

# Welcome to the 2019 ACPM National Conference NEWCOMER'S BREAKFAST



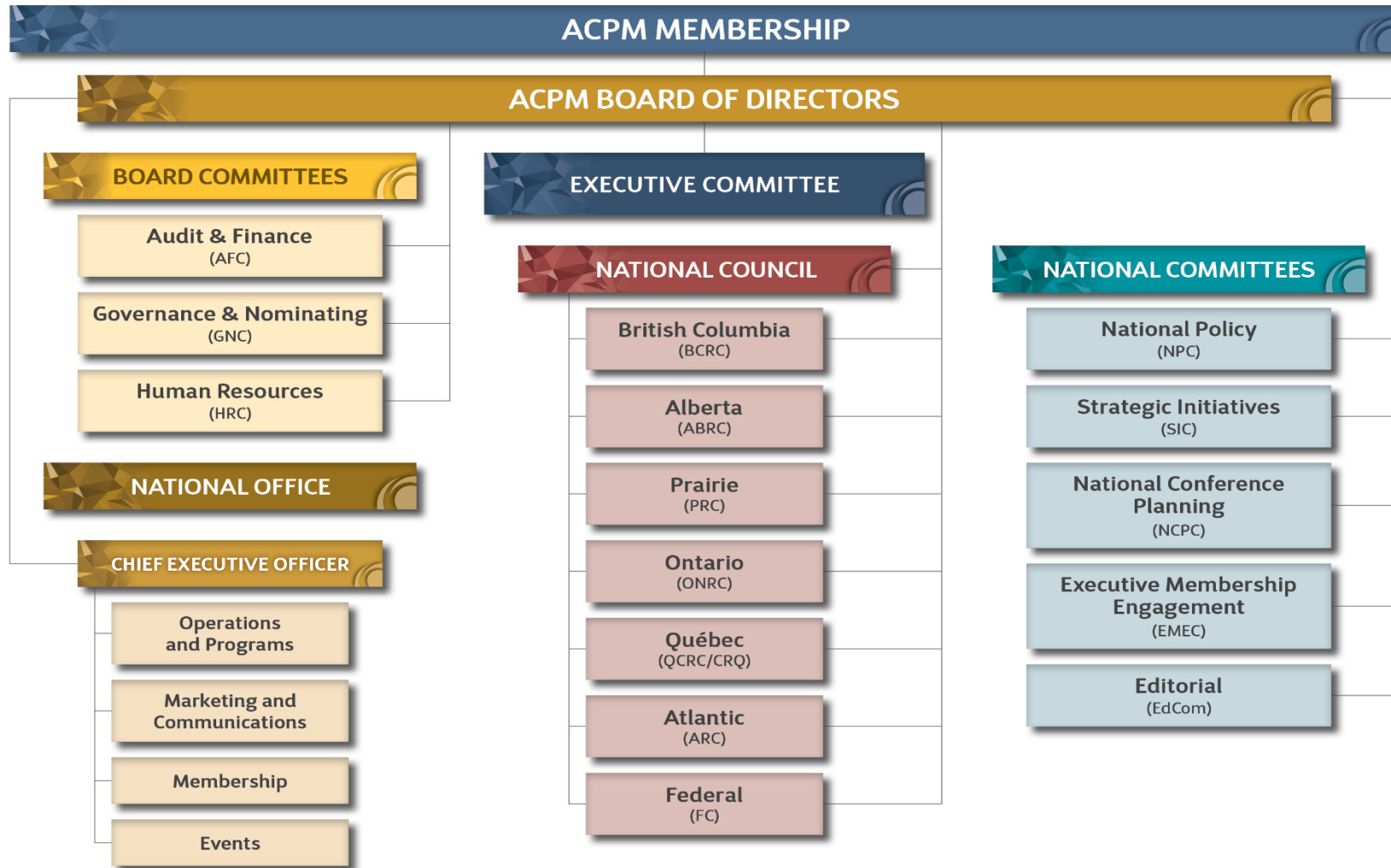
# About ACPM

ACPM (Association of Canadian Pension Management) is the leading advocate for plan sponsors and administrators in the pursuit of a balanced, effective and sustainable retirement income system in Canada.

Our membership represents over 400 organizations and retirement income plans that cover millions of plan members.



# ORGANIZATIONAL CHART



# Policy Development

The ACPM National Policy Committee prepares submissions that are provided to the federal and provincial governments, regulatory agencies, working commissions or panels.

The National Policy Committee (NPC) has a broad membership consisting of experts that are drawn from different industry segments and all regions of Canada. The members have a strong interest in retirement income policy.

# National Policy Committee - Organizations

Addenda Capital

Alberta Pension Services

Aon

Blake, Cassels & Graydon LLP

Borden Ladner Gervais LLP

CAAT Pension Plan

CBC Pension Plan

Connor Clark & Lunn

CSS Pension Plan

Desjardins

Eckler Limited

Ellement Consulting

Fasken Martineau Dumoulin LLP

Gestion Bernard Morency

Hicks Morley LLP

HOOPP

LAPP Corporation

Mercer

Morneau Shepell

OMERS

Ontario Teachers' Pension Plan

SHEPP

Sun Life

Torys LLP

TRAF

# White Papers

***October 2019***

**Increasing Support for Retirement Savings:  
Proposals to Modernize Canadian Tax Rules Applicable to  
Registered Plans**

**2020**

**Improving Financial Literacy:  
A Key Ingredient in Helping Canadians Make Better Financial  
Choices and Prepare for Retirement**

# White Papers

- ❖ Decumulation, The Next Critical Frontier: Improvements for Defined Contribution and Capital Accumulation Plans
- ❖ Recommended Changes to the Canadian Retirement System - CPP/QPP Enhancement and Other Measures
- ❖ DB Pension Plan Funding: Sustainability Requires A New Model
- ❖ Target Benefit Plans

“Advocacy” at [www.acpm.com](http://www.acpm.com)

# Membership

## *ACPM Membership represents:*

- ❖ Plan Sponsors, Administrators and Trustees
- ❖ Investment and Legal Firms
- ❖ Government Ministries and Regulatory Bodies
- ❖ Organized Labour
- ❖ Actuarial, Consulting and Accounting Firms
- ❖ Custodians and Record Keepers
- ❖ Human Resource Professionals
- ❖ Professional and Industry Associations



# Membership

**ACPM offers three types of membership:**

## **General Membership**

Individual, Retired, Student

## **Plan Sponsor Membership**

Individual and Group options

*(For plan sponsors, administrators and trustees)*

## **Executive Membership**

Leadership and Supporting Level



## Executive Members - Leadership



## Executive Members - Supporting



# Events

## **NATIONAL CONFERENCE**

With a full schedule complemented by a first-class social environment, the 2019 ACPM National Conference is the premier retirement income industry event for plan sponsors, administrators, trustees and service providers.

## **REGIONAL COUNCILS**

There are six ACPM Regional Councils across the country that consist of retirement income industry professionals.

They represent the British Columbia, Alberta, Prairie, Ontario, Québec and Atlantic regions.

# National Session - November 2019

## Finance and Stress:

### Can Plan Sponsors and Administrators ease the pain?

- **40% of working Canadians feel overwhelmed by their level of debt**
- **48% say they've lost sleep because of financial worries**
- **35% spend all of their net pay or even more**
- **44% say it would be difficult to meet financial obligations if pay was late**
- **37% say they have to delay retirement - not enough money saved**

# FEDERAL COUNCIL

- Comprised of federally regulated pension plans
- Federally regulated plans include:
  - Telecommunications
  - Interprovincial ground transportation
  - Airlines
  - Banks
  - Insurance companies
  - Crown corporations and entities
  - Indigenous pension plans

## PARTICIPATING ORGANIZATIONS

AIR CANADA

BANK OF CANADA

CANADA MORTGAGE &  
HOUSING CORPORATION

CANADA POST

CANADIAN PACIFIC

CN RAILWAYS

ENBRIDGE

FARM CREDIT CANADA

HALIFAX PORT ILA/HEA  
PENSION PLAN

MERCER

NATIONAL BANK OF CANADA

RBA GROUPE FINANCIER

SCOTIABANK

STIKEMAN ELLIOTT LLP

TELUS

TORYS LLP

# PROGRAMS



**CareerPost** - Job posting service for the industry



**eBlast Program** - Promotional program for members.



**Webinar Program** - Timely and relevant online sessions



**The Observer** - Online and free publication

# Retirement Literacy



Available to anyone who wants to learn more about their various retirement income options









# SHIFTING CURRENTS

*Navigating Retirement Diversity*