



ACPM | ACARR

2017 ACPM NATIONAL CONFERENCE

MOUNTAINS OF OPPORTUNITY

INNOVATING TO REACH NEW HEIGHTS

The 2017 ACPM National Conference will highlight existing challenges and identify opportunities in this unique global environment.

The conference will feature innovation, risk management, alternative investment, decumulation and many other timely and relevant topics. A complete schedule complemented by a first-class social environment, the 2017 ACPM National Conference is the premier retirement income industry event for plan sponsors, administrators, trustees and service providers.

SEPTEMBER 12-14, 2017

FAIRMONT BANFF SPRINGS > Banff, Alberta

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MOUNTAINS OF OPPORTUNITY

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THE CASTLE IN THE ROCKIES – FAIRMONT BANFF SPRINGS HOTEL

Since its opening in 1888, this historic hotel has recovered from being burned to the ground and has survived the Great Depression and two World Wars. This incredible location is a National Historic Site of Canada and a UNESCO World Heritage Site. Nestled in Banff National Park, the “**Castle in the Rockies**” is truly a one-of-a-kind place that will never cease to amaze you.

◆ Starting at 9:00AM **GOLF AT FAIRMONT BANFF SPRINGS**

Designed in 1928 by Stanley Thompson, Canada’s golf course architect, the Fairmont Banff Springs Golf Course is a captivating and challenging layout situated a mile high in the Canadian Rockies. Surrounded by Banff National Park with a breathtaking view in every direction, this award-winning course thrills every golfer fortunate enough to be here.

Playing here is a must.

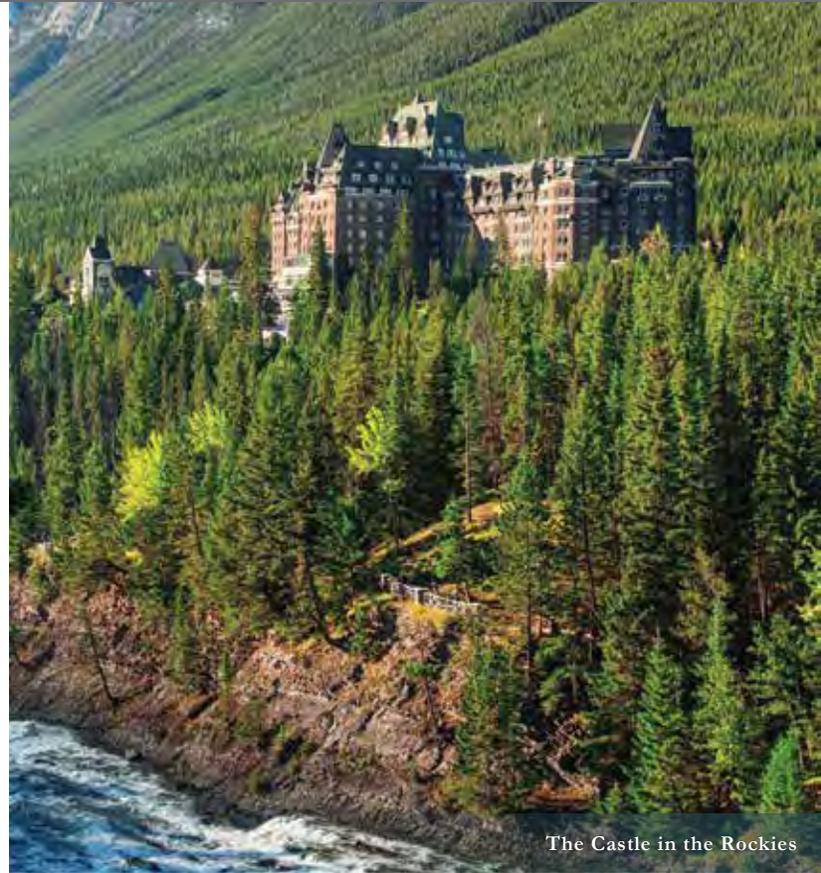
This is not a golf tournament, but rather, it’s an opportunity for friends and associates to get together, network, have some fun and enjoy each other’s company through a round of golf on a beautiful course. Registration includes green fee, travel to and from the hotel.

◆ 12:00PM–8:00PM **REGISTRATION**

Fairmont Banff Springs

◆ 6:30PM–8:00PM **WELCOME RECEPTION**

The National Conference kicks off with the official Welcome Reception at the Fairmont Banff Springs Hotel. Surrounded by forest, mountains and wildlife, this historic site provides the perfect opportunity to welcome friends and make new relationships that will carry on throughout the conference. A great way to get things started!



The Castle in the Rockies

DISCOVERY IS AT YOUR DOORSTEP

The Canadian Rockies, hot springs and spas, museums, hiking trails, ziplining and more! Explore at your leisure and discover your options with the Fairmont Summer Activity Guide and 2017 Parks Canada Discovery Pass. Click [HERE](#).

Note: All activities are self-guided as there is no organized tour for this conference.



Welcome Reception at Fairmont Banff Springs Hotel



Golf at Fairmont Banff Springs

◆ 7:00AM–5:00PM **REGISTRATION**

Fairmont Banff Springs

◆ 7:15AM–8:15AM **BREAKFAST**

◆ 7:15AM–8:15AM **“NEWCOMER” BREAKFAST**

This special **“By Invitation Only”** breakfast welcomes new ACPM members and first-time conference attendees. Meet the ACPM Chair, the Board of Directors and the key volunteers who provide the guidance and support that makes ACPM the leading advocacy organization for the retirement income industry.

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

The 2017 National Conference is officially underway in this gathering of all conference delegates. Time to climb those “Mountains of Opportunity”!

◆ 8:30AM–10:00AM **OPENING PLENARY**

Generation Next: Meeting the Evolving Retirement Needs of the Canadian Workforce

Speakers

BONNIE-JEANNE MACDONALD, *Dalhousie University*
 LINDA SPEEDY, *KPMG*
 ABBIE HODGSON VAN ESSEN, *MEC (Mountain Equipment Co-op)*

Moderator

DARRYL MABINI, *Healthcare of Ontario Pension Plan*

In post-CPP enhancement, what should be the objectives of employer-sponsored workplace pensions and their place as part of the retirement income system’s Third Pillar? With the changing nature of employment and varied opinions about adequate retirement income, there is and will be a continuing need to reassess employer retirement offerings. This plenary will examine models for determining retirement income adequacy by one of Canada’s leading experts and the views of two executive leaders on the role of the Third Pillar in the context of the changing workforce.

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

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

➤ **WORKSHOP 1**
Engaging the Disengaged

Speakers

BITA JENAB, *RetirementWorks*
 JACKIE PATEL, *Desjardins Insurance*

Moderator

DENISE HAMILTON, *Past Chair, Shell Canada Pension Trust*

What approaches and innovations are available to HR departments to effectively engage employees, in particular Millennials and Gen Z, in their retirement planning?

This session will reveal behavioural insights and address engagement gaps across the generations. It will explore how employers need to communicate to different generations differently and how they can use technology and Big Data creatively to personalize and increase the relevance of member services, online tools and financial education across cohort groups. This session will also examine the impact of major workforce trends and the anticipated effect on employee needs related to retirement plans in the future.

➤ **WORKSHOP 2**
Retirement Income Needs – Putting all the Pieces Together

Speaker

BONNIE-JEANNE MACDONALD, *Dalhousie University*

Moderator

IAN EDELIST, *Eckler Ltd.*

Following the Opening Plenary, join us for this practical workshop that will provide a deeper dive on assessing retirement needs and determining personalized income replacement ratios for Canadians. The takeaways from this workshop can be used to engage discussions with stakeholders on DB or DC plan design post-CPP enhancement – considering both the perspectives of members’ needs for retirement and of cost/saving capacity.

◆ 11:30AM–12:00PM **ACPM ANNUAL GENERAL MEETING**

Note: This meeting is exclusively for ACPM members

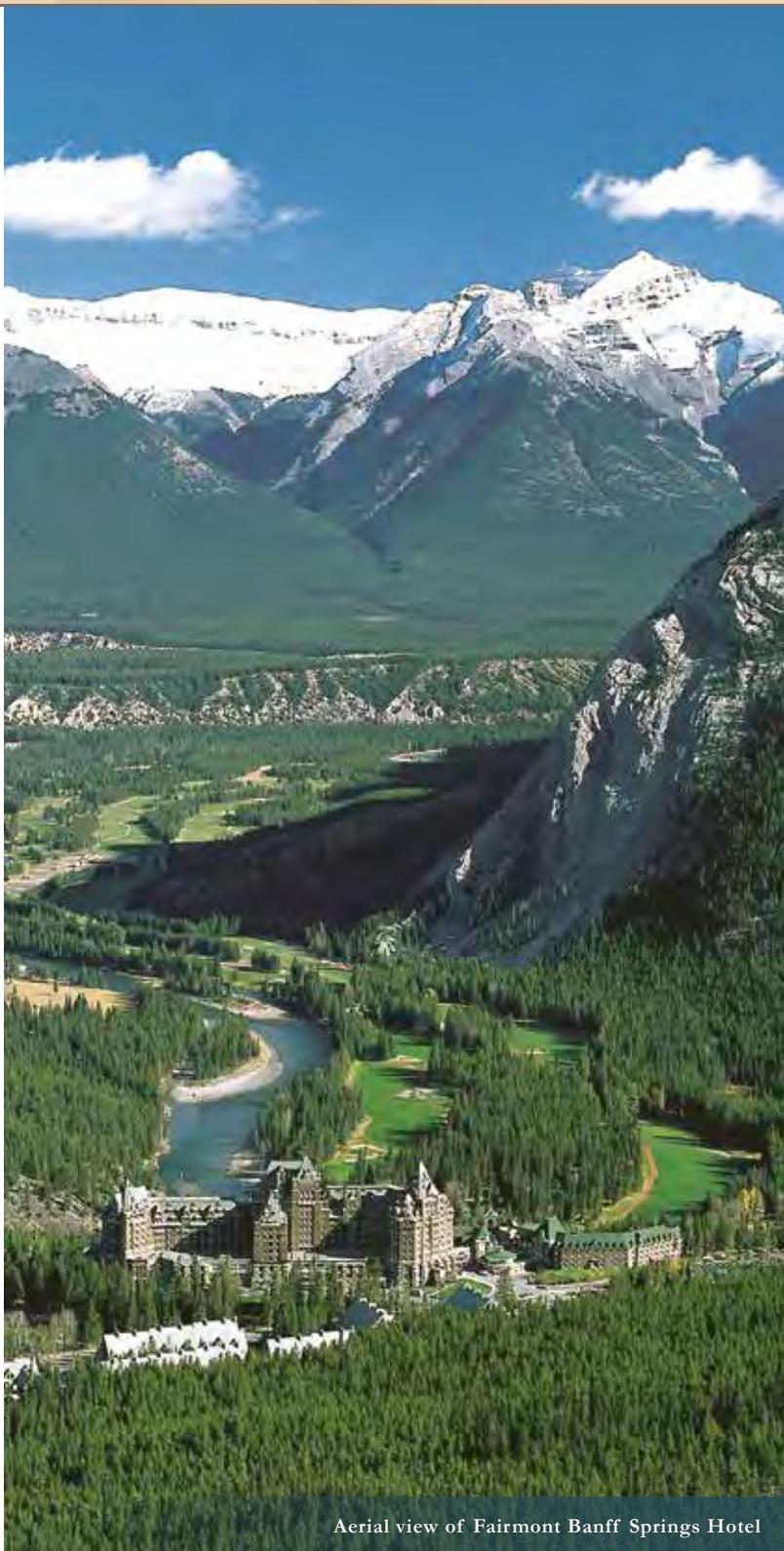
MICHEL JALBERT, *Chair, ACPM Board of Directors*
 PIERRE LAVIGNE, *Chair, Audit & Finance, ACPM*
 ROSS DUNLOP, *Chair, Governance & Nominating, ACPM*
 RIC MARRERO, *Interim CEO, ACPM*

◆ 12:00PM–1:30PM

WEDNESDAY LUNCHEON AND SPEAKER

SUPERINTENDENT DAVE MCDONOUGH, *Banff National Park*

Started as a 26 square kilometre hot springs reserve, Banff National Park now consists of 6,641 square kilometres of unparalleled mountain scenery nestled in the magnificent Canadian Rockies. As the superintendent of the Banff Field Unit, Dave McDonough oversees Banff National Park, Canada's first national park and a site that receives millions of visitors every year. To celebrate Canada's 150th birthday, admission to Parks Canada locations are free and Dave could have more visitors than ever before. Of course, Dave's office has snow-capped peaks, glaciers and sweeping vistas, not to mention grizzly bears and caribou. **An office we all wish we had!**



Aerial view of Fairmont Banff Springs Hotel

◆ 1:45PM–3:15PM

PLENARY II

Changes and Choices – The New Economy and Plan Design Considerations

Speakers

- ANDREW CASH, *Urban Worker Project*
- MAZEN SHAKEEL, *Sun Life Financial*
- ALEX MAZER, *Common Wealth*

Moderator

MATTHEW ROTENBERG, *Manulife*

Canadians love their technology. In fact, 74% of us are active in social media as a way to engage, learn and shop. We are also earning income in non-traditional roles – the gig economy. What impact will these factors have on workplace retirement programs and how Canadians save? This Plenary will provide insight from thought leaders in their respective areas and increase your knowledge and understanding of what future innovations will need to be delivered to meet the changing needs of Canada's evolving workforce.



◆ 3:15PM–3:45PM **REFRESHMENT BREAK / SPONSOR SHOWCASE**

◆ 3:45PM–4:45PM **CONCURRENT SESSIONS**

➤ **WORKSHOP 3**
Achieving Better Results: Lessons from Both the Public and Private Sectors

Speakers

RACHEL ARBOUR, *Healthcare of Ontario Pension Plan*
PETER EDWARDS, *Canadian Pacific Railway*

Moderator

ALEX MAZER, *Common Wealth*

This session will explore how public and private sector pension plans have evolved through design, funding, investment and governance. It will examine best practices from each sector and the range of options that can be considered, with a focus on “pulling both sectors up”, rather than pulling either one down. The speakers will also discuss where pensions fit within the workplace of each sector.

➤ **WORKSHOP 4**
Are Alternatives a Double-Edged Sword?

Speaker

ERIC BONNOR, *Brookfield Asset Management*
MARC WILLIAMS, *Leith Wheeler Investments*

Moderator

TODD SAULNIER, *Mercer*

The workshop will feature two speakers – one supporting the use of alternative investments (e.g., infrastructure, private equity, private debt etc.) in a plan’s investment program and the other speaker critiquing the use of alternatives. Topics discussed will include fees, liquidity, Limited Partner/General Partner structure, mark to market, diversification benefits and implications for an organization’s governance structure. The friendly debate will help those responsible for investment decisions to better understand the trade-offs between alternatives and public equity/fixed income investing.

◆ Starting at 5:45PM

TRANSPORTATION TO BREWSTER’S MOUNTVIEW BARBECUE

Meet in the lobby of the Fairmont Banff Springs Hotel or in the lobby of the Banff Centre

◆ 6:30PM–10:30PM **WEDNESDAY EVENING**

Brewster’s MountView Barbecue

After a full day of presentations and workshops, it’s time to go from modern civilization to the Old West at Brewster’s MountView Barbecue – this reception and event facility furnishes a truly western experience. Under the famous Brewster Donut Tent are all kinds of amusements including a central bonfire that provides warmth and atmosphere so you can dance the night away in country and western style. No need to read emails or look at computer screens – enjoy networking and socializing the old-fashioned way where fun is the priority!



Brewster’s MountView Barbecue



◆ 7:30AM–4:00PM **REGISTRATION/INFORMATION**

◆ 7:30AM–8:30AM **BREAKFAST**

◆ 8:30AM–9:30AM **CENTRE STAGE**

Get upfront and personal with the ACPM Executive Committee as the spinning “Wheel of Issues” identifies the challenges to sustainable and equitable retirement



income for Canadians. Decumulation, target benefit plans, solvency funding, tax reform and many others are up for discussion. Bring your perspective to the key individuals that help to shape ACPM policy positions and make your voice heard!



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

◆ 10:00AM–11:30AM **PLENARY III**

Finding the Mountain Pass – Exploring Routes to Innovation

Speakers

ORLA COUSINEAU, *University of British Columbia*
 WILLIAM DA SILVA, *Aon Hewitt*
 PAUL OWENS, *Deputy Superintendent of Pensions, Government of Alberta*

Moderator

SUSAN NICKERSON, *Torys LLP*

Innovation in plan design and plan funding can help renew and strengthen our retirement system. How much innovation is possible within the existing legislative framework, and what changes could be advocated to achieve more success? Join this lively discussion among a plan sponsor, a pension consultant and a regulator and hear success stories of how collaboration and outside-the-box thinking is happening within the current regulatory environment. The speakers will also discuss what is needed to foster even more innovation and make it a reality.

◆ 11:45AM–1:15PM **THURSDAY LUNCHEON AND SPEAKER**

ROSS WATSON – LIVING WITHOUT LIMITS

Losing sight in his right eye at the age of ten and, two years later, becoming totally blind due to complications, has not stopped Ross Watson from doing what he has wanted to do. When he talks about taking risks, teamwork, and personal dignity, he truly speaks from experience. An outdoor enthusiast for over 20 years, Ross was the first blind climber to attempt North America’s highest mountain, Mount McKinley in Alaska. In Canada, Ross became the first blind climber to summit Canada’s highest mountain, 19,640 foot Mount Logan in Canada’s Yukon territory. He brings a new meaning to dedication, commitment and perseverance in this memorable and inspiring presentation.



◆ 1:30PM–2:30PM **CONCURRENT SESSIONS**

► **WORKSHOP 5**
Sidestepping an Avalanche: Correcting and Avoiding Administrative Errors

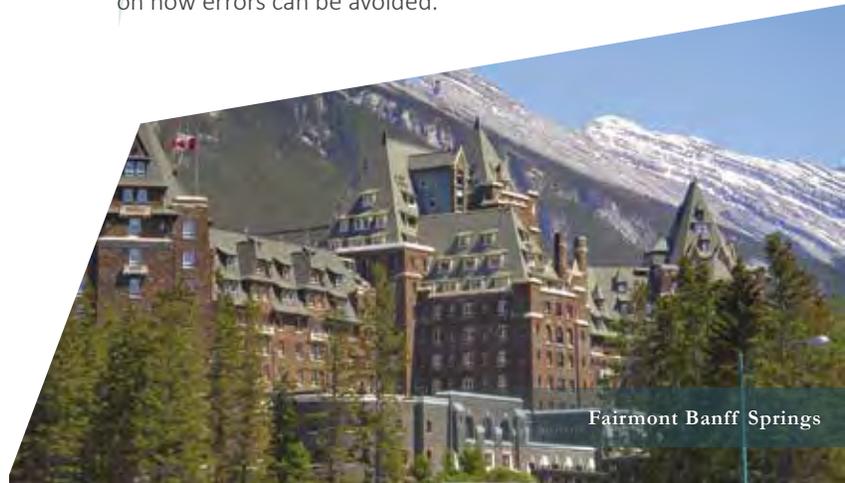
Speakers

ANNA ZALEWSKI, *Osler Hoskin Harcourt LLP*
 KAREN KAHANSKY, *Willis Towers Watson*

Moderator

DANELLE PARKINSON, *Ontario Pension Board*

Plan administrators aren’t perfect; neither are plan texts. This session will examine some of the errors that arise in both the administration and design of pension plans. Our speakers will look at the duties of the plan administrator to correct administration errors and offer solutions to common problems that can arise for both defined benefit and defined contribution plans. They will also discuss how sponsors can rectify errors in plan design and avoid any unintended tax consequences. The discussion will conclude with tips on how errors can be avoided.



➤ **WORKSHOP 6**
Making Sense of Decumulation

Speaker

JILLIAN KENNEDY, *Mercer*
DEREK WOLFE, *Manulife*

Moderator

KATHRYN BUSH, *Blake, Cassels & Graydon LLP*

Current decumulation options need to evolve to accommodate the growing needs of plan sponsors, and most importantly members themselves. Regulatory changes may be required! This session will consider the needs of retirees for guidance and advice in allocating retirement savings into the decumulation vehicles that will provide the lifetime income they need while still allowing flexibility for the desired pattern of retirement income through their various stages of retirement. Technology may certainly have an impact on the delivery of guidance and the decumulation solutions themselves, but will human beings still be needed to help future retirees?

◆ 2:30PM–3:00PM **REFRESHMENT BREAK / SPONSOR SHOWCASE**

◆ 3:00PM–4:15PM **SPOTLIGHT ON... BOB RAE**



Bob Rae was elected eleven times to the House of Commons and the Ontario Legislature between 1978 and 2013 and served as Ontario’s 21st Premier from 1990 to 1995. Throughout his career, Bob has been strongly committed to advancing Aboriginal rights and the reconciliation between Aboriginal people and all Canadians. In addition to his legal practice that focuses on First Nations, Aboriginal and Governance issues, he teaches at the University of Toronto as a Distinguished Senior Fellow at the School of Public Policy and Governance (SPPG). In 2011, he was

chosen by his colleagues as Parliamentarian of the Year and has twice been named “Orator of the Year.”

◆ 4:15PM–4:30PM **CLOSING**

◆ 6:30PM–7:30PM **GALA RECEPTION**

What better way to wind down your conference experience than in a relaxing atmosphere with colleagues and friends? Housed in the luxurious Fairmont Banff Springs Hotel, the conference begins to conclude with a wonderful closing reception designed to spark stimulating conversation. An opportunity to share thoughts with your retirement industry colleagues from across the country and lay the groundwork for future relationships and memories.

◆ 7:30PM–10:30PM **GALA DINNER & ENTERTAINMENT WITH RANDY CHARACH**

The final event of the 2017 National Conference is the very special Gala Dinner and Entertainment, **sponsored by Manulife**. Following a delicious meal prepared by Fairmont’s finest, get ready to be mystified and dazzled by **Randy Charach** – World-Class Entertainer and Mentalist, Magician, Comedian and Hypnotist who combines four shows into one. He will elevate you, possibly literally, to a new level where nothing is as it seems and laughter is contagious. Randy has entertained millions of people around the world, been featured on numerous television shows and will give you an unforgettable performance.





COMPANION PROGRAM

A Companion Program is available as a complement to the conference and features a variety of meal options, social activities and entertainment. All events are at the Fairmont Banff Springs Hotel unless otherwise indicated.

The Companion Program includes:

- Welcome Reception on Tuesday
- Two unlimited hot buffet breakfasts on Wednesday and Thursday
- Wednesday Evening Reception, Dinner and Entertainment at Brewster's MountView Barbecue
- Thursday Gala Reception, Dinner and Gala Entertainment from Randy Charach, world-class comedian, magician, mentalist & hypnotist



ADDITIONAL CONFERENCE INFORMATION

CONFERENCE HOTEL

The 2017 ACPM National Conference host hotel is the Fairmont Banff Springs Hotel in Banff, Alberta. All registration and conference sessions will take place at the hotel. Room blocks are also being held at another property. 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. Dietary concerns reported during the conference may not be accommodated. Delegate luncheons are part of the general conference program and are available only to registered Delegates.

SHUTTLE

Receive a 15% discount on the Banff Airporter for shuttle service between the Calgary Airport and Banff. Visit www.banffairporter.com/book, proceed through the reservation process and type «Banff2017» in the Promo Code section on the final payment page to receive the discount. Or call (888) 449-2901 and mention you are attending the Association of Canadian Pension Management event.

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 21st, 2017**. Cancellations received in writing between July 22nd and August 18th 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 18th.** 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.

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. Please take the time to meet our Sponsor representatives throughout the conference and feel free to join us in saying, *"Thank you for making it happen!"*

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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.

