ACPM is a national volunteer-based organization acting as the informed voice of plan sponsors, administrators and their service providers in advocating for improvement to the Canadian retirement income system.
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VISION
To be the leading advocate for plan sponsors and administrators in the pursuit of an effective and sustainable retirement income system in Canada.

GUIDING POLICY PRINCIPLES
ACPM believes in the following principles as the basis for its policy development in support of an effective and sustainable Canadian retirement income system:

Diversification through Voluntary / Mandatory and Public / Private Options
Canada’s retirement income system should be comprised of an appropriate mix of voluntary Third Pillar and mandatory First and Second Pillar components.

Third Pillar Coverage
Third Pillar retirement income plan coverage should be encouraged and play a meaningful ongoing role in Canada’s retirement income system.

Adequacy and Security
The components of Canada’s retirement income system should collectively enable Canadians to receive adequate and secure retirement incomes.

Affordability
The components of Canada’s retirement income system should be affordable for both employers and employees.

Innovation in Plan Design
Canada’s retirement income system should encourage and permit innovation in Third Pillar plan design.

Adaptability
Canada’s retirement income system should be able to adapt to changing circumstances without the need for comprehensive legislative change.

Harmonization
Canada’s pension legislation should be harmonized.
VALUES

Member Focus
Understanding ACPM members’ views, needs and interests

Talent
The central role played by our primary asset: skilled individuals volunteering their professional expertise

Thoughtful Consideration
Balanced consideration of other stakeholders’ interests in the development of ACPM’s own policy positions

Clarity
Clarity in legislation, regulations and retirement income arrangements

Good Governance
Excellence in governance and administration, both in the retirement income system and in our Association

Resource Management
Prudent investment of our human and financial resources in ways that best support the objectives of our Association and its members

Accountability
Accountability and clarity of purpose so that everyone involved with ACPM knows what is expected of them and others
ACPM has completed another successful year as the leading advocate for Canada’s pension plan sponsors, administrators, and related service providers. This past year has witnessed the continuation of a substantial public debate in the area of retirement income adequacy, as the retirement income landscape in Canada continues to evolve rapidly.

ACPM helps to set the agenda for this debate as well as respond to initiatives as they arise. Throughout the year, across Canada, ACPM has been active in advocating for an effective and sustainable retirement income system in Canada. Some of our advocacy initiatives include:

1. The issuance of three key ACPM position papers:
   (i) DB Pension Plan Funding - advocating for a new funding standard for defined benefit pension plans;
   (ii) Principles for Mandatory Public Pension Plans - a series of principles to evaluate any expansion of mandatory public pension plans;
   (iii) Target Benefit Plan Supplemental Report - focusing principally on the conversion of existing plans to target benefit plans. This is a companion document to the Target Benefit Plan paper originally released in March, 2012;

2. Submissions on the proposed Ontario Retirement Pension Plan, focusing in particular on the impact that the ORPP may have on existing retirement savings arrangements;

3. Target benefit proposals, particularly within the federal jurisdiction, building on the two target benefit papers that have been prepared;

4. PRPP - advocating for the continued implementation of PRPPs in Canada on a harmonized basis, as an additional tool available to support retirement income savings;
5. Submissions on the proposed Capital Market Stabilization Act - advocating for the interests of pension plan administrators and sponsors to ensure that the Act does not become simply an additional layer of regulation for pension plan administrators;

6. Financial literacy - participating in various initiatives with respect to financial literacy and considering how ACPM could leverage its expertise to contribute in this area.

There have been many other pension reform initiatives and comments across Canada in all the jurisdictions in which ACPM has participated. ACPM submissions are published on the website at www.ACPM.com. The ACPM five-point plan was originally released in 2010. It remains relevant today as a comprehensive plan of action. However, with the many developments since 2010, work is currently underway to update this central advocacy document.

In addition to various formal submissions, ACPM has established effective working relationships with policymakers and regulators in jurisdictions across Canada. We promote ongoing and frequent dialogue with key stakeholders on key issues relevant to Canada’s retirement income system.

In advocating for an effective and sustainable retirement income system, ACPM, throughout the past year, has endeavoured to be proactive in setting the agenda. This past year, we began the work to organize a roundtable with business leaders and labour leaders to attempt to identify areas of common ground in the retirement income debate and provide a forum for ongoing dialogue.

One of ACPM’s key strengths is its national reach. This is accomplished in large part through regional councils that are active in all parts of Canada. The councils are an important point of contact for our membership, policymakers, regulators, and other stakeholders. This past year, the various councils have organized ten events across the country with the participation of over 750 ACPM members and other stakeholders.

It is important to recognize and thank all of our ACPM volunteers – those on the Board, National Committees, and our various Regional Councils, amongst others. The volunteers are the core of our organization offering their expertise and time in pursuit of the larger objectives of ACPM – an effective and sustainable retirement income system in Canada.

The commitment and expertise of our various volunteers allows ACPM to develop policy positions for needed reforms on a national level which are persuasive and compelling. Ultimately, it is the clarity of our various reform initiatives and consistent advocacy of these positions that do lead and will lead to appropriate reforms in various Canadian jurisdictions, preferably on a harmonized basis.

I would also like to recognize our national office staff, all of whom serve our organization with dedication and efficiency. They provide key leadership for our many initiatives, as well as important support to our volunteers, enabling our volunteers to best leverage their own time in service to ACPM.

Finally, an organization such as ACPM is ultimately comprised of our membership. I would like to recognize and thank those organizations who have made a substantial commitment to ACPM as executive members. Equally, I would also like to recognize and thank all those who continue to demonstrate commitment to ACPM by being individual members. Ultimately our membership is our principle resource and, at ACPM, we are blessed with a membership of truly superior quality – those who are leaders in the retirement income industry in all parts of Canada. Each member is ultimately the best ambassador for ACPM and I would urge you to continue to promote the organization within your own networks and communities, enabling us to continue to build on this important resource as we pursue an effective and sustainable retirement income system in Canada.

And now on to an equally busy, eventful, and productive 2015-16!

Respectfully submitted,

Hugh Wright
The ACPM Board of Directors is comprised of twelve members with two Directors representing each of the following regions of the country: British Columbia, Alberta, Prairies (Saskatchewan and Manitoba), Ontario, Québec and the Atlantic (New Brunswick, Nova Scotia, PEI, Nfld. & Labrador).

HUGH WRIGHT
CHAIR
Halifax, NS
Partner, McInnes Cooper

ANDREW HARRISON
VICE-CHAIR
Toronto, ON
Partner
Borden Ladner Gervais LLP

CAROLE FIELD
SECRETARY
Calgary, AB
Vice President Pension & Benefits
ATCO Group
CHRISTOPHER BROWN DIRECTOR
Edmonton, AB
President & CEO, Alberta Local Authorities Pension Plan Corp.

MICHEL JALBERT DIRECTOR
Montréal, QC
Senior Vice-President, Business Development & Client Partnerships
Addenda Capital

ELEANOR MARSHALL DIRECTOR
Saint John, NB
Vice-President & Treasurer
Bell Aliant

ROSS DUNLOP DIRECTOR
Winnipeg, MB
Consulting Actuary
Ellement Consulting

PIERRE LAVIGNE DIRECTOR
Montréal, QC
Manager, Governance, People & Organization Support
Rio Tinto

JAY PARKER DIRECTOR
Vancouver, BC
Executive Director
UBC Staff Pension Plan

ROSALIND GILBERT DIRECTOR
Vancouver, BC
Associate Partner
Aon Hewitt

ANN MACKRILL DIRECTOR
Regina, SK
Executive Director, Pension Programs
Public Employees Benefits Agency

PETER SHENA DIRECTOR
Toronto, ON
EVP & Chief Pension Officer
Ontario Pension Board
For more than three decades, ACPM has represented the retirement income industry in conjunction with numerous legislative and regulatory issues. We provide federal, provincial and territorial governments with guidance that is focused on sustainability and equity for the Canadian retirement income system. Our strong and mutually productive relationships with governments and their respective regulators have resulted in effective and positive changes on behalf of the Canadian retirement income industry.

ACPM PAPERS
Released in 2014

DB Pension Plan Funding: Sustainability Requires a New Model
This paper explains why the funding requirements for private single employer DB pension plans – requirements that are currently dominated by solvency funding – specifically need an overhaul. The paper then describes an alternative funding model – one that is better aligned with the long-term nature of a pension promise.

ACPM Principles for Mandatory Public Pension Plans
The development of ten principles that should be used as a framework when considering any proposals to expand mandatory public pension plans in Canada.

ACPM Target Benefit Plan Supplemental Paper
This paper is a supplement to the paper released in March, 2012, when ACPM recommended Target Benefit Plans as a viable alternative to traditional defined benefit ("DB") and defined contribution ("DC") pension plans. In this supplemental paper, ACPM provides recommendations for a framework to facilitate the conversion from traditional private sector DB and DC plans to Target Benefit Plans using balanced and manageable conversion rules.
FEDERAL GOVERNMENT
Consultation Responses
• Department of Finance Canada — Target Benefit Plan Paper
• Financial Consumer Agency of Canada — Financial Literacy, Phase 1
• Financial Consumer Agency of Canada — Financial Literacy, Phase 2
• Department of Finance Canada — Draft Capital Markets Stability Act (CMSA)
• Department of Finance Canada — Proposed Amendments to the Pension Benefits Standards Regulations, 1985

Comment Letter
• Department of Finance Canada - Proposed Regulation on Pension Payments from Pension Plans which provide Defined Benefit Pension Plans (Purchased Annuities) (also sent to all provincial governments)

PROVINCIAL GOVERNMENT
Comment Letters
• Ontario Ministry of Finance - Amendment to Regulation 909 under the PBA (10% Rule)
• Ontario Ministry of Finance - Payments from Pension Plans with Defined Contribution Benefits
• Ontario Ministry of Finance - Statements for Former and Retired Members
• Financial and Consumer Affairs Authority (SK) - Non-Residency Unlocking
• Ontario Ministry of Finance - Proposed Amendments to Regulation 909 under the Pension Benefits Act regarding Statements of Investment Policies and Procedures and Statements to Retirees and Former Members

Consultation Responses
• Québec Ministry of Finance - Québec Bill 3 - An Act to Foster the Financial Health and Sustainability of Municipal Defined Benefit Pension Plans in Quebec

OTHER ACTIVITIES
• ACPM Letter to OSFI regarding proposed PRPP Fees
• Various meetings with the Department of Finance Canada, OSFI, Régie des Rentes (QC)
• Regional meetings with provincial regulators across the country
EXECUTIVE COMMITTEE
The Executive Committee co-ordinates and leads ACPM’s advocacy efforts and government relations strategy in respect to policy positions and priorities developed by the Board of Directors and the National Policy Committee.

HUGH WRIGHT  Chair, McInnes Cooper LLP
ANDREW HARRISON  Borden Ladner Gervais LLP
CHRIS BROWN  Alberta Local Authorities Pension Plan Corp.
JAY MANN  Canadian National Railway
SUSAN NICKERSON  Torys LLP
MICHEL ST-GERMAIN  Mercer
BRYAN HOCKING  ACPM CEO (Ex-officio)

AUDIT & FINANCE COMMITTEE
The Audit & Finance Committee oversees the reliability of financial reporting, the effectiveness of internal controls and reviews the Association’s financial policies.

ELEANOR MARSHALL  Chair, Bell Aliant
CHRIS BROWN  Alberta Local Authorities Pension Plan Corp.
ANN MACKRILL  Public Employees Benefits Agency
PIERRE LAVIGNE  Rio Tinto
HUGH WRIGHT  Chair of the Board, McInnes Cooper LLP (Ex-officio)
BRYAN HOCKING  ACPM CEO (Ex-officio)

ACPM Volunteers represent a wide range of professional expertise that is utilized in developing policy positions on retirement income issues.
GOVERNANCE & NOMINATING COMMITTEE
The Governance & Nominating Committee considers and makes recommendations to the Board on all governance matters including such things as the delegation of authority, assessment of Board effectiveness, governance policies relating to the Board. The Committee also makes recommendations with respect to candidates for election to the Board, as well as candidates to chair various ACPM committees and councils.

ROSS DUNLOP  Chair, Ellement Consulting
CAROLE FIELD  ATCO Group
ROSALIND GILBERT  Aon Hewitt
JAY PARKER  UBC Staff Pension Plan
HUGH WRIGHT  Chair of the Board, McInnes Cooper (Ex-Officio)
BRYAN HOCKING  ACPM CEO (Ex-Officio)

HUMAN RESOURCES COMMITTEE
The Human Resources Committee is responsible for making recommendations to the Board regarding the establishment and review of annual performance objectives for the Chief Executive Officer. In addition, in consultation with the Chief Executive Officer, the Committee is responsible for the review of and recommendations for change to the ACPM compensation and benefit policy.

ANDREW HARRISON  Chair, Borden Ladner Gervais LLP
PETER SHENA  Ontario Pension Board
MICHEL JALBERT  Addenda Capital
HUGH WRIGHT  Chair of the Board, McInnes Cooper LLP (Ex-Officio)
BRYAN HOCKING  ACPM CEO (Ex-Officio)
FOR THE YEAR ENDING JANUARY 31, 2015

Financial highlights include the following:

(1) Net Assets at January 31, 2015, were $571,048 compared to $633,401 at the same time the previous year.

(2) The Association recorded an operating deficit of $67,014.

(3) Revenues came in at $1,104,580, compared to $1,213,773 the previous year. This decrease is primarily due to decreased revenues from both Individual and Executive Membership fees and the National Conference.

(4) Expenses totaled $1,171,594, as compared to $1,177,961 the previous year.

(5) At year-end, ACPM had $562,584 (including interest) in investments. This meets with ACPM Reserve policy, which ensures that sufficient funds are set aside to allow for fluctuations in revenues and expenditures and unforeseen contingencies.

Providing adequate resources to support the ongoing cost of ACPM operations is critical for ACPM to serve its members and advocate for an effective and sustainable Canadian retirement income system. It is therefore imperative that revenue generation be at the centre of our focus going forward.

Note: ACPM’s audited financial statements for the year 2014-15 are available at www.acpm-acarr.com in the “Members Only” section.
NATIONAL COMMITTEES

NATIONAL POLICY COMMITTEE (NPC)
The National Policy Committee (NPC) consists of experts that are drawn from different industry segments and all regions of Canada. The Committee is charged with monitoring and identifying issues which can affect the health and growth of Canada’s retirement income system and to develop and propose policy positions that are consistent with ACPM’s Vision, Mission, Goals and Guiding Principles.

SUSAN NICKERSON  Chair, Torys LLP
MICHEL ST-GERMAIN  Vice-Chair, Mercer

NATIONAL CONFERENCE PLANNING COMMITTEE 2013 (NCPC)
(La Malbaie, Québec, September 9-11, 2014)
The National Conference Planning Committee consists of volunteer members who have been drawn from as many regions as possible from across Canada. The Committee identifies major retirement income issues, develops the conference agenda and secures the necessary individuals and expertise that will result in a rewarding and informative experience for all conference delegates.

ÉTIENNE BRODEUR  Chair
DAN MORRISON  Vice-Chair, Towers Watson

EXECUTIVE MEMBERSHIP ENGAGEMENT COMMITTEE (EMEC)
The Executive Membership Engagement Committee consists of representatives from the various sectors of the retirement income industry. Working with members of the ACPM Board of Directors, other National Committees and Regional Council Chairs, their general mandate is to broaden the number of ACPM Executive Members to support the ongoing advocacy efforts of ACPM. They will develop a unique value proposition under the ACPM Executive Membership Program which will demonstrate clear value in becoming an Executive Member and foster growth and retention of ACPM Executive Members.

MATTHEW ROTENBERG  Chair, Manulife
AL KIEL  Vice-Chair Morneau Shepell

STRATEGIC INITIATIVES COMMITTEE (SIC)
The Strategic Initiatives Committee (SIC) consists of members who have an in-depth knowledge of retirement income issues and the skills necessary to spearhead major projects and provide support to ACPM in the overall achievement of the Association’s short and long term goals and objectives. To fulfill its purpose, the Committee works with the National Office to complete various organizational projects and initiatives.

JOHN CAPPELLETTI  Chair, CAAT Pension Plan
ANDREA BOCTOR  Vice-Chair, Stikeman Elliot LLP

Note: In accordance with the By-laws, the Chair of the Board and the ACPM CEO are ex-officio members of all National Committees and Councils.
Since 1976, ACPM has grown to become the leading advocacy organization for the retirement income industry in Canada. The dedication, commitment and experience of our volunteers have been, and continue to be, essential to the success of ACPM. Every year, starting in 2009, an individual volunteer has been honoured for their outstanding contributions via the ACPM Award for Exceptional Volunteerism. In 2014, the ACPM Industry Award was created to recognize the efforts of an individual who has proven to be an inspiration for fundamental change in the Canadian retirement income industry.

**Award Winners**

**ACPM Exceptional Volunteerism**

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<td>CLAUDE RENY</td>
<td>ROSALIND GILBERT</td>
<td>BECKY J. WEST</td>
<td>ANDREW HARRISON</td>
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**ACPM Industry Award**

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The National Council acts as a ‘Council of Councils’ and provides an opportunity for ACPM Regional Councils to share ideas and discuss issues and matters of common concern.

It is comprised of the following positions:

**CHAIR**  
ACPM Board of Directors

**CHAIR**  
National Policy Committee

**CHAIR**  
Regional Councils

**VICE-CHAIR**  
Regional Councils

**ACPM CEO**

**NATIONAL COUNCIL MEMBERS**

**Hugh Wright**  Chair, ACPM Board of Directors

**Bryan Hocking**  ACPM CEO

**Susan Nickerson**  Chair, National Policy Committee

**Atlantic Regional Council (ARC)**

**Andrea Perry**  Chair

**Todd Saulnier**  Vice-Chair, Mercer (Canada) Limited

**Le Conseil du Québec (CRQ)**

**Paul Michaud**  Chair, Bombardier

**Vincent Morin**  Vice-Chair, Rio Tinto

**Ontario Regional Council (ONRC)**

**Jim Clark**  Chair, Dunhelm Consulting

**Debbie Gallagher**  Vice-Chair, Morneau Shepell

**Prairies Regional Council (PRC)**

**John Hallett**  Chair, Public Employees Benefits Agency (PEBA)

**Tim McGorman**  Vice-Chair, Aon Hewitt

**Alberta Regional Council (ABRC)**

**Sean Maxwell**  Chair, Blake, Cassels & Graydon LLP

**Bob Pitman**  Vice-Chair, Nexen Energy ULC

**British Columbia Regional Council (BCRC)**

**Jaime Omichinski**  Chair, Towers Watson

**Derrick Johnstone**  Vice-Chair, IWA-Forest Industry Pension Plan
ACPM has six Regional Councils (Atlantic, Québec, Ontario, Prairie, Alberta, British Columbia). Council members are committed to investing time and effort in supporting Council activities and ACPM as a whole and represent various sectors of the retirement income industry.

Regional Councils provide information sessions for retirement income stakeholders and encourage ACPM Membership. The Council Chairs sit on the National Policy Committee (NPC) and actively assist the NPC and the Executive Committee in relevant advocacy work with governments.

2014 REGIONAL COUNCIL ACTIVITIES

BRITISH COLUMBIA REGIONAL COUNCIL

"Multi-Employer Pension Plans in British Columbia: Building a Framework for the Future"

Multi-employer pension plans (MEPPs) form the core of British Columbia’s pension system. This session focused on many of the same challenges that have impacted single employer plans. 

FEATURED:

BARB BILSLAND  Bilsland Griffith Benefit Administrators
GREG HEISE  Morneau Shepell
TONY WILLIAMS  PBI Actuarial Consultants

"Update on Pension Legislation in British Columbia and Alberta"

Over the past two years, the British Columbia government has introduced various pieces of legislation relating to pension plans. The key topic was the changing landscape in the pension environment. We are very pleased to have Michael Peters, the Deputy Superintendent of Pensions, BC Financial Institutions Commission, speak to us about the changing landscape for pension plans in British Columbia and Alberta, and what we can expect in the near future. Please join us for an informative discussion on these pension issues. 

FEATURED:

MICHAEL PETERS  Deputy Superintendent of Pensions, BC Financial Institutions Commission

ALBERTA REGIONAL COUNCIL

"Spring Forward or Just Spring Cleaning? Alberta Pension Reform Under the Microscope"

A session that reflected on the strife originally giving rise to legislative change and how the regulatory reforms connected to JEPPs and concerns over sustainability. 

FEATURED:

DAVE MULYK  Senior Manager, Risk Management; Alberta Treasury Board and Finance
ELLEN NYGAARD  Executive Director of Pension Policy; Alberta Treasury Board and Finance
CHRIS BROWN  Partner; Blake, Cassels & Graydon LLP
ONTARIO REGIONAL COUNCIL

"Managing Asset Decumulation Risk in Capital Accumulation Plans"

Issues covered included the increasing reliance on capital accumulation plan assets as a source of retirement income, the demand for alternatives to the traditional annuity for managing investment and longevity risk. Discussion of innovative ideas being considered in addressing asset decumulation risk and the regulatory and industry hurdles to overcome. FEATURED:

ROBERT KLOSA  Director, Product Development at GRS
Market Development; Sun Life Financial

PAUL PARTRIDGE  Director, Investments Marketing;
Manulife Financial

"The Impacts of Older Workers on the Workplace and Pension and Benefits Design"

Session that addressed the increasing numbers of older employees electing to remain in the workforce and the associated employer challenges in respect to plan design. Topics included employment, human rights, pension and employee benefit issues, strategies and solutions for an aging workforce. FEATURED:

MARCEL THÉROUX  Mercer

OFELIA ISABEL  Towers Watson

JESSICA BULLOCK  Davies Ward Phillips & Vineberg LLP

2014 Ontario Regional Council Annual Golf Tournament

An annual professional networking event at the 2014 venue of The Club at Bond Head.

ATLANTIC REGIONAL COUNCIL

"Challenges Facing Maturing Pension Plans"

This information session focused on the fundamental challenges facing organizations with maturing pension plans and featured concepts and ideas for sponsors to consider as they review the structure of their existing retirement arrangements. FEATURED:

DYLAN MOSER, FCIA, FSA  Senior Consulting Actuary;
Towers Watson

TODD SAULNIER, FSA, FCIA, CFA  Principal; Mercer

"Navigating Through Pension Reform"

Pension plans across Canada are facing challenges due to economic and demographic changes. Low interest rates, volatile markets, shrinking workforce, and improved mortality have impacted pension obligations and increased the funding requirements of most pension plans. A panel of four people provided their perspective on pension reform. FEATURED:

JIM LEECH  former CEO; Ontario Teachers’ Pension Plan

MARYLYN QUINN  President; New Brunswick Nurses Union

TERRY HOGAN  Manager, Pension and Benefits;
Treasury Board of P.E.I.

LEO LEBLANC  Corporate Secretary and Vice-President
of Human Resources and Corporate Affairs; Co-op Atlantic in NB

KIM BLINN  Chief Pensions Officer;
NS Pension Services Corporation

STEVE MAHONEY  Partner; Morneau Shepell

LE CONSEIL DU QUÉBEC

<< La gestion des risques liés aux régimes de retraite : Nouveau contexte, nouvelles opportunités? >>

An information session designed to identify new opportunities in light of the new developments and attention being provided to pension plans in today’s economic environment. FEATURED:

PAUL MICHAUD  Bombardier
ACPM would like to extend our gratitude to Executive Member organizations for their generous support in the 2014-15 fiscal year.

**LEADERSHIP LEVEL**
- Aon Hewitt
- CPP Investment Board
- Desjardins Financial Security
- Great-West Life
- Manulife Financial
- Mercer
- Nexen Energy ULC
- Ontario Teachers’ Pension Plan
- Russell Investments
- Standard Life Assurance
- Sun Life Financial
- Towers Watson

**SUPPORTING LEVEL**
- CIBC
- CIBC Mellon
- Ecklers
- Enbridge Inc.
- Franklin Templeton
- Morneau Shepell
- Greystone Investments
- Labourers’ Pension Fund of Central and Eastern Canada
- Normandin Beaudry
- Ontario Pension Board
- Rio Tinto
- Teck Resources
- TRAF
- TMX - Bourse de Montréal
- Vitech Systems Group Inc.

**Note:** We respect the privacy of Executive Members who have requested that their organizations remain anonymous.
2014 NATIONAL CONFERENCE SPONSORS

La Malbaie, Québec
September 9 - 11, 2014

DIAMOND
Standard Life

RUBY
CIBC Mellon/BNY Mellon Asset Management
Manulife Financial
Sun Life Financial

EMERALD
Aberdeen Asset Management
Benefits Canada
CIBC Asset Management
Benefits & Pensions Monitor

SAPPHIRE
Ceridian
Desjardins Insurance
Eckler Ltd.
Great-West Life
Mercer

JADE
Addenda Capital
Aon Hewitt
Blakes, Cassels & Graydon LLP
Towers Watson
TMX Montréal Exchange
Vitech

OPAL
Integrated Asset Management Corp.
Invesco
Labaton Sucharow
Letko Brosseau
Osler, Hoskin & Harcourt LLP
State Street

TOPAZ
Alliance Bernstein
Equifax
Fiera Capital
Morneau Shepell
Triasima
Torys LLP
Northern Trust
NATIONAL OFFICE

The Association of Canadian Pension Management

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Judy Lei
Manager of Administration
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Contact information is not to be used for unsolicited commercial electronic messages.