

2018 ACPM
**NATIONAL
CONFERENCE**



The Next 150

**FORTIFYING
RETIREMENT FOR THE FUTURE**

Québec City, QC

Fairmont Le Château Frontenac

SEPTEMBER 11-13, 2018

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**CONFERENCE
PROGRAM**

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TUESDAY, September 11, 2018

Starting with a global perspective, the 2018 ACPM National Conference will provide strategic insights for the retirement industry now and in the future.

Québec City sits on the Saint Lawrence River in the province of Québec and is one of the oldest European settlements in North America. The first European French explorer, Jacques Cartier, built a fort at the site in 1535 but the city was founded by Samuel de Champlain, also called “The Father of New France”, in 1608 at an abandoned Iroquois settlement. The name “Canada” refers to this settlement and is derived from the Iroquoian word “kanata”, meaning “village” or “settlement”. Québec City has a fortified colonial core, Vieux-Québec and Place Royale, with stone buildings and narrow streets and this area includes the Fairmont Le Château Frontenac and the imposing Citadelle of Québec.

Within this incredibly historic backdrop, we welcome you to the 2018 ACPM National Conference: The Next 150 | FORTIFYING RETIREMENT FOR THE FUTURE.

NOTE: All on-screen presentations are in English and French; the language of each session is indicated in brackets after each session description. Simultaneous interpretation is available for all sessions.



Starting at 8:30 AM

GOLF AT CLUB DE GOLF LA TEMPÊTE

The Club de Golf La Tempête in Lévis is the Québec City area’s first world-class golf course. Designed by renowned architect Darrell J. Huxham, the course layout covers 200 acres, including 40 acres of premium-quality bent grass. With its unique 7,203-yard design, lavish clubhouse, restaurant and bar, La Tempête has some of Québec’s most breathtaking terrain – the landscape is sure to impress golfers as the course drifts along various wildlife preserves.

This is not a golf tournament but an opportunity to network, have some fun and enjoy a round of golf on a beautiful course. Registration includes green fees, travel to / from the hotel.



**12:00 PM – 8:00 PM
 REGISTRATION**

Fairmont
 LE CHÂTEAU FRONTENAC

6:30 PM – 8:00 PM

**WELCOME RECEPTION
 FAIRMONT LE CHÂTEAU FRONTENAC**

Set in the beautiful Fairmont Le Château Frontenac, the **Welcome Reception** is the official start of the National Conference. Located inside the walls of Old Québec, you can meet your senior level colleagues from around the country. The iconic Fairmont Le Château Frontenac has undergone a multimillion dollar renaissance and this heritage urban resort will seduce you with its breathtaking views of the St. Lawrence River and the architecture of the Old fortified City, designated a UNESCO World Heritage site.

Welcome to Québec City!



7:00 AM – 5:00 PM | **REGISTRATION**
FAIRMONT LE CHÂTEAU FRONTENAC

7:15 AM – 8:15 AM | **BREAKFAST**

7:15 AM – 8:15 AM | **NEWCOMER'S BREAKFAST**

Welcome to ACPM! This special *“By Invitation Only”* breakfast for new ACPM members and first-time conference attendees will introduce you to the leading advocacy organization on behalf of the retirement income industry. Network with the ACPM Chair, the Board of Directors and key volunteers who provide the guidance and support in the pursuit of a balanced, effective and sustainable retirement income system in Canada. *(English)*

8:15 AM – 8:30 AM | **OPENING CEREMONIES**

SPEAKERS

MICHEL JALBERT
Chair, Board of Directors, ACPM

F. HUBERT TREMBLAY
Chair, National Conference Planning Committee, ACPM

8:30 AM – 10:00 AM | **OPENING PLENARY**

Pensions and Public Policy: Canada's Retirement System from a Global Perspective

SPEAKERS

ROBERT PALACIOS, *World Bank*
BENOIT HUDON, *Mercer*

MODERATOR

SUSAN NICKERSON, *Torys LLP*

Our retirement system has solid foundations, but some challenges have to be addressed to help all generations of Canadians face their future with confidence. This plenary will assess the Canadian pension system and review global responses to the challenges of retirement – investing in a volatile global economic environment, designing pension plans flexible enough for a changing workforce and providing appropriate walls to protect the system in a balanced approach. *(English)*

10:00 AM – 10:30 AM
REFRESHMENT BREAK / SPONSOR SHOWCASE

10:30 AM – 11:30 AM | **CONCURRENT SESSIONS**

WORKSHOP 1

Infrastructure is the New Black

SPEAKERS

BRUNO GUILMETTE, *Canada Infrastructure Bank*
MICHAEL KEENAN, *Bimcor Inc.*

MODERATOR

ROSS DUNLOP, *Ellement Consulting*
In an environment of low expected returns, infrastructure projects can represent great opportunities for pension funds to boost their risk adjusted returns while governments need to find innovative solutions to provide low-cost financing. Let's make it work. This workshop will discuss the relevance of infrastructure investment for pension plans of various sizes, and how the global competition for investments in this space may affect pricing. What are the perspectives for future returns? Let's hear from an infrastructure fund and a pension fund manager. *(English)*

WORKSHOP 2

Boosting Canadian Employers' Retirement Plan Offering

SPEAKERS

MAYA HOURANI, *Actuary and Total compensation professional*
EUAN REID, *Eckler Ltd.*

MODERATOR

KEN BURNS, *Lawson Lundell LLP*

Governments across Canada are hearing workers' and employers' concerns. They are opening new options to maintain and expand workplace retirement plan coverage while ensuring that the system remains robust. Additions to the toolbox include expanding the public plans, introducing mandatory plans, creating more flexible funding rules, requiring funding and annuity purchase policies, and introducing variable benefits. Flowing from the opening plenary, this interactive workshop includes a panel discussion that will explore the tools recently introduced in various parts of Canada and globally that are helping employers adapt their retirement offerings in the evolving economic and demographic context. *(English)*

WEDNESDAY, September 12, 2018

11:30 AM – 12:00 PM

ACPM ANNUAL GENERAL MEETING

NOTE: This meeting is exclusive to ACPM members.

SPEAKERS

MICHEL JALBERT, *Chair, Board of Directors, ACPM*

PIERRE LAVIGNE, *Chair, Audit & Finance, ACPM*

ROSS DUNLOP, *Chair, Governance & Nominating, ACPM*



12:00 PM – 1:30 PM

WEDNESDAY LUNCHEON AND SPEAKER

MARY DEACON, *Chair, Bell Let's Talk*

Mary Deacon is the Chair of Bell Let's Talk, the single largest corporate commitment to mental health in Canada. Launched in 2010 as a five-year, \$50 million program to help create a stigma-free Canada and drive action in mental health care, research, and the workplace, Bell Let's Talk was renewed in 2015

for another five years and at least \$100 million. Bell Let's Talk has funded more than 780 partner organizations coast to coast to coast. **Mary will provide an overview of Bell Let's Talk with a focus on workplace mental health.** *(English)*

2:00 PM – 3:15 PM

PLENARY II

Inside Looking Out – Risk from the Member Perspective

SPEAKERS

BOB FARMER

Former President, Canadian Federation of Pensioners

MARTIN McINNIS

Cooperative Superannuation Society Pension Plan

MODERATOR

SERGE CHARBONNEAU, *ACPM Member, National Policy Committee; Québec Regional Council; Federal Council*

The failures of Nortel and Sears Canada have heightened public awareness of pension plan risk. But do most plan members understand the risks within their plans and the steps their plan sponsor is taking to mitigate those risks? In this plenary, we will hear members' views of pension risk from a retiree and a pension advocate. We will also hear how one of Canada's largest DC plans is helping members manage the risks that most concern them. This promises to be a fascinating view of pension plans from inside the plan looking out. *(English)*

3:15 PM – 3:45 PM

REFRESHMENT BREAK / SPONSOR SHOWCASE



LOBBY VIEW AT THE FAIRMONT LE CHÂTEAU FRONTENAC

WEDNESDAY, September 12, 2018

3:45 PM – 4:45 PM | CONCURRENT SESSIONS

WORKSHOP 3

DB Plans – Managing a Risky Business

SPEAKERS

DEREK DOBSON, *CAAT Pension Plan*

LOUIS BEAULIEU, *Desjardins*

MODERATOR

ROSALIND GILBERT, *Aon*

Regardless of the industry, sector, or size, all DB plans experience similar risks. However, differences in member profile and plan design causes sponsors to manage risks in different ways. This workshop will look at two case studies of successful risk management strategies for two different types of DB plans. This session will be of interest to plan sponsors of both open and closed DB plans.

(English)

WORKSHOP 4

Decumulating the Accumulation – Changing CAP Behaviours

SPEAKERS

RENÉ BEAUDRY, *Normandin Beaudry*

WAYNE MILLER, *Sun Life Financial*

MODERATOR

KATHRYN BUSH, *Blake, Cassel & Graydon LLP*

For a lot of Capital Accumulation Plan (CAP) members, longevity risk, financial market fluctuations and unknown income add to the stress of transitioning to retirement. In addition to financial considerations, psychological factors influence their choices, and strategies that make sense on paper are not always put into practice. This workshop will explore how innovative strategies and sound financial planning can support CAP members in managing their assets during decumulation and, even more, add a degree of peace of mind during their accumulation phase. *(English)*

Starting at 5:45 PM

TRANSPORTATION TO: L'EN-TAILLEUR SUGAR SHACK

Meet at the Hotel Lobby Fairmont Le Château Frontenac.



6:30 PM – 10:30 PM

WEDNESDAY RECEPTION, DINNER, ENTERTAINMENT, AND POST-DINNER SOCIAL

Dinner at L'EN-TAILLEUR SUGAR SHACK

Here's your chance to discover Québec tradition at its best by joining in a hearty French-Canadian feast. This family maple sugar farm will welcome participants with its utterly authentic decor and atmosphere as folk musicians set the mood. Upon arrival, you'll receive a Caribou drink that will warm the heart and bring a smile to the most serious faces! Then you get to enjoy a traditional country style dinner while being serenaded by French-Canadian musicians.

As authentic as it gets!



STREET VIEW OF OLD QUÉBEC CITY

THURSDAY, September 13, 2018

7:30 AM – 4:00 PM | **REGISTRATION / INFORMATION**
FAIRMONT LE CHÂTEAU FRONTENAC

DELEGATES HAVE TWO OPTIONS:

1. 7:30 AM – 8:30 AM | **NETWORKING BREAKFAST**

or

2. 7:30 AM – 8:30 AM

A SPECIAL BREAKFAST WITH RETRAITE QUÉBEC
(French)

Retraite Québec

Overview of the Pension System in Québec

SPEAKERS

STÉPHANE GAMACHE, *Retraite Québec*
SONIA POTVIN, *Retraite Québec*

8:30 AM – 9:30 AM | **CENTRE STAGE**

The ACPM Executive Committee is open for questions! Conference delegates are invited to express their thoughts, frustrations and hope on all things “Canadian retirement” as this session identifies the challenges to sustainable and equitable retirement income. Your input is important and will help us shape future ACPM policy positions.

The ACPM Executive Committee is listening: make your voice heard! *(English)*



9:30 AM – 10:00 AM
REFRESHMENT BREAK / SPONSOR SHOWCASE

10:00 AM – 11:15 AM | **PLENARY III**

FAST FORWARD TO 2050: Retirement Redefined

SPEAKERS

YVES CARRIÈRE, *Université de Montréal*
BERNARD MORENCY, *Gestion Bernard Morency*

MODERATOR

LOUIS-BERNARD DÉSILETS, *Normandin Beaudry*

Today, the Canadian retirement system is challenged by increasing longevity and low interest rates. Fast forward almost thirty-five years – what will retirement look like in 2050? What will be some of the most significant demographic transformations of the Canadian population and labour force, and how will retirement prospects of future retirees be impacted? In a world of rapidly changing technology and globalization, how will plan administrators meet the needs of the next generation of workers? This plenary will examine the retirement landscape of future generations and explore the challenges and innovations that governments and plan sponsors may encounter in the decades to come. *(English)*

11:45 AM – 1:15 PM

THURSDAY LUNCHEON AND SPEAKER

MÉLANIE RAYMOND

*General Director,
Carnaval de Québec*

Mélanie joined the Québec Winter Carnival team in January 2016, leveraging the extensive management expertise she had acquired while working across

Québec. Over the course of her career, she has served as Executive Director for Richelieu International, the Richelieu International Foundation, Jeune chambre de commerce de Québec, and JCI World Congress Québec. She was also Assistant Director and Head of Partner Relations for the Junior Chamber of Commerce of Montréal. Mélanie has also held various positions with a number of employers including Pepsi-Cola Canada, Café Morgane, Laiterie Lamothe et Frères, and BuroPro Citation. *(English)*



THURSDAY, September 13, 2018

1:30 PM – 2:30 PM | CONCURRENT SESSIONS

WORKSHOP 5

**Retirement and Selfies –
Is Your Plan Talking to #millennials?**

SPEAKERS

LOUIS-FRANÇOIS POIRÉ, *Ubisoft*
SOPHIE TREMBLAY, *Force Jeunesse*

MODERATOR

JULIE JOYAL, *Alberta Teachers' Retirement Fund*

Currently comprising over 37 percent of the Canadian workforce, and estimated to be over 50 percent by 2020, millennials are changing the way businesses operate. Companies and organizations are reviewing their employee benefit programs to better adapt them to the changing workforce and provide flexibility. Two speakers will discuss pension program innovation and communication to meet the needs of the millennial and next generations, from plan sponsor and plan member perspectives. *(French)*

WORKSHOP 6

**Two Sides to Every Bitcoin: The Opportunities
and Risks of Advances in Technology**

SPEAKERS

JEAN-FRANÇOIS ALLARD, *KPMG*
RENÉE LAFLAMME, *iA Financial Group*

MODERATOR

DANELLE PARKINSON, *Ontario Pension Board*

Technology developments are progressing at an unprecedented pace. Advances in technology have created opportunities and industry-wide improvements in communicating with members and managing pension plans. But as the pace of technology accelerates, plan administrators need to protect against digital threats. Cyber-attacks can happen to any organization, regardless of its size, and being able to identify and correct organizational weaknesses in a timely manner can often make all the difference. This workshop will look at how technology will shape client experience in the future. You will also obtain an understanding of the key issues in cybersecurity risk management and advice on best practices to reduce risk. *(English)*

2:30 PM – 3:00 PM

REFRESHMENT BREAK / SPONSOR SHOWCASE

3:00 PM – 4:15 PM

SPOTLIGHT ON... ANDREW COYNE

A National Post original, **Andrew Coyne's** journalism career has also included positions with Maclean's, The Globe and Mail and the Southam newspaper chain.



In addition, he has contributed to a wide range of other publications including The New York Times, The Wall Street Journal, National Review, Time and Saturday Night. Coyne is also a long-time member of the CBC's popular "At Issue" panel on The National. During his stay at The Globe and Mail's editorial board, he won two consecutive National Newspaper Awards for his work. *(English)*

4:15 PM – 4:30 PM | CLOSING CEREMONIES

6:30 PM – 7:30 PM | GALA RECEPTION

Fairmont Le Château Frontenac

As we near the end of the conference, it's time to mingle and mix! In the accommodating Verchères room, you can catch up with colleagues and make new friendships before heading back home. A relaxing and wonderful way to wind down with other professionals in the retirement income industry.

7:30 PM – 10:30 PM

GALA DINNER AND ENTERTAINMENT

It's not over until it's over! The last event of the conference is worth staying for and you'll be rewarded with a delicious dinner and good conversation with fellow delegates. The evening's dinner and entertainment, sponsored by DESJARDINS INSURANCE, will culminate in an energetic performance from the **Moondance Orchestra** who will deliver the songs you know and love.

It is officially time to have fun!





COMPANION PROGRAM

A complete Companion Program is available as a complement to the conference. Companion program activities depart from the host hotel, the Fairmont Le Château Frontenac, Québec City.

The Companion Program includes:

- › Conference Welcome Reception at the Fairmont Le Château Frontenac
- › Two Hot buffet breakfasts
- › Walking Tour of Québec City
- › Wednesday Evening Reception, Dinner and Entertainment
- › Visit to the Québec Citadelle
- › Thursday Gala Reception, Dinner and Entertainment

WEDNESDAY, September 12, 2018 | 9:00 AM – 2:00 PM

WALKING TOUR OF QUÉBEC CITY

Take a step back in time and visit the only walled city north of Mexico. This enclave of cobbled lanes and winding streets weaves together monuments, museums, churches, shops and outdoor cafés. See and feel the unique “old world” ambiance of Québec City. The tour begins at Fairmont Le Château Frontenac and ends at Place Royale, the cradle of French civilization in North America, located in the lower part of Old Québec. The tour includes a ride on the funicular, a safe, inclined cable railway that links Upper Town to Lower Town. After the walking tour, you will have time to explore the boutiques, restaurants and hidden charms of Old Québec. **Lunch included.**

THURSDAY, September 13, 2018 | 9:00 AM – 2:00 PM

VISIT OF THE QUÉBEC CITADELLE

Come and visit the Governor General’s Residence combined with a guided visit of the Québec Citadelle! Starting with a majestic view of the St. Lawrence River, the General Governor’s Residence has served as the second official home and workplace of Canada’s governors general since 1872. The tour is then capped with a visit to the Citadelle, located atop Cap Diamant. Inspired by its design, romantic writers have called Québec the “Gibraltar of America”. Since 1920, the continued presence of the Royal 22nd Regiment at the Citadelle makes it the largest fortified group of buildings still occupied by troops in North America. A great introduction to the Québec’s history and military life! **Lunch included.**

A SPECIAL THANK YOU TO OUR VALUED SPONSORS

We wish to express our sincere appreciation to all of our Sponsors. It is with their valuable support that ACPM has consistently been able to offer exceptional programming for conference delegates year after year.

“Thank you for making it happen!”



SPECIAL THANK YOU TO OUR DIAMOND SPONSOR ›

ADDITIONAL CONFERENCE INFORMATION

CONFERENCE HOTEL

The 2018 ACPM National Conference host hotel is the Fairmont Le Château Frontenac in Québec City, Québec. All registration and conference sessions will take place at the hotel. Delegates are responsible for making their own travel arrangements. Please visit the ACPM Conference website (www.acpm.com) for complete hotel details and information on guestroom reservations.

ATTIRE

The dress code for the conference is business casual. The Wednesday night events are casual. Business/dinner attire is optional but recommended for the Thursday Gala events.

CONFERENCE ID

Conference ID Badges must be worn to all Conference-related activities. ID Badges will be required for entry to all business and social activities for Delegates and Companions. Please do not lend your ID Badge to anyone. If your ID Badge is misplaced, please proceed to Registration as soon as possible.

DIETARY CONCERNS & DELEGATE LUNCHEONS

Any dietary concern must be included on the registration form during registration. Any dietary concerns reported during the conference might not be accommodated. Delegate luncheons are part of the general conference program and are available only to registered Delegates.

INTERPRETATION

Simultaneous interpretation will be available at conference sessions (English to French and French to English). Conference materials will be available in both official languages.

PLENARY SESSIONS AND WORKSHOPS

We have an informative and valuable program planned for you. To stay on time, and in respect for speakers and presenters, we request that you arrive at Plenary and Workshop sessions and that you take your seat several minutes in advance of the opening remarks. You may attend the Workshop of your choice; no pre-registration is necessary.

MOBILE PHONES

As a courtesy to other conference attendees and speakers, we request that you turn off (or switch to silent mode) all personal communication devices during the conference sessions. Mobile phone calls should be taken outside of the conference session rooms and dining rooms.

CANCELLATION POLICY

A full refund on the conference portion of the fee, excluding golf and other activity fees is available for cancellations that are received in writing no later than **Friday, July 20, 2018**. Cancellations received in writing between July 21st and August 17th will result in a 50% refund of the conference registration fee, excluding golf fee. **No refund for any component of the conference is possible after Friday, August 17th.** Substitution of a delegate is permitted; however, such arrangements must be initiated by the originally registered Delegate. ACPM assumes no liability for changes in program, social activities, event dates or venue.



SPECIAL THANK YOU, to our generous Conference Sponsors

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ACPM is a national, non-profit organization acting as the informed voice of plan sponsors, administrators, trustees and their service providers in advocating for improvement to the Canadian retirement income system.

www.acpm.com

