session-free break on both Monday and Tuesday. Lunch is on your own. Morning beverages will be provided daily during session breaks.

Friends of Bill W.
Meetings will be held at The Mirage during the Annual Conference. Meeting time and location information will be available near the conference registration and service desk on site.
Earning a Certificate of Attendance

A certificate of attendance will be issued to registrants whose attendance can be verified at 12 or more time frames beginning with the opening keynote session on Sunday and ending with the finale keynote session on Wednesday.

Verifying Attendance

Attendance cards will be provided in your registration packet on site. To verify your attendance, submit one (1) attendance card at the conclusion of each session. Attendance cards will not be accepted at any other location, and only one (1) card will be accepted and credited for each time period.

Continuing Education

The Annual Conference provides an excellent environment for earning needed continuing education (CE) credit. Request CE credit on your conference registration form to receive personalized attendance slips. You may also request CE on site at the conference registration desk and obtain blank forms. A C$25 service charge is due at the time of your request (if applicable). All CE forms must be completed properly and submitted—in addition to the attendance cards—at the conclusion of each session. CE forms will not be accepted at any other location, and only one (1) will be accepted for each time period.

Insurance

The International Foundation automatically requests insurance CE approval from Alberta and Manitoba Insurance Councils. Insurance credit is also available for agents licensed in Ontario, British Columbia and Saskatchewan. Approval will be sought from the Chambre de la sécurité financière (Quebec) based on requests. The 51st Annual Canadian Employee Benefits Conference will be submitted to the Registered Insurance Brokers of Ontario (RIBO) for accreditation upon request.

Other Professionals

For specific information on your profession or to learn more about earning credit for professions not listed here, contact the Continuing Education Department at (262) 786-6710, option 2, or e-mail continuinged@ifebp.org. Sessions at the Annual Conference can qualify for CEBS Compliance credit. Visit www.cebs.org/compliance for more information.

Sessions

Conference sessions are geared toward participants with all levels of experience and are identified as basic, intermediate or advanced. Many sessions are offered twice throughout the conference, allowing for greater flexibility in creating your personalized schedule.

Content Level

- Basic—Intended for all levels of trustees and administrators. Perfect for those who are just starting out in the pensions and benefits field or who have never attended a Foundation conference.

- Intermediate—Intended for those who have three to five years of experience as a trustee or fund administrator. It is assumed you have attended at least one Annual Conference.

- Advanced—Intended for those with five or more years of experience as a trustee or administrator, as well as consultants and managers.

Session Materials

At the conference you will receive:

- Valuable, comprehensive take-home materials, resources and references to share with your fund

- Practical takeaways—including tips, checklists, action steps and questions you need to ask

- Links to member resources and session handouts available on the Foundation website.

View sessions and handouts online at www.ifebp.org/canannual-session-planner. Make your session selections by October 15 for a chance to win one of three C$100 Amazon gift cards!
Resource Centre
Beyond the education . . .

Visit the Resource Centre to learn more about your International Foundation member benefits and services. We provide educational mapping and member profile navigation as well as technology, social media and conference app assistance.

Bookstore
The Annual Conference Bookstore will feature the latest reference materials to help keep you informed, in compliance and one step ahead of the game. Free shipping is available for most books purchased on site!

Health Fair
Attend the complimentary health fair at the Annual Conference and experience health and wellness as it is promoted through interactive opportunities for both you and your family.

On-Site Benefits Information Expert
A benefits information expert will be on hand to show you the many valuable resources available on the International Foundation website and to take your pensions and benefits information requests. Foundation staff will research and respond to your in-depth questions within two business days.
Foundations of Trust Management Standards (FTMS®) is the first step in the trustee path, focused on the needs of new trustees. FTMS is for those who must learn and understand basic principles of effective trust fund management as well as obtain an awareness of where to find the answers they need to make informed decisions.

**Course Objectives**

- Increase knowledge and understanding of the basics of the four key knowledge areas of effective management of trusts: Legal, Administration, Governance and Funding/Investment/Finance.
- Highlight why these key knowledge areas are important.
- Identify sources of additional information.

Course materials consist of all on-site presentation materials, supplementary readings and additional information for future reference.

**Course Schedule**

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
</tr>
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<tbody>
<tr>
<td>Friday, Nov 16</td>
<td>8:15 a.m.-4:30 p.m.</td>
</tr>
<tr>
<td>Saturday, Nov 17</td>
<td>8:30 a.m.-4:30 p.m.</td>
</tr>
<tr>
<td>Sunday, Nov 18</td>
<td>8:30-11:30 a.m.</td>
</tr>
</tbody>
</table>

*Continental breakfast is served each day, and lunch is provided on Friday and Saturday.*

**Who Should Attend**

- Newly appointed and elected multi-employer, public sector and corporate plan trustees of any type of trust, as well as benefit office staff
- Individuals returning to trustee service after an extended absence and potential trustees (as part of your succession planning)
- Providers of service to trust fund plans
- FTMS is applicable for trustees of both pension and health and welfare trust funds.

**Why Should You Attend?**

Trustees play an important role in addressing the health and retirement needs of plan members and need to be confident and competent in that role. FTMS recognizes that the trustee’s role requires a minimum level of knowledge about trust operations including health and welfare and pension plan structure and operations. FTMS will also address the increasing general concerns of regulators and other stakeholders about the significance of health and welfare and pension trust management.

---

**FTMS Certificate of Achievement**

**To Earn the FTMS Certificate of Achievement**

- Attend the 2½-day FTMS program in its entirety.
- Successfully complete the FTMS online test.*

*Note: While the test is optional for FTMS, successful completion is required if you intend to enroll in the ATMS program. A certificate of attendance for full classroom participation (please make your travel plans accordingly) is available for those choosing not to take the test.

**FTMS Test**

The objective of the test is to validate that trustees have both a basic understanding of the effective management of trusts and the ability to find the answers they need.

**The test is an online, open-book test with 40 questions.**

It is available to students for 60 days after course completion.

**A score of 70% or better is required to pass the test.**

Should you not pass on your first try, you will have an opportunity to retake it. One retake is included with your registration. Additional retakes can be purchased.

**All test scores are confidential.** The International Foundation will not notify your fund of your score; however, your board may have an educational policy that requires you to provide this type of information.

Visit www.ifebp.org/ftms for more information regarding the FTMS course and online testing.
Trustees play an important role in addressing the health and retirement needs of plan members and need to be confident and competent in that role. Advanced Trust Management Standards (ATMS™) helps trustees build upon their past education and practical experience by focusing on applying the knowledge gained to future decisions through engaging instruction and interactive case studies.

**Course Objectives**
- Focus on the application and analysis of the four key knowledge areas of effective trust management.
- Add breadth and depth to what is learned in FTMS.
- Strengthen the pension and health and welfare application.

Course materials consist of all on-site presentation materials, supplementary readings and additional information for future reference.

**Course Schedule**
- Friday, November 16  8:00 a.m.-4:30 p.m.
- Saturday, November 17  8:00 a.m.-4:30 p.m.

*Continental breakfast and lunch are provided each day.*

**Who Should Attend**
- Those who have earned an FTMS Certificate of Achievement
- Advanced-level appointed and elected multi-employer, public sector and corporate plan trustees of any type of trust
- Benefit office staff
- **ATMS is applicable for trustees of both pension and health and welfare trust funds.** See prerequisites section for more information.

**Prerequisites**
Before enrolling in ATMS, you must first complete the FTMS Certificate of Achievement or pass the ATMS Qualifying Test. Visit www.ifebp.org/atmsprereq for more information.

**ATMS Certificate of Achievement**

**To Earn the ATMS Certificate of Achievement**
- Complete a total of four days of classroom instruction, which includes both Session A and Session B. The program is sequential—Session A, including successful completion of the accompanying test, is a prerequisite for Session B. This requires attendance at two separate offerings.
- Successfully complete two online tests, one for Session A and one for Session B.

**ATMS Tests**
The objective of the tests is to validate that trustees have both a thorough understanding of the effective management of trusts and the ability to find the answers they need and apply that information to a variety of scenarios.

**A score of 70% or better is required to pass the test.**
Should you not pass on your first try, you will have an opportunity to retake it. One retake is included with your registration. Additional retakes can be purchased.

**All test scores are confidential.** The International Foundation will not notify your fund of your score; however, your board may have an educational policy that requires you to provide this type of information.

Visit www.ifebp.org/atms for more information regarding the ATMS course and online testing.
The Master of Trust Management Standards (MTMS) is a new educational program for trustees that builds upon the key knowledge areas in FTMS and ATMS, a next step that challenges trustees to take a leadership role in their funds and update their skill sets.

**Course Objective**

The objective of MTMS is to prepare longer term trustees and fiduciaries to contribute in a leadership capacity to effective board management and fulfill the board’s oversight role. MTMS focuses on evaluation and creation in the fields of Leadership, Governance, Oversight, Strategy and Risk Management. This integrated learning experience is delivered by a team of industry experts and experienced trustees and directors who emphasize processes and activities that reinforce how these areas are linked together. This interactive program is supplemented by course materials that consist of reading/work before the program, on-site presentation materials, supplementary readings and additional information for future reference.

**Course Schedule**

Friday, November 16 8:00 a.m.-4:30 p.m.
Saturday, November 17 8:00 a.m.-4:30 p.m.

*Continental breakfast and lunch are provided each day.*

**Who Should Attend**

MTMS is the next step for those who have earned the ATMS Certificate of Achievement. It is also recommended for advanced-level appointed and elected multi-employer, public sector and corporate plan trustees of any type of trust, as well as benefit office staff. (See prerequisites section for more information.)

MTMS is applicable for trustees and fiduciaries of pension and health and welfare plans and trusts including ELHTs.

**Why Should You Attend?**

Longer term trustees and fiduciaries play an important role mentoring new board members and stewarding succession planning. As they become leaders, they are charged with taking action to advance their plans or trusts, which positions them to successfully navigate challenges and capitalize on opportunities.

Using highly interactive exercises and solving complex problems, culminating in a mock board meeting, MTMS prepares you to leverage your own unique leadership strengths and board skills to optimize your contribution and to engage and develop others—all with the aim of strengthening your plan or trust for the long-term benefit of your members.

**MTMS Credential**

The award of the MTMS credential is the culmination of your successful journey through the trustee/fiduciary education path! It recognizes the commitment involved in completing the suite of trustee education programs (FTMS, ATMS and MTMS). In total, these programs represent over ten days of education and multiple assessments including a capstone mock board meeting fortified by your years of experience as a fiduciary/trustee.

<table>
<thead>
<tr>
<th>FTMS</th>
<th>ATMS</th>
<th>MTMS</th>
</tr>
</thead>
<tbody>
<tr>
<td>2½ days*</td>
<td>Four days</td>
<td>Four days</td>
</tr>
</tbody>
</table>

*There is an option to test out of FTMS, which does not preclude someone from taking MTMS or earning the credential.

**Prerequisites**

Before enrolling in MTMS, you must:
- Complete the FTMS Certificate of Achievement or pass the ATMS Qualifying Test
- Complete the ATMS Certificate of Achievement.

Due to high demand, MTMS Session A is currently filled. Call (888) 334-3327, option 2, or e-mail edreg@ifebp.org to be wait-listed.

Although it is too early to register, you may also add your name to the list for our 2019 MTMS offerings on July 26-27 or November 23-24.
#MeToo—Preventing and Addressing Workplace Sexual Harassment

It is estimated that 70% of female employees in Canada will experience at least one form of sexual harassment in their workplace. Men have also reported being sexually harassed at work. From frontline union-ized employees to supervisors, managers and chief executive officers, workers of various levels are often unaware that their behaviours or comments could be considered sexual harassment or, worse, they are aware but are actively choosing to behave inappropriately. Without knowing the real consequences of sexual harassment, people are less likely to change their behaviour.

As a labour or management trustee, you will want to ensure that you are equipped with the tools necessary to deal with any situations that arise within your organization.

Participants will:
- Learn and understand the definition of “sexual harassment” within the workplace
- Identify sexual harassment situations
- Consider all sides of harassment, including the victim, the accused and the organizational culture
- Practise communication tools to assist workers to manage unwanted sexual harassment
- Learn important actions to take when conducting an internal investigation
- Understand the role of unions and employers in sexual harassment prevention
- Discover how “shop talk” or a “toxic work environment” can lead to sexual harassment
- Take proactive measures to minimize the risk of sexual harassment
- Learn important steps to resolve sexual harassment issues and rehabilitate workplace culture.

WORKSHOP LEADERS

Marni Johnson
President
Workplace Communication & Diversity Inc.
Mississauga, Ontario

Sara J. Malkin, J.D.
Associate
Mathews, Dinsdale & Clark LLP
Toronto, Ontario
The financial planning workshops are designed for your personal financial, retirement, investment, estate and health planning needs. Concepts build from Saturday to Sunday; however, you will gain valuable information to bring back to your members whether you attend one or both workshops.

## Financial Planning

### Health, Wealth and Happiness—Planning Your Path to a Successful Retirement (Part One)

**Saturday, November 17 | 8:00 a.m.-12:00 noon**

**Registration code: PC01**  **Spouse/Guest code: P11**

What could be more important than spending some quality time planning for your future and the future of your family? This informative and motivational two-part workshop will help you understand the importance of setting a vision for your retirement and planning ahead. What will retirement mean for you? How can you ensure a successful transition, where you enjoy the freedom, relationships and activities that you’ve always wanted? Our panel will offer you critical information and useful tips to help you better manage your health, investments and financial plan as well as your personal legacy, all with a view to your successful retirement transition. With timely and practical insights, you’ll come away with an awareness that your health, wealth and happiness are very much in your control, and taking control of them is something to get excited about!

In our first day, we’ll cover the importance of:

- Knowing what matters most to you and setting a vision for your retirement
- Taking care of your body, mind and relationships
- Resources that contribute to well-being and wellness
- Investing for retirement—the basics you need to know
- Estate planning to create a meaningful legacy
- Setting priorities for your own financial plan.

### Health, Wealth and Happiness—Living Your Best Retirement (Part Two)

**Sunday, November 18 | 8:00 a.m.-12:00 noon**

**Registration code: PC02**  **Spouse/Guest code: PC12**

Changes . . . choices . . . challenges—What’s in your future? Satisfaction in retirement is linked to several factors, and in the second part of this workshop series we’ll expand on how enjoying good health, adequate income, and meaningful relationships and roles can help you realize the retirement of your dreams, regardless of what the future holds. How will you weather uncertain and turbulent financial markets? Will you have to care for an aging relative or deal with adult children returning home? How do you want to provide for and be remembered by those you love? All of these considerations require a commitment to your planning. Learn to navigate the issues that will impact your own retirement planning with confidence and conviction. This workshop series is timely in content, comprehensive in scope and—most importantly—practical!

The program will continue with coverage of:

- The role of wellness in retirement transition and adjustment
- What makes people truly happy
- Identifying activities to give your life structure and purpose
- Financial planning in changing times
- The evolution of retirement income planning
- War or peace: estate planning in practice
- Ensuring a smooth final transition.

### Workshop Leaders

**Beverly Evans, CFP, CIM, EPC, TEP**
Director, Wealth Management and Portfolio Manager
Richardson GMP Ltd.
Mississauga, Ontario

**Hilary E. Laidlaw, LL.B., TEP**
Counsel
Tax, Trusts and Estates Planning
McCarthy Tétrault LLP
Toronto, Ontario

**Robert D. Reid, M.B.A., Ph.D.**
Deputy Chief
Division of Prevention and Rehabilitation
University of Ottawa Heart Institute
Professor
Faculty of Medicine
University of Ottawa
Ottawa, Ontario
Keynote Sessions

**Opening Keynote**
November 18 | 4:30-6:00 p.m.

Ken Coates, Ph.D.
Professor and Canada Research Chair in Regional Innovation
Johnson-Shoyama Graduate School of Public Policy
University of Saskatchewan
Saskatoon, Saskatchewan

**Canada in 2050**
In recent years, the combination of climate change, declining natural resource prices and demand, and a slow collapse of manufacturing has forced Canada to consider a very different future. The very nature of work and employment has been turned on its head. Looking ahead to the world that our children and grandchildren stand to inherit raises important questions about personal and collective choices. The decades ahead promise a wild ride, with no clear road maps and more questions than answers and with uncertainty and transformation becoming the order of the day. This presentation focuses on how we can become “future makers” instead of “future takers” in a world of accelerated change.

*Book signing immediately following presentation.*

**Monday Morning Keynote**
November 19 | 7:45-9:00 a.m.

Jeffrey C. Simpson, OC
Senior Fellow
Graduate School of Public and International Affairs
University of Ottawa
Former National Affairs Columnist for The Globe and Mail
Ottawa, Ontario

**Canada’s Social Fabric: An Update**
Hear from one of Canada’s most decorated journalists and prize-winning authors about demographic changes that are altering the makeup of Canada and forcing changes in social policies from health care to pensions. Can Canada remain a country of deepening diversity while avoiding the political backlash evident in other western countries? Can we keep our public health care system intact with a sharply aging population? Are our pension arrangements solid in a country with huge personal indebtedness? And can we find the workforce answers to the dislocations caused by artificial intelligence and technological change?

**Tuesday Morning Keynote**
November 20 | 8:00-9:00 a.m.

Kelly Peters
Chief Executive Officer and Co-Founder
BEworks Inc.
Toronto, Ontario

**Using Behavioural Economics to Nudge Plan Members to a Better Retirement**
Ms. Peters, chief executive officer and co-founder of BEworks, will explain how behavioural economics can help individual plan members be better prepared for a healthy and financially secure retirement. Ms. Peters will equip board members with the insights they need to nudge plan members to deal with the uncertainty, change and disruption that make life planning complicated.

**Wednesday Finale Keynote**
November 21 | 10:30-11:30 a.m.

Arlene Dickinson
Chief Executive Officer
Venture Communications
Chief Executive Officer
YouInc.com
Chief Executive Officer
District Ventures Capital
Toronto, Ontario

**Reinventing Yourself as the World Evolves**
Ms. Dickinson tells her story of how she has reinvented herself over time and shares tips on being an effective leader in changing times. Brimming with lessons in self-doubt and self-confidence, this refreshing talk is underscored by modesty, grit and enormous heart.

*Book signing immediately following presentation.*
Economic Prospects for Canada in a More Competitive World

Despite starting with an economic bang, 2018 sows the seeds of economic and policy uncertainty in Canada and around the globe. Will we see a year of world growth in 2019? Will Canada be able to compete, given the regulatory, tax and trade policies being pursued by the United States?

Legal/Legislative Developments Across Canada

A panel presentation of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans.

The Hacker’s Blacklist: 7 Critical Cybersecurity Threats and Solutions

The heart of cybersecurity lies within the human beings who help it flourish—or fail. To avoid becoming the next disastrous data breach headline, we must foster a healthy balance between the technological tools and human behaviours that nourish a culture of security. We must move beyond awareness and into action. This crash course forges a high-level, nontechnical path through the sometimes confusing web of human decision making, network security, mobile technology, Internet connectivity, social media and cloud computing—critical components of organizational success. When it comes to cybersecurity, you can’t possibly do everything—but you must do the right things. This highly interactive presentation begins with Mr. Sileo’s story of losing everything to cybercrime and ends with an actionable white list of next steps to prevent you from suffering a similar fate.

Replacing the Replacement Rate: How Much Is “ENOUGH” Retirement Income?

For years, the standard for measuring retirement income adequacy has been the final earnings replacement rate (usually targeted at 70%). Financial planners, actuaries, pension plan advisors, academics and public policy analysts all use this benchmark. It’s the measure that underlies our pension systems, drives the research that determines whether populations are prepared (or not) for retirement and serves as the backbone of retirement planning software.

But the question is: Does it work? Ms. MacDonald will examine whether workers who hit this target can expect to maintain their living standard in retirement. She will also discuss an alternative, more accurate basis for assessing how well a worker’s living standard is maintained after retirement—the Living Standards Replacement Rate.
**Recommended Track for New Trustees**

New trustees and first-time attendees can be overwhelmed by the many topic choices offered at the Annual Conference. In response to the feedback from these individuals, we have created a recommended track for new trustees. All attendees are welcome to attend any topic of interest; however, this track of sessions was created to provide guidance to new trustees looking for the appropriate content level across a wide range of subjects. These sessions are in addition to the keynote and featured sessions on pages 12-13.

**MONDAY, NOVEMBER 19**

<table>
<thead>
<tr>
<th>1:00-2:00 p.m.</th>
<th>Investments 501</th>
<th>Investments 101</th>
</tr>
</thead>
<tbody>
<tr>
<td>2:15-3:15 p.m.</td>
<td>Pensions/Retirement Security 301</td>
<td>Learn What Questions to Ask Your Actuary</td>
</tr>
<tr>
<td>3:30-4:30 p.m.</td>
<td>Governance/Fiduciary Responsibility 104</td>
<td>Running Your Board and Committee Meetings Effectively</td>
</tr>
</tbody>
</table>

**TUESDAY, NOVEMBER 20**

<table>
<thead>
<tr>
<th>1:00-2:00 p.m.</th>
<th>Pensions/Retirement Security 302</th>
<th>Beginner’s Guide to Target Benefit Plans—Why Margins Matter</th>
</tr>
</thead>
<tbody>
<tr>
<td>2:15-3:15 p.m.</td>
<td>Governance/Fiduciary Responsibility 103</td>
<td>Evaluating Professionals and Service Providers</td>
</tr>
<tr>
<td>3:30-4:30 p.m.</td>
<td>General Topics 602</td>
<td>The World Is Your Oyster—Trustee Education and International Foundation Resources</td>
</tr>
</tbody>
</table>

**WEDNESDAY, NOVEMBER 21**

<table>
<thead>
<tr>
<th>8:00-9:00 a.m.</th>
<th>Governance/Fiduciary Responsibility 105</th>
<th>Preparing for the Future—Key Trends in Governance Best Practices</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:15-10:15 a.m</td>
<td>Administration 601</td>
<td>Consulting Hot Stove—Open Forum on Managing Your Pension and Benefit Plans*</td>
</tr>
</tbody>
</table>

*This session is also offered on Tuesday, November 20 from 2:15-3:15 p.m.

**PEER POINTERS**

**Advice for first-time attendees**

- Attend a preconference or refresher workshop.
- Be prepared to focus and absorb a wealth of knowledge.
- Be prepared to network and to learn from everyone around you.
- Preplan the sessions you wish to attend—Complete your session selection online.
- Optimize your experience—Attend a session in all 16 time frames!
- Be ready for lots of information and insight—and take notes!
- Take it all in, learn, be open-minded, ask questions and be involved.
GOVERNANCE/FIDUCIARY RESPONSIBILITY

101 Regulator Rap—Financial Services Commission of Ontario (FSCO) Update

1 Monday, 1:00-2:00 p.m.
2 Monday, 3:30-4:30 p.m.

• Understanding the new Administrative Monetary Penalties (AMPs)
  – A review of the AMP regulatory framework (e.g., understanding the difference between General and Summary administrative penalties)
  – How to promote compliance and avoid penalties
  – Challenges with the new framework
  – FSCO administrative approach to implementing AMPs

• The 2017 Report on Ontario Pension Plan Filings of SIPP Information Summaries (the 2017 SIPP Data Study)
  – Trends and insights from the aggregate data collected from the 2016 filings of the SIPP Information Summary (Form 14)
  – The report covers all filed Ontario SIPPs, including those from the SEPP, MEPP and JSPP plans, and includes aggregate data on policy parameters such as DB asset allocation, performance monitoring, risk management policies, DC investment options, and data on environmental, social and governance (ESG) disclosures
  – Update on FSCO guidance regarding ESG disclosure statements

Mark E. Eagles
Senior Manager, Pension Policy, Financial Services Commission of Ontario (FSCO), Toronto, Ontario

Michael Long
Senior Policy Consultant, Financial Services Commission of Ontario (FSCO), Toronto, Ontario

102 Making Sense of ESG Integration

Monday, 2:15-3:15 p.m.

• How does ESG align with fiduciary duties?
• Arriving at evidence-based investment beliefs
• Going beyond the talk—What trustees can and should be doing

Shawn B. Hatch
Legal Advisor, Hatch Law, Vancouver, British Columbia

103 Evaluating Professionals and Service Providers

Tuesday, 2:15-3:15 p.m.

Good plan governance does not happen by accident; it is a legal requirement. Periodic evaluation of professionals and service providers is a core governance function. It is all about process. What should you be measuring? How do you measure? What is the followup?

Shawn B. Hatch
Legal Advisor, Hatch Law, Vancouver, British Columbia

104 Running Your Board and Committee Meetings Effectively

Monday, 3:30-4:30 p.m.

• Preparation: agenda and meeting materials
• Role of the chair: facilitating reporting and decision making
• Documentation and record retention
• Self-assessment: measuring your effectiveness

Mike F. Neheli
President, Manion Wilkins & Associates Ltd., Toronto, Ontario

Bob Romphf
Chairman and Trustee, Healthcare Employees’ Pension Plan (HEPP), Winnipeg, Manitoba

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Governance/ Fiduciary Responsibility

105 Preparing for the Future—Key Trends in Governance Best Practices

Wednesday, 8:00-9:00 a.m.

- Renewed focus on measuring and monitoring compliance
- Deeper education requirements to meet a more complex world
- Using policies to protect:
  - Funding
  - Benefits
  - ESG
  - Locating members
  - Communications
- Board configuration: labour and management trustees, professional trustees/independent trustees, retired members
- Using the risk lens for governance

Marnie Niemi Hood, CEBS, CPE-Compliant
Chief Executive Officer, Toronto Electrical Industry Benefits Administration Services Ltd., Toronto, Ontario

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Build your personal schedule at www.ifebp.org/canannual-session-planner. Be entered to win a C$100 Amazon gift card if your session selections are made by October 15.

I attend the Annual Conference due to the diverse topics identifying trends and forecasts.

Michelle K. Taylor
HR Benefits Specialist, Concordia University
Montreal, Quebec
### Health and Wellness/Group Benefits

#### 201 Managing Medical Cannabis Claims Responsibly

| 1 | Monday, 1:00-2:00 p.m. |
| 2 | Monday, 3:30-4:30 p.m. |

Thanks to legalization of recreational cannabis, hundreds of global clinical trials underway studying the effectiveness of cannabis in treating dozens of conditions, and evolving clinical treatment guidelines, medical cannabis is an issue every plan sponsor will need to address. This session will focus on what plan sponsors are currently doing to assess coverage options and ensure safe and responsible use of medical cannabis within their benefits plan in a financially sustainable manner.

- **Michael P. Sullivan, B.S.P., M.B.A., RPh**
  - Chief Executive Officer and Co-Founder, Cubic Health Inc., Toronto, Ontario

#### 202 The Rise in Drug Prices and Opioid Prescriptions—How Relationships Between Doctors and Drug Companies Drive Spending on Drug Plans

| 1 | Monday, 1:00-2:00 p.m. |
| 2 | Tuesday, 1:00-2:00 p.m. |

The cost of providing prescription drug benefits has risen dramatically in the past few years, and cost increases are driven by a number of factors. The presentation will begin with a history of drug spending and trends in Canada and discuss the drivers of drug spending in prescription drug plans. The focus will then turn to the relationship between doctors and drug companies; ample time will be provided to answer questions about how those relationships influence what is prescribed. The prescribing of opioids will be highlighted in the discussion.

- **Joel Lexchin, M.Sc., M.D., CCFP(EM), FCFPC**
  - Emergency Room Physician and Professor Emeritus, School of Health Policy and Management, Faculty of Health, York University, Toronto, Ontario
- **Barbara A. Martinez**
  - Practice Leader, Drug Benefits Solutions, Great-West Life Assurance Company, Toronto, Ontario

#### 203 Telemedicine—Health Care Revolution at Your Fingertips!

**Monday, 2:15-3:15 p.m.**

This session will discuss the ins and outs of the hottest topic in Canadian employee benefits: telemedicine. Join in to learn about the technology that is literally transforming health care delivery to participants. We’ll briefly touch on the history behind the arrival of telemedicine, current players in the market, how it works and potential impacts for your employee benefit plans.

- **Mark Dermer, M.D., CCFP, FCFP**
  - Medical Director and Telemedicine Physician Dialogue, Montreal, Quebec

#### 204 Protecting Against Benefits Fraud

**Monday, 3:30-4:30 p.m.**

(This session was presented at the 2018 Canadian Public Sector Pensions and Benefits Conference.)

How do you improve internal controls and protect your plan against fraud? What are the limits of a financial statement audit? What can be done if your plan is a victim of fraud? This session provides critical tools for protecting your plan against fraud through an examination of an actual legal case involving a faked death and payment of death benefits.

- **Marnie Niemi Hood, CEBS, CPE-Compliant**
  - Chief Executive Officer, Toronto Electrical Industry Benefits Administration Services Ltd., Toronto, Ontario
- **David M. Veld, CA, CPA**
  - Partner, BDO Canada LLP, Burlington, Ontario
Health and Wellness/Group Benefits

**205**
[Program Content: Advanced]

**The Impact of Chronic Disease on Health, Productivity and Engagement**

*Tuesday, 2:15-3:15 p.m.*

(This session was presented at the 2018 Canadian Health and Wellness Innovations Conference.)

This session will focus on the ever-increasing burden of chronic disease that is impacting Canadians and the organizations they are part of. The current and future state of employee health status as it relates to chronic disease will be discussed. Evidence-informed strategies and best practices to reduce the impact of chronic disease on health, productivity and engagement in the workplace will be discussed from a straightforward, meaningful and actionable perspective. Topics of interest will be investments in strategic workplace health, well-being, absenteeism, presenteeism, and absence and disability management, as well as disability prevention.

*Tyler Amell, Ph.D., M.Sc.*
Chief Relationship Officer, CoreHealth Technologies, Calgary, Alberta

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**206**
[Program Content: Advanced]

**From HWTs to ELHTs—The End of Health and Welfare Trusts?**

*Tuesday, 2:15-3:15 p.m.*

The federal budget has proposed the end of health and welfare trusts (HWTs) and will no longer apply their administrative positions to HWTs after the end of 2020. Trusts that do not convert to employee life and health trusts (ELHTs), or wind up, will be subject to normal income tax rules for trusts. This session will review rules associated with ELHTs and detail how they differ from HWTs. In addition, it will focus on what plan sponsors and trustees should be thinking about and how best to prepare for these changes. Are there compliance and legal issues to consider? Learn about the advantages of ELHTs. A comparison of the issues raised upon the issuance of Income Tax Folio S2-F1-C1 to the ELHT rules will provide further insight. Hear both single employer and multi-employer perspectives.

*Roberto Tomassini, LL.B.*
Partner, Koskie Minsky LLP, Toronto, Ontario

*David M. Veld, CA, CPA*
Partner, BDO Canada LLP, Burlington, Ontario

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**207**
[Program Content: Intermediate]

**A Shared Responsibility for Wellness—The Evolution of the Alberta School Employee Benefit Plan (ASEBP)**

*1 Tuesday, 1:00-2:00 p.m.*
*2 Tuesday, 3:30-4:30 p.m.*

This case study will highlight the ASEBP transformation from a benefits provider to a health organization—a 50-year journey that has seen their health supports, and how they’re delivered, evolve alongside the changing needs of the education sector. This has been accomplished through the cultivation of strategic partnerships with like-minded organizations from across Alberta and beyond. A particular focus will be paid to their employee and family assistance programs.

*Shandy S. Reed, B.S.W., M.Sc.*
Director, Health Strategies and Stakeholder Engagement, Alberta School Employee Benefit Plan (ASEBP), Edmonton, Alberta

*Sean Slater*
Executive Vice President, Sales and Marketing, Homewood Health Inc., Toronto, Ontario

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**208**
[Program Content: Basic]

**Exploring the Probabilities With Benefit Plan Projections**

*Wednesday, 9:15-10:15 a.m.*

Given changing demographics, continued pressure on disability costs, predictions of increases to drug plan inflation, and the demand for improved retiree benefits, benefit plan sponsors should consider exploring longer term projections of health and welfare costs. Trustees will learn about approaches that can be used for the projection of various benefits and groups of members (including retirees) with a focus on what metrics should be analyzed and how the results can be used to improve the financial management, governance and ongoing sustainability of the plan and to develop a funding policy.

*Sym Gill*
Trustee, Canadian Wheat Board Retirees Employee Life and Health Trust, Principal, Sym Gill Consulting Services, Toronto, Ontario

*Daniella Vega, CFA, FCIA, FSA*
Principal, Investment Consulting, Eckler Ltd., Toronto, Ontario
National Pharmacare—What Do Trustees and Their Advisors Need to Know?

1 Tuesday, 2:15-3:15 p.m.
2 Wednesday, 8:00-9:00 a.m.

After decades of missed opportunities, some form of national pharmacare now seems likely. Already in 2018, a pharmacare implementation advisory council has been announced, and the House of Commons Standing Committee on Health has recommended a universal, single payer drug plan. This session will discuss the problems that pharmacare could solve, identify the most contentious issues, explore the pace of change, and consider the implications for labour and management trustees and their members, advisors, insurers and other important stakeholders.

Chris Bonnett, M.HSc., Ph.D. (Cand.)
Principal Consultant, H3 Consulting, Guelph, Ontario

Health, Wellness and Independence Issues Around Retirement—Challenges Facing Retirees

Wednesday, 9:15-10:15 a.m.

• Income—Do I have enough?
• Health benefits and prescription drug coverage
• Maintaining your independence/housing and mobility
• Elder care and cognitive challenges
• Long-term care/end-of-life planning and assisted dying

Tyler Amell, Ph.D., M.Sc.
Chief Relationship Officer, CoreHealth Technologies, Calgary, Alberta

Karen A. Henderson, Hon. B.A., CPCA
Founder and Chief Executive Officer, Long Term Care Planning Network, Toronto, Ontario

Bob Romphf
Chairman and Trustee, Healthcare Employees’ Pension Plan (HEPP), Winnipeg, Manitoba

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Pensions/Retirement Security

301 Learn What Questions to Ask Your Actuary
Monday, 2:15-3:15 p.m.

How many times have you sat through a meeting not fully understanding what your actuary has just said? This session will help alleviate that problem by defining actuarial terms, providing simplified formulas and addressing actuarial matters you always wanted to know about but were afraid to ask: approaches to funding, spectrum of risk, actuarial gains and losses, margins and PIADs, and valuations—types, methods and how assumptions are set. You will come away from this session with a much better understanding of the actuarial world and better prepared to ask your actuary the questions that will help both you and your pension plan.

Cynthia L. Rynne, FCIA, FSA
Partner, Senior Consultant, PBI Actuarial Consultants Ltd., Toronto, Ontario

302 Beginner’s Guide to Target Benefit Plans—Why Margins Matter
Tuesday, 1:00-2:00 p.m.

Target benefit plans are unique—not quite DB and not quite DC—and often misunderstood. This session will describe the basics of how target benefit plans work and the associated funding challenges. Balancing benefit security with affordability and benefit adequacy can be a tricky act, and quite often it boils down to the level and type of margins found in the plan. There is also the added complexity of working within the applicable legislative framework. This session will explore why margins matter to target benefit plans, the impact of the different provincial rules and how they work, including the latest from Ontario.

Susan Philpott
Partner, Goldblatt Partners LLP, Toronto, Ontario

Cynthia L. Rynne, FCIA, FSA
Partner, Senior Consultant, PBI Actuarial Consultants Ltd., Toronto, Ontario

303 What Canadians Want—Results From National Pension Survey
Monday, 1:00-2:00 p.m.

Have you wondered whether your pension plan meets your members’ needs and desires? This session will provide you with a better understanding of what Canadians want and need from a pension plan—and how much they are willing to pay. The session will provide useful and surprising insights from a national survey conducted on behalf of the Canadian Public Pension Leadership Council (CPPLC). The survey results show that Canadians across age cohorts and income levels want predictable lifetime income, survivor pension benefits and early retirement options. The results also illustrate how financial/retirement planning stress affects productivity and make a strong business case for meaningful workplace pensions.

Derek W. Dobson
Chief Executive Officer and Plan Manager, Colleges of Applied Arts and Technology (CAAT) Pension Plan, Toronto, Ontario

304 Innovations in Plan Design—Expanding Access to Retirement Security
1 Monday, 1:00-2:00 p.m.
2 Monday, 3:30-4:30 p.m.

What can sponsors do to provide retirement security for the growing share of workers who lack access to a traditional pension or workplace retirement plan? How can they meet the unique retirement security challenges facing precarious, nonstandard, and lower and moderate-income workers? This past year, SEIU Healthcare launched my65+, an innovative, low-cost, portable retirement plan designed to meet these challenges and aimed primarily at workers in the home care sector. This session will discuss the motivation and underlying thinking behind the plan, its key design features, and some of the challenges and opportunities associated with its implementation and future success.

Alex Mazer
Founding Partner, Common Wealth, Toronto, Ontario

Sharleen Stewart
President, Service Employees International Union, Richmond Hill, Ontario
305 Myths and Misconceptions—The Realities of Women in Retirement

Monday, 2:15-3:15 p.m.

- How the investment industry views women
- Gender tax and why you should care
- Workforce participation and savings
- Aging parents and caregiving
- Longevity and long-term care planning
- Communication tools to better support your members

Karen DeBortoli, LL.B.
Director, Pension and Benefits Research, Eckler Ltd., Toronto, Ontario

Beverly Evans, CFP, CIM, EPC, TEP
Director, Wealth Management and Portfolio Manager, Richardson GMP Ltd., Mississauga, Ontario

Karen A. Henderson, Hon. B.A., CPCA
Founder and Chief Executive Officer, Long Term Care Planning Network, Toronto, Ontario

307 Pension Division on Marriage Breakdown

Tuesday, 2:15-3:15 p.m.

This session will help attendees understand their legal and fiduciary obligations to both members and their spouses and will provide information and insights designed to help avoid the pitfalls—and legal/compliance risks—that can be common in pension division cases. Specifically, it will:

- Provide a road map to guide trustees, administrators and other stakeholders through the pension division process in all jurisdictions
- Explore the different legislative requirements in each Canadian jurisdiction, including the definition of spouse/partner, eligibility for division, transfer and payment options, and treatment of death benefits
- Discuss the interaction of federal and provincial law in the area of marriage breakdown
- Examine how other benefits are impacted when a relationship ends
- Provide guidance on addressing complex situations through case studies and recent case law.

Karen DeBortoli, LL.B.
Director, Pension and Benefits Research, Eckler Ltd., Toronto, Ontario

306 Decumulation Across the Spectrum—A Guide for Trustees and Plan Sponsors

1 Tuesday, 1:00-2:00 p.m.
2 Tuesday, 3:30-4:30 p.m.

This interactive session will cover the nuts and bolts and legal boundaries of decumulation, as well as what trustees/plan sponsors ought to be doing currently and in the future. Lots of time will be dedicated to questions and discussion, with the following being addressed:

- What reduces your members’ preparedness for retirement?
- What are the biggest challenges during the decumulation phase?
- How do Canadians fare compared to their global counterparts?

Kathryn M. Bush, J.D.
Partner, Blake, Cassels & Graydon LLP, Toronto, Ontario

Jillian Kennedy
Partner, Wealth, Mercer, Toronto, Ontario

308 Solvency Funding Reforms in Quebec and Ontario

Wednesday, 8:00-9:00 a.m.

- What are they?
- Will this drive potential change in other jurisdictions?
- Multi-jurisdictional issues as a result of increasing change, such as the funding changes

Jana R. Steele, LL.B.
Partner, Pensions and Benefits, Osler Hoskin & Harcourt LLP, Toronto, Ontario
Legal/Legislative

401  Legal/Legislative Update—Atlantic Canada
Monday, 1:00-2:00 p.m.
Overview of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans specific to Atlantic Canada.

Hugh Wright
Chief Executive Officer and Managing Partner, McInnes Cooper, Halifax, Nova Scotia

402  Legal/Legislative Update—Central Canada
Monday, 2:15-3:15 p.m.
Overview of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans specific to Central Canada.

Mark Zigler
Partner, Koskie Minsky LLP, Toronto, Ontario

403  Legal/Legislative Update—Western Canada
Monday, 3:30-4:30 p.m.
Overview of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans specific to Western Canada.

Lisa C. Chamzuk
Partner, Lawson Lundell LLP, Vancouver, British Columbia

404  Defined Contribution Pension Plans—Legal and Regulatory Update
Wednesday, 8:00-9:00 a.m.
This session will provide a review of the developments across the country and raise questions that DC plan trustees and their advisors should consider. It will also include a review of recent and leading court decisions in the United States to help trustees and their advisors assess some of the litigation risks that may be looming for DC plans in Canada. Topics will include:

- Legislative update on variable benefits and decumulation
- Legislative and policy developments relating to DC plan investments and governance
- Review of Canadian and U.S. DC plan litigation.

Roberto Tomassini, LL.B.
Partner, Koskie Minsky LLP, Toronto, Ontario

405  Medical Marijuana—Legal Update and Considerations
Tuesday, 3:30-4:30 p.m.
(This session was presented at the 2018 Canadian Public Sector Pensions and Benefits Conference.)
This uncharted territory is constantly evolving and will be further impacted by the legalization of marijuana for recreational use. This session looks at the legal and practical issues of covering medical marijuana under benefit plans, recent case law on access to medical marijuana under public and private benefit plans, and anticipated challenges.

Susan Philpott
Partner, Goldblatt Partners LLP, Toronto, Ontario

The Annual Conference is very concise and focused to meet the needs and requirements for becoming an effective and educated trustee.

Ben Brands
Trustee, Sheet Metal Workers Local 285
Oakville, Ontario
501 Investments 101
Monday, 1:00-2:00 p.m.
- Asset classes
- Interest rates and the impact on bonds
- Risk-and-return concepts
Stephen D. (Step) Johnson
Partner, INTEGRA Capital Limited, Oakville, Ontario

502 The New Frontier—Emerging Frontier Markets
1 Monday, 1:00-2:00 p.m.
2 Monday, 3:30-4:30 p.m.
Frontier equity markets represent a largely untapped market that offers exciting return potential from robust economic growth and taking advantage of favourable demographics. Frontier markets are a collection of early-stage growth countries that are not classified as major emerging markets due primarily to the nascent state of their capital markets but can play an important role in global equity portfolios. This session will explore:
- Parts of the world of investing that it is unlikely you have considered before but that represent the most robust economic growth
- How frontier markets represent a diverse opportunity set at different stages of economic and capital market reforms
- How the markets will benefit from structural change and favourable demographics as the population graduates from low to middle income
- How active managers seek out added value due to the lack of bank analyst coverage compared with other equity markets.
These are not “final frontier” opportunities, but for Star Trek fans, you can boldly go where few have gone before!
Nemer Bechara
Managing Partner, Vegent Asset Management LLP, London, England
Peter Muldowney
Senior Vice President, Connor, Clark & Lunn Financial Group, Toronto, Ontario

503 Fads and Trends in Investing
Monday, 1:00-2:00 p.m.
Pension plan trustees must contend with a myriad of issues that affect their investment portfolios; among these, improving funding rates in a low-return environment is a top priority, and decisions about asset allocation are of key importance. As they strive to balance strategic decisions and opportunistic behaviours, the importance of discerning between investment fads and fundamental trends cannot be overstated. This session will provide an overview of observable allocation shifts in Canadian institutional portfolios and explore risks that investors must pay attention to.
Martin Leclair, CFA
Institutional Portfolio Manager and Vice President, Phillips, Hager & North Investment Management, Ltd., Toronto, Ontario

504 Impact of the U.S. Election on Investments
Monday, 3:30-4:30 p.m.
Politics and policy making in the United States captivate investor attention worldwide, and the results of the November 2018 midterm elections could have a significant impact on capital markets. This session will discuss the drivers of recent global market performance and will attempt to forecast how various asset classes will perform in the current political environment, offering insight on investment strategies that institutional investors may benefit from.
Martin Leclair, CFA
Institutional Portfolio Manager and Vice President, Phillips, Hager & North Investment Management, Ltd., Toronto, Ontario

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505 Multiasset Investing—A Go-Anywhere Approach to Managing Returns and Risk

1 Tuesday, 1:00-2:00 p.m.
2 Wednesday, 8:00-9:00 a.m.

Low yields. Volatile equities. Pension plans are being required to innovate like never before in managing their investments to meet their fiduciary duty. Recently, multiasset investing has emerged as a possible successor to more traditional asset allocation. A wider variety of asset classes, such as private market assets like real estate, has replaced the previous narrower focus on equities and bonds. And the asset mix is dynamically managed—often by a single manager—to capture opportunities resulting from periodic market dislocations.

Nathan Thooft, CFA
Senior Managing Director, Senior Portfolio Manager, Portfolio Solutions Group, Manulife Asset Management, Boston, Massachusetts

506 Impact of an Aging Population on Financial Markets

Monday, 2:15-3:15 p.m.

The world population is aging. This has many impacts on social organization. This session will look at financial markets in the context of an aging population.

Mario Lavallée, Ph.D., CFA
Professor of Finance, University of Sherbrooke, Sherbrooke, Quebec

507 Who’s Afraid of Big Bad Bytes?

Monday, 3:30-4:30 p.m.

We have all seen the headlines: Big Data and Artificial Intelligence (AI) Are Transforming the World! Learn what these disruptive technologies are and how they are affecting different industries, including investment management.

Lilian L. Quah, CFA
Managing Director, Portfolio Manager, Head of Quantitative Research, Epoch Investment Partners, Inc. (a TD Asset Management Co.), New York, New York

508 Artificial Intelligence and Investing—What Does AI Mean for Companies and Investing?

Tuesday, 1:00-2:00 p.m.

(This session was presented at the 2018 Canadian Investment Institute.)

Artificial intelligence (AI) has opened the eyes of investors globally. Now investment managers are looking to use AI to favour their portfolios in hopes of increasing returns for investors. Learn how AI works, what institutional investors need to be aware of and how this disruptive technology has the potential to transform the investment industry.

Lilian L. Quah, CFA
Managing Director, Portfolio Manager, Head of Quantitative Research, Epoch Investment Partners, Inc. (a TD Asset Management Co.), New York, New York

509 Innovation in Timberland and Farmland Investing

1 Tuesday, 1:00-2:00 p.m.
2 Wednesday, 8:00-9:00 a.m.

Currently farmland and timberland represent a small allocation in most institutional portfolios. With abundant capital chasing real estate and infrastructure investments leading to return compression, investors are increasingly focusing on the more nascent real asset sector of agriculture to generate returns uncorrelated to traditional asset classes. The challenge for investors will be scaling their investments in a fragmented market and selecting a strategy that can deploy in an effective and timely manner while creating a long-term alignment with the operators of the asset. This session will cover:

• Diversifying your farmland portfolio
• Global supply constraints
• Maintaining value through operator, manager and investor alignment
• Using farmland and timberland to hedge against inflation.

Antoine Bisson McLernon, B.Comm., M.B.A., CFA
Partner and Chief Executive Officer, Fiera Comox, Montreal, Quebec
510  Improving Investment Outcomes for HWTs and ELHTs

Tuesday, 3:30-4:30 p.m.
Wednesday, 9:15-10:15 a.m.

Persistent low interest rates, low yields and market uncertainty have conspired to challenge investment returns for health and welfare trusts and ELHTs. Meanwhile, on the expense side, health care costs and insurance premiums are rising faster than the rate of inflation, further intensifying the investment challenge. This session will explore a range of investment options that aims to improve returns while also balancing risk and liquidity. In particular, this session will explore:

- The forces that are dragging investment returns while increasing costs
- Why you should not pay for liquidity you don’t need
- Methods to improve investment outcomes.

Jafer Naqvi, CFA
Vice President, Fixed Income and Multi-Asset, Greystone Managed Investments Inc., Toronto, Ontario

511  Private Debt—A Highly Diversified Sector Within the Fixed Income Asset Class

Tuesday, 2:15-3:15 p.m.

Private debt is a heterogeneous asset class with a diverse number of investment options. As investors look for noncorrelated investments to meet their return objectives, there are many options in the private debt universe beyond mortgages and the typical strategies historically provided by large financial institutions. This session will provide:

- A look at Canadian institutional trends in alternative investing
- A drilldown into strategies within private debt
- Differentiating risk profiles across multiple exposure categories
- A deep dive into key risk management issues.

Sean Rogister, CIM, ICD.D
Chief Executive Officer, Cortland Credit Group Inc., Oakville, Ontario

512  Fintech—Opportunity or Threat to the DC Retirement Industry?

Tuesday, 2:15-3:15 p.m.
Tuesday, 3:30-4:30 p.m.

Emerging technologies will impact all of our workplaces in some way. Recent studies showed that few Canadian organizations are well prepared for the technological disruption that is coming. In the financial services industry, we are already seeing new entrants leveraging technology to deliver a seamless and engaging customer experience. What does this mean for benefit professionals? This session will explore how fintech startups are competing with existing financial services providers for plan members’ attention. It will also discuss why traditional retirement plan providers can’t ignore these emerging organizations and what we can learn from them.

- How could fintech disrupt the DC industry?
- What can we learn about member engagement from fintech companies?
- What do service providers and plan sponsors need to do to keep pace?

Simon Chan
Head of Corporate Innovation Thought Leadership, Communitech, Kitchener, Ontario

513  Debunking the Forecasting Myth

Monday, 2:15-3:15 p.m.
Tuesday, 3:30-4:30 p.m.

Everyone loves a nice bold prediction—how quickly GDP will grow, where interest rates will be in a year or when the market will crash. Yet the “experts” rarely get it right and, even when they do, it’s not clear that macrolevel forecasts are useful in making better investment decisions. For instance, did you know there’s actually no correlation between countries with the fastest economic growth and those with the best equity returns? But there is good news—By focusing on the things within their control, investors can greatly increase their odds of investment success. In this presentation, the following will be discussed:

- The challenges of forecasting and the poor track record of professional forecasters
- The factors that do and do not influence equity returns
- How clients can make better investment decisions.

Jonathan M. Brodie, M.B.A., CFA
Investment Counsellor, Orbis Investments SA Ltd., Burnaby, British Columbia
Supply Chain Financing Is a Direct Lending Private Debt Strategy

Wednesday, 9:15-10:15 a.m.

Investors who in the past have relied on traditional fixed income to provide absolute returns for their conservative investment portfolios for their health trusts, pension plans and various reserve accounts are looking for fixed income alternatives to protect capital in rising interest rate environments and provide higher yield. Supply chain finance is an asset class that has provided returns of inflation between +3.5% and 4% historically and is one of the few private debt strategies that provides investors with real liquidity every 45 days. This session will cover:

- Key risks, due diligence, monitoring tools, and warning signals for investors providing mission-critical capital in the B2B supply chain
- A liquid alternative fixed income strategy with unique correlation benefits
- Capital preservation and rising returns in a rising interest rate environment.

Sean Rogister, ICD.D, CIM
Chief Executive Officer, Cortland Credit Group Inc., Oakville, Ontario
601  Consulting Hot Stove—Open Forum on Managing Your Pension and Benefit Plans

1  Tuesday, 2:15-3:15 p.m.
2  Wednesday, 9:15-10:15 a.m.

- Interactive open forum for trustees to raise your questions on pension and health and welfare plans and ELHTs
- Discussion of current and recent issues impacting your plans
- Opportunities/challenges of the current environment

Andrew D. Knox, CAIA, CFA
Vice President and Portfolio Manager, Franklin Templeton Institutional, Calgary, Alberta

Tyler Smith, FCIA, FSA
Senior Consultant, Coughlin & Associates Ltd., Winnipeg, Manitoba

Lisa M. Watt, CEBS
Partner, Manion Wilkins & Associates Ltd., Toronto, Ontario

602  Tips and Tricks for Locating Missing Members

1  Tuesday, 3:30-4:30 p.m.
2  Wednesday, 8:00-9:00 a.m.

What you can do now to prevent future costs in locating missing members.

- Changes to administration forms
- Developing a policy
- Adherence to the policy

Rupe Prasad, CEBS
Partner, PBI Actuarial Consultants Ltd., Vancouver, British Columbia

Register by October 8 and save C$300 with the early registration discount.
www.ifebp.org/canannual
Maximizing ROI on Your Benefits: Communicating Like They’re Humans—Not Resources

1. Monday, 2:15-3:15 p.m.
2. Tuesday, 1:00-2:00 p.m.

Canadians value their benefits, which is why it’s so important to make sure they understand and appreciate what you offer. The higher the perceived value of your benefit plan, the more significant it is as a component of your total rewards offering. Communicating benefits is hard, but it is well worth the effort. For example, the better your organization is at communicating and promoting the benefits of fitness, healthy eating and stress management, the better your odds of helping employees prevent illness and reduce associated high costs. In this presentation you will receive a template that you can use to tailor your own program and help your entire team better understand how to communicate with your multigenerational employees and derive the maximum value for your investment in employee benefits.

Christopher Lee
Vice President, Communications and Marketing, Accompass, Toronto, Ontario

Protecting the Reputation of Your Fund

Tuesday, 2:15-3:15 p.m.

- Communication legal requirements
- Lessons from communication case law
- Best practices in member communication

Jana R. Steele, LL.B.
Partner, Pensions and Benefits, Osler Hoskin & Harcourt LLP, Toronto, Ontario

The Annual Conference has great content, talented speakers and an opportunity to network!

Lorna J. King
Executive Vice President, Business Development, Belmont Health and Welfare Dartmouth, Nova Scotia
801 It Takes a Village . . . To Raise an Apprentice
1 Monday, 1:00-2:00 p.m.
2 Monday, 3:30-4:30 p.m.

Just because the construction industry “builds it” does not mean “they” will come. We will have to create a new path for youth, to bring them in the door of apprenticeship. The demographics of the workforce are changing, and the demand for youth entering not only the trades, but every industry, will be intense. The time to plan new strategies is now, and it will require all the stakeholders to be involved. No one else is going to do it for you.

John F. Blair
Director, Labour Relations, Ontario Masonry Contractors’ Association, Mississauga, Ontario

Sandra Skivsky
Director, Marketing and Business Development, Canada Masonry Centre, Mississauga, Ontario

802 Recruitment Focus a Must for Canada’s Construction Industry
1 Tuesday, 1:00-2:00 p.m.
2 Wednesday, 9:15-10:15 a.m.

On the cusp of a workforce sea change, Canada will see a mass exodus of Baby Boomers from the labour pool over the coming decade that will reshape the economy, strain government finances and make the recruitment of adequate workers difficult. With fewer new workers entering the labour force, employers can expect intense competition for skilled tradespeople. For the construction industry, staying focused on recruitment and training is essential to remain competitive. This presentation will cover:

- Global economic pressures impacting Canada
- Global demand for Canadian exports
- Global and domestic trends shaping construction demand
- Canadian demographics
- Construction industry demographics

Bill Ferreira
Executive Director, BuildForce Canada, Ottawa, Ontario

View sessions and handouts online at www.ifebp.org/canannual-session-planner. Make your session selections by October 15 for a chance to win one of three C$100 Amazon gift cards!
## Public Plans

### 901 Enhanced Disability Management in British Columbia Health Care Sector

**1. Monday, 2:15-3:15 p.m.**

**2. Tuesday, 3:30-4:30 p.m.**

This presentation reviews the history, implementation and holistic approach of the Enhanced Disability Management Program (EDMP) in the British Columbia health care sector. EDMP is a jointly managed program between health unions and health employers with a goal to provide early, appropriate and ongoing support so that ill/injured employees maintain their connection with the workplace and return to work in a safe and timely manner. It is a proactive and customized disability management program that helps the employee either stay at work or successfully return to work.

**Brendan P. Dick**  
Trustee, Co-Chair, Canadian Blood Services DB Pension Plan, Coquitlam, British Columbia

**Janet Henry, M.A., CDMP**  
Manager, WorkAbility EDMP, Special Projects, Workplace Health, Employee Engagement, Vancouver Coastal Health, Vancouver, British Columbia

### 902 Delivering Employee Benefits—Recent Lessons From the Move to Employee Life and Health Trusts (ELHTs)

**1. Tuesday, 1:00-2:00 p.m.**

**2. Wednesday, 9:15-10:15 a.m.**

In recent years, a desire for cost containment and greater benefit security has generated interest in benefits trusts as a means of providing health and insurance benefits to Canadian employees. Through the most recent round of collective bargaining, the health care sector in British Columbia and the education sector in Ontario both agreed to the establishment of jointly governed employee benefits programs. In this session, you will learn all about employee life and health trusts, varied approaches to their establishment and lessons that can be drawn from the British Columbia and Ontario experiences.

**Adrienne Hook**  
Executive Director, Strategic Negotiations and Benefits Administration, Health Employers Association of British Columbia (HEABC), Vancouver, British Columbia

**Doreen Lamarche**  
Executive Director, Education Finance Office, Ontario Ministry of Education, Toronto, Ontario

### 903 Pension Plan Sustainability in the Public Sector—Can We Rely on the Past as a Guide for the Future?

**Tuesday, 2:15-3:15 p.m.**

There is a tendency to rely on pension plan reporting that focuses on the past or the short term. Faced with a variety of risks such as investment return volatility, aging plan demographics and pensioner longevity, many boards of trustees would be better served by focusing on the long-term viability of their pension plan. This session will educate trustees on the tools available to analyze and assess the long-term sustainability of their pension plans by helping them understand:

- Risk factors they can control
- Risk factors they can’t control directly and steps to address them
- The integration of plan sustainability analysis into ongoing plan governance and financial management.

**Daniella Vega, CFA, FCIA, FSA**  
Principal, Investment Consulting, Eckler Ltd., Toronto, Ontario

### 904 The University Pension Plan (UPP)—Demonstrating Innovation in the Ontario University Sector

**Monday, 2:15-3:15 p.m.**

**Monday, 3:30-4:30 p.m.**

University of Toronto, Queen’s University and University of Guelph have teamed up on a groundbreaking initiative to merge their existing pension plans into a multi-employer jointly sponsored defined benefit pension plan for the Ontario university sector. Faculty associations, unionized labour, other employee groups and university administrations are all working together to develop and implement the new plan. Learn from the leaders of this initiative why each participant wants this innovative solution, some of the challenges they are facing and next steps in the implementation process.

**Angela Hildyard, Ph.D.**  
Special Advisor to the President and the Provost, University of Toronto, Toronto, Ontario

**Alex D. McKinnon, CEBS**  
Research Director, United Steelworkers, Canadian National Office, Toronto, Ontario

**Cynthia Messenger**  
President, University of Toronto Faculty Association, Toronto, Ontario
It is estimated that 70% of female employees in Canada will experience at least one form of sexual harassment in their workplace. From frontline unionized employees to supervisors, managers and CEOs, workers of various levels are often unaware that their behaviours or comments could be considered sexual harassment or, worse, they are aware but are actively choosing to behave inappropriately. As a labour or management trustee, you will want to ensure that you are equipped with the tools necessary to deal with any situations that arise within your organization. Ample time will be allotted to answer your questions.

Marni Johnson
President, Workplace Communication & Diversity Inc., Mississauga, Ontario

Sara J. Malkin, J.D.
Associate, Mathews, Dinsdale & Clark LLP, Toronto, Ontario

Bob Romphf
Chairman and Trustee, Healthcare Employees’ Pension Plan (HEPP), Winnipeg, Manitoba

Julie M. Stich, CEBS
Associate Vice President, Content, International Foundation of Employee Benefit Plans, Brookfield, Wisconsin

Bryan W. Zoran, CEBS
Director, Educational Programs—Canada, International Foundation of Employee Benefit Plans, Brookfield, Wisconsin

Richard Lyall, M.A., CAE
President, RESCON Residential Construction Council of Ontario; Executive Director, Toronto Residential Construction Labour Bureau; President, Metropolitan Toronto Apartment Builders Association, Toronto, Ontario

Lyall A. Nash
President and General Manager, TESTCO Western Corporation, Calgary, Alberta

Edward W. Power
International Vice President (Retired), Eastern Canadian Section, International Brotherhood of Boilermakers, Iron Ship Builders, Blacksmiths, Forgers and Helpers, Affiliated with AFL-CIO/CFL, Mississauga, Ontario
### Conférences d’ouverture / Plénière

Nouveau cette année : trois conférences d’ouverture et une plénière seront traduites en français pour vos besoins de formation.

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<td>Dimanche, 16 h 30 – 18 h 00</td>
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<td></td>
<td>Ken Coates, Ph.D.</td>
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<tr>
<td></td>
<td>Professeur et titulaire de la Chaire de recherche du Canada sur l’innovation régionale, Johnson-Shoyama Graduate School of Public Policy, University of Saskatchewan, Saskatoon (Saskatchewan)</td>
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<td>B</td>
<td>Conférence du lundi matin : Le tissu social du Canada d’aujourd’hui</td>
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<td>Lundi, 7 h 45 – 9 h 00</td>
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<td></td>
<td>Jeffrey Simpson</td>
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<td></td>
<td>Senior Fellow, École supérieure d’affaires publiques et internationales, Université d’Ottawa, ancien chroniqueur politique aux affaires nationales pour The Globe and Mail, Ottawa (Ontario)</td>
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<td>C</td>
<td>Conférence du mardi matin : Utiliser l’économie comportementale pour inciter les participants aux régimes à bénéficier d’une meilleure retraite</td>
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<td>Mardi, 8 h 00 – 9 h 00</td>
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<td></td>
<td>Kelly Peters</td>
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<td>Directrice générale et cofondatrice, BEworks Inc., Toronto (Ontario)</td>
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<td>P3</td>
<td>Plénière du mardi matin : La liste noire des pirates informatiques : 7 graves menaces à la cybersécurité et leurs solutions</td>
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<td>Mardi, 9 h 15 – 10 h 15</td>
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<td>John Sileo</td>
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<td>Président et directeur général, The Sileo Group, Inc., Denver (Colorado)</td>
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<td>D</td>
<td>Conférence de clôture du mercredi matin : Se réinventer alors que le monde évolue</td>
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<td>Mercredi, 10 h 30 – 11 h 30</td>
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<td>Arlene Dickinson</td>
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<td>Directrice générale, Venture Communications, directrice générale, YouInc.com, directrice générale, District Ventures Capital, Toronto (Ontario)</td>
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### Sessions sur les avantages sociaux

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<td>F03</td>
<td>Marijuana médicale : peut-on y voir clair à travers toute cette fumée ?</td>
<td>Lundi, 13 h 00 – 14 h 00</td>
<td>Philippe Dicaire, CEBS, ISCEBS Fellow, Directeur général, GFMD Expert conseil, Montréal (Québec)</td>
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<tr>
<td>F06</td>
<td>Télémédecine : la révolution en santé au bout des doigts !</td>
<td>Mardi, 10 h 30 – 11 h 30</td>
<td>Mark Dermer, M.D., CCFP, FCFP, Directeur médical et médecin en télémédecine, Dialogue, Montréal (Québec)</td>
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<td>F09</td>
<td>Pharmacogénométique : comment nos gènes influencent-ils les médicaments ?</td>
<td>Mardi, 15 h 30 – 16 h 30</td>
<td>Philippe Dicaire, CEBS, ISCEBS Fellow, Directeur général, GFMD Expert conseil, Montréal (Québec)</td>
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### Sessions sur la retraite et les investissements

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<td>F02</td>
<td>Les impacts potentiels d’une population vieillissante sur les marchés financiers</td>
<td>Lundi, 10 h 30 – 11 h 30</td>
<td>Mario Lavallée, Ph.D., CFA, Professeur, département de finance, École de gestion, Université de Sherbrooke, Sherbrooke (Québec)</td>
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<td>F05</td>
<td>L’élaboration de la politique de financement et son impact sur la politique de placement</td>
<td>Lundi, 15 h 30 – 16 h 30</td>
<td>Claude Lockhead, FICA, FSA, Associé exécutif, Aon, Montréal (Québec)</td>
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<td>F07</td>
<td>La bonification du Régime de rentes du Québec et les impacts sur le design des régimes de retraite</td>
<td>Mardi, 13 h 00 – 14 h 00</td>
<td>Claude Lockhead, FICA, FSA, Associé exécutif, Aon, Montréal (Québec)</td>
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<tr>
<td>4:30-6:00 p.m.</td>
<td><strong>A OPENING SESSION:</strong> Canada in 2050</td>
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<td><strong>MONDAY, NOVEMBER 19</strong></td>
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<tr>
<td>7:45-9:00 a.m.</td>
<td><strong>B KEYNOTE SESSION:</strong> Canada’s Social Fabric: An Update</td>
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<tr>
<td>9:15-10:15 a.m.</td>
<td><strong>FEATURED SESSION:</strong> Economic Prospects for Canada in a More Competitive World</td>
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<tr>
<td>10:30-11:30 a.m.</td>
<td><strong>FEATURED SESSION:</strong> Legal/Legislative Developments Across Canada</td>
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<tr>
<td>11:30 a.m.-1:00 p.m.</td>
<td>Lunch Break</td>
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| 1:00-2:00 p.m. | 101-1 Regulator Rap—Financial Services Commission of Ontario (FSCO) Update  
| | 201-1 Managing Medical Cannabis Claims Responsibly  
| | 202-1 The Rise in Drug Prices and Opioid Prescriptions—How Relationships Between Doctors and Drug Companies Drive Spending on Drug Plans  
| | 303 What Canadians Want—Results From National Pension Survey  
| | 304-1 Innovations in Plan Design—Expanding Access to Retirement Security  
| | 401 Legal/Legislative Update—Atlantic Canada  
| | 501 Investments 101  
| | 502-1 The New Frontier—Emerging Frontier Markets  
| | 503 Fads and Trends in Investing |
| 2:15-3:15 p.m. | 102 Making Sense of ESG Integration  
| | 203 Telemedicine—Health Care Revolution at Your Fingertips!  
| | 301 Learn What Questions to Ask Your Actuary  
| | 305 Myths and Misconceptions—The Realities of Women in Retirement  
| | 402 Legal/Legislative Update—Central Canada  
| | 506 Impact of an Aging Population on Financial Markets  
| | 513-1 Debunking the Forecasting Myth |
| 3:30-4:30 p.m. | 101-2 Regulator Rap—Financial Services Commission of Ontario (FSCO) Update  
| | 104 Running Your Board and Committee Meetings Effectively  
| | 201-2 Managing Medical Cannabis Claims Responsibly  
| | 204 Protecting Against Benefits Fraud  
| | 304-2 Innovations in Plan Design—Expanding Access to Retirement Security  
| | 403 Legal/Legislative Update—Western Canada  
| | 502-2 The New Frontier—Emerging Frontier Markets  
| | 504 Impact of the U.S. Election on Investments  
<p>| | 507 Who’s Afraid of Big Bad Bytes? |</p>
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**SUNDAY, NOVEMBER 18**

**A OPENING SESSION:** Canada in 2050

**MONDAY, NOVEMBER 19**

**B KEYNOTE SESSION:** Canada’s Social Fabric: An Update

**FEATURED SESSION:** Economic Prospects for Canada in a More Competitive World

**FEATURED SESSION:** Legal/Legislative Developments Across Canada

11:30 a.m.-1:00 p.m.—Lunch Break

| 801-1 | It Takes a Village . . . To Raise an Apprentice |
| 801-2 | It Takes a Village . . . To Raise an Apprentice |
| 901-1 | Enhanced Disability Management in British Columbia Health Care Sector |
| 901-2 | The University Pension Plan (UPP) — Demonstrating Innovation in the Ontario University Sector |
| 904-1 | The University Pension Plan (UPP) — Demonstrating Innovation in the Ontario University Sector |
| 904-2 | The University Pension Plan (UPP) — Demonstrating Innovation in the Ontario University Sector |

**F01** Économie – marchés financiers

**F02** Les impacts potentiels d’une population vieillissante sur les marchés financiers

**F03** Marijuana médicale : peut-on y voir clair à travers toute cette fumée ?

**F04** Jurisprudence en matière de régime de retraite et d’avantages sociaux

**F05** L’élaboration de la politique de financement et son impact sur la politique de placement

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**November 18-21, 2018 | Las Vegas, Nevada**
### Conference Schedule: Tuesday

#### Tuesday, November 20

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<td>8:00-9:00 a.m.</td>
<td><strong>C Keynote Session</strong>: Using Behavioural Economics to Nudge Plan Members to a Better Retirement</td>
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<tr>
<td>9:15-10:15 a.m.</td>
<td><strong>Featured Session</strong>: The Hacker’s Blacklist: 7 Critical Cybersecurity Threats and Solutions</td>
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<tr>
<td>10:30-11:30 a.m.</td>
<td><strong>Featured Session</strong>: Replacing the Replacement Rate: How Much Is &quot;ENOUGH&quot; Retirement Income?</td>
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<td>11:30 a.m.-1:00 p.m.</td>
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</table>
| 1:00-2:00 p.m. | 202-2 The Rise in Drug Prices and Opioid Prescriptions—How Relationships Between Doctors and Drug Companies Drive Spending on Drug Plans  
207-1 A Shared Responsibility for Wellness—The Evolution of the Alberta School Employee Benefit Plan (ASEBP)  
302 Beginner’s Guide to Target Benefit Plans—Why Margins Matter  
306-1 Decumulation Across the Spectrum—A Guide for Trustees and Plan Sponsors  
505-1 Multiasset Investing—A Go-Anywhere Approach to Managing Returns and Risk  
508 Artificial Intelligence and Investing—What Does AI Mean for Companies and Investing?  
509-1 Innovation in Timberland and Farmland Investing |
| 2:15-3:15 p.m. | 103 Evaluating Professionals and Service Providers  
205 The Impact of Chronic Disease on Health, Productivity and Engagement  
206 From HWTs to ELHTs—The End of Health and Welfare Trusts?  
209-1 National Pharmacare—What Do Trustees and Their Advisors Need to Know?  
302 Beginner’s Guide to Target Benefit Plans—Why Margins Matter  
307 Pension Division on Marriage Breakdown  
511 Private Debt—A Highly Diversified Sector Within the Fixed Income Asset Class  
512-1 Fintech—Opportunity or Threat to the DC Retirement Industry? |
| 3:30-4:30 p.m. | 207-2 A Shared Responsibility for Wellness—The Evolution of the Alberta School Employee Benefit Plan (ASEBP)  
306-2 Decumulation Across the Spectrum—A Guide for Trustees and Plan Sponsors  
405 Medical Marijuana—Legal Update and Considerations  
510-1 Improving Investment Outcomes for HWTs and ELHTs  
512-2 Fintech—Opportunity or Threat to the DC Retirement Industry?  
513-2 Debunking the Forecasting Myth |
## Conference Schedule: Tuesday

**Tuesday, November 20**

### C Keynote Session: Using Behavioural Economics to Nudge Plan Members to a Better Retirement

### Featured Session: The Hacker’s Blacklist: 7 Critical Cybersecurity Threats and Solutions

### Featured Session: Replacing the Replacement Rate: How Much Is “ENOUGH” Retirement Income?

#### 11:30 a.m.-1:00 p.m.—Lunch Break

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<tr>
<td>Consulting Hot Stove—Open Forum on Managing Your Pension and Benefit Plans</td>
<td>Protecting the Reputation of Your Fund</td>
<td>Delivering Employee Benefits—Recent Lessons From the Move to Employee Life and Health Trusts (ELHTs)</td>
<td>Pension Plan Sustainability in the Public Sector—Can We Rely on the Past as a Guide for the Future?</td>
<td>F06 Télémédecine : la révolution en santé au bout des doigts !</td>
<td>F07 La bonification du Régime de rentes du Québec et les impacts sur le design des régimes de retraite</td>
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<td>Tips and Tricks for Locating Missing Members</td>
<td>Enhanced Disability Management in British Columbia Health Care Sector</td>
<td>The World Is Your Oyster—Trustee Education and International Foundation Resources</td>
<td>Trustees Bear Pit</td>
<td>F08 Connaissez-vous votre conjoint en matière de régime de retraite et d’avantages sociaux ?</td>
<td>F09 Pharmacogénétique : comment nos gènes influencent-ils les médicaments ?</td>
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### Governance/Fiduciary Responsibility

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<td>8:00-9:00 a.m.</td>
<td>105 Preparing for the Future—Key Trends in Governance Best Practices</td>
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<td>209-2 National Pharmcare—What Do Trustees and Their Advisors Need to Know?</td>
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<td>308 Solvency Funding Reforms in Quebec and Ontario</td>
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<td>404 Defined Contribution Pension Plans—Legal and Regulatory Update</td>
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<td>505-2 Multiasset Investing—A Go-Anywhere Approach to Managing Returns and Risk</td>
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<td>509-2 Innovation in Timberland and Farmland Investing</td>
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### Health and Wellness/Group Benefits

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<td>9:15-10:15 a.m.</td>
<td>208 Exploring the Probabilities With Benefit Plan Projections</td>
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<td>210 Health, Wellness and Independence Issues Around Retirement—Challenges Facing Retirees</td>
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<td>510-2 Improving Investment Outcomes for HWTs and ELHTs</td>
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<td>514 Supply Chain Financing Is a Direct Lending Private Debt Strategy</td>
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### Pensions/Retirement Security

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<td>902-2 Delivering Employee Benefits—Recent Lessons From the Move to Employee Life and Health Trusts (ELHTs)</td>
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<td>903-2 Trustees Bear Pit</td>
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### Legal/Legislative

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<td>602-2 Recruitment Focus a Must for Canada’s Construction Industry</td>
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### Administration

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### Apprenticeship, Training and Education

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<td>602-2 Recruitment Focus a Must for Canada’s Construction Industry</td>
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<td>603-2 Trustees Bear Pit</td>
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### Public Plans

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### General Topics

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### Français

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### Wednesday, November 21

#### 8:00-9:00 a.m.
- **105** Preparing for the Future—Key Trends in Governance Best Practices
- **209-2** National Pharmcare—What Do Trustees and Their Advisors Need to Know?
- **308** Solvency Funding Reforms in Quebec and Ontario
- **404** Defined Contribution Pension Plans—Legal and Regulatory Update
- **505-2** Multiasset Investing—A Go-Anywhere Approach to Managing Returns and Risk
- **509-2** Innovation in Timberland and Farmland Investing

#### 9:15-10:15 a.m.
- **208** Exploring the Probabilities With Benefit Plan Projections
- **210** Health, Wellness and Independence Issues Around Retirement—Challenges Facing Retirees
- **510-2** Improving Investment Outcomes for HWTs and ELHTs
- **514** Supply Chain Financing Is a Direct Lending Private Debt Strategy

#### 10:30-11:30 a.m.
- **D FINALE SESSION**: Reinventing Yourself as the World Evolves

### Wednesday, November 21

#### 8:00-9:00 a.m.
- **602-2** Tips and Tricks for Locating Missing Members

#### 9:15-10:15 a.m.
- **601-2** Consulting Hot Stove—Open Forum on Managing Your Pension and Benefit Plans
- **602-2** Recruitment Focus a Must for Canada's Construction Industry
- **602-2** Delivering Employee Benefits—Recent Lessons From the Move to Employee Life and Health Trusts (ELHTs)
- **603-2** Trustees Bear Pit

#### 10:30-11:30 a.m.
- **D FINALE SESSION**: Reinventing Yourself as the World Evolves
In recognition of invaluable contributions toward the enrichment of International Foundation education efforts and thereby its members, the International Foundation is pleased to present the 2018 Canadian Lifetime Volunteer Award to Lyall A. Nash.

Presentation of Award
Keynote Session | Monday, 7:45 a.m.

Honouree
Lyall A. Nash
President and General Manager
TESTCO Western Corporation
Calgary, Alberta

Mr. Nash is president and general manager of TESTCO Western Corporation, a pipeline testing company. Previously, he served as president of the Pipe Line Contractors Association of Canada (PLCAC) and as vice president of finance and secretary-treasurer of a major Canadian pipeline contractor. Currently, Mr. Nash is co-chairman of the Operating Engineers Local 955 Health and Welfare and Pension Funds. He is also a trustee of the U.A. Canadian Pipeline Industry National Pension and Training Trust Funds, the Laborers’ Pension Fund of Western Canada, the Alberta Labourers’ Training Trust Fund, the General Teamsters Union Local 362 (Alberta) Training Trust Fund, the Operating Engineers of Manitoba Local 987 Trade Improvement Trust Fund and the Operating Engineers Local 987 Recruitment and Retention Outreach Trust Fund. Mr. Nash currently serves on the board of directors for PLCAC and is chairman of its National Labour Relations Committee. He is Past Chair of the International Foundation Canadian Board, a former member of its Canadian Strategic and Program Planning Committee, Past Chair of the Canadian Annual Conference Planning Committee (Ad Hoc) and former Voting Member of the Board of Directors. Mr. Nash graduated from Southern Alberta Institute of Technology with a diploma in structural technology and successfully completed various financial accounting courses at Mount Royal College in Calgary, Alberta.
Sponsorship Opportunities

Show your support for the International Foundation educational mission and gain valuable recognition for your organization by becoming a sponsor of the Annual Conference. You’ll network and grow your business with 1,500 trustees, administrators and advisors who are making decisions for their group benefit and pension plans in the Canadian corporate, multi-employer and public sectors.

Stand out from your competition, and be there to meet face to face with our attendees. This is your opportunity to learn about the issues of greatest concern to them, answer their questions and be a resource.

Sponsors are recognized before, during and after the conference, giving you maximum value for your dollar. You’ll receive recognition on our website, in on-site signage, in program materials, with sponsor ribbons on name badges and more.

90% of surveyed sponsors from 2017 would recommend sponsoring this event!

For more information on added-value sponsor rewards, contact us today!
Diane Mahler | dianem@ifebp.org | (262) 373-7656

Current Conference Sponsors

The International Foundation gratefully acknowledges the following organizations for their support.

For more information on added-value sponsor rewards, contact us today!
Diane Mahler | dianem@ifebp.org | (262) 373-7656
Acknowledgements

The International Foundation is grateful to the members of the Canadian Strategic and Program Planning Committee for their guidance in the development of the 51st Annual Canadian Employee Benefits Conference.

**2018 Canadian Strategic and Program Planning Committee**

**(Chair)**

**Bob Romphf**
Chairman and Trustee
Healthcare Employees’ Pension Plan (HEPP)
Winnipeg, Manitoba

**Mike F. Neheli**
President
Manion Wilkins & Associates Ltd.
Toronto, Ontario

**Susan Bird, CEBS**
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The McAteer Group of Companies
Markham, Ontario

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Director, Account Management/Consulting
The PBAS Group
Toronto, Ontario

**John F. Blair**
Director, Labour Relations
Ontario Masonry Contractors’ Association
Mississauga, Ontario

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**David N. Harvey**
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**Joan S. Tanaka**
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Prudent Benefits Administration Services, Inc.
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**Kirby Watson**
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Coughlin & Associates Ltd.
Winnipeg, Manitoba

**Paul Meinema**
National President—UFCW Canada
Executive Vice President—UFCW International
Toronto, Ontario

**A Special Thanks to the 2018 Canadian Board Members**

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John F. Blair (Secretary)
Bob Romphf (Past Chair)
Paul Meinema (Past Chair)
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Marc Lafond
Sean Naldrett
Peter O’Hara
Andrew Pariser
Craig Power
Sam Reda

Joan S. Tanaka
Jim Vlahos
Kirby Watson (Executive Committee Liaison)
Hotel and Transportation

The Venue
The Mirage is a Polynesian-themed resort and casino on the Las Vegas Strip. Featured behind the registration desk is a 53-foot-long aquarium. The resort includes multiple lounges, including 1 OAK Nightclub and The Beatles Revolution Lounge. A fitness facility, salon, spa and shops are all on site for you to enjoy during your stay.

Conference and Hotel Accommodations
The Mirage Las Vegas
$143 Single/Double Occupancy (U.S. Rate)

The International Foundation has negotiated a great rate for conference attendees at The Mirage Las Vegas. To receive the conference rate, reservations must be booked through the International Foundation. It is recommended that you make your reservation early.

Reminder: A passport is required to travel from Canada to the United States.

Getting Around Las Vegas
You can catch a cab almost anywhere on the street, except from the Strip. Head to the nearest resort, hotel, shopping center or attraction to get picked up. Other taxi tips include taking Paradise Road or Swenson Avenue from the airport instead of the Airport Tunnel. Average cost to The Mirage is about US$25 dollars. There are about ten different cab companies that can be reached by phone. Uber and Lyft are also available.
### REGISTRATION/2018

#### 51st Annual Canadian Employee Benefits Conference (25-1825)

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#### Registration Information

- Organization representing
- Badge name
- Badge title
- Special dietary requirements—specify

#### Conference Registration Fee

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<tr>
<td>November 18-21</td>
<td>Sunday-Wednesday</td>
<td>$550</td>
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<td>November 16-18</td>
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<td>Session #PC02 Financial Planning—Health, Wealth and Happiness Part I</td>
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<td>Session #PC02 Financial Planning—Health, Wealth and Happiness Part II</td>
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<td>November 18</td>
<td>Session #PC04 #MeToo—Preventing and Addressing Workplace Sexual Harassment</td>
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#### Payment Must Accompany Order

- Make cheque payable to International Foundation.
- Exempt from tax. For meetings held in Canada, attach exemption certificate.
- Cheque #
- Credit card #
- Exp. date

#### Hotel

- The Mirage: $143 single/double (U.S. rate) # of Adults # of Children
- Arrival date
- Departure date
- King bed
- Two beds
- Special requests

#### Continuing Education Credit

- CS25 continuing education service charge due at time of registration (if applicable). The International Foundation will apply for CE credit based on requests indicated below.

#### Registration/Order Summary

- Conference fee
- Preconference/FTMS/ATMS/MTMS fee(s)
- Hotel deposit
- Continuing education fee
- Membership fee
- Total (Canadian funds)
Register by October 8 and save C$300 with the early registration discount.

www.ifebp.org/canannual

IN THE KNOW

Why do past attendees attend the Annual Conference?

• Understand why you became a trustee, and stay current in your area of expertise.
• Get the basics you need for your job and the latest updates in the industry.
• Further your knowledge and education on pensions and benefits.
• Get diverse education on many topics covered in different skill levels.
• It's a great source of helpful information.
• Network and connect with others in your field.
• There is a broad range of topics to improve your plan offerings.