



ANNUAL REPORT

2021 > 2022



ACPM | ACARR

*Building a Better
Canadian Retirement System*

A woman with dark hair and glasses is smiling and looking to the right. She is wearing a dark top. The background is blurred, showing other people in a meeting or conference setting. The text is overlaid on the left side of the image.

WHO WE ARE

ACPM is the leading
advocacy organization
for a balanced,
effective and
sustainable retirement
income system in
Canada and our
membership manages
retirement plans
for millions of
plan members.

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Vision, Mission and Guiding Principles

VISION

The leading advocate for plan sponsors and administrators in the pursuit of a balanced, effective and sustainable retirement income system in Canada.



MISSION

ACPM enlists the talent, dedication and resources of its national volunteer member base to provide thought leadership in retirement income system policy and advocacy on behalf of Canadian plan sponsors and administrators in collaboration with their service providers.

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 mandatory public programs ("First and Second Pillar") and an appropriate mix of voluntary workplace and individual savings arrangements ("Third Pillar").

Empowering Choice in Coverage

Third Pillar arrangements should be encouraged and play a meaningful, ongoing role in Canada's retirement income system.

Harmonization

Canada's pension legislation should always strive for better harmonization across jurisdictions.

Adequacy, Security and Affordability

The components of Canada's retirement income system should ensure a healthy balance between these three objectives to enable Canadians to receive adequate and secure retirement incomes at a reasonable cost and in an efficient way for individuals and organizations.

Innovation in Plan Design

Canada's retirement income system should encourage and facilitate innovation in plan design in all three Pillars.

Adaptability

Canada's retirement income system should be able to adapt to changing circumstances without the need for comprehensive legislative changes.

Clarity and Transparency

Legislation, regulations and retirement income arrangements should be clearly defined and pension plan beneficiaries should be appropriately informed of risks, costs and benefits.

Good Governance

Excellence in governance and administration in the retirement income system.



02 > Our Values



OUR VALUES

Member Focus

Understanding ACPM members' views, needs and interests.

Talent and Diversity

The central role played by our primary asset: skilled individuals volunteering their professional expertise, while striving for diversity reflective of our membership and Canadian society.

Balanced Consideration

The interests of our members and other stakeholders are noted and considered in the development of ACPM policy positions.

Resource Management

Prudent investment of our human and financial resources in ways that best support the objectives of ACPM and its members.

Accountability

Accountability and clarity of purpose so that everyone involved with ACPM knows what is expected of them and others.

Message from the President

ROSS DUNLOP

President, ACPM Board of Directors



First of all, as the President of the ACPM Board of Directors, I would like to thank our membership and our volunteer network who have continued to support ACPM through two challenging years as we struggled with the COVID-19 pandemic.

Plan sponsors and administrators faced significant plan management issues over the last two years and your support provided the foundation for numerous consultations and discussions we have had with federal and provincial governments and their agencies. These activities resulted in a variety of accommodations for retirement income plans and, in combination with a quick recovery from investment markets, the end result was the safeguarding of retirement income security for millions of plan members across the country.

During the course of the pandemic, ACPM was supported by our Board of Directors, several of whom stayed on the Board for continuity even though they were at the outer limit of their terms. A special “Thank You” to Chris Brown, LAPP Corporation; Carole Field, Canadian Pacific; Rosalind, Gilbert, Aon; Michel Jalbert, Addenda Capital, and Eleanor Marshall, Bell Canada, for staying on the Board and providing guidance during the past two years. I will also take this opportunity to welcome new Board members

Sarah Sissons, LifeWorks; Derrick Johnston, UBC; Julie Joyal, Alberta Teachers' Retirement Fund, and Michael Wolpert, Fasken Martineau Dumoulin LLP.

In addition to the support from our individual and plan sponsor membership programs, the Leadership Program Committee shined once again in 2021. Over the last 18 months, the committee members have added the following organizations to the Leadership Supporter list:

- » Moody's Analytics
- » Osler LLP
- » PH&N Institutional
- » Burgundy Asset Mgmt.
- » AGF
- » Fiera Capital
- » Lawson Lundell LLP

As we move forward into 2022 and beyond, there are still many uncertainties in Canada and around the world. Business disruptions are frequent, societal changes are underway and the largest cohort of retirees are due to peak within a few years. The value of income security has never been higher and ACPM members have the expertise to develop options that can improve retirement outcomes now and for the future – a sustainable and equitable retirement income system is both our goal and our mission.

Here are some of the topics we will be addressing over the next year:

- » ESG and Fiduciary Duties
- » Decumulation for Capital Accumulation Plans
- » Solvency Reserve Accounts
- » Variable Payment Life Annuities (VPLAs)
- » Borrowing rules
- » Risk Management
- » Expanding retirement income plan coverage

In 2022, we will be returning to our first in-person ACPM National Conference after a two year hiatus due to the COVID-19 pandemic. Our National Conference Planning Committee, ably chaired by Andrea Perry, Northern Trust, has created a wide-ranging agenda and we encourage you to attend “A Climate for Innovation – Exploring Sustainable Retirement” in September 2022.

I am glad to report that ACPM has come through the pandemic in good shape in respect to our financial and human resources. Our relationships with federal and provincial governments and regulatory agencies have been mutually productive, our mission is more important than ever and ACPM will continue to work towards an equitable and sustainable retirement income system.

Thank you for your support and all the best.

Sincerely,



Ross Dunlop
President, Board of Directors
ACPM



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National Board of Directors 2021>22

BOARD OFFICERS



ROSS DUNLOP

President of the Board
Winnipeg, MB

Executive Vice-President
Ellement Consulting Group



TODD SAULNIER

Vice-President of the Board
Ottawa, ON

Principal
Mercer



SARAH SISSONS

Secretary of the Board
Fredericton, NB

Partner
LifeWorks



CHUCK BRUCE, Director
St. John's, NL
Chief Executive Officer
Provident¹⁰



KENNETH BURNS, Director
Vancouver, BC
Partner
Lawson Lundell LLP



DUNCAN BURRILL, Director
Ottawa, ON
Managing Director/
Chief Executive Officer
CBC Pension Board of Trustees



DEREK DOBSON, Director
Toronto, ON
CEO and Plan Manager
CAAT Pension Plan



JOHN HALLETT, (dec.)
Director
Regina, SK
1954–2022



DERRICK JOHNSTONE,
directeur
Vancouver, BC
Executive Director
UBC



JULIE JOYAL, Director
Edmonton, AB
Vice-President, Pension Services
Alberta Teachers' Retirement Fund



SUSAN NICKERSON,
Director
Toronto, ON
Partner
Torys LLP



JULIEN RANGER, Director
Montréal, QC
Partner, Pensions & Benefits
Osler, Hoskin & Harcourt LLP



PETER SHENA, Director
Toronto, ON
EVP & Chief Pension Officer
Ontario Pension Board



MICHAEL WOLPERT,
Director
Calgary, AB
Partner
Fasken Martineau Dumoulin LLP

Board Committees



AUDIT & FINANCE COMMITTEE

The Audit & Finance Committee oversees the stability of the organization's financial standing, the effectiveness of internal controls and serves as a liaison between the Board of Directors and external auditors.

The Committee reviews financial policies and investment strategies and makes recommendations to the Board for changes as required.

CHAIR

DUNCAN BURRILL

CBC Pension Board of Trustees

MEMBERS

KENNETH BURNS

Lawson Lundell LLP

ROSS DUNLOP

Ellement Consulting Group
President of the Board (*Ex Officio*)

JULIE JOYAL

Alberta Teachers' Retirement Fund

DERRICK JOHNSTONE

UBC

TODD SAULNIER

Mercer

EXECUTIVE COMMITTEE

The Executive Committee co-ordinates ACPM's advocacy and government relations strategy in respect to policy positions and priorities. In conjunction with other national committees and councils, the Executive Committee develops strategic initiatives in support of the advocacy goals of the organization.

CHAIR

ROSS DUNLOP

Ellement Consulting Group

MEMBERS

RACHEL ARBOUR

HOOPP

CHRIS BROWN

LAPP Corporation

STEPHANIE KALINOWSKI

Hicks Morley Hamilton
Stewart Storie LLP

SUSAN NICKERSON

Torys LLP

RIC MARRERO, CEO

ACPM

TODD SAULNIER

Mercer

GOVERNANCE & NOMINATING COMMITTEE

The Governance & Nominating Committee makes recommendations to the Board on all governance matters including the delegation of authority, assessment of Board effectiveness and Board governance policies.

The Committee also identifies and recommends candidates for election to the Board as well as candidates to lead ACPM national committees and councils.

CHAIR

SUSAN NICKERSON

Torys LLP

MEMBERS

ROSS DUNLOP

Ellement Consulting Group
President of the Board (*Ex Officio*)

PETER SHENA

Ontario Pension Board

MICHAEL WOLPERT

Fasken Martineau Dumoulin LLP

HUMAN RESOURCES COMMITTEE

The Human Resources Committee makes recommendations to the Board regarding the establishment and review of annual performance objectives for the Chief Executive Officer.

In consultation with the Chief Executive Officer, the Committee is responsible for recommendations to the ACPM compensation and benefit policy.

CHAIR

CHUCK BRUCE

Provident¹⁰

MEMBERS

DEREK DOBSON

CAAT Pension Plan

ROSS DUNLOP

Ellement Consulting Group
President of the Board (*Ex Officio*)

JOHN HALLETT (*dec.*)

Sun Life Financial

JULIEN RANGER

Osler, Hoskin & Harcourt LLP

SARAH SISSONS

LifeWorks



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Advocacy

Since ACPM started in 1976, it has focused on improving the retirement income system for Canadians. ACPM is now Canada's leading advocacy organization for retirement plan sponsors and administrators. With the support of volunteer professionals with a wide range of expertise, ACPM identifies issues of importance, develops policy positions, proposes legislative and regulatory improvements at the federal and provincial levels.

The ACPM National Policy Committee prepares submissions that are submitted to governments, agencies, commissions and other special advisory groups. In addition, ACPM crafts white papers on specific subjects of interest which are released to the retirement income industry, governments and the general public.

Our success is due to strong and mutually productive relationships with governments and their respective agencies. Through these relationships, ACPM can achieve positive changes in the pursuit of an equitable and sustainable retirement income system.

SUBMISSIONS

Advocacy Submissions: January 2021–December 2021

JANUARY 2021

FEDERAL » [Letter to: MoF re: Overpayment Recovery](#)

FEDERAL » [Response to: Strengthening Canadians Retirement Security](#)

CAPSA » [Response to: CAPSA Guideline No 7](#)

FEBRUARY 2021

FEDERAL » [Response to: Borrowing-Rules](#)

ALBERTA » [Response to: Alberta Pensions Questionnaire](#)

FEDERAL » [Response to: OSFI re: InfoPension23](#)

FEDERAL » [Letter to: Finance re: PBSA](#)

MARCH 2021

ONTARIO » [Response to: Department of Finance re: Submission Digital ID](#)

APRIL 2021

[OECD Roadmap for DC Plans Submission](#)

SASKATCHEWAN » [Response to: Financial Hardship Consultation](#)

FEDERAL » [Submission to: OSFI](#)
[Response to: Climate Change consultation](#)

MAY 2021

ONTARIO » [Response to: FSRA re: Marriage breakdown guide](#)

JUNE 2021

FEDERAL » [Response to: Bill-C-253 Super Priority of Pensions Provision](#)

SASKATCHEWAN » [Response to: SK Funding Reform Review](#)

NEW BRUNSWICK » [Response to: FCNB Unclaimed Property](#)

SEPTEMBER 2021

FEDERAL » [Response to: OSFI re: Replicating Portfolios](#)

NOVEMBER 2021

QUÉBEC » [Letter to: RQ re: Draft Reg TBPP](#)

ONTARIO » [Letter to: Ontario MoL and MoF re: DC auto features](#)

ONTARIO » [Letter to: Finance Tax Borrowing Rules](#)

Report of the Audit and Finance Committee



Providing adequate resources to support the ongoing cost of ACPM operations is critical for membership services and ongoing advocacy efforts in pursuit of an effective and sustainable Canadian retirement income system.

FOR THE YEAR ENDING JANUARY 31, 2022

Financial highlights include the following:

1. Net Assets at January 31, 2022, were \$1,278,421 compared to \$1,132,465 at the same time the previous year.
2. The Association recorded an operating surplus of \$146,043.
3. Revenues came in at \$804,832 compared to \$695,445 the previous year. This increase was due to strong performance with the first virtual National Conference, Individual Membership, and Leadership Program.
4. Expenses totalled \$658,810 as compared to \$671,081 the previous year.
5. At year-end, ACPM had \$1,078,950 (including interest) in investments.

The current Reserve Fund levels adequately ensure that sufficient funds are available to allow for fluctuations in revenues, expenditures, and unforeseen contingencies.

NOTE: ACPM's audited 2021-22 financial statements are available in the "Members Only" section of the ACPM website (acpm.com).

COMMITTEE MEMBERS

DUNCAN BURRILL, Chair
CBC Pension Board of Trustees

KENNETH BURNS
Lawson Lundell LLP

ROSS DUNLOP
Ellement Consulting Group
President of the Board (Ex Officio)

JULIE JOYAL
Alberta Teachers' Retirement Fund

DERRICK JOHNSTONE
UBC

TODD SAULNIER
Mercer

National Committees

NATIONAL POLICY COMMITTEE (NPC)

The National Policy Committee (NPC) consists of professionals from different retirement income industry sectors. The Committee is responsible for identifying issues that can affect the health and growth of Canada's retirement income system and to develop policy positions that are consistent with ACPM's Vision, Mission, Goals and Guiding Principles.

CHAIR STEPHANIE KALINOWSKI —
Hicks Morley Hamilton Stewart Storie LLP

VICE-CHAIR RACHEL ARBOUR — HOOPP

NATIONAL CONFERENCE PLANNING COMMITTEE (NCPC)

The National Conference Planning Committee consists of volunteer members from various professional disciplines 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, unique and informative experience for all conference delegates.

CHAIR ANDREA PERRY —
Northern Trust Company, Canada

VICE-CHAIR KATHRYN BUSH —
Blake, Cassels & Graydon LLP

EDITORIAL COMMITTEE (EdCom)

The Editorial Committee provides guidance in the development and publication of *The Observer*, in approval of ACPM-hosted webinar content and in other ACPM communications vehicles as required. The Committee is guided by the goals of ACPM, prioritizing issues relevant to the Canadian retirement income industry and encouraging membership and participation by making a platform available for thought leadership on relevant topics.

CHAIR JAMES FU — Borden Ladner Gervais LLP

VICE-CHAIR CATHERINE ANN MARSHALL — Realalts

LEADERSHIP PROGRAM COMMITTEE (LPC)

The Leadership Program Committee consists of representatives from various sectors of the retirement income industry. Working with the ACPM Board of Directors, National Committees and Councils, their mandate is to broaden ongoing support for ACPM advocacy efforts. They maintain the integrity of the ACPM Leadership Program by demonstrating program value and fostering the growth and retention of ACPM Leadership Supporters.

CHAIR CAROLE FIELD — Canadian Pacific

VICE-CHAIR JOE CONNOLLY — LifeWorks

STRATEGIC INITIATIVES COMMITTEE (SIC)

The Strategic Initiatives Committee consists of members from across the country with an in-depth knowledge of retirement income issues. They lead major projects as required and provide support in the overall achievement of ACPM's short and long-term goals and objectives. To fulfill its purpose, the Committee works in conjunction with the National Office to complete various organizational projects and initiatives.

CHAIR PIERRE LAVIGNE

VICE-CHAIR VINCENT HOULE — Linea Solutions, Inc.

NOTE: In accordance with the By-laws, the President of the Board and the ACPM CEO are ex officio members of all National Committees and Councils.

Federal Council

CHAIR

ALEXANDRA LESLIE
NAV Canada

VICE-CHAIR

KIM OZUBKO
Royal Bank of Canada

PARTICIPATING ORGANIZATIONS

AIR CANADA

BANK OF CANADA

BELL CANADA

CANADA POST

CANADIAN PACIFIC

CBC PENSION FUND

CIBC

CN

ENBRIDGE

ERNST & YOUNG LLP

EXPORT DEVELOPMENT CANADA

LIFEWORX

MERCER

NATIONAL BANK OF CANADA

NAV CANADA

NORMANDIN BEAUDRY

RBA GROUPE FINANCIER

SCOTIABANK

TELUS

TORYS LLP

The **FEDERAL COUNCIL (FC)** consists of federally regulated pension plans and their role is to identify relevant issues and to cultivate an ongoing relationship with the Office of the Superintendent of Financial Institutions (OSFI). Federally regulated plans include the areas of telecommunications, interprovincial ground transportation, airlines, banks, insurance companies, Crown corporations and entities and Indigenous Pension Plans.



The **NATIONAL COUNCIL** acts as a 'Council of Councils' and by doing so provides a forum for ACPM Councils to share ideas and discuss issues and matters of common concern.

The National Council facilitates communication between the Councils and National Committees, thus assisting in the coordination of ACPM's advocacy efforts.

MEMBERS

ROSS DUNLOP

President of the Board
Ellement Consulting Group

STEPHANIE KALINOWSKI

Chair,
National Policy Committee
Hicks Morley Hamilton
Stewart Storie LLP



COUNCILS' MEMBERS

British Columbia Regional Council (BCRC)

BARB BILSLAND, Chair

Bilsland Griffith Benefit Administrators

AMY PUN, Vice-Chair

LifeWorks

Alberta Regional Council (ABRC)

JULIE JOYAL, Chair

Alberta Teachers' Retirement Fund

KATHLEEN RIVEST

Vice-Chair

PSPP Corporation

Prairie Regional Council (PRC)

PAULA POTTER, Chair

Saskatchewan Healthcare Employees' Pension Plan (SHEPP)

EDITH SAMUELS, Vice-Chair

Mercer

Ontario Regional Council (ONRC)

KAREN BURNETT, Chair

WTW

MARK FIRMAN, Vice-Chair

Stikeman Elliott

Québec Regional Council (QRC)

TINA HOBBDAY, Chair

Langlois Lawyers, LLP

F. HUBERT TREMBLAY, Vice-Chair

Mercer

Atlantic Regional Council (ARC)

TRACY WALZTHONI, Chair

MARK WHIDDEN, Vice-Chair

HRM Pension Plan

Federal Council (FC)

ALEXANDRA LESLIE, Chair

NAV Canada

KIM OZUBKO, Vice-Chair

RBC Law Group

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Councils



ACPM Councils across the country consist of retirement income industry professionals who discuss federal and provincial retirement legislation and regulations, assist in developing advocacy positions, plan regional information sessions and network with existing and potential ACPM members.

2021>22 REGIONAL COUNCIL ACTIVITIES

Alberta Regional Council

The Value of a Pension Part II – The Employer's Perspective

Featured:

John Hill – Director, Pension Plan Management, *Canadian Pacific*

Leslie Kwasny – Chief Financial Officer & Vice President, Culture, Risk and Finance, *Edmonton International Airport*

Robert Gerelus – Pension and Benefit Strategist, *University of Alberta*

Prairie Regional Council

Perspectives on the Canadian Pension Regulatory and Supervisory Framework – in Conversation with Leah Fichter

Featured:

Leah Fichter – Chair, Canadian Association of Pension Supervisory Authorities (CAPSA); Executive Director, Pensions Division and Deputy Superintendent of Pensions, Financial and Consumer Affairs Authority of Saskatchewan

Atlantic Regional Council

Plan Governance Requirements – Trends from the East Coast

Featured:

Heather Hopkins – Manager of Human Resources, St. John's Transportation Commission

Dr. Peter Mombourquette, CA, CPA – Professor and Chair of the Department of Business and Tourism and Hospitality Management, Mount Saint Vincent University

Harrison Robbins – Co-Chair of Pension Governance Board, Mount Saint Vincent University

Ontario Regional Council

Asset Allocation Strategies in Today's Market

Featured:

Eric Menzer – Global Head of OCIO and Fiduciary Solutions, Manulife Investment Management

Sadiq Adatia – Chief Investment Officer, Sun Life Global Investments

Patrick De Roy – Senior Managing Director, Total Portfolio & Capital Markets, Investment Management Corporation of Ontario

ESG – From Theory to Implementation

Featured:

Jane Ambachtsheer – Global Head of Sustainability, BNP Paribas Asset Management

Alyson Frankie – Associate, Stikeman Elliott LLP

Brandon Gill New – Senior Portfolio Manager, Multi-Strategy Investments, OPTrust

2021 Ontario Regional Council Golf Tournament

→ Due to the COVID-19 pandemic, this 2021 annual professional networking event was postponed.

HOLE-IN-ONE



EAGLE



BIRDIE



Additional Activities

ROUNDTABLE BROADCAST SERIES

ACPM Advocacy Update: Key 2020 Pension Developments and What To Expect for 2021

Featured: **Andrea Bector** – Partner, Osler, Hoskin, and Harcourt LLP

Ross Dunlop – Executive Vice-President, Ellement Consulting

Glen Oikawa – Partner, Retirement Solutions & Client Relationship Partner, LifeWorks

The MEPP Story – Employer and Plan Member Perspective and What We Can All Learn

Featured: **Derrick Johnstone** – (fmr) Chief Executive Officer, IWA–Forest Industry Pension & LTD Plans

Terry Taylor – General Manager, TRIO

Emerging from 2020 into 2021 and Beyond: The Pension and Financial Sector Environment of Today and Tomorrow

Featured: **Jeremy Rudin** – Superintendent of Financial Institutions, Office of the Superintendent of Financial Institutions (OSFI)

Achieving Financial Wellness

Featured: **Todd Saulnier** (Moderator) – Principal, Mercer
Dr. Bonnie-Jeanne MacDonald, PhD, FSA, FCIA – Director of Financial Security Research, National Institute of Aging
Janice Holman, CFA, CFP – Principal, Eckler

WEBINAR PROGRAM

In 2021, the ACPM webinar program expanded thanks to its popularity among presenters and participants alike. Here is the list of presentations that were available this past year:

Practical Tools for Climate Scenario Analysis

Presented by: **Alison Schneider** – Vice-President, Responsible Investment, Alberta Investment Management Corporation (AIMCo)

Michel Léveillé – Senior Advisor, Climate risk and issues, Caisse de dépôt et placement du Québec (CDPQ); Co-Chair, Climate Change Advisory Committee, Investor Leadership Network

How to Invest in Innovative Companies Without Overpaying

Presented by: **Sean Howley** – Managing Director, Artisan Partners

Brett Meyer – Chief Operating Officer, Global Equity Team, Artisan Partners

Sam Zarnegar – Senior Technology Analyst, Global Equity Team, Artisan Partners

Navdeep Singh – Senior Healthcare Analyst, Global Equity Team, Artisan Partners

One Year Since the Correction – How Did ETFs Do?

Presented by: **Matt Montemurro, MBA, CFA** – Director & Portfolio Manager, BMO Exchange Traded Funds

Peter Haynes, BA – Managing Director, TD Securities

In Search of New Value: How Canadian Defined Benefit Plans Are Positioned for the Future

Presented by: **Alistair Almeida** – Segment Lead, Asset Owners, CIBC Mellon

Asif Haque – Chief Investment Officer, CAAT Pension Plan

Derek Dobson – Chief Executive Officer and Plan Manager, CAAT Pension Plan

Deceased Beneficiary Fraud and the Global Pandemic

Presented by: **Alex Beavan** – Leader, Western Union Global Compliance, Western Union Business Solutions

How Absolute Return Strategies Play an Important Role in Improving Portfolio Risk Adjusted Performance

Presented by: **Michael Sager, Ph.D.** – Vice-President, Multi-asset & Currency Management, CIBC Asset Management

Reinventing Stock Picking with Advanced Research and Decision Analytics

Presented by: **Eric Marais, CFA** – Investment Analyst, Orbis

Illuminating the Value of ESG Integration within Investment Governance

Presented by: **Eric Mooney** – GRS Investment Solutions Executive, Sun Life Financial

Adelina Romanelli – Manager, Responsible Investing, Sun Life Global Investments



RETIREMENT LITERACY WEBSITE

<https://retirementliteracy.acpm.com/>

The Retirement Literacy website was created by ACPM to provide Canadians with important information to help them plan their retirement income options. Content includes educational quizzes about government programs, workplace retirement savings plans, individual savings plans and CPP Investments. Visitors can access links to additional information about saving for retirement - the ACPM Retirement Literacy website is made possible through the generosity of these project sponsors:



THE OBSERVER

<https://www.acpm.com/observer>

The ACPM Observer provides numerous articles from experienced industry professionals on various issues and developments that affect the Canadian retirement income industry. There are also links to legal and regulatory updates from governments and agencies that have occurred in the recent past.

Thank you to the advertisers that have supported "The Observer" in 2021 | 22:



CAREERPOST

This program provides an opportunity for employers and recruiters to access an exclusive group of senior pension and retirement income industry professionals.

eBLAST PROGRAM

This promotional opportunity allows organizations to deliver a customized message to retirement income professionals across the country. The contact list has thousands of records and includes a wide variety of plan sponsors, administrators and associated service providers.

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Membership

ACPM is:

- » Canada's leading advocacy body representing the retirement income industry
- » A source of timely and relevant information
- » Provides networking opportunities with senior decision makers and organizational leaders
- » Develops relationships with federal and provincial governments and regulatory agencies
- » The only national association whose mandate is the pursuit of a sustainable and equitable retirement income system in Canada

ACPM members represent:

Plan sponsors, administrators and trustees, actuarial, consulting and accounting firms; investment and legal firms; custodians and record keepers; organized labour; HR professionals; government /agency employees; professional and industry associations.

Responses to federal, provincial and territorial governments cover many topics including:

- » Defined Benefit Plans
- » Defined Contribution Plans
- » Funding Reform
- » Decumulation
- » Multi-employer Pension Plans
- » Financial Literacy
- » Federally Regulated Pension Plans
- » Many other important federal and provincial issues



MEMBERSHIP BENEFITS

ACPM PROGRAMS & EVENTS:

- » **FREE REGISTRATION** for *Webinars* and *roundtable broadcasts*
- » **DISCOUNTS** for the 2022 *ACPM National Conference*, September 27th to 29th
- » Ability to **SHARE YOUR MESSAGE** and knowledge with industry professionals through our *Webinar* and *eBlast Programs*

TIMELY COMMUNICATIONS:

- » **"CONTACT"** eNewsletter — to keep you informed on the latest developments
- » **"The Observer"** — a popular "go to" industry "news and views" online publication
- » **"CareerPost"** — online career opportunities for employers and career seekers
- » Special **ACCESS** to member lists, information archives and special event presentations
- » ACPM Retirement Literacy website **QUIZZES**

PROFESSIONAL DEVELOPMENT AND VOLUNTEER OPPORTUNITIES:

- » **Eligibility** to join Regional Councils, and National Committees
- » **Voting and nomination rights** at the Annual General Meeting
- » Attending ACPM conferences, seminars and webinars can be counted towards **Continuing Professional Development hours!**



MEMBERSHIP TYPES

	TYPE	DESCRIPTION
GENERAL INDIVIDUAL MEMBERSHIP	ACTIVE	Individual engaged and/or interested in the retirement income industry.
	NON-ACTIVE	Individual who no longer are fully employed in the retirement income and/or employee benefits industry who wish to retain their affiliation with the Association. This includes individuals who are currently in temporary employment transition. Once an individual resumes full-time employment, their non-active membership would revert to an Active Class membership at the time of membership renewal.
	STUDENT	Individual who are not currently working in the retirement income and/or employee benefits industry and are engaged at an accredited educational institution in full or part-time studies or who have graduated and wish to be affiliated with the Association while they are seeking employment in the industry. Once an individual is employed, their student membership would revert to an Active Class membership at the time of membership renewal.
PLAN SPONSOR MEMBERSHIP	PLAN SPONSOR INDIVIDUAL	1–2 members
	PLAN SPONSOR GROUP MEMBERSHIP	3 to 8 members
	PLAN SPONSOR GROUP MEMBERSHIP	9 or more members
LEADERSHIP PROGRAM	PLATINUM	Contact National Office for more details.
	GOLD	

Volunteer Recognition Awards

Since 2009, these outstanding individual volunteers, who have contributed significantly and consistently to ACPM, have been acknowledged with one of these three awards:

» **THE DON IRELAND FOR EXCEPTIONAL VOLUNTEERISM AWARD**

Recognizes the exceptional effort and achievements of an individual over a significant period of time on behalf of ACPM.

» **THE ACPM INDUSTRY AWARD**

Recognizes the efforts and achievements of an individual who has proven to be an inspiration for fundamental change in the Canadian retirement income industry.

» **THE ACPM COUNCIL AWARD**

Recognizes the efforts of an individual who has significantly contributed to the work, growth and development of their Council.

We would also like to acknowledge the dozens of volunteers who may not have been award winners but have provided their time and expertise in support of the ACPM Mission.

Without the dedication and commitment of our volunteers, ACPM would not have become the leading advocacy organization for the retirement income industry in Canada.

ACPM Members provide the experience and guidance that support our work in the pursuit of an effective and sustainable Canadian retirement income system.

We are committed to an innovative and responsive Canadian retirement income system that continues to be one of the best in the world.

ACPM DON IRELAND AWARD FOR EXCEPTIONAL VOLUNTEERISM WINNERS

2021



MICHEL JALBERT

2020



Todd Saulnier

2019



Pierre Lavigne

2018



Kathryn Bush

2017



Chris Brown

2016



Susan Nickerson

2015



Scott Perkin

2014



Étienne Brodeur

2014



Bill Turnbull

2013



Paul Litner

2012



Claude Reny

2011



Rosalind Gilbert

2010



Becky J. West

2009



Andrew Harrison



ACPM INDUSTRY AWARD
WINNERS



2019
DEREK DOBSON



2018
ELEANOR MARSHALL



2017
MICHEL ST-GERMAIN



2014
EMILIAN GROCH

ACPM COUNCIL AWARD WINNERS



ALEXANDRA LESLIE
2021



2020
DEBBIE
GALLAGHER



2020
MICHAEL
WOLPERT



2019
STEPHANIE
KALINOWSKI



2019
JULIEN
RANGER



2018
DUNCAN
BURRILL



2017
SERGE
CHARBONNEAU



2015
ROSS
DUNLOP

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Leadership Supporters

ACPM would like to extend its gratitude to Leadership Supporters for their generous support in the 2021>22 fiscal year.

PLATINUM LEVEL



GOLD LEVEL



NOTE: We respect the privacy of Leadership Supporters who have requested that their organizations remain anonymous.

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