Register by April 4 to save C$300!

Pensions and Benefits for the Evolving Workplace

May 16-17, 2018
The Fairmont Château Laurier | Ottawa, Ontario

#IFCanLegal
## PROGRAM AT A GLANCE

### Wednesday, May 16

<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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<tbody>
<tr>
<td>8:00-9:00 a.m.</td>
<td>Opening Keynote: The Future of Work and the Future of Pensions and Benefits</td>
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<tr>
<td>9:15-10:15 a.m.</td>
<td>Is 70 the New 65? Canada’s Aging Workforce and the Evolution of “Retirement”</td>
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<td>Legal Considerations for Accommodating Diversity and Disability in Benefit Plans</td>
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<tr>
<td>4:15-5:00 p.m.</td>
<td>Open Forum</td>
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<tr>
<td>5:00-6:00 p.m.</td>
<td>Welcome Reception</td>
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<tr>
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<td>Cybersecurity Concerns</td>
</tr>
</tbody>
</table>

“Very good conference. I always learn something new every time I come to the Canadian Legal and Legislative conference.”

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Brenda L. Vienneau  
Trustee, CUPE SRP BOT  
Moncton, New Brunswick
Canada’s increasingly diverse and older workforce composition, growth in precarious work and rapid technological change are posing unique challenges for plan sponsors and trustees. With a growing number of seniors remaining in the workforce, addressing the needs of the next generation of workers has become increasingly challenging. Trustees and plan sponsors must manage risk and balance demands for greater flexibility and accessibility while at the same time maintaining fiscal accountability and good governance.

This conference examines existing pension and benefit legislative developments and case law in the context of Canada’s changing work environment. Hear about innovative plan design that attempts to meet the needs of precarious workers. Manage risk by learning more about benefit fraud, cybersecurity and trustee liability. Determine what changes in legislation are relevant to your pension and/or benefit plan. Plan to attend this important conference!

Benefits of Attending

- Hear from industry experts, practitioners and government representatives.
- Focus on the critical information you need to know now with fresh and relevant topics.
- Gain a deeper understanding of the issues affecting the pensions and benefits industry and their effect on your plan.
- Registration includes two continental breakfasts, two luncheons, a welcome reception and beverage breaks.

Who Should Attend?

This program is specifically designed for labour and management multi-employer trustees, plan sponsors, public sector trustees and professional advisors looking to keep up with the latest legal and regulatory developments.

To learn more visit www.ifebp.org/canupdate.

About the Location

As Canada’s capital, Ottawa offers a rich culture and heritage with architecturally stunning buildings, thriving neighbourhoods and a canal that passes through beautiful parks and gardens.

Fairmont Château Laurier

Fairmont Château Laurier stands as a testament to Canada's thriving, dynamic capital city. Located next door to the Parliament Buildings, this luxury downtown Ottawa hotel enchants guests with its charm and stateliness. Fairmont Château Laurier is located 25 miles from the nearest airport, Ottawa MacDonald-Cartier.

Conference Room Rate: $279 Single/Double
Hotel Reservation Deadline: April 6, 2018
WEDNESDAY, MAY 16

7:00-8:00 a.m.
Registration Information

7:00-8:00 a.m.
Continental Breakfast

8:00-9:00 a.m.
Opening Keynote: The Future of Work and the Future of Pensions and Benefits

• Key factors driving changes in work, jobs and the employment relationship: technology, automation, “gigs” and precarity.
• Historical perspective on these changes: the ebb and flow of different employment relations over time, and the limited role of technology in explaining them. “Gigs” are not really as “new” as they are often portrayed to be.
• The economic, social and fiscal consequences of the changing nature of work.
• The changing nature of work, and pensions and benefits: What will future workers need? How do changes in work affect plan design, funding, issues of portability and the changing boundary between public and private provision?

Keynote Speaker

Jim Stanford, Ph.D., Economist and Director of the Centre for Future Work,
The Australia Institute, Canberra, Australia

9:15-10:15 a.m.
Is 70 the New 65? Canada’s Aging Workforce and the Evolution of “Retirement”

Canada’s workforce is going grey. There are many forces such as the aging of our population and increased longevity that are causing people to delay retirement until later ages, and often retirement still involves gainful employment. This shift is creating an extensive review of the public/private spending on income and health care coverage as well as the legal and legislative environment that encompasses the employer/employee relationship. This session looks at post-age 65 issues relating to phased retirement, CPP contributions, health care benefits, disability coverage and emerging discrimination cases.

Co-Speakers

Sunil Gurmukh, Counsel, Legal Services and Inquiries, Ontario Human Rights Commission, Toronto, Ontario
Ellen Whelan, Principal, Eckler Ltd., Toronto, Ontario

Visit www.ifebp.org/canupdate for updates.
WEDNESDAY, MAY 16 (CONT.)

10:30-11:30 a.m.
Addressing the Pension and Benefit Needs of Precarious Workers

This panel provides case study examples of how innovative plan design and legislative reform can better meet the benefit and retirement needs of precarious workers in the health, retail and food industries. Discussion will focus on how the trend toward part-time and precarious forms of work is resulting in increased demands for greater flexibility in the delivery and provision of benefits and sectorwide portability. Hear about what approaches have been taken to try to give part-time, precarious workers access to the same high-quality pension and benefit plans as traditional, full-time workers.

Panelists

Pablo Godoy, National Representative, United Food and Commercial Workers Union (UFCW), Toronto, Ontario
Alex Mazer, Founding Partner, Common Wealth, Toronto, Ontario
Linda Silas, President, Canadian Federation of Nurses Unions, Ottawa, Ontario

11:30-12:45
Luncheon

12:45-1:30 p.m.
Keynote: The Changing Nature of Work and Its Impact on Workers: A Union Perspective

What does the workforce of the future look like? Technological innovation, automation, globalization, changing demographics, climate change and immigration are among a host of factors that will transform how we work and the type of jobs and skills in demand. Hear what these changes will mean for the next generation of workers and how to address their income, pension and benefit needs.

Keynote Speaker

Paul Moist, President Emeritus, Canadian Union of Public Employees (CUPE), Winnipeg, Manitoba

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WEDNESDAY, MAY 16 (CONT.)

1:45-2:45 p.m.
Evolving Workplaces: Considerations for Plan Trustees and Plan Sponsors

Addressing the needs of plan beneficiaries in an environment of economic volatility, changing workforce demographics and evolving legislative and regulatory reform is a challenge for most boards of trustees and plan sponsors. This session considers issues relating to funding, governance, administration, investment and communication in the context of this fluid economic, social and legal environment.

Co-Speakers
Kiersten Amos, Associate, McInnes Cooper, Charlottetown, Prince Edward Island
Jesse Kugler, Partner, CaleyWray, Toronto, Ontario

3:00-4:00 p.m.
Legal Considerations for Accommodating Diversity and Disability in Benefit Plans

This panel session examines recent human rights and disability accommodation issues confronting trustees and plan sponsors including:
• Does excluding coverage for marijuana violate human rights?
• Distinctions based on age, marital status, family status
• Eligibility criteria
• Post-age 65 benefits
• Benefits for transgendered workers.

Co-Speakers
Christopher Perri, Partner, Cavalluzzo LLP, Toronto, Ontario
Amanda Darrach, Partner, Cavalluzzo LLP, Toronto, Ontario

4:15-5:00 p.m.
Open Forum

Find out more about the changing legal, social and economic landscape affecting pension and benefit plans and corresponding trustee and plan sponsor duties, obligations and legal requirements.

Panelists
Kiersten Amos
Amanda Darrach
Jesse Kugler
Paul Moist
Christopher Perri

5:00-6:00 p.m.
Welcome Reception (Guests Invited)
Laurier Room Fairmont, Château Laurier

Refreshments and light hors d’oeuvres will be served.
THURSDAY, MAY 17

7:00-8:00 a.m.
Continental Breakfast

8:00-9:00 a.m.
Keynote: The Legalization of Cannabis in Canada

Hear the latest about Bill C-45, The Cannabis Act. This keynote address provides a cross-country overview of the provinces’ approaches to the legalization of recreational marijuana. How will the legalization of cannabis impact the provision, administration and demand for medicinal marijuana? What does the legalization of cannabis mean for benefit plans and funds?

Keynote Speaker
The Honourable Darrell Dexter, Vice Chair, Global Public Affairs, Ottawa, Ontario

9:15-10:15 a.m.
Legal and Regulatory Update: Trends and Developments in Pensions and Benefits

This session covers the latest, need-to-know information about legislative reform and regulatory changes shaping the pensions and benefits industry. Topics include:

• Ontario pension reform
• EI changes and leave provisions
• Target benefit pension plans
• Drug price regulations
• Pooled Registered Pension Plans (PRPPs)
• Variable benefits/DC plans.

Speaker
Lisa Chamzuk, Partner, Lawson Lundell, Vancouver, British Columbia

I have always felt that this program helps me to meet my compliance and regulatory obligations. And the program introduces me to the “new” best practices.

Laurel E. Caforio
Sr. Manager Pensions & Benefits
ATB Financial
Edmonton, Alberta
10:30-11:30 a.m.
How to Manage Risk: Benefit Fraud and Trustee Liability
This session addresses frequently asked questions about fraud and trustee liability. Learn more about fraud by hearing about the experience of the Toronto Transit Commission. Get expert answers to your questions about trustee liability. Some of the questions explored in this session are:

- How did the Toronto Transit Commission uncover and manage benefits fraud? What are the lessons learned from this case study?
- How can trustees and plan sponsors detect fraud in their plans? What should they look for?
- How much is enough protection against liability?
- Who is responsible for liability insurance?
- Can a trustee be held personally liable?
- What are the new administrative monetary penalties under the Ontario Pension Benefits Act, and how might they be applied?

Co-Speakers

Mark T. Firman, Director and Legal Counsel, Ontario Teachers Pension Plan, Toronto, Ontario
Mark Russell, Staff Sergeant, Investigative Services, Toronto Transit Commission, Toronto, Ontario

11:30 a.m.-12:45 p.m.
Luncheon

12:45-1:45 p.m.
Are Target Benefit Plans the Future?
Target benefit rules are changing in Canada, in different ways in different jurisdictions. Learn about the legislative changes being made or under consideration and the pros and cons of target benefit pension plans, as compared to traditional DB and DC designs, and whether these plans can meet the goals of sustainability, affordability and pension income adequacy. The session will provide an overview of target benefit plan legislation in Canada, including key considerations relating to the ability to create and/or transition to a target benefit plan.

Co-Speakers

Murray Gold, Senior Partner, Koskie Minsky LLP, Toronto, Ontario
Jana R. Steele, Partner, Pensions and Benefits, Osler, Hoskin & Harcourt LLP, Toronto, Ontario
THURSDAY, MAY 17 (CONT.)

2:00-3:15 p.m.
Reshaping Governance: Legal Implications and Lessons Learned

Recent reforms encouraging joint trusteeship and risk sharing have resulted in renewed efforts toward pension and benefit plan consolidation and mergers. This session looks at the establishment of jointly sponsored pension plans and employee life and health trust funds (ELHTs) in Canada. Implications for governance and managing risk will be examined.

Panelists

Clio M. Godkewitsch, Partner, Goldblatt Partners LLP, Toronto, Ontario
Doreen Lamarche, Executive Director, Education Finance Office, Ontario Ministry of Education, Toronto, Ontario
Lisa Mills, Partner, Brown Mills Klinck Prezioso LLP, Ottawa, Ontario

3:30-4:30 p.m.
Cybersecurity Concerns

Learn about cybersecurity threats (with examples of material breaches) and the types of organizations and individuals that pose the greatest risk to pension and benefit plans. An overview of how trustees and plan sponsors might best protect their plans/funds from this ever-growing threat will be provided.

Speaker

David Asselstine, Senior Vice President, Finance, and Chief Risk Officer, Teachers’ Retirement Allowances Fund, Winnipeg, Manitoba

Sponsorships Available

The Canadian Legal and Legislative Update provides a perfect opportunity for service providers to increase their brand exposure to pensions and benefits decision makers. You’ll network with plan sponsors, multi-employer and public sector trustees and professional advisors who are seeking resources on the latest legal and regulatory developments affecting their pensions and benefits funds. Numerous bonus rewards are available to sponsors. Please contact Diane Mahler at (262) 373-7656 or dianem@ifebp.org for more information.
CONTINUING EDUCATION CREDIT

Programs sponsored by the International Foundation of Employee Benefit Plans are consistently accepted for credit by agencies governing continuing education for license renewal and professional recertification. Please note that preapproval by the governing agency is sometimes necessary. It is important, therefore, to register at least 45 days prior to the program taking place.

Note: Requests made for continuing education credit do not guarantee administration of credit.

For further information on continuing education credit, please call (262) 786-6710, option 2.

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Educational sessions at this program can qualify for CEBS continuing professional education (CPE) credit.

For CPE inquiries, please visit www.cebscpe.org or contact the CEBS Customer Service Department at (800) 449-2327, option 3, or e-mail cebscpe@ifebp.org.

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REGISTRATION POLICIES

- See our policies regarding your registration/cancellation/refund/record retention/photo release and privacy at www.ifebp.org/policies.
- Cancellation/transfer requests must be in writing and are subject to a fee of $50 per meeting day for cancellations and $50 for transfers.
- Administrative fee for cancellation received within 30 days of meeting is 50% of the registration fee.
- Cancellations received on or after the opening day of a program are subject to forfeiture of all registration fees.

For more information regarding administrative policies such as complaint and refund, please contact Registrations at (262) 786-6710, option 2, or edreg@ifebp.org.

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RELATED READING

**Employee Benefits in Canada**

*Fourth Edition*

Mark Zigler, D. Cameron Hunter, Murray Gold, Michael Mazzuca and Roberto Tomassini

A comprehensive overview of public and private employee benefit plans in Canada. Both novice and seasoned professionals will find this a useful reference on the legal and administrative aspects of pension, health and other benefit programs. Topics include regulatory compliance, fiduciary responsibility, investment fundamentals, member communications, taxation and the handling of delinquencies in multi-employer plans. (International Foundation)


(Price includes shipping and handling.)

To order, see registration form or visit www.ifebp.org/employeebenefitsinCanada.

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**See policies regarding registration/cancellation/refund/record retention/photo release and privacy at www.ifebp.org/policies.**

### Registration Information

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### Canadian Legal and Legislative Update

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<th>May 16-17, 2018 • Ottawa, Ontario</th>
<th>Until April 4</th>
<th>After April 4 (60-1860)</th>
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<td>C$1,650</td>
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<tr>
<td>Nonmember fee</td>
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<td>C$1,870</td>
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**Cancel Policy:** Early cancel fee is C$50/meeting day. Within 30 days of meeting, cancel fee is 50% of registration fee.

### Hotel

**Reservation Deadline:** April 6, 2018  *(Include C$350 hotel deposit.)*

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<tr>
<th>Fairmont Château Laurier</th>
<th>C$279 Single/Double</th>
<th># of Adults _____</th>
<th># of Children _____</th>
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<tr>
<td>King bed</td>
<td>Two beds</td>
<td>Arrival date</td>
<td>Departure date</td>
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**Special requests—describe**

### Related Reading

- **Employee Benefits in Canada** Item #7518  C$208 (Members: C$163)
  *(Book price includes shipping and handling.) Additional information at www.ifebp.org/bookstore.*

### Continuing Education Credit

- CEBS CPE (NO FEE)
  *(Visit www.cebscpe.org for additional information.*

### Payment Must Accompany Order

**Make cheque payable to International Foundation.**

| Exempt from tax. For meetings held in Canada, attach exemption certificate. | |
| Cheque # | C$ |
| Credit card # | Exp. date |
| Cardholder’s name (print) | |

**Registration/Order Summary**

| Registration fee | C$ |
| Book(s) | C$ |
| Subtotal (taxable) | C$ |
| HST (13%) | C$ |
| Membership fee | C$ |
| Hotel deposit (C$350) | C$ |
| Continuing education fee (C$25) | C$ |
| Total (Canadian funds) | C$ |

**Questions, e-mail edreg@ifebp.org, or phone (844) 809-2698.**
Register by April 4 to save $C300 with the early registration discount!
Visit www.ifebp.org/canupdate to register, or call (905) 361-2822 or toll-free (844) 809-2698 for more information.

International Foundation of Employee Benefit Plans

Session Topics

- The Future of Work and the Future of Pensions and Benefits
- Is 70 the New 65? Canada’s Aging Workforce and the Evolution of “Retirement”
- Addressing the Pension and Benefit Needs of Precarious Workers
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Source Code: 1860 F