52nd ANNUAL CANADIAN Employee Benefits Conference
November 24-27, 2019
Hilton San Francisco Union Square
San Francisco, California
Preconference: November 22-24, 2019

Full Program AGENDA

#IFCanAC

www.ifebp.org/canannual
What you know can make a big impact on what you do. Expand your learning at the nation’s largest employee benefits conference! It is your place to receive objective, unbiased education and connect with over 1,500 peers facing similar challenges.

Take advantage of this unique learning opportunity to engage with best-in-class speakers, listen to inspirational keynote presentations, interact with peers through case studies and secure effective solutions from expert-led sessions that will allow you to fulfill the very objective that defines your role.

Take an important step in 2019—Make your education a priority! Not only will it position you to thrive in your role, it openly demonstrates your commitment to your fiduciary responsibility and the thousands of plan members you serve.

Be part of our community.

Find the answers you need, and show your commitment to the funds and plan members you serve by registering today. Learn alongside and network with more than 1,500 of your peers, including:

- Multi-employer fund trustees, administrators, business managers and association leaders
- Public sector plan trustees, executive directors and staff
- Fund administrators and managers
- Accountants
- Actuaries
- Lawyers
- Benefits consultants
- Third-party administrators (TPAs)
- Investment managers and consultants
- Apprenticeship coordinators and instructors
- Trustees of training trust funds
- 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 innovative trends on the horizon.
- Network with others outside of your typical industry or trade.
Your Registration Includes

- Access to nearly 100 educational sessions
- Comprehensive take-home materials, resources and references
- Access to electronic handouts in colour—for six months after the conference
- Conference mobile app
- Insights from nearly 100 speakers
- Simultaneous French translation for keynote sessions
- Extensive networking opportunities with over 1,500 attendees
- Morning refreshment breaks
- Continuing education (CE) credits upon request for different designations
- Real-life perspectives and effective solutions you can apply

“Very informative, well-organized conference that offers a diverse choice of educational sessions.”

Kim Jordan
Human Resources Director
Delmar Chemicals
Lasalle, Quebec
All conference functions will be held at Hilton San Francisco Union Square. Conference registration and service desk are located in Yosemite Room—Ballroom Level.

**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](http://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 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 Hilton San Francisco Union Square.

**Break Time**

The conference schedule offers over a 90-minute 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 Hilton San Francisco Union Square during the Annual Conference. Meeting time and location information will be available near the conference registration and service desk on site.

La traduction simultanée en français de toutes nos quatre séances principales et de la plénière « Inclusion » sera offerte.

Simultaneous French translation of all four keynote sessions and the Inclusion plenary session will be offered.

---

**Conference Schedule**

**Thursday, November 21**

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

**Friday, November 22**

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

**Saturday, November 23**

Registration................................................... 7:00 a.m.-5:00 p.m.
Preconference Workshop ............. 8:00 a.m.-12:00 noon
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.

**Sunday, November 24**

Registration................................................... 7:00 a.m.-5:00 p.m.
Preconference Workshops .......... 8:00 a.m.-12:00 noon
FTMS Course............................................... 8:30-11:30 a.m.
ATMS Course.............................................. 8:00 a.m.-4:00 p.m.
MTMS Course............................................. 8:00 a.m.-4:00 p.m.
Opening Entertainment* ........... 4:30-5:00 p.m.
Opening Keynote* .................. 5:00-6:30 p.m.

**Monday, November 25**

Registration................................................. 7:00 a.m.-4:30 p.m.
Welcome .................................................... 8:00-8:10 a.m.
Keynote Session............... 8:10-9:10 a.m.
Featured Sessions ............. 9:30-10:30 a.m.
10:50-11:50 a.m.
Lunch Break ............................................ 11:50 a.m.-1:30 p.m.
Breakout Sessions ............ 1:30-5:00 p.m.

**Tuesday, November 26**

Registration................................................. 7:00 a.m.-4:30 p.m.
Keynote Session............... 8:00-9:00 a.m.
Featured Sessions ............. 9:20-10:20 a.m.
10:40-11:40 a.m.
Lunch Break ............................................ 11:40 a.m.-1:15 p.m.
Breakout Sessions ............ 1:15-4:45 p.m.

**Wednesday, November 27**

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.
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 at the end of each time period.

CEBS® Compliance Credit

Sessions at the Annual Conference can qualify for CEBS Compliance credit. Visit www.cebs.org/compliance for more information.

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. 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. For more information, contact the Continuing Education Department at (262) 786-6710, option 2, or email continuinged@ifebp.org.

Program Content

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 an International 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 International 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!
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. International Foundation staff will research and respond to members’ in-depth questions within two business days.

Health Fair

You and your guest are invited to the FREE health fair located in the registration hall. Past health fairs have featured a variety of health screenings and wellness education activities including blood pressure, glucose and cholesterol screenings; body mass index and bone density measurements; brain health; and nutrition counseling.

Follow @IFCanada on Twitter for updates on Canadian news and events impacting the pensions and benefits industry, educational program information and other learning opportunities to help you in your role. #IFCanAC
Who Should Consider a Preconference Program?

Preconferences are a great way to kick-start your experience. Based on your role and interests, find the options that best fit your educational needs.

NEW TRUSTEES
Uncover the fundamental responsibilities involved with being a fiduciary of a plan or trust ahead of the Annual Canadian Conference.

• Foundations of Trust Management Standards (FTMS®)

INTERMEDIATE TRUSTEES
Continue to build upon your past education and gain practical knowledge through an additional level of experience, interaction and case studies.

• Advanced Trust Management Standards (ATMS™) for trustees with 3+ years of experience

MENTAL HEALTH AND RETIREMENT EDUCATION
for all attendees

• Implementing Mental Health in the Workplace—Essential Training Workshop

• Health, Wealth and Happiness—Planning Your Path to a Successful Retirement (Part 1)

• Health, Wealth and Happiness—Living Your Best Retirement (Part 2)

Register now and save C$300!
Course Objective
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.

Why You Should Attend
• Trustees play an important role in addressing the health and retirement needs of plan members.
• They need to be confident and competent in that role.
• Attain a level of knowledge about trust operations, including health and welfare and pension plan structure and operations.
• Address the increasing general concerns of regulators and other stakeholders about the significance of health and welfare and pension trust management.

Who Should Attend
• Newly appointed and elected multi-employer, public sector and corporate plan trustees of any type of trust
• Members of pension advisory or benefit committees
• Benefit office staff
• Individuals returning to trustee service after an extended absence
• Potential trustees (as part of succession planning)
• Providers of service to trust fund plans

I had been a trustee for six months at the time I took FTMS. It helped me connect the dots to my duties and responsibilities. Now I have greater experience on what to look for when overseeing our professionals.

Peter Marsala
Trustee
United Association Local 46 Benefit Plan
Maple, Ontario

To earn the FTMS Certificate of Achievement, attendees must attend all five sessions and pass an online, open-book 40-question test. Visit www.ifebp.org/FAMbrochure for more information.
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 Objective**
- **Applying** and analyzing the four key knowledge areas of effective trust management
- Adding breadth and depth to what is learned in FTMS
- Strengthening the pension and health and welfare application

**Who Should Attend**
- ATMS is the next step for those who have earned an FTMS Certificate of Achievement.
- Recommended for advanced-level appointed and elected multi-employer, public sector and corporate plan trustees/fiduciaries of any type of trust
- Members of pension advisory or benefit committees
- Benefit office staff

**Why You Should Attend**
The continuing development of trustees’ knowledge, confidence and competence is crucial as they grow into their roles.

“Very good sessions, educational content is great. The reference binder will be a great tool for our committee.”

Marilyn MacCormack
Trustee
Canadian Union of Public Employees Local 2745
Black Point, New Brunswick

Due to high demand, **MTMS Session A and Session B are currently filled.**
Call (844) 809-2698, or email edreg@ifebp.org to be wait-listed.
Implementing Mental Health in the Workplace—Essential Training Workshop

Sunday, November 24 | 8:00 a.m.-12:00 noon

Registration code: PC04  Spouse/Guest code: PC14

Content Included:

Learn how prevalent mental illnesses and stigma toward people with mental illnesses are in the workplace. In an effort to reduce stigma, this workshop educates participants on the signs and symptoms of depression, anxiety and substance-related disorders. The workshop uses classroom guided activities on how to more effectively respond to employees living with these mental illnesses in the workplace, as well as focuses on differences in mental health treatments and how to help someone get access to treatment.

Participant Outcomes:

• Provides employers and supervisors with an understanding of the importance of creating and maintaining a mentally healthy and safe work environment from both a cost and a health perspective
• Decreases stigmatized attitudes and makes the point that mental illness is a condition that can be managed and treated
• Assists people to recognize the symptoms of depression and anxiety in employees and colleagues
• Increases knowledge about additional resources and mental illness treatments

Workshop Leader

Christina M. Fuda, M.A.
Mental Health First Aid Coordinator, Communications and Public Affairs
Ontario Shores Centre for Mental Health Sciences
Whitby, Ontario

Register now and add a preconference workshop!
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.

PART ONE
Health, Wealth and Happiness—Planning Your Path to a Successful Retirement
Saturday, November 23 | 8:00 a.m.-12:00 noon
Registration code: PC01
Spouse/Guest code: PC11

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.

PART TWO
Health, Wealth and Happiness—Living Your Best Retirement
Sunday, November 24 | 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
• Financial planning in changing times
• War or peace: Estate planning in practice
• The evolution of retirement income planning
• Identifying activities to give your life structure and purpose
• Ensuring a smooth final transition.

Workshop Leaders for Saturday and Sunday

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

Hilary 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
BUCK IT! Leadership Against the Grain
November 24 | 5:00-6:30 p.m.
Look for opportunities to buck the status quo and dare to go against the norm, even when doing so means doing the “right” thing vs. following a herd mentality…right off a cliff.

*Wickenheiser was inducted into the International Ice Hockey Hall of Fame in May 2019.

The Canadian Economy After the Election
November 25 | 8:00-9:10 a.m.
The Canadian economy, along with most economies around the world, has settled into a lower growth path. Despite widespread attention to aging of the workforce and modest productivity growth, few economists or policymakers recognize this trend of slowdown in growth, instead thinking the weaker growth is cyclical and temporary. Slower trend growth will limit rates of return in fixed income and asset markets, continuing the pressure on employee benefit plans. Global competition will continue to put pressure on labour compensation costs, including those associated with benefits. Stable economic growth will only be realized if policy makers recognize the structural shifts in economies and emphasize policies to enhance labour force and productivity growth rather than relying upon expansionary monetary and fiscal policies.

The Political and Policy Landscape Postelection
November 26 | 8:00-9:00 a.m.
Obtain an overview of the most significant policy dilemmas facing the new government and the politics that often make it so difficult to resolve them.

Disruptive Innovation in Health Care
November 27 | 10:30-11:30 a.m.
Disruptive innovation is all around us, including in health care. As a keen observer of the culture of modern medicine, Dr. Brian Goldman knows all about that. He defines disruptive innovation and gives current and historical examples inside and outside health care, as well as the likely major disruptions in the years ahead, including deep learning and robotics. Finally, he shares why health professionals are often reluctant to embrace disruption and how best to prepare for and cope with it, including building resilience to change.

Book Signing
Dr. Brian Goldman will be signing his books after the finale keynote on Wednesday.
**MONDAY MORNING PLENARY 1**

**Leeno Karumanchery, Ph.D.**
Chief Diversity Officer
MESH Diversity
Toronto, Ontario

**INCLUSION—The Most Powerful Organizational Driver We Never Think About**
November 25 | 9:30-10:30 a.m.

Like any effective change process, creating a culture of inclusion in an organization has to be a focused exercise. You have to know what the objectives are and why you’re trying to solve for this challenge. Only then can you focus on how you’re going to build a sustainable framework and practical end-to-end process. In this session, Dr. Karumanchery will focus on the why and what of inclusive change. We’ll explore why organizations that focus on building inclusive cultures are always better able to drive engagement, increase productivity, innovate more, and ultimately attract and retain the best and most diverse talent. And, we will also take a deep dive into the science of what inclusion actually looks like. Moving away from simplistic approaches to “diversity as difference,” we’ll build an understanding of how the science of inclusion can help dedicated leaders drive and embed diversity and inclusion initiatives that are meaningful, impactful and above all else self-sustaining.

**MONDAY MORNING PLENARY 2**

**Legal/Legislative Developments Across Canada**
November 25 | 10:50-11:50 a.m.

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

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

Hugh Wright
Partner
McInnes Cooper
Halifax, Nova Scotia

Mark Zigler
Partner
Koskie Minsky LLP
Toronto, Ontario

**TUESDAY MORNING PLENARY 1**

**Marie-Hélène Pelletier, Ph.D., M.B.A., R.Psych.**
Resiliency and Workplace Mental Health Expert
Dr. Marie-Helene Pelletier Inc.
Vancouver, British Columbia

**How Taking Action on Financial Health Can Improve Mental Health and Resilience**
November 26 | 9:20-10:20 a.m.

“How Wellness” is everywhere—and members know the steps they can take to improve their physical and mental health (even if they may not act on it). But financial health? Many are surprisingly passive. Their salary and benefits are predetermined, their lifestyle is set, and life throws regular curveballs of home and car repairs, health costs and child expenses. The issue for trustees and plan sponsors? A decline in the financial health of members can have a direct impact on mental health—and that can have significant consequences, from lower engagement, to disability claims, to delayed retirement. The good news is that there are evidence-based strategies that organizations can put in place to help improve the financial health—and the overall mental health and resilience—of their members. Learn proven action steps to better financial health that are simple, cost-effective and easy to implement.

**TUESDAY MORNING PLENARY 2**

**Ann Cavoukian, Ph.D.**
Distinguished Expert-in-Residence
Privacy by Design Centre of Excellence
Ryerson University
Toronto, Ontario

**The Need to Protect Your Privacy Now Has Never Been Greater**
November 26 | 10:40-11:40 a.m.

Privacy is presently under siege. With the growth of online connectivity, social media, wireless/wearable devices and concern over the direction of artificial intelligence, people are being led to believe they have no choice but to give up on privacy. This is not the case! Dr. Cavoukian offers concrete solutions that each of us can use to protect our personal information and enable our privacy and our freedom to live well into the future. She outlines how organizations can embed privacy and security into virtually any system or operation to achieve positive-sum, win/win outcomes, enabling both privacy and security—not one at the expense of the other. We can do this!
**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 25**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
</table>
| 1:30-2:30 p.m. | Governance/Fiduciary Responsibility  
101 Basic Governance Today—Information Technology, Cyberawareness and Related Risks |
| 2:45-3:45 p.m. | Investments  
501 Investments 101 |
| 4:00-5:00 p.m. | Health and Wellness/Group Benefits  
210 Disability Claims 101—Everything You Wanted to Know About Disability Claims but Didn’t Know Who to Ask  
OR  
Communication  
701 The Right Message for the Right Audience at the Right Time* |

**TUESDAY, NOVEMBER 26**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
</table>
| 1:15-2:15 p.m. | Pensions/Retirement Security  
301 So You Have an Actuary—Now What? |
| 2:30-3:30 p.m. | Governance/Fiduciary Responsibility  
104 Running Your Board and Committee Meetings Effectively |
| 3:45-4:45 p.m. | General Topics  
602 The World Is Your Oyster—Trustee Education and Resources |

**WEDNESDAY, NOVEMBER 27**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
</table>
| 8:00-9:00 a.m. | Communication  
702 Communication From a Member’s Perspective* |
| 9:15-10:15 a.m. | Administration  
602 Assessing Cybersecurity Risks to Member Data—Attacking Pension Administration Systems* |

*These sessions are offered twice—See the schedule pages for more information.

---

**Make the most out of your trip!**

- Attend a preconference workshop.
- Delve deeper into areas of benefits that interest you the most.
- Connect with attendees before the main conference begins.
- Gain hands-on insight and experience from industry thought leaders.
- Focus your education on topics you need to serve your funds.
- Learn about service providers dedicated to the members you serve.
101 Basic Governance Today—Information Technology, Cyberawareness and Related Risks
Monday, 1:30-2:30 p.m.

Many trustees go through the motions, create governance structures that are designed to tick a box and then leave them on the shelf to collect dust. There is inherent danger in not recognizing that policies are living, breathing and needing to evolve with the changing times. Using examples and case studies, attendees will learn how applying core governance principles can help guide them through cyberattacks and the role information technology has in managing and mitigating risk.

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

Kiersten N. Amos
General Counsel, Shannex Inc., Halifax, Nova Scotia

Mary E. Lee, ICD.D
President and Chief Executive Officer, Health Association Nova Scotia, Bedford, Nova Scotia

102 Advanced Governance Today—Disruptive Innovation and Governing in an AI World
Monday, 4:00-5:00 p.m.

The world is changing, and the use of artificial intelligence will continue to increase, changing our roles as trustees and administrators. Will these differences change our approach from a governance, liability or risk management perspective? How do we best manage cutting-edge technologies like RoboChat? Learn the tools that will help you navigate the disruptive changes that will be coming at us at lightning speeds over the next several years and decades.

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

Kiersten N. Amos
General Counsel, Shannex Inc., Halifax, Nova Scotia

Mary E. Lee, ICD.D
President and Chief Executive Officer, Health Association Nova Scotia, Bedford, Nova Scotia

103 What Guidance Can Regulators Provide?
Tuesday, 1:15-2:15 p.m.

Hear directly from regulators about best practices, case studies and other firsthand insights as they discuss the following topics:

- Governance policy
- Inquiries and complaints
- Privacy
- Delinquency
- Unlocated members
- Compliance management
- Procedure documentation
- Evaluation of board and agents.

Angela Mazerolle
Superintendent of Pensions, Superintendent of Insurance, Financial and Consumer Services Commission, Fredericton, New Brunswick

Michael J. Peters
Acting Superintendent of Pensions, Office of the Superintendent of Pensions, Vancouver, British Columbia

104 Running Your Board and Committee Meetings Effectively
Tuesday, 2:30-3:30 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
Chair, Healthcare Employees’ Benefits Board (HEBP), Winnipeg, Manitoba
The Good, the Bad and the Ugly—Succession Planning for Trustees

1  Monday, 1:30-2:30 p.m.
2  Monday, 4:00-5:00 p.m.

Hear how three different plans approach board succession. They all agree boards need a process for planning how to replace board members and for doing their best to get the right people. Boards need to be deliberate and not just leave it to chance. The objective is to identify and encourage qualified, capable, committed people from diverse backgrounds that are a “good fit” for the board. Some of the many topics that will be covered include:

- Appointed vs. elected positions
- Trustees-in-training/alternate trustees
- Recruitment/call for applicants
- Selection interview process
- Onboarding
- Self-assessment by trustees
- Term limits.

Chris A. Camp, CEBS  
Chair, Halifax Professional Firefighters Benefits Trust, Halifax, Nova Scotia

Orla Cousineau  
Executive Director, Pensions, University of British Columbia, Vancouver, British Columbia

Gary Yee  
Chair, Municipal Pension Board of Trustees, Burnaby, British Columbia
201 ELHT Conversion—Hear Transitional Rules From the Horse’s Mouth and Be Part of the Consultation Process

1 Monday, 1:30-2:30 p.m.
2 Monday, 4:00-5:00 p.m.

In May of this year, the Department of Finance released the draft amendments to the Income Tax Act that will govern the conversion of Health and Welfare Trusts (HWTs) to Employee Life and Health Trusts (ELHTs) to implement the announcement in the 2018 Federal Budget to phase out the CRA’s HWT rules. The International Foundation is pleased to have one of the key senior advisors involved in the drafting of the amendments and the consultation process co-presenting this session to discuss the rules, hear comments/concerns and answer questions.

The session includes a detailed review of the rules, including the technical conversion requirements; tax consequences; timelines for conversion and changes that may be required for compliance; changes to the existing ELHT rules, including the MEP rules; surplus and HWT mergers; and changes in some of the rules to address non-qualifying trusts and plans that provide benefits that are not eligible under the HWT rules or the ELHT rules.

Lori Merrigan
Expert Advisor, Tax Legislation Division, Department of Finance Canada, Ottawa, Ontario

Roberto Tomassini
Partner, Koskie Minsky LLP, Toronto, Ontario

202 New Technologies and Disruptors That Affect Employee Benefits

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

Hear about cutting-edge trends in employee benefits, including new start-ups in the insurance industry, established insurtechs and what carriers are doing to combat technology growth.

Chris Gory
President/Employee Benefits Consultant, Insurance Portfolio Financial Services Inc., Scarborough, Ontario

203 Virtual Care and Mental Health— A Win-Win-Winning Combination

Monday, 2:45-3:45 p.m.

A big part of the telemedicine revolution is taking place in the area of mental health, where research demonstrates that outcomes are as good or even better than with conventional in-person visits. This session reviews how virtual care provides breakthrough benefits to employees, benefits plans and care providers, reducing the burden of illness on patients and payers.

Stephanie Moynihan, M.D.
Physician, Dialogue, Montreal, Quebec

204 The Medicalization of Unhappiness

Monday, 1:30-2:30 p.m.

This presentation examines the history of mental illness in Canada, how it has been treated and/or gone untreated, as well as the consequences of the practices that have prevailed. What has led to the proliferation of mental health diagnoses and the widespread prescribing of antidepressants? Are normal, expected bouts of sadness becoming “medicalized,” and are we in turn medicating large portions of the population across the varying age bands? Are there other strategies for care that would better help these patients, like therapy and wellness initiatives, and what are the statistics that support these options?

Peter Gove, RSW
Innovation Leader, Health Management, Green Shield Canada, Kitchener, Ontario
Is happiness genetic? Are we all equal in the eyes of nature to be healthy and eat whatever we want? For centuries, health care professionals treated patients by observing their symptoms and taking into account their family history, behaviour and environment. Doctors, pharmacists and dietitians often decide which treatment or diet is best based on studies of large groups of people with the same symptoms. Thanks to today’s genetic technologies, we know much more about the interaction between our DNA, body and health. We better understand what genes cause our ills and how they cause them. Diet benefited from these discoveries. If what you eat does not meet your unique needs, a supposedly healthy diet can actually put you at risk of developing chronic diseases. To live a long, healthy and happy life, do not rely on luck.

**Etienne P. Crevier, M.Sc.**
General Manager and Founder, BiogeniQ, Brossard, Quebec

---

Canada is facing a national crisis that spans all socioeconomic classes—Eleven Canadians die every day because of opioids. The crisis follows exponential growth in prescription opioid usage over the past 30 years, when opioid sales increased by more than 3,000%. Despite a series of efforts levied at the provincial and national levels, the crisis is not abating. It is now more essential than ever that all stakeholders—governments, providers, pharmacy benefits managers, insurers and plan sponsors—work together and in synergy to mitigate this crisis. This session will:

- Examine the role of plan sponsors and benefits carriers in helping to combat the opioid crisis.
- Compare traditional and new claim management strategies that ensure appropriate opioid utilization.
- Discuss solutions beyond opioid claims management to support plan members’ needs.

**Leila Mandlsohn, Pharm.D.**
Senior Pharmacy Strategy Consultant, Green Shield Canada, Toronto, Ontario
**207** Drug Insurance—Keys to Cost Containment  
**Tuesday, 1:15-2:15 p.m.**

Drug insurance, the biggest cost component of group health insurance, justifies investing efforts in identifying and adopting best practices, which include using data to understand:

- How claims are administered: Contract, system programming, maximum and controls, unjustified payments
- How plan members use the plan: Most costly drugs, cost-increase drivers, distribution of cost among claimants, credits from manufacturers’ discounts or biosimilar utilization, etc.

Sponsors cannot blindly trust consultants and carriers or stick to traditional controls. If costs are increasing, identifying the root of the problems and developing a strategy after considering all potential solutions is the only way to optimize ROI and ensure long-term viability for the plan.

**Johanne Brosseau, M.B.A.**  
Expert on Drug Insurance, ConsultMED Consulting, Montreal, Quebec

---

**208** National Pharmacare—Will the Momentum Continue?  
**Tuesday, 2:30-3:30 p.m.**

Those in support of Pharmacare can point to the 2019 federal budget for positive signs for the eventual development of a national program. How has the 2019 election impacted this trajectory? This session will discuss:

- The creation of Canada Drug Agency to negotiate prices and develop a national formulary
- Impact on benefit plans
- Short-term vs. long-term outlook.

**Avinash D. Maniram, M.Sc.**  
Partner, PBI Actuarial Consultants Ltd., Vancouver, British Columbia

---

**209** Has Legalization Changed the Cannabis Conversation?  
**Wednesday, 9:15-10:15 a.m.**

Having one full year to access the impact of legalization will help inform this broad discussion about the potential of cannabis to improve the lives of members, the various challenges that it creates and the many differences of opinion in between. The following topics will be discussed:

- Efficacy
- Medical vs. recreational use
- Benefit plan coverage
- Workplace concerns and policies.

**Avinash D. Maniram, M.Sc.**  
Partner, PBI Actuarial Consultants Ltd., Vancouver, British Columbia

---

**210** Disability Claims 101—Everything You Wanted to Know About Disability Claims but Didn’t Know Who to Ask  
**Monday, 4:00-5:00 p.m.**

For people not involved in directly managing disability claims, the process can seem impenetrable, impossible to understand and sometimes nonsensical. This session is for those of you who find yourselves not understanding what is going on in these claims but having to deal with claimants and others. The session will cover how the initial adjudication process works; what happens as definitions change; the use of tools such as rehabilitation, IME, surveillance, etc.; and the litigation process. This session will be useful for HR personnel, union representatives and others involved in disability claims “from the outside.”

**Peter Gove, RSW**  
Innovation Leader, Health Management, Green Shield Canada, Kitchener, Ontario
301  So You Have an Actuary—Now What?
Tuesday, 1:15-2:15 p.m.
- What’s an actuary?
- Who else is in the sandbox?
- Getting with the lingo
- Basic valuation concepts
- User’s guide
Marc-Andre Vinson, ACIA, ASA
Senior Consultant and Director, SAI Actuarial Services, Ottawa, Ontario

302  Take a Deep Dive Into Target Benefit Plans
Tuesday, 3:45-4:45 p.m.
Now that formal target benefit legislation has been in place in several jurisdictions, data is available to take a deeper dive into the actual experience. This session provides an update on how the various target benefit plans in these jurisdictions are doing and on target benefit developments across Canada. In addition, this session looks at projections to illustrate how expected future outcomes for pension plans are impacted by the requirement to fund explicit Provisions for Adverse Deviations (PfADs) and how this requirement could impact plan asset allocation.
Domenic Barbiero, FCIA, FSA
Principal and Consulting Actuary, Eckler Ltd., Toronto, Ontario
Angela Mazerolle
Superintendent of Pensions, Superintendent of Insurance, Financial and Consumer Services Commission, Fredericton, New Brunswick
Michael J. Peters
Acting Superintendent of Pensions, Office of the Superintendent of Pensions, Vancouver, British Columbia

303  An Update on Mortality Research and Why It’s Important to Get Your Assumption Right
Monday, 2:45-3:45 p.m.
This session provides an update on research regarding longevity improvements, mortality in the construction trades and other trends in mortality experience. In addition, the session discusses “Why should trustees worry about getting this right?” This discussion will focus on how this should be considered given the move to PfAD funding frameworks and changes to commuted value standards to be based on going concern assumptions.
Domenic Barbiero, FCIA, FSA
Principal and Consulting Actuary, Eckler Ltd., Toronto, Ontario

304  Rethinking Retirement Income Adequacy—Practical Applications
Monday, 1:30-2:30 p.m.
As a plan sponsor, do you know if your retirement plans will provide your members with the retirement income they need? Learn about how revolutionary methods like the Living Standard Replacement Rate (LSRR) can be practically applied to many aspects of retirement plan management and how Canadian organizations are benefiting from these insights in the management of their retirement plans and their workforce.
Zaheed Jiwani, CFA
Principal, Eckler Ltd., Toronto, Ontario
The Future of Pensions

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

This session provides a look at some trends in the industry, including the initiatives by certain large JSPPs to permit other employers/members to join and other pooling initiatives. It also explores the ways changes in technology are affecting us and legal considerations that arise from these changes.

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

Decumulation—A New Dawn

1. Monday, 2:45-3:45 p.m.
2. Tuesday, 2:30-3:30 p.m.

2019 may mark a watershed year in Canada as an unprecedented level of regulatory change creates new opportunities for innovation in the defined contribution (DC) and broader pension industry. With provincial regulatory changes permitting variable benefits, the proposed introduction of the advanced life deferred annuity and reintroduction of the variable payment lifetime annuity in the recent federal budget, and CAPSA’s revisions to the Defined Contribution Pension Plans Guideline, there is a clear focus on drawing income from DC plans—decumulation. At a time when DC plans are coming of age, Canada may finally have the building blocks to meet the diverse needs of members retiring from DC plans. In this session, we’ll review the recent/proposed changes and assess the potential impact on DC plan design and management.

Mazen Shakeel, FCIA, FSA
Financial Services Executive and Innovator, Retirement and Investment Specialist, Toronto, Ontario

Inflation—The 800-Pound Gorilla

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

- Historical evolution of inflation in Canada
- Impact on pension plans
- Financial planning considerations for retirees
- An outlook for the future

Marc-Andre Vinson, ACIA, ASA
Senior Consultant and Director, SAI Actuarial Services, Ottawa, Ontario
Legal/Legislative

401 Legal/Legislative Update—Atlantic Canada
Monday, 1:30-2:30 p.m.
This update provides an 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
Partner, McInnes Cooper, Halifax, Nova Scotia

402 Legal/Legislative Update—Central Canada
Monday, 2:45-3:45 p.m.
This update provides an 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, 4:00-5:00 p.m.
This update provides an 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 Human Rights and Discrimination Update
1 Tuesday, 2:30-3:30 p.m.
2 Wednesday, 9:15-10:15 a.m.
The composition and career patterns in the workforce have changed—People are working beyond normal retirement age, and most households have at least two incomes. New drugs, changing public and private plan coverages, and other cost pressures are putting pressure on benefit plans. These pressures are at the heart of recent challenges to terms of benefit and pension plans, which test core features of these plans. This session addresses how claims based on human rights legislation or constitutionally protected rights have been brought against pension and benefit plans and how they have traditionally been treated under employment standards and pension legislation. It also reviews recent cases of interest including *Talos* (age discrimination), *Skinner and Rivard* (provision of medical cannabis), *Bemister* (employment status/age), *Duncan* (marital status) and others.

Simon Archer
Partner, Goldblatt Partners LLP, Co-Director, Centre for Research in Comparative Law and Political Economy, Osgoode Hall Law School, Toronto, Ontario

Very informative conference, helps you stay current on the new trends.

Dina Macera
Vice President, Labour Relations
United Parcel Service Canada Ltd.
Concord, Ontario
Investments 101

Monday, 2:45-3:45 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

DC Decisions—What Matters Most for Your Plan Members

Monday, 4:00-5:00 p.m.

Some plan sponsor decisions are more consequential for members than others. In this presentation, we evaluate and rank the key decisions that plan sponsors make by quantifying how they impact plan members’ retirement success. Examples of decisions evaluated include:

- Plan design—Should we increase the contribution rate? Should we implement autoenrollment or autoescalation?
- Investment structure—Should we offer target-date funds as opposed to a single balanced fund or other standalone investment options?
- Investment selection—What is the impact of active vs. passive? What are the benefits to using plan- or member-specific glide paths? Should we give our plan members access to the alternative asset classes that DB plans commonly use?

Jafer Naqvi, CFA
Vice President and Director, Fixed Income and Multi-Asset, TD Greystone Asset Management, Toronto, Ontario

Top Ten Investment Mistakes

Monday, 1:30-2:30 p.m.

Together we highlight and explore the top ten investment mistakes most investors make. These mistakes are covered in a highly engaging way, supported by leading edge brain science research, including insights from the world of behavioural finance. The mistakes discussed are applicable to all plan types (DB, DC, HWTs) with specific mention on how these top ten mistakes affect member outcomes.

Michael R. Gillis
Vice President and Director, TD Greystone Asset Management, Toronto, Ontario

A Perfect Match—The Right Target-Date Fund for Your Plan

Tuesday, 3:45-4:45 p.m.

Target-date funds (TDFs) are the core investment vehicle for the majority of capital accumulation plans and plan members in Canada. But with an increasing variety of TDFs available, how should plan sponsors make sure they have the right one? This presentation dispels some common myths around TDFs and gives plan sponsors a better understanding of the most important factors to consider.

Zaheed Jiwani, CFA
Principal, Ekler Ltd., Toronto, Ontario
505 Asset Allocation for Today’s Market Realities

Tuesday, 1:15-2:15 p.m.

In this session, we review some of the realities of the current market cycle, including potential headwinds and tailwinds. With this as a backdrop, we discuss practical considerations for asset allocation, including capital market expectations, impactful diversification techniques, stress testing and portfolio-positioning lessons learned from past bull and bear markets.

Jonathan W. Hubbard, CFA
Managing Director, Investment Solutions Group, MFS Investment Management®, Boston, Massachusetts

506 Protecting on the Downside—A Closer Look at Low-Volatility

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

Low-volatility equity investment strategies have been gaining acceptance as a long-term solution to the need for both returns and lower risk, particularly for multi-employer pension plans where downside risk has potential impacts on funded status. These portfolios tend to underweight high-volatility stocks while overweighting low-volatility stocks. In this session, we discuss the potential value of including allocations to low-volatility equity strategies and the factors to consider when evaluating the various approaches that exist in the marketplace.

Colin W. Sinclare, CFA
Managing Director, Institutional Sales—Western Canada, MFS Investment Management®, Vancouver, British Columbia

507 Risk Measures for Investing in Emerging Markets

1 Monday, 1:30-2:30 p.m.
2 Monday, 4:00-5:00 p.m.

Emerging markets offer an attractive investment opportunity, with favourable demographic dynamics and growth prospects. However, as 2018 has shown, the market environment can be quite turbulent and is likely to remain so through 2019, in the light of a normalizing U.S. Federal Reserve policy, continuing trade war rhetoric and a slowing China. This session discusses:

- The definition of risk
- Risk-managed approach to equity investing
- Regulatory, political and ESG considerations.

Sara Razmpa, CFA
Portfolio Manager, Equities, Unigestion, Geneva, Switzerland

508 Multi-Asset Absolute Return Investing—A Solution to the Challenging Investment Outlook

1 Monday, 2:45-3:45 p.m.
2 Tuesday, 2:30-3:30 p.m.

Investors face a challenging investment environment. Slowing economic growth and high valuations in many market segments suggest low expected returns from traditional, equity-centric portfolios.

Investors can improve this outlook by using existing portfolio risk more efficiently. In this session, we consider one part of this solution—multi-asset absolute return investing. We discuss how this approach diversifies risk from traditional equity-centric portfolios by encompassing a range of investment strategies across multiple asset classes and investment horizons. We also highlight how an allocation to multi-asset strategies can reduce the sensitivity of portfolios to the prevailing macroeconomic environment. The result is smoother, more diversified portfolio performance, with higher risk-adjusted expected returns.

Michael Sager, Ph.D.
Vice-President, Client Portfolio Management—Asset Allocation and Currency Management, CIBC Asset Management, Toronto, Ontario
509 Understanding Alternative Investment Structures

1 Tuesday, 2:30-3:30 p.m.
2 Wednesday, 9:15-10:15 a.m.

This session assists trustees in better understanding the investment structures utilized in alternative investments—in particular, closed-end investment vehicles. The goal is that trustees better understand the investment structure contract that they are entering into on behalf of plan members and beneficiaries. Concepts and characteristics that are addressed include the following:

- Open-end vs. closed-end
- General structure—Limited Partner (LP) and General Partner (GP) roles and responsibilities
- The fundraising function/process
- Fees
- Commitment periods—Typical periods, how to manage the cash calls
- Terms—How long the investment contract is for
- Limited Partnership Agreements (i.e., LPAs)
- Liquidity/illiquidity
- Extensions
- Sidecars and co-investments.

Ross Dunlop, CFA, FCIA, FSA
Partner, Vice President, Investments and Portfolio Manager, Ellement Consulting Group, Winnipeg, Manitoba

510 Investing in Music Royalty Funds

1 Tuesday, 2:30-3:30 p.m.
2 Wednesday, 9:15-10:15 a.m.

- What are music royalties?
- The history and outlook for the music royalty industry
- What are catalogs, and how are they bought and sold with examples of returns?
- What is synchronization, and how can it improve expected returns?
- Why should investors consider music royalty funds, and where should they fit in a portfolio?
- What are the risks, and why have only some investors used them in the past?

Greg Guichon, M.B.A., CIM
Chairman, Chief Executive Officer and Chief Portfolio Manager, Barometer Capital Management, Toronto, Ontario
Raymond Verbeke
Analyst, Barometer Capital Management, Toronto, Ontario

511 Is Fixed Income Still Relevant? Absolutely!

1 Tuesday, 1:15-2:15 p.m.
2 Tuesday, 3:45-4:45 p.m.

The prospect of rising interest rates and negative fixed income returns has led some investors to favour less liquid non-fixed income asset classes for a component of the fixed income allocation. This action begs the question “Is fixed income still relevant?” Absolutely, there are alternative solutions within fixed income that could be considered such as those with an absolute return focus that can help you earn consistent returns and protect your investment in a rising interest rate environment. This session helps you gain insights to:

- Assess the impact of a rising interest rate environment on your portfolio.
- Revisit your fixed income strategy allocation.
- Improve the odds of meeting your return needs by introducing more investment levers to consider.

Harold Scheer, CFA
President and Chief Investment Officer, Baker Gilmore & Associates, Montreal, Quebec
Peter Muldowney
Senior Vice President, Connor, Clark & Lunn Financial Group, Toronto, Ontario
512 Liquid Alternatives Are on the Rise
1 Tuesday, 1:15-2:15 p.m.
2 Wednesday, 8:00-9:00 a.m.

The Canadian Securities Administrators recently published final rules on the Alternative Fund Framework, which came into force on January 3, 2019. These new regulations are likely to increase the number of alternative funds available to all investors, which may significantly impact the Canadian investment industry.

• What are liquid alternatives?
• Why are they important to consider?
• How should alternatives be implemented into investment portfolios?

In a discussion regarding alternative funds in Canada, this session looks to answer these questions in order to help trustees make sense of these new products.

David K. Picton
President and Chief Executive Officer, Picton Mahoney Asset Management, Toronto, Ontario

513 A Hybrid Approach to Private Debt Market Investing
Monday, 2:45-3:45 p.m.

• RRCPE GQ pension plan (DB) and organization
• Private debt market overview
• Approach for investing in the private debt asset class
• Search for manager and use of consultant
• Final results and implementation

Pierre Bélanger, M.Sc., ASC
Director of Investments, Bureau de la retraite CPEGQ, Montreal, Quebec

514 Timberland and Farmland—Alternative Investments that Grow Naturally
Monday, 1:30-2:30 p.m.

• The landscape of timberland and farmland
• Demand drivers and market outlook
• Risk return profile
• Integrating ESG factors
• Who should consider investing in the asset class?

Jean-François Tessier, M.B.A., CFA
Managing Director, Institutional Sales, Manulife Asset Management, Montreal, Quebec

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!
601  Breaking Bad—Unpacking the Legal Issues for Resolving Service Provider Fraud and Claims Abuse in Group Benefits Plans

1 Monday, 1:30-2:30 p.m.
2 Monday, 4:00-5:00 p.m.

The past couple of years have seen a number of high-profile cases involving fake medical service providers that lure employees into fraud rings at the trustees’ or employer’s expense. Particularly vulnerable are Administrative Service Only (ASO) plans, where the employer or benefit fund directly pays the cost of the benefits. This session discusses the legal issues, arguments and pitfalls that benefit fund trustees and insurance companies need to be aware of as they monitor their claims adjudication, including:

- The challenges of proving fraud by non-parties
- How to quantify damages or losses
- What are the standards of care for claims adjudication and fiduciary allegations?
- Are performance standards agreements that address fraud/abuse margins applicable?
- When is expert evidence needed to determine industry standards?

Ari N. Kaplan, LL.B., LL.M.
Principal, Kaplan Law, Toronto, Ontario

602  Assessing Cybersecurity Risks to Member Data—Attacking Pension Administration Systems

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

Trustees are responsible for maintaining the confidentiality, integrity and availability of pension schemes that hold large amounts of member data. This presentation provides an overview of how trustees can evaluate and test the effectiveness of their cybersecurity controls over member data and supporting information assets, through offensive security assessments. A number of real-life attack vectors and corresponding mitigation techniques are discussed.

- Target identification and environment mapping
- Obtaining external access and finding an internal pivot
- Escalating privileges and data exfiltration
- Adjusting the control environment and remediation testing

Benoit Desforges
Advisor, TripleCheck Consulting, Edmonton, Alberta

603  Member Record Management

Monday, 2:45-3:45 p.m.

- It is a means, not an end!
- Build, maintain and enforce a policy
  - Life cycle vs. continuum
  - Unlocatable members—CAPSA Guideline No. 9
  - Unclaimed property
  - Noncompliance

Lisa M. Watt, CEBS, ISCEBS-Fellow
Partner, Manion, Wilkins & Associates Ltd., Toronto, Ontario
The best-laid plans of mice and men will never be successful if they are not communicated! Trustees are getting good professional development on investments, funding, governance and plan design. They are learning how to cope with cannabis in the workspace and how to revise and remingle benefit plans to meet the emerging and varied needs of Millennials. But they don’t get much on how to communicate everything that’s needed.

• How do trustees communicate change?
• What is the plan for sharing decisions?
• What is important to communicate?
• What are the key messages?
• Who is the appropriate audience?

Sheri Wright, ICD.D
Vice President, Stakeholder Relations and Communications, LAPP Corporation, Edmonton, Alberta

This session is a summary of the results of the members’ communication research survey and interviews. We think we have a good handle on how members think, but do we really? Find out what interests members most, which communication strategies they like and which ones they don’t, what’s important to them and more—all from a member perspective. Gain an interesting perspective on pensions as we share insights obtained directly from plan members.

Nisha Singh, FCIA, FSA
Consultant, PBI Actuarial Consultants Ltd., Toronto, Ontario
Indigenous Recruitment—Opportunities and Challenges

1 Monday, 2:45-3:45 p.m.
2 Tuesday, 3:45-4:45 p.m.

The Canadian Indigenous population is the fastest growing and youngest population in the country according to Stats Canada. With an ever-increasing need for skilled workers, Indigenous people are the right fit to replace an aging workforce. This session discusses:

• Facts and demographic figures across Canada
• Case studies
  – Recruitment best practices
  – On-site awareness training
• Workforce opportunities
• Challenges to overcome.

Brittany Colburn, CSS
Indigenous Relations Representative and Organizer, LIUNA Local 615, Halifax, Nova Scotia

Lyle W. Daniels
Labour Development Strategist, Saskatchewan Building Trades Council, Regina, Saskatchewan

Facilitator:
Ray Mitchell
Legal Counsel, IUPAT District Council 39, Halifax, Nova Scotia

Construction Trades—Exposing the Labour Market’s Best-Kept Secret

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

In this dynamic presentation, Dr. Jon Callegher takes the audience through Job Talks’ high-impact interview series of 50 construction workers. He also reveals how construction workers compare to the general population of working Canadians in terms of job satisfaction and introduces the concept of balanced intelligence as a means of changing mindsets among parents and educators toward careers in the skilled trades.

This presentation incorporates a retention study of Ontario construction workers, conducted in partnership with the Residential Construction Council of Ontario (RESCON). Topics included are career influences, perceptions about the trades, job satisfaction, as well as recommendations for recruiting and retaining good workers and young people.

Jon Callegher, Ph.D.
Executive Director, Job Talks, Toronto, 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 Public Sector Plan Expansion

1. Monday, 2:45-3:45 p.m.
2. Tuesday, 3:45-4:45 p.m.

- Traditional public sector pension plans moving into private sector DB space (i.e., CAAT’s merger of eight private sector Torstar plans into its DB Plus plan)
- In Nova Scotia, movement of universities, municipalities and other public authorities into NS Public Service Plan (PSSP)
- OPTrust is expanding DB coverage through a new schedule of benefits for the nonprofit and charitable sector in Ontario.

Julie Belair, FCIA, FSA
Director, Actuarial Services, OPTrust, York, Ontario

Kim Blinn
Chief Pensions Officer, Nova Scotia Pension Services Corporation, Halifax, Nova Scotia

Marnie Niemi Hood, CEBS, CEBS Compliant
Director, Pension Solutions, CAAT Pension Plan, Toronto, Ontario

902 Sustainability—Responding to External and Internal Risks

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

Hear about how both the Healthcare of Ontario Pension Plan (HOOPP) and the Local Authorities Pension Plan (Alberta) anticipate, mitigate, and manage external and internal risks. Specific topics to be addressed include:

- Transitioning to a new governance model
- Legislative changes
- Political risk and public perceptions
- Current investment environment
- A changing workforce, with part-time, gig work
- Member and stakeholder education and engagement.

Christopher A. Brown, LL.B.
President and Chief Executive Officer, LAPP Corporation, Edmonton, Alberta

Darryl Mabini
Assistant Vice President, Growth and Stakeholder Relations, Healthcare of Ontario Pension Plan (HOOPP), Toronto, Ontario

“Excellent, current content for benefits plan sponsors. I received actionable information to bring back to my company.”

Corinne Razem
Manager, Operations
Mapol Inc.
Mississauga, Ontario
G01 From Unconscious Bias to Harassment—How Microaggressions Are Changing the Workplace Landscape

Monday, 4:00-5:00 p.m.

This session explores:

- How unconscious bias drives subtle workplace discrimination
- How to best understand microaggressions
- How microaggressions can lead to harassment
- How to drive productive cultures and mitigate harassment in the workplace.

Leeno Karumanchery, Ph.D.
Chief Diversity Officer, MESH Diversity, Toronto, Ontario

G02 The World Is Your Oyster—Trustee Education and Resources

Tuesday, 3:45-4:45 p.m.

- The importance of trustee education
- Knowledge areas for trustees
- Educational path and possibilities
- Utilizing International Foundation resources
- International Foundation survey results on key topics
  - Mental health and substance abuse
  - Wellness
  - Financial education

Bob Romphf
Chair, Healthcare Employees’ Benefits Board (HEBP), Winnipeg, Manitoba

Julie Stich, CEBS
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

G03 Trustees Bear Pit

1 Tuesday, 3:45-4:45 p.m.
2 Wednesday, 9:15-10:15 a.m.

This facilitated open forum allows trustees to discuss issues of importance to all trustees and the funds they represent.

Kevin Bryenton
President, Iron Workers District Council of Ontario, General Vice President, International Association of Bridge, Structural, Ornamental and Reinforcing Iron Workers, Peterborough, Ontario

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

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

Marg Romanow, R.N., CEBS
Benefits Officer, Saskatchewan Union of Nurses (SUN), Regina, Saskatchewan

Register by October 8 and save C$300 with the early registration discount.

www.ifebp.org/canannual
**Conférences principales / Plénière**

Quatre conférences principales et une plénière seront traduites en français pour vos besoins de formation. Des casques d’écoute seront disponibles dans la salle pour une traduction simultanée. Veuillez prendre vos casques d’écoute avant le début de la session.

<table>
<thead>
<tr>
<th>Sessions générales</th>
</tr>
</thead>
</table>
| **A** | Inversez la tendance! Le leadership à contre-courant  
Dimanche, 17 h 00 – 18 h 30  
Hayley Wickenheiser  
Médaillée d’or olympique  
Assistante-directrice du développement des joueurs, Toronto, Ontario/Calgary, Alberta |
| **B** | L’économie canadienne après l’élection  
Lundi, 8 h 00 – 9 h 10  
Donald Drummond, M.A.  
Professeur adjoint et fellow de Stauffer-Dunning, École des études en politique de l’Université Queen’s, Kingston, Ontario |
| **P1** | L’INCLUSION - Le levier organisationnel le plus puissant auquel on ne pense jamais  
Lundi, 9 h 30 – 10 h 30  
Leeno Karumanchery, Ph.D.  
Directeur de la diversité, MESH/Diversity, Toronto, Ontario |
| **C** | Le paysage politique et réglementaire dans un contexte postélectoral  
Mardi, 8 h 00 – 9 h 00  
Andrew Coyne  
Chroniqueur, National Post, Toronto, Ontario |
| **D** | Innovation de rupture dans les soins de santé  
Mercredi, 10 h 30 – 11 h 30  
Brian Goldman, M.D.  
Urgentologue, animateur radio, expert en soins de santé, Toronto, Ontario |

---

**Sessions spéciales**

<table>
<thead>
<tr>
<th>Sessions spéciales</th>
</tr>
</thead>
</table>
| **F01** | Un monde de moins en moins américain  
Lundi, 10 h 50 – 11 h 50  
Loïc Tassé  
Politologue et spécialiste de la Chine et de l’Asie, Université de Montréal, Montréal, Québec |
| **F02** | Les effets du cannabis…un an plus tard  
Lundi, 13 h 30 – 14 h 30  
Sonia Massicotte, LL.B.  
Avocate et Conseillère, PBI Conseillers en actuariat Itée, Montréal, Québec |
| **F05** | Les nouveaux horizons chinois  
Mardi, 9 h 20 – 10 h 20  
Loïc Tassé  
Politologue et spécialiste de la Chine et de l’Asie, Université de Montréal, Montréal, Québec |
| **F10** | Table ronde : Placements, divers sujets de l’heure  
Mercredi, 9 h 15 – 10 h 15  
Pierre Bélanger, M.Sc., ASC  
Directeur des Placements, Bureau de la retraite CPEGQ, Montréal, Québec  
Claude Lockhead, FICA, FSA,  
Associé exécutif, Aon, Montréal, Québec  
Sam Reda, CFA  
Président, Maralex Capital, Co-fondateur, Logiciel Alpha CCO, Montréal, Québec |
### Sessions sur les avantages sociaux

**F03**  
**Assurance médicaments : clefs pour freiner la croissance des coûts**  
Lundi, 14 h 45 – 15 h 45  
**Johanne Brosseau, M.B.A.**  
Experte en assurance médicaments, Consultation ConsultMed, Montréal, Québec

**F06**  
**Est-ce que le bonheur est génétique ?**  
Mardi, 10 h 40 – 11 h 40  
**Étienne Crevier, M.Sc.**  
Directeur fondateur, BiogeniQ et Directeur, Développement corporative, Montréal, Québec

**F08**  
**Soins virtuels et santé mentale : une solution gagnant-gagnant-gagnant**  
Mardi, 14 h 30 – 15 h 30  
**Stephanie Moynihan, M.D.**  
Médecin, Dialogue, Montréal, Québec

### Sessions sur la retraite et les investissements

**F04**  
**Terres forestières et terres agricoles : des placements alternatifs avec une croissance naturelle**  
Lundi, 16 h 00 – 17 h 00  
**Jean-François Tessier, ing., CFA, M.B.A.**  
Directeur général des ventes institutionnelles, Gestion des Placements Manuvie, Montréal, Québec

**F07**  
**Une approche hybride pour l’investissement dans les marchés de dette privée**  
Mardi, 13 h 15 – 14 h 15  
**Pierre Bélanger, M.Sc., ASC**  
Directeur des Placements, Bureau de la retraite CPEGQ, Montréal, Québec

**F09**  
**Avons-nous besoin d’un nouveau type de régime de retraite ?**  
Mardi, 15 h 45 – 16 h 45  
**Claude Lockhead, FICA, FSA**  
 Associé exécutif, Aon, Montréal, Québec
# Conference Schedule: Sunday/Monday

## Sunday, November 24

### 5:00-6:30 p.m.
**A Opening Session:** BUCK IT! Leadership Against the Grain

## Monday, November 25

### 8:00-9:10 a.m.
**B Keynote Session:** The Canadian Economy After the Election

### 9:30-10:30 a.m.
**Featured Session:** INCLUSION—The Most Powerful Organizational Driver We Never Think About

### 10:50-11:50 a.m.
**Featured Session:** Legal/Legislative Developments Across Canada

### 11:50 a.m.-1:30 p.m.
Lunch Break

### 1:30-2:30 p.m.
101 Basic Governance Today—Information Technology, Cyberawareness and Related Risks
201-1 ELHT Conversion—Hear Transitional Rules From the Horse’s Mouth and Be Part of the Consultation Process
401 Legal/Legislative Update—Atlantic Canada
503 Top Ten Investment Mistakes

105-1 The Good, the Bad and the Ugly—Succession Planning for Trustees
204 The Medicalization of Unhappiness
203 Virtual Care and Mental Health—A Win-Win-Winning Combination
303 An Update on Mortality Research and Why It’s Important to Get Your Assumption Right
306-1 Decumulation—A New Dawn

### 2:45-3:45 p.m.
304 Rethinking Retirement Income Adequacy—Practical Applications
202 ELHT Conversion—Hear Transitional Rules From the Horse’s Mouth and Be Part of the Consultation Process
402 Legal/Legislative Update—Central Canada
501 Investments 101
507-1 Risk Measures for Investing in Emerging Markets

102 Advanced Governance Today—Disruptive Innovation and Governing in an AI World
210 Disability Claims 101—Everything You Wanted to Know About Disability Claims but Didn’t Know Who to Ask
514 Timberland and Farmland—Alternative Investments that Grow Naturally

### 4:00-5:00 p.m.
201-2 ELHT Conversion—Hear Transitional Rules From the Horse’s Mouth and Be Part of the Consultation Process
403 Legal/Legislative Update—Western Canada
507-2 Risk Measures for Investing in Emerging Markets
<table>
<thead>
<tr>
<th>Administration</th>
<th>Communication</th>
<th>Apprenticeship, Training and Education</th>
<th>Public Plans</th>
<th>General Topics</th>
<th>Français</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SUNDAY, NOVEMBER 24</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>A OPENING SESSION:</strong> BUCK IT! Leadership Against the Grain</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>MONDAY, NOVEMBER 25</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>B KEYNOTE SESSION:</strong> The Canadian Economy After the Election</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>FEATURED SESSION:</strong> INCLUSION—The Most Powerful Organizational Driver We Never Think About</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>11:50 a.m.-1:30 p.m.</td>
<td>Lunch Break</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>601-1</td>
<td>Breaking Bad—Unpacking the Legal Issues for Resolving Service Provider Fraud and Claims Abuse in Group Benefits Plans</td>
</tr>
<tr>
<td>603</td>
<td>Member Record Management</td>
</tr>
<tr>
<td>801-1</td>
<td>Indigenous Recruitment—Opportunities and Challenges</td>
</tr>
<tr>
<td>901-1</td>
<td>Public Sector Plan Expansion</td>
</tr>
<tr>
<td>701-1</td>
<td>The Right Message for the Right Audience at the Right Time</td>
</tr>
<tr>
<td>G01</td>
<td>From Unconscious Bias to Harassment—How Microaggressions Are Changing the Workplace Landscape</td>
</tr>
<tr>
<td>F01</td>
<td>Un monde de moins en moins américain</td>
</tr>
<tr>
<td>F02</td>
<td>Les effets du cannabis… un an plus tard</td>
</tr>
<tr>
<td>F03</td>
<td>Assurance médicaments : clefs pour freiner la croissance des coûts</td>
</tr>
<tr>
<td>F04</td>
<td>Terres forestières et terres agricoles : des placements alternatifs avec une croissance naturelle</td>
</tr>
</tbody>
</table>
### Conference Schedule: Tuesday

**TUESDAY, NOVEMBER 26**

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
</tr>
</thead>
<tbody>
<tr>
<td>8:00-9:00 a.m.</td>
<td><strong>C KEYNOTE SESSION</strong>: The Political and Policy Landscape Postelection</td>
</tr>
<tr>
<td>9:20-10:20 a.m.</td>
<td><strong>FEATURED SESSION</strong>: How Taking Action on Financial Health Can Improve Mental Health and Resilience</td>
</tr>
<tr>
<td>10:40-11:40 a.m.</td>
<td><strong>FEATURED SESSION</strong>: The Need to Protect Your Privacy Now Has Never Been Greater</td>
</tr>
<tr>
<td>11:40 a.m.-1:15 p.m.</td>
<td>Lunch Break</td>
</tr>
</tbody>
</table>
| 3:45-4:45 p.m. | 205 The Genetics of Happiness 302 Take a Deep Dive Into Target Benefit Plans 504 A Perfect Match—The Right Target-Date Fund for Your Plan 511-2 Is Fixed Income Still Relevant? Absolutely!
## Conference Schedule: Tuesday

**TUESDAY, NOVEMBER 26**

### C KEYNOTE SESSION: The Political and Policy Landscape Postelection

### FEATURED SESSION: How Taking Action on Financial Health Can Improve Mental Health and Resilience

**F05**

Les nouveaux horizons chinois

### FEATURED SESSION: The Need to Protect Your Privacy Now Has Never Been Greater

**F06**

Est-ce que le bonheur est génétique ?

### 11:40 a.m.-1:15 p.m.—Lunch Break

### 602-1

Assessing Cybersecurity Risks to Member Data— Attacking Pension Administration Systems

### 701-2

The Right Message for the Right Audience at the Right Time

### 902-1

Sustainability—Responding to External and Internal Risks

### F07

Une approche hybride pour l’investissement dans les marchés de dette privée

### 802-1

Construction Trades—Exposing the Labour Market’s Best-Kept Secret

### 702-1

Communication From a Member’s Perspective

### 801-2

Indigenous Recruitment—Opportunities and Challenges

### 901-2

Public Sector Plan Expansion

### G03-1

Trustees Bear Pit

### G02

The World Is Your Oyster—Trustee Education and Resources

### F09

Avons-nous besoin d’un nouveau type de régime de retraite ?
Conference Schedule: Wednesday

**WEDNESDAY, NOVEMBER 27**

8:00-9:00 a.m.  
- **206-2** | Opioids Strategy—Whose Responsibility Is It Anyway?  
- **305-2** | The Future of Pensions  
- **506** | Protecting on the Downside—A Closer Look at Low-Volatility  
- **512-2** | Liquid Alternatives Are on the Rise

9:15-10:15 a.m.  
- **202-2** | New Technologies and Disruptors That Affect Employee Benefits  
- **209** | Has Legalization Changed the Cannabis Conversation?  
- **307** | Inflation—The 800-Pound Gorilla  
- **404-2** | Human Rights and Discrimination Update  
- **509-2** | Understanding Alternative Investment Structures  
- **510-2** | Investing in Music Royalty Funds  
- **602-2** | Assessing Cybersecurity Risks to Member Data—Attacking Pension Administration Systems

10:30-11:30 a.m.  
**D FINALE SESSION:** Disruptive Innovation in Health Care

10:30-11:30 a.m.  
**D FINALE SESSION:** Disruptive Innovation in Health Care

**WEDNESDAY, NOVEMBER 27**

8:00-9:00 a.m.  
- **702-2** | Communication From a Member’s Perspective  
- **802-2** | Construction Trades—Exposing the Labour Market’s Best-Kept Secret  
- **902-2** | Sustainability—Responding to External and Internal Risks

9:15-10:15 a.m.  
- **G03-2** | Trustees Bear Pit  
- **F10** | Table ronde : Placements, divers sujets de l’heure

10:30-11:30 a.m.  
**D FINALE SESSION:** Disruptive Innovation in Health Care

**Traduction simultanée en français**
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 2019 Canadian Lifetime Volunteer Award to Richard Lyall.

**Presentation of Award**
Keynote Session | Sunday, 5:00 p.m.

**Honouree**

**Richard Lyall, M.A., CAE**
President
RESCON Residential Construction
Council of Ontario
Toronto, Ontario

Mr. Lyall is the president of the Residential Construction Council of Ontario (RESCON). He has been a trustee of various LIUNA Local 183 Members’ Trust Funds. Mr. Lyall is a Past President and Chair of the Board of Directors of the International Foundation of Employee Benefit Plans as well as a current member of the Apprenticeship, Training and Education Committee. He is the current chair of the Construction and Design Alliance of Ontario (CDAO). Mr. Lyall was educated at the University of Toronto and is a certified association executive (CAE).
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 would recommend sponsoring this event!

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 52nd Annual Canadian Employee Benefits Conference.

2019 Canadian Strategic and Program Planning Committee

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

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

John F. Blair
Trustee
Bricklayers’ Health and Welfare and Pension Trusts
Port Perry, Ontario

David N. Harvey
Chief Executive Officer
BPA Financial Group
Mississauga, Ontario

Peter C. Hayes
Co-Chair, Board of Trustees
University of Prince Edward Island
Jointly Sponsored Pension Plan
Halifax, Nova Scotia

Stephen D. (Step) Johnson
Partner
INTEGRA Capital Management Corporation
Oakville, Ontario

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

Peter O’Hara
Vice President, Operations
Prudent Benefits Administration Services, Inc.
(The PBAS Group)
Toronto, Ontario

Sam Reda
Chairman and Co-Founder
Maralex Capital/Logiciel Alpha CCO
Ile-Des-Soeurs, Quebec

Bob Romphf
Chair
Healthcare Employees’ Benefits Board (HEBP)
Winnipeg, Manitoba

Joan S. Tanaka
President
Prudent Benefits Administration Services, Inc.
(The PBAS Group)
Toronto, Ontario

Kirby Watson
Chief Operating Officer
Coughlin & Associates Ltd.
Winnipeg, Manitoba

A Special Thanks to the 2019 Canadian Board Members

Paul Meinema (Chair)
John F. Blair (Vice Chair)
Susan Bird, CEBS (Secretary)
Mike F. Neheli (Past Chair)
Bob Romphf (Past Chair)

Kevin Bryenton
Chris A. Camp, CEBS
Ben Chisholm
Kenneth H. Estabrooks
David N. Harvey
Peter C. Hayes

Stephen D. (Step) Johnson
Marc Lafond
Jamie McKenzie
Sean Naldrett
Peter O’Hara
Andrew Pariser

Sam Reda
Joan S. Tanaka
Jim Vlahos
Peter Vightman
Kirby Watson (Executive Committee Liaison)
Hotel Information

All International Foundation events and sessions will take place at Hilton San Francisco Union Square, with the exception of FTMS®, which will be held at Parc 55. **Registration deadline:** October 22, 2019

1. **Hilton San Francisco Union Square***
   - Rate: US$169

2. **Parc 55 San Francisco***
   - Rate: US$169

New cancellation policies effective for 2019 education programs—Cancel and transfer fees are based on registration fee paid: 60+ days before meeting is 10%; 31-59 days before meeting is 25%; within 30 days of meeting is 50%. Hotel deposit is forfeited for cancellations/transfers received within three days (five days for Disney properties) of arrival. Registration fee is forfeited once program commences. For details and the 2019 policy, see www.ifebp.org/policies.

Please remember that a passport is required.

Top Attractions

- Golden Gate Bridge
- Golden Gate Park
- The Rock—Alcatraz
- Ride the Cable Cars

*Union properties.*
REGISTRATION/2019
52nd Annual Canadian Employee Benefits Conference (25-1925)

Attendant Information (Please print clearly)

Individual ID# or CEBS® ID#

Full first name ___________________________ M.I. _________ Last name ___________________________

Employer ___________________________ Title ___________________________

Address ___________________________ ___________________________

City ___________________________ State/Province ___________________________ Country ___________________________ ZIP/Postal code ___________________________

Phone ___________________________ ___________________________

Email ___________________________ ___________________________

Form completed by ___________________________ Phone ___________________________

Not a Member? Join Now and Save! Visit www.ifebp.org/join for current rates.

☐ Individual C$325  ☐ Organizational C$1,050

Registration Information

Bill to organization name ___________________________ Bill to organization ID # ___________________________

Badge name ___________________________ Badge title ___________________________

Special assistance—specify ___________________________

Special dietary requirements—specify ___________________________

52nd Annual Canadian Employee Benefits Conference | November 24-27, 2019 | Hilton San Francisco Union Square | San Francisco, CA (25-1925)

Conference Fee

Will you attend the French sessions?  ☐ Yes  ☐ No (25-19F5)

Sunday-Wednesday, November 24-27 .........................................................

<table>
<thead>
<tr>
<th>Until October 13, 2019</th>
<th>After October 13, 2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Member</td>
<td>Nonmember</td>
</tr>
<tr>
<td>C$1,925</td>
<td>C$2,255</td>
</tr>
</tbody>
</table>

Preconference Registration Fee—Saturday-Sunday, November 23-24

☐ Saturday, November 23  Session #PC01 Financial Planning—Health, Wealth and Happiness Part 1  ..................  C$ 555  C$ 665  C$ 705  C$ 815

PC11 Spouse/Guest Financial Planning (personal cheque/credit card) Name: ___________________________

PC12 Spouse/Guest Preannuities (personal cheque/credit card) Name: ___________________________

☐ Sunday, November 24  Session #PC02 Financial Planning—Health, Wealth and Happiness Part 2  ..................  C$ 555  C$ 665  C$ 705  C$ 815

PC13 Spouse/Guest Preannuities (personal cheque/credit card) Name: ___________________________

☐ Sunday, November 24  Session #PC04 Implementing Mental Health in the Workplace  ..................  C$ 555  C$ 665  C$ 705  C$ 815

PC14 Spouse/Guest Mental Health (personal cheque/credit card) Name: ___________________________

*FTMS® (Foundations of Trust Management Standards)—Friday-Sunday, November 22-24 (25-19F1/EL153)  ..................  C$1,785  C$2,005  C$2,085  C$2,305

*ATMS™ (Advanced Trust Management Standards) Must meet eligibility requirements. ..................  C$1,785  C$2,005  C$2,085  C$2,305

Sunday-Saturday, November 23-24 Session A  25-1901/EL154  Session B  25-1902/EL154

*MTMS (Master of Trust Management Standards) (for graduates of ATMS) Must meet eligibility requirements. ..................  C$1,885  C$2,105  C$2,185  C$2,405

Saturday-Sunday, November 23-24 Session A  25-19M1/EL156  Session B  25-19M2/EL157

**IMPORTANT NOTE: Course materials are sent via email. Please provide participant's email address in attendee information section.

Hotel

Reservation deadline: October 22, 2019  US$169 single/double  Include C$400 hotel deposit.

Reservations confirmed on a first-come, first-served basis. Best available will be assigned.

☐ Hilton San Francisco Union Square  ☐ Parc 55 San Francisco**  # of Adults ______ # of Children ______

Arrival date ____________ Departure date ____________ ☐ King bed ☐ Two beds ☐ Special requests ______

**Note—The FTMS program in November will be held at the Parc 55 (A Hilton Hotel).

Continuing Education Credit

The International Foundation will apply for CE credit based on requests indicated below.

☐ Insurance agent  ☐ Lawyer  ☐ Other, specify ___________________________

Licensed in the province of ___________________________ License # ___________________________

NOTE: Requests made for CE credit on this form do not guarantee administration of credit.

Payment Must Accompany Order

NEW! Policies have changed. See www.ifebp.org/policies.

Make cheque payable to International Foundation.

☐ Exempt from tax. For meetings held in Canada, attach exemption certificate.

Cheque # ___________________________ CS ___________________________

Credit card # ___________________________ Exp. date ___________________________

Cardholder’s name (print) ___________________________________________

www.ifebp.org  Secure fax (250) 364-1818  International Foundation P.O. Box 2406, Station A, Toronto, ON M5W 2K6

Questions, email edreg@ifebp.org, or phone (844) 809-2698.

Registration/Order Summary

Membership fee C$ ___________________________

Conference fee C$ ___________________________

Preconference/FTMS/ATMS/MTMS fee C$ ___________________________

Hotel deposit (C$400) C$ ___________________________

Total (Canadian funds) C$ ___________________________
Register by October 13 and save C$300 with the early registration discount.

www.ifebp.org/canannual

About the Conference

1. Four THOUGHT-PROVOKING keynote presentations to inspire and invigorate
2. Four FEATURED SESSIONS breaking down topics that are of most interest to you
3. Nearly 100 OBJECTIVE SESSIONS designed by an expert committee
4. Nearly 100 industry thought leaders HANDPICKED to guide you
5. Simultaneous FRENCH TRANSLATION of select sessions
6. Unlimited NETWORKING OPPORTUNITIES with more than 1,500 peers
7. Preconference sessions to take your KNOWLEDGE to the next level
8. Top CONTENT and critical information PRESENTED IN ENGLISH AND FRENCH