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## **OPENING PLENARY**

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

#### **SPEAKERS**



**BENOIT HUDON, FSA, FCIA, Partner, *Mercer***

Benoit Hudon is Global Defined Benefit Leader at Mercer, and EuroPac Wealth Leader, leading the growth of Mercer's wealth business. Prior to that, Benoit held various leadership positions, including that of Retirement Leader in London, UK, Mercer Canada Retirement Leader, and Mercer Canada Retirement Innovation Leader. He has been providing consulting services for over 20 years and has served on the board of a number of not-for-profit organizations.

Benoit has extensive experience consulting to international clients. Throughout his career, he has contributed extensively to the development of pension risk management models and consulting solutions. Amongst other mandates, he regularly consults to governments and regulatory bodies who wish to ensure the long-term sustainability of their pension system.

Benoit was lead advisor on the only two pension longevity insurance transactions ever executed outside of the United Kingdom, including a \$5 billion longevity swap between Bell Canada and Sun Life. He was also the lead advisor on the only annuity transaction in the world to have combined two distinct plan sponsors, an all-Canadian \$530 million transaction. Finally, Benoit was one of the main architects in the development of the Mercer Pension Risk Exchange, a revolutionary online platform which helps pension plan sponsors execute their annuity transactions at the most opportune time.

Benoit holds a Bachelor's degree in Actuarial Sciences from Université Laval and is a Fellow of both the Society of Actuaries and the Canadian Institute of Actuaries.



**ROBERT PALACIOS, *World Bank***

Robert Palacios is Global Lead for the Pensions and Social Insurance Group in the Social Protection and Labor Practice of the World Bank. Between 1992-1994, he was a member of the research department team that produced the World Bank's influential volume on international pension systems, "Averting the Old Age Crisis: Policies to Protect the Old and Promote Growth". Since 1995, he has divided his time between operational work and research with work in more than two dozen countries in every region of the world. His publications include articles and books on old age poverty, health insurance and a wide range of pension policy issues. Recently, he was part of the team that produced the flagship report on Aging in East Asia entitled "Live Long and Prosper".

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## **MODERATOR**



**SUSAN NICKERSON**  
*Torys LLP*

Susan Nickerson is a partner in the firm's Pensions and Employment Practice. Recognized as a leading pension and benefits lawyer, Susan's practice focuses on all areas of pension and benefits law and governance. She advises clients on issues ranging from fiduciary duties and risk management, plan conversion and funding, to implementation of new plan designs. She also provides advice on the pension and benefit plan implications of corporate transactions, restructurings and insolvencies.

With particular expertise in pension plan governance, Susan develops and implements pension plan governance structures and systems. An active member of the pension community, Susan is a frequent speaker and moderator on emerging industry issues and has a particular interest in policy development on a provincial and national level.

She is the Past Chair of the National Policy Committee of the Association of Canadian Pension Management (ACPM) and a member of the ACPM Executive Committee. Susan was the 2016 recipient of the ACPM's Don Ireland Award for an exceptional level of volunteerism with the organization. Susan Nickerson is the first recipient of the Don Ireland Award from the Association of Canadian Pension Management in recognition of outstanding volunteerism in the field of pensions and benefits law and governance.

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## **WORKSHOP 1 - Infrastructure is the New Black**

### **SPEAKERS**



#### **BRUNO GUILMETTE, *Canada Infrastructure Bank***

From December 2017 until June 2018, he served as interim Chief Investment Officer of Canada Infrastructure Bank, where he established the organization's initial investment and advisory capabilities, policies and processes.

Mr. Guilmette previously served on the Executive Committee and Board of the Global Infrastructure Investor Association and as the Senior Vice-President of Infrastructure at PSP Investments. Prior to his appointment with PSP Investments, Mr. Guilmette served as the Senior Director of Investments/Infrastructure, Services and Distribution at the Caisse de dépôt et placement du Québec. He has also served on the boards of other organizations, including AviAlliance, Isolux Infrastructure, Transelec and Southern Star.

Mr. Guilmette holds a Bachelor of Commerce from HEC Montréal, along with a Master of Business Administration from McGill University and an ICD.D designation from the Institute of Corporate Directors. Mr. Guilmette is also a Chartered Professional Accountant (CPA, CA) and holds the Chartered Financial Analyst designation.

**MICHAEL KEENAN, *Bimcor Inc.*** - Not available.

### **MODERATOR**



#### **ROSS DUNLOP, FSA, FCIA, CFA, *Ellement Consulting***

Ross is with Ellement Consulting Group. He has over 30 years of experience in providing professional actuarial and investment consulting advice to corporate, multi-employer and public pension plans in Canada. Ross specializes in providing advice on the management of the entire plan (taking both plan assets and plan liabilities into account) which assists trustees in fulfilling their fiduciary duties to plan members within their particular plan governance structure. He is experienced in helping clients develop, implement and monitor policies and procedures such as; benefit policies, funding policies, statements of investment beliefs and statement of investment policies.

Previously, he was a member and Chair of the Canadian Institute of Actuaries Committee on Investment Practice, Chair of the Teachers' Retirement Allowance Fund Board (TRAF) where he was also Chair of TRAF's Investment Committee. Ross is currently a Board member of the Association of Canadian Pension Management (ACPM) where he also serves as Secretary and the Chair of ACPM's Governance and Nominating Committee. Ross has a Bachelor of Commerce (Honors) degree from the University of Manitoba, is a Fellow of the Society of Actuaries, Fellow of the Canadian Institute of Actuaries and a CFA charter holder.

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## **WORKSHOP 2**

### **Boosting Canadian Employers' Retirement Plan Offering**

#### **SPEAKERS**



**MAYA HOURANI**

***Actuary and Total compensation professional***

Maya Hourani began her career some twenty years ago as a pension consultant. In those first 13 years, she worked as a pension consultant for consulting firms. She later made the jump to corporate life, working as a pension, benefits and compensation expert. She has held various positions at Molson Coors, first as a pension and benefits manager, then as director of total rewards and human resources, and finally as Senior Director, Total Rewards, for North America.

During those years, she has implemented a number of significant changes to pension programs with the aim of ensuring the sustainability of employee pension plans while aligning them with the company's objectives.

Ms. Hourani holds a bachelor's degree in actuarial science from Université Laval. She is also a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries.



**EUAN REID**

***Eckler Ltd.***

Euan joined Eckler Ltd. in 2017, having relocated to Vancouver from London, UK, with his Canadian wife and two young children. He is a Fellow of the Institute and Faculty of Actuaries, with nearly 15 years' experience helping trustees and sponsors of pension plans deliver a secure retirement for their members. He now works with Canadian pension plans in the public and private sectors, with a particular focus on identifying, measuring and managing risks such as longevity.

As a partner with his previous firm in the UK, Euan advised pension plans covering a wide range of industries and circumstances, including engineering and financial services firms, a religious organisation, a government-funded arts organisation and a plan that effectively no longer has a corporate sponsor.

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## **MODERATOR**



**KEN BURNS, LL.B., M.B.A.**  
*Lawson Lundell LLP*

Mr. Burns is a partner at Lawson Lundell LLP and practices exclusively in the firm's pension and employee benefits law practice group. He advises pension and benefit plan sponsors, administrators and trustees on a range of legal and regulatory issues affecting their plans.

Mr. Burns is frequently involved in pension plan governance and compliance monitoring projects, fiduciary protection (insurance and indemnities) questions, regulatory applications and providing advice on pension disputes. Mr. Burns acts for clients in both the public and private sectors, and for both single employer and multi-employer plans.

He has an M.B.A. degree from McGill University and a law degree from the University of Western Ontario. Mr. Burns is a member of the Association of Canadian Pension Management, the International Foundation of Employee Benefit Plans, the Canadian Pension and Benefits Institute and the International Pension and Employee Benefits Lawyers Association.

He is a Lexpert and Chambers (Canada and Global) ranked lawyer and was named Best Lawyers' Employee Benefits Lawyer of the Year 2017 for Vancouver.

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## **PLENARY II**

### **Inside Looking Out – Risk from the Member Perspective**

#### **SPEAKERS**



**BOB FARMER**

*Former President, Canadian Federation of Pensioners*

Bob earned his Masters of Mathematics from the University of Waterloo in 1974. Following a lengthy career in Bell Canada, Bob volunteered for the Bell Pensioners' Group in several roles, including President (2010-2012).

After several years as Director of the Canadian Federation of Pensioners, Bob became President of that organization in 2012, and served in that capacity through 2017. CFP is an association of defined benefit pension plan organizations which advocates for the greater security of defined benefit pension plans. The member organizations of CFP collectively represent the interests of 250,000 DB plan members across Canada. CFP advocacy for pensioner security has been on many fronts, and in each regulatory jurisdiction in Canada. Provincial and federal funding rule reform, target benefit pension plan regulations, and the reform of Canada's insolvency legislation are examples of CFP's advocacy work in recent years.



**MARTIN McINNIS**

*Cooperative Superannuation Society Pension Plan*

Martin McInnis is the Executive Director of the Co-operative Superannuation Society (CSS) Pension Plan, one of Canada's largest and oldest defined contribution pension plans. Having spent over a decade working in the Canadian credit union system, including volunteer assignments overseas with credit unions in Mongolia and Uganda, Martin has a strong appreciation for the positive difference that co-operative enterprise makes in the lives of everyday people and their communities. He is proud to be managing the CSS Pension Plan on behalf of more than 350 Canadian co-operative and credit union employers and approximately 46,000 employee members and retirees.

Martin has a wide range of experience in the areas of strategy, finance, operations, accounting, risk management and information technology. He holds a Bachelor of Commerce from the University of Saskatchewan, is a Chartered Financial Analyst (CFA) charter holder and is a Chartered Professional Accountant (FCPA, FCMA).

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## **MODERATOR**



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

Serge has over 30 years of experience in consulting for pension plans in various jurisdictions, having spent approximately 22 years with Aon and 14 years with Morneau Shepell.

Over those years, he provided a wide array of services to numerous pension plan sponsors and committees, mostly in the private sector. He also helped coordinate the wind-up of several plans of insolvent employers.

He is now self-employed and offers expert actuarial advice for ad-hoc projects. He is a Fellow of the Canadian Institute of Actuaries, who graduated from Université Laval.

In the last several years, Serge has been involved on various committees in the pension industry, including with the Canadian Institute of Actuaries (CIA) and the Association of Canadian Pension Management (ACPM). He has prepared numerous articles, conference presentations and submissions to government authorities and appeared before parliamentary committees.

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## **WORKSHOP 3**

### **DB Plans – Managing a Risky Business**

#### **SPEAKERS**



#### **DEREK DOBSON, *CAAT Pension Plan***

Derek is a tireless advocate for shared-risk, multi-employer defined benefit (DB) pension plans. During the past few years, the Plan has been in discussions with employers from the public and private sectors interested in joining CAAT. Notable new employers are the Youth Services Bureau (YSB) of Ottawa and the Royal Ontario Museum (ROM). Both have merged their single-employer DB plans with the CAAT Plan.

Derek has an undergraduate degree in mathematics from the University of Waterloo, and is an Associate of the Society of Actuaries. He is Co-Chair of the Canadian Public Pension Leadership Council (CPPLC) and a member on the ACPM (Association of Canadian Pension Management) Board of Directors.

The CAAT Plan has assets of \$10.8 billion and serves 46,000 members and 41 employers, including all of Ontario's colleges. In its valuation as at January 1, 2018, the CAAT Plan is 118% funded on a going-concern basis with a funding reserve of \$2.3 billion. The CAAT Plan's well-diversified investment portfolio has earned a 5-year average annual rate of return of 11.4%, net of investment management fees.



#### **LOUIS BEAULIEU, *Desjardins***

Mr. Beaulieu is co-head of the asset allocation strategy and leads the risk management activities for the Desjardins Group pension plan (DGPP). The Plan's risk management team ensures that strategies are appropriate and assesses the inherent risks and strategic contribution of all new investments for each asset class. The DGPP is a defined benefits plan established in 1979 and ranks seventh among the Canadian private plans with assets close to \$13 billion.

#### ***Background***

Previously, Mr. Beaulieu held the position of Investment Manager, Infrastructure and Portfolio Manager Public markets. Prior to joining the Pension plan, Mr. Beaulieu worked as a senior strategy and risk management advisor within the Desjardins Group, where he was responsible for quantifying the economic capital of several risks, including pension risk. He also previously worked as a modeler and quantitative analyst for Desjardins Investment Inc.

Mr. Beaulieu holds a bachelor's degree in engineering physics and a master's degree in financial engineering from Université Laval and holds the FRM designation.

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## **MODERATOR**



**ROSALIND GILBERT, Aon**

Rosalind is a senior actuary and Associate Partner in Aon's Vancouver Retirement and Investment Consulting practice and a member of Aon's national Defined Contribution team and Governance practice. She provides actuarial and strategic pension and governance consulting services to a variety of clients, including multi-employer and single employer, public and private sector, defined benefit and defined contribution, registered, non-registered and executive arrangements.

### *Areas of Specialization*

Roz specializes in retirement plan design, financing and governance, pension legislation, and executive retirement arrangements. She has assisted clients with the design and implementation of plans and plan changes and with ongoing liaison with regulators, lawyers, employers, and members. Rosalind has worked with multi-employer, public and private sector plans, has organized plan sponsor forums and electronic discussion boards, and provided employee communications and education. She has written articles and been interviewed for industry publications, and is a regular speaker at industry events.

### *Background*

Roz graduated with honours from the University of Waterloo in 1988 with a Bachelor of Mathematics in Actuarial Science. She joined Aon in August 1988. Rosalind is a Fellow of the Canadian Institute of Actuaries, Society of Actuaries, and Conference of Consulting Actuaries. She is a Board Director and Member of the National Policy Committee of the Association of Canadian Pension Management (ACPM), and was a member of the Joint Advisory Group (JAG) for Alberta and British Columbia's recent pension legislation. She has previously served on the CIA Continuing Education Committee, BC Pension Standards Actuarial Advisory Committee, and several SOA professional examination committees.

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## **WORKSHOP 4 - Decumulating the Accumulation – Changing CAP Behaviours**

### **SPEAKERS**



#### **RENÉ BEAUDRY, *Normandin Beaudry***

René Beaudry, FSA, FCIA, Senior Partner, is a total compensation consultant whose areas of expertise include the development of management, investment and funding strategies for pension plans. He is the co-founder of Normandin Beaudry, which employs more than

200 professionals specializing in actuarial consulting, compensation, communication and organizational development.

He was a member of the Expert Committee on the Future of the Quebec Retirement System (the “D’Amours Committee”). René’s public policy interventions in relation to pension plans have also included his role in 2010-2011 as advisor for the provincial commission which addressed the retention issues that organizations will soon face with respect to workers over the age of 55. He is a member of the CD Howe Institute Pension Policy Council. He was named in 2014 by *Avantages* magazine among the 25 experts who have contributed to the advancement of the Pension and Benefits sector in Quebec.



#### **WAYNE MILLER, BMATH, ASA, ACIA, *Sun Life Financial***

*Leading the advice revolution.*

Over the course of Wayne’s almost 30 years at Sun Life Financial, his respect for advisors and the value of advice has only grown. As the holder of Associate designations in both the Society of Actuaries and Canadian Institute of Actuaries, he spent the first 10 years of his career in product development, with the balance being in Marketing and Distribution. In his current role as Associate Vice-President, Strategic Business Development, Wayne oversees a team of thought leaders that focuses on: 1)

professional development; 2) practice management; and 3) market development.

#### *Education and industry involvement:*

- Honours Bachelor of Mathematics, University of Waterloo, major in Actuarial Science
- Associateships in the Society of Actuaries and the Canadian Institute of Actuaries
- Member of Advocis, GAMA and CALU
- Conference speaker at events sponsored by the CIA, CLHIA, CALU, CAILBA and Advocis
- Several articles published in Advocis’ Forum magazine

#### *Select industry contributions:*

- Founding member and past Chair of CLHIA task force on Sales Illustrations which mandated increased disclosure and sensitivity analysis for life insurance sales illustrations
  - Developed the industry’s first disclosure booklet on participating life insurance
  - Co-authored a white paper on life insurance as an asset class
  - Authored many published articles on topics ranging from demutualization, industry trends, product mechanics, retirement planning and client suitability
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## **MODERATOR**



**KATHRYN BUSH**  
*Blake, Cassel & Graydon LLP*

Kathy has over 30 years' experience in the area of pension, benefits and executive compensation. She regularly assists businesses structure their pension, benefit and executive compensation arrangements and their related investments. She also has substantial litigation experience defending corporations from challenges at all levels of Canadian courts, including the Supreme Court of Canada.

Kathy was a Member and Vice-Chair of both the Ontario pension regulator and the tribunal, and was the management expert on the Ontario Expert Commission on Pensions. Currently she is the Chair of the Association for Canadian Pension Management's National Policy Committee, a Member of the CD Howe Pension Policy Committee and a leader of the Blakes National Pension Benefits and Executive Compensation Group.

Kathy has provided advice to many provincial governments, the Federal government and a great many of Canada's largest jointly sponsored pension plans relating to the structuring of pension and benefit arrangements and their board structure and governance. She has also developed one of the premier Canadian practices on Trustee Board governance.

### ***SELECT EXPERIENCE***

Provided technical advisory and consulting services along with facilitation and project management services to the Nova Scotia Pension Agency, the trustee of the Nova Scotia Public Service Superannuation Plan. Served as one of the four advisers to the Ontario Expert Commission on Pensions, which then made recommendations on the Pension Benefits Act (Ontario). Acted as intervenor for ACPM at the Supreme Court of Canada.

kathryn.bush@blakes.com; Toronto : 416 863-2633

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## A SPECIAL BREAKFAST WITH RETRAITE QUÉBEC

### Overview of the Pension System in Québec

#### SPEAKERS



**SONIA POTVIN, *Retraite Québec***

Sonia Potvin has served as Public Pension Plan Director within the Office of the Vice-President for Policies and Programs at Retraite Québec since 2011.

Ms. Potvin has a Bachelor's degree in actuarial science and is an Associate of the Society of Actuaries.

She is responsible for reviewing pension policies and programs at the provincial level, preparing the actuarial valuation of the Quebec Pension Plan, acting as the provisional administrator of distressed plans under the responsibility of Retraite Québec, and reviewing second instance decisions.

Ms. Potvin has sat on a number of working committees tasked with examining various aspects of retirement.



**STÉPHANE GAMACHE, *Retraite Québec***

Stéphane Gamache has been Acting Director of the Supplemental Pension Plans Directorate at Retraite Québec since August 2017.

Mr. Gamache holds a Bachelor's degree in actuarial science and a Master of Business Administration. He is also an Associate of the Society of Actuaries.

Mr. Gamache has extensive knowledge of all aspects of pension plans, having sat on a number of pension and investment committees in the past, including the RREGOP and PPMP pension committees.

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## **PLENARY III**

### **FAST FORWARD TO 2050: Retirement Redefined**

#### **SPEAKERS**



**YVES CARRIÈRE**  
*Université de Montréal*

Yves Carrière is a professor in the Demography department at the Université de Montréal since June 2013. For most of the past thirty years, his research interest, both in the academic world and within the federal government, has focused primarily on issues related to population aging. He has worked on the loss of autonomy among seniors in Canada, and their use of the family network and formal home care services to receive the assistance they need in their everyday activities. Between 2005 and 2012, while at Human resources and Social development Canada, he held positions of senior policy analyst and policy advisor on files related to population aging, older workers and retirement, standard of living of future retirees and the adequacy of the Canadian retirement income system. The different positions he has held over the years have provided him with the opportunity to develop strong ties between the research and policy worlds. His most recent research focused on past and future trends in retirement age and life expectancy at retirement. Recently, he has participated in round table discussions on the need or not to increase the age of full eligibility to retirement benefits within the Canadian public pension system.



**BERNARD MORENCY**  
*Gestion Bernard Morency*

#### *Leadership Profile*

Mr. Morency is Adjunct Professor at HEC, Montréal where he collaborates with the Retirement and Savings Institute. He is a Senior Fellow of the CD Howe and Global Risk Institutes. He is an independent consultant and a frequent speaker on strategic issues relative to governance, design and investment of retirement programs. He served as a member of the Expert committee on the future of the Québec retirement system and was involved with the legislative changes that followed.

#### *Work Experience*

Mr. Morency spent nine years with La Caisse de dépôt et placement du Québec where he was Executive Vice-President, Depositors, Strategy and Chief Operations Officer. He sat on the Executive and the Investment and Risk Committees. He oversaw relations between La Caisse and its depositors, including their strategic asset allocation, and managed the development and implementation of the Institution's three years strategic plan.

(cont.)

Prior to this, Mr. Morency worked at Mercer for over 30 years. He occupied a variety of leadership and senior management roles including Global Retirement Practice Leader, EVP responsible for Mercer's Retirement, Benefits, Investment and Outsourcing businesses worldwide and President of Mercer Health & Benefits. He was a member of Mercer's Canadian and global executive teams.

*Board and Professional Contribution*

Mr. Morency serves on the Board of Directors of Desjardins General Insurance Group and of the International Center for Pension Management. He is a Fellow of the Canadian Institute of Actuaries and chairs the Institute's Public Statements Committee. He is a graduate from Laval University and the Institute of Corporate Directors.

**MODERATOR**



**LOUIS-BERNARD DÉSILETS**  
*Normandin Beaudry*

Louis-Bernard Désilets, FSA, FCIA, is a senior consultant with 17 years of experience in pension plans. He joined Normandin Beaudry in 2009 and is a company shareholder.

Over the years, Louis-Bernard has supported many organizations with pension plans registered under various legislations, allowing him to gain a thorough understanding of the Canadian pension system. He advises his clients in the development and monitoring of funding and risk management strategies, and in the preparation of funding and accounting valuations.

He is a member of Normandin Beaudry's group of experts on accounting standards for future employee benefits, which oversees training the firm's consultants on accounting valuations and monitors changes in accounting standards. He is also involved in training members of the Québec Order of Chartered Professional Accountants with respect to the accounting standards for future employee benefits. As a member of the Canadian Institute of Actuaries' Task Force on Pension and Post retirement Benefit Accounting Discount Rates, he recently participated in producing the accounting discount rate curve published monthly by the CIA.

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## **WORKSHOP 5**

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

#### **SPEAKERS**



**LOUIS-FRANÇOIS POIRÉ**  
*Ubisoft*

Louis-François Poiré, Director, Total Compensation, at Ubisoft, has worked in human resources management for over 15 years. His work consists mainly of devising a new consultative approach with team managers and HR, identifying process improvement opportunities and optimizing the use of financial resources budgeted for a company's human capital. In the banking sector where he began his career as a human resources service team manager, he stood out for having changed the team's operational role into an advisory role. With that background, he then pivoted to total compensation by managing the payroll service. He was also part of the National Bank's HR IT team, working as a senior business analyst.



**SOPHIE TREMBLAY**  
*Force Jeunesse*

Sophie Tremblay is a member of the Quebec Bar and practices law in the fields of labour and employment, commercial law and corporate governance. After working at a national business law firm for nearly 6 years, she decided to follow an entrepreneurial path in 2016 and co-founded NOVAlex, both a business law and civil and commercial litigation boutique law firm and a legal clinic at once. NOVAlex's innovative business model, equal parts commercial and social, made it the first law firm in Québec, and second one in Canada, to be granted the B Corp™ certification, which is awarded to businesses that meet higher standards of social and environmental performance, transparency and integrity. In addition to her professional activities, Sophie Tremblay also chairs Force Jeunesse since May 2017, a non-profit organization and advocacy group that defends the rights of young workers and encourages the presence of the youth in decision-making forums, with, as its guiding principle, the promotion of intergenerational equity in public policies. Founded in 1998, Force Jeunesse intervenes on a regular basis in the public sphere in Québec and performs political representation and public interest lobbying with elected officials at all levels of government. One of Force Jeunesse's landmark areas of intervention is notably the redefinition of the Québec pension and retirement system for future generations.

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## **MODERATOR**



**JULIE JOYAL**  
*Alberta Teachers' Retirement Fund*

Julie Joyal is Vice President, Pension Services at the Alberta Teachers' Retirement Fund (ATRF). Ms. Joyal, a fluently bilingual actuary, joined ATRF in August 2016. She is responsible for the strategic direction and ongoing management of Pension Services at ATRF, including the provision of accurate, timely and cost-effective benefit payments and services to plan members, and information to employers and plan sponsors. She advises on pension benefit, member services and actuarial issues.

Before joining ATRF, Julie was with Canada Post Corporation as their Director, Pension and Benefits. Julie also worked at Aon Hewitt in Montreal and Ottawa from 1997 to 2011, starting as an Analyst and progressing into a Vice President role over an 8-year time period. She was managing Aon Hewitt's Ottawa office before joining Canada Post in 2012.

Julie holds a B.Sc. degree in Mathematics from the University of Montreal. She is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries.

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## **WORKSHOP 6**

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

#### **SPEAKERS**



**JEAN-FRANÇOIS ALLARD**  
***KPMG***

Jean-Francois is a Partner in KPMG’s Technology Risk Consulting practice in Montreal. Jean-Francois has 17 years’ experience in the field of Operational Risk and IT Risk Management. Before joining KPMG, Jean-Francois had been working more than 8 years for 2 large financial institutions in Quebec.

Jean-Francois has successfully lead several complex IT Risk transformation projects in both 1st and 2nd line of defense roles. During those transformations, Jean-Francois design & deployed IT Risk Management frameworks that include risk practices such as Risk Policies, Outsourcing & Vendor Risk Management, Scenario Analysis, Risk and Control Self-Assessment, Business Continuity & Disaster Recovery Program, Cyber Security Program and IT Risk Control Framework.



**RENÉE LAFLAMME**  
***iA Financial Group***

Renée Laflamme is Executive Vice-President, Individual Insurance, Savings and Retirement at iA Financial Group. She manages this sector’s operations and activities across Canada. Renée Laflamme has a Bachelor of Administration from Laval University and is a chartered accountant and chartered financial analyst. In 2017, she was awarded the title of Fellow CPA.

Ms. Laflamme joined iA Financial Group in 1998, after ten years with a large accounting firm. In 2004, she became Vice-President of Mortgage Loans and in 2010, Vice-President of Group Savings and Retirement. In 2015, she was promoted to the Strategic Planning Committee and to the role of Executive Vice-President, Group Benefits and Retirement Solutions. Since February 2018, she has assumed responsibility over the Canadian activities and operations of the Individual insurance and Savings and Retirement sector.

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## **MODERATOR**



**DANELLE PARKINSON**  
*Ontario Pension Board*

Danelle Parkinson is Director, Pension Advocacy & Legal at the Ontario Pension Board. OPB administers the Ontario Public Service Pension Plan for approximately 50,000 members and 38,000 retired members and has over \$26.5 billion in assets under management.

Danelle leads and manages the Pension Policy team in the design, development and implementation of pension policies that support the business and strategic priorities of OPB and the Ontario Government.

She is responsible for organizational compliance with pension legislation as well as OPB's pension and securities litigation. She leads OPB's advocacy efforts and makes recommendations for legislative change that help protect the defined benefit model and retirement income security for all Canadians.

She is the Vice-Chair of ACPM's Ontario Regional Council.

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## **SPOTLIGHT ON ANDREW COYNE**

Andrew Coyne was raised in Winnipeg, and holds a B.A. in Economics and History from University of Toronto and a Master's degree from the London School of Economics.

After a six-year period as a Financial Post columnist from 1985 to 1991, Coyne joined The Globe and Mail's editorial board. There, Coyne won two consecutive National Newspaper Awards for his work. He had a regular column in the Globe between 1994 and 1996, when he joined Southam News (later CanWest News Service) as a nationally syndicated columnist. Coyne became a columnist with the National Post – the successor to the Financial Post – when it launched in 1988. Coyne left the Post in 2007 to work at Maclean's.

Coyne left Maclean's in 2011 to return to the Post as a columnist. In December 2014, he was appointed to the position of Editor, Editorials and Comment. After years of writing a weekly Saturday column, Coyne's contribution was absent from the edition published just prior to the 2015 Canadian federal election, because the column he wanted to submit called for a vote against the Conservative Party of Canada while the Post's editorial board had endorsed the Conservatives. While Coyne was the head of the editorial board, the decision to endorse the Conservatives was made the newspaper's publisher Paul Godfrey. On election day, Coyne announced that as a result of the paper refusing to run his election column, he was resigning as the Post's editorial page and comment editor but would remain as a columnist.

Coyne has also been published in The Wall Street Journal, National Review, Saturday Night, the now-defunct Canadian edition of Time, and other publications. Coyne has also written for the conservative magazine The Next City. Coyne has been a long-time member of the At Issue panel on CBC's The National.

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**F. HUBERT TREMBLAY, *Mercer***  
**CHAIR, ACPM NATIONAL CONFERENCE PLANNING COMMITTEE**

F. Hubert Tremblay is a principal in the Wealth business of Mercer in Montreal. He joined Mercer in 1999. He works as an actuary, pension consultant, and client relationship manager for national and international clients of various sizes and present in various sectors of activity including transportation, education, research, consulting and industrial products. These clients sponsor large pension plans registered at the Federal level, in Québec and in Ontario.

In his roles at Mercer, Hubert is involved in all aspects of pension plans, including funding, accounting, plan design, union negotiations, pension risk management, governance, and administration.

Hubert earned a Bachelor degree in actuarial sciences from Université Laval. He is a Fellow of the Society of Actuaries and of the Canadian Institute of Actuaries. Hubert has an interest in public pension policies and participates frequently in Mercer's client events and public positions.

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