

58TH ANNUAL CANADIAN EMPLOYEE BENEFITS CONFERENCE

November 23-26, 2025

Vancouver Convention Centre
Vancouver, British Columbia

Preconferences: November 21-23



FULL PROGRAM AGENDA

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Since 1968, the Annual Canadian Employee Benefits Conference has been developed in collaboration with Canadian pension and benefits leaders to provide the in-depth education needed to effectively manage benefit and pension plans while serving the interests of Canadian plan practitioners.

Join us in Vancouver for unbiased, objective information about upcoming trends, legislative changes and key topics impacting your funds. You'll gain actionable takeaways to improve your organization and the funds you serve. Now more than ever, it is crucial your plans are prepared for whatever lies ahead.



Benefits of Attending

- Fulfill your fiduciary duty by staying up to date on the latest regulatory and legislative changes.
- Learn new approaches from leading industry experts.
- Receive unbiased education to help secure long-term sustainability for your fund.
- Uncover ideas to ensure your fund is maximizing its potential.
- Find out how other funds are tackling issues similar to your own, and discuss what worked and what didn't.
- Hear about emerging trends and what they could mean for your plans.
- Network with your colleagues and peers.

Conference Schedule

Thursday, November 20

PRECONFERENCE ONLY Registration 4:00-6:00 p.m.

Friday, November 21

PRECONFERENCE ONLY

Registration 7:00 a.m.-4:30 p.m.

FTMS® Course 8:00 a.m.-4:30 p.m.

Principes fondamentaux de gestion des fiducies 8 h 00 à 16 h 30

ATMS® Course 8:00 a.m.-4:30 p.m.

MTMS® Course 8:00 a.m.-4:30 p.m.

Saturday, November 22

PRECONFERENCE ONLY

Registration 7:00 a.m.-12:00 noon

Preconference Workshop 8:00 a.m.-12:00 noon

FTMS Course 8:00 a.m.-4:30 p.m.

Principes fondamentaux de gestion des fiducies 8 h 00 à 16 h 30

ATMS Course 8:00 a.m.-4:00 p.m.

MTMS Course 8:00 a.m.-4:00 p.m.

Main Conference Registration 2:00-5:00 p.m.

Sunday, November 23

Registration 7:00 a.m.-5:00 p.m.

Preconference Workshop 8:00 a.m.-12:00 noon

MTMS Advanced Leadership Summit 8:00 a.m.-12:00 noon

Opening Entertainment* 4:15-4:45 p.m.

Opening Keynote* 4:45-6:30 p.m.

Monday, November 24

Registration 7:00 a.m.-4:30 p.m.

Welcome 8:00-8:15 a.m.

Keynote Session 8:15-9:15 a.m.

Featured Sessions 9:30-10:30 a.m.
10:45-11:45 a.m.

Lunch Break 11:45 a.m.-1:15 p.m.

Breakout Sessions 1:15-4:45 p.m.

Tuesday, November 25

Registration 7:00 a.m.-4:30 p.m.

Keynote Session 8:00-9:00 a.m.

Featured Sessions 9:15-10:30 a.m.
10:45-11:45 a.m.

Lunch Break 11:45 a.m.-1:15 p.m.

Breakout Sessions 1:15-4:45 p.m.

Wednesday, November 26

Registration 7:00-11:30 a.m.

Breakout Sessions 8:00-10:15 a.m.

Closing Keynote* 10:30-11:30 a.m.

**Guests are welcome to attend.*



Visit www.ifebp.org/canannual by October 14 to register and save C\$300.



Join Us in Vancouver!

Join us in Vancouver, a captivating city where the majesty of the Pacific Ocean meets the grandeur of the coastal mountains. With its vibrant blend of natural beauty and urban sophistication, Vancouver offers an inspiring setting that seamlessly merges outdoor adventure with cosmopolitan culture. Stroll through the iconic Stanley Park, explore the artistic enclaves of Granville Island and indulge in world-class cuisine that reflects the city's rich multicultural heritage.



Trustee Education Preconference Courses



Foundations of Trust Management Standards

www.ifebp.org/ftms

Friday, November 21 | 8:00 a.m.-4:30 p.m.

Saturday, November 22 | 8:00 a.m.-4:30 p.m.

Designed for the needs of new trustees looking to get up to speed on the basics of trust management, Foundations of Trust Management Standards (FTMS) will provide the knowledge you need to help ensure your plan's success. FTMS is the first step in the trustee education path, focused on the needs of new Canadian trustees.

Course Objective

The objective of FTMS is to increase **awareness** and **understanding** of the basics in the key knowledge areas of effective management of trusts:

- Legal
- Governance
- Administration
- Funding/investment/finance.



Principes fondamentaux de gestion des fiducies

fr.ifebp.ca/fiduciaire

Vendredi 21 novembre | 8 h 00 à 16 h 30

Samedi 22 novembre | 8 h 00 à 16 h 30

Objectif du cours :

Principes fondamentaux de gestion des fiducies constitue la première étape du parcours de formation des fiduciaires et est spécifiquement adapté aux fiduciaires souhaitant acquérir une base solide en gestion de fiducie. Ce cours vise à accroître la compréhension des principes de base dans les domaines clés suivants de la gestion efficace des fiducies :

- Matières juridiques et réglementaires
- Gouvernance
- Administration
- Financement, placements et gestion financière

Trustee Education Preconference Courses



Advanced Trust Management Standards

www.ifebp.org/atms

Friday, November 21 | 8:00 a.m.-4:30 p.m.

Saturday, November 22 | 8:00 a.m.-4:00 p.m.

Designed for the needs of advanced trustees, Advanced Trust Management Standards (ATMS) has engaging instruction and interactive case studies that will give you the tools you need not only to be successful in your role as a trustee but also to look toward the future and prepare your plan for the challenges ahead. ATMS includes two sequential programs: **ATMS Session A** and **ATMS Session B**.

Course Objective

ATMS focuses on the **application** and **analysis** of the key knowledge areas of effective trust management, adding breadth and depth to what is learned in FTMS and strengthening the pension and health and welfare application. Course materials consist of all on-site presentation materials, supplementary readings and additional information for future reference.



Master of Trust Management Standards

www.ifebp.org/mtms

Friday, November 21 | 8:00 a.m.-4:30 p.m.

Saturday, November 22 | 8:00 a.m.-4:00 p.m.

For those who have completed both FTMS and ATMS, Master of Trust Management Standards (MTMS) is for leaders who are ready to look past the day-to-day operations of their funds and leverage their own unique leadership strengths and skills to optimize their contributions.

Course Objective

The objective of MTMS is to prepare longer term trustees/fiduciaries to contribute to effective board management in a leadership capacity and to fulfill the board's oversight role. The MTMS program is highly interactive, focusing on **evaluation** and **creation** of new points of view as well as behavioural change in the areas of leadership, governance, oversight, strategic planning and risk management.

Trustee Education Preconference Courses



Pamela Barnum, J.D., M.P.A

*Former Undercover
Police Officer and Federal
Prosecuting Attorney
Calgary, Alberta*

MTMS Advanced Leadership Summit

www.ifebp.org/mtmssummit

Sunday, November 23 | 8:00 a.m.-12:00 noon

The MTMS Advanced Leadership Summit is a continuing education program for those who have earned an MTMS credential. Each Summit focuses on a topic of particular interest to plan trustees. The topic focus of the MTMS Advanced Leadership Summit will change each year to reflect the most essential issues facing trustees.

This Year's Topic:

How to Build Trust on Your Board

Do you struggle with trust issues on your board? Have you experienced the mistrust of a CEO, consultant and/or another trustee? Do you avoid addressing trust because you don't know how?

Learn how to be intentional and purposeful in building a more trustworthy board. Empower your board to have difficult conversations and develop strategies to address mistrust and approaches to create and regain trust.

This in-depth workshop will provide attendees the opportunity to practice building trust in small groups. Let's assess the impact of lack of trust on pension and benefit boards. Topics include:

- The definition, importance and basis of trust
- The role of board culture—The invisible trustee
- Leading from any seat
- Solutions to address a lack of trust
- The hazards of too much trust and acquiescing to others.

Preconference Workshops

SPEAKERS



Roland Chiwetelu, CFP
*Associate Director,
Financial Wellness
Eckler Ltd.
Toronto, Ontario*



Kyra Jones, Ph.D.
*Chief Design Officer
Adapt with Intent Inc.
Kitchener, Ontario*

As lifespans lengthen, we have more healthy years to enjoy, requiring plan members to focus beyond just financial planning. Through an evidence-informed perspective, this two-day workshop will help you understand and prepare for a successful and healthy retirement.

DAY ONE

Health, Wealth and Happiness— Planning Your Path to a Successful Retirement (Part 1)

Saturday, November 22 | 8:00 a.m.-12:00 noon

Plan members no longer need to settle for a one-size-fits-all approach to retiring. Together, we will:

- Shift your mindset from planning for retirement to designing a longevity lifestyle to meet your unique needs
- Challenge and test assumptions to play with the possible ways to find meaning and enjoyment in retirement
- Design a prototype of what retirement could look like for you and how you will spend your time in your next adventure
- Explore the challenges that exist in retirement, such as inflation, longevity and the ever-changing economic landscape
- Identify goals for retirement and how to fund your ideal retirement lifestyle
- Understand the various sources of retirement income, including government, workplace and personal income sources.

Preconference Workshops

SPEAKERS



Tyler Amell, Ph.D., M.Sc., B.Sc.

*Chief Health and Strategy Officer
MediKeeper, Inc.
Adjunct Faculty
Pacific Coast University for
Workplace Health Sciences
Calgary, Alberta*



Roland Chiwetelu, CFP

*Associate Director,
Financial Wellness
Eckler Ltd.
Toronto, Ontario*

DAY TWO

Health, Wealth and Happiness— Living Your Best Retirement (Part 2)

Sunday, November 23 | 8:00 a.m.-12:00 noon

Securing a healthy and successful retirement should not be stressful. This workshop will continue to explore tools and resources to boost and protect your retirement income and focus on achieving a *healthy and productive retirement*. Here, we will:

- Learn about the aging process and what you can do now to better prepare your mind and body for the future you
- Learn what can affect your healthy lifestyle goals and why it's important to be prepared
- Share resources that contribute to wellness and well-being, and identify activities to give your life structure and purpose postretirement
- Learn four strategies to maximize retirement income and make it more secure
- Understand how to optimize tax in retirement.



Really enjoyed this presentation. It was filled with good, detailed information that all those thinking of retirement should hear.

Highly interactive and engaging session. I had not planned my retirement in this way before, and it was an excellent exercise.



Keynote Speakers



**The Honourable
Chantal Petitclerc, CC, CQ, MSM**
*Senator
Paralympic Champion
Montréal, Québec*



Pamela Barnum, J.D., M.P.A.
*Former Undercover Police Officer and
Federal Prosecuting Attorney
Calgary, Alberta*

Sunday Opening Keynote

The Inclusion Revolution: When We Choose to Include, We All Win

November 23 | 4:45-6:30 p.m.

Together, we thrive when we embrace the power of inclusion. Drawing from my own experiences, I illustrate how each of us—whether as individuals or as part of an organization—can actively choose to foster a culture of inclusion.

Monday Morning Keynote

TRUST Starts With You—A Blueprint for Excellence

November 24 | 8:00-9:15 a.m.

Trust is in crisis, and earning trust has never been more imperative than it is now. Trust reduces risk, improves culture and increases innovation to prepare for an uncertain future. Master the five qualities that set trusted leaders apart from the rest:

Transparent communication—Learn how to establish stability and security in times of uncertainty without overcommunicating or micromanaging.

Respect for self and others—Discover how best to use emotional intelligence in life's most challenging moments.

Unimpeachable decisiveness—People do not trust the indecisive or constant change in direction. Learn proven strategies to take you and your team from chaos to cohesion.

Self-confident communication cues that increase rapport and decrease conflict anywhere, anytime.

Tact and compassion—Why these traits are scientifically proven to inspire your people to take risks and push beyond their self-imposed limits.



La **traduction** simultanée sera offerte.

Keynote Speakers



Tamara Levitt

*Head of Mindfulness for the Calm App
Instructor of The Daily Calm
Toronto, Ontario*

Tuesday Morning Keynote

Mindfulness for Trustees

November 25 | 8:00-9:00 a.m.

Join us for this unique fireside chat! The head of mindfulness for the Calm app and the instructor of The Daily Calm, Tamara Levitt, will be interviewed by her high school friend, Ari Kaplan, a pension lawyer, MTMS instructor and author of *The Toronto Method Mindfulness Handbook*. Learn how mindfulness can improve your life and how and why it is an important tool for trustees to more effectively navigate an increasingly complex world.



Alik Lafontaine, M.D., FRCP

*First Indigenous Physician and the
Youngest Doctor to Lead the
Canadian Medical Association (CMA)
Grande Prairie, Alberta*

Wednesday Closing Keynote

What Brought You Here Won't Take You There

November 26 | 10:30-11:30 a.m.

Growing up, Dr. Alik Lafontaine was told by school officials that he would never amount to much of anything due to his diagnosis of developmental delay with speech impediment and difficulty reading. Today, he is an award-winning physician, a social innovator and the first Indigenous physician to lead the Canadian Medical Association—the voice of Canada's 92,000+ physicians—in its 156-year history. Through deeply vulnerable storytelling, Lafontaine illustrates how early challenges can drive us to do amazing things. Through linking his childhood experiences to his success as a national leader, he shows audiences why we must let go of the past to thrive in a changed world and become what the present needs us to be.

Not a member?

Join to gain exclusive benefits and
save C\$330 on your registration.





Yanick Desnoyers

*Chief Economic Strategist
Addenda Capital
Montréal, Québec*

Featured Sessions

Monday Morning Plenary 1*

Economic Outlook 2026

November 24 | 9:30-10:30 a.m.

The U.S. administration imposed tariffs on their trading partners to bring manufacturing production back to the U.S. Looking back at 2025 and discussing the most likely economic scenario for 2026, this presentation will answer the following questions:

- What was the impact on U.S. growth and inflation?
- Given the current state of the economy, what can we expect for 2026 in terms of growth, inflation and monetary policy from the Federal Reserve?
- What have been the impacts of tariffs on the Canadian economy so far?
- What should we expect in terms of monetary policy and the likely direction of the currency?

Monday Morning Plenary 2

Legal/Legislative Developments Across Canada

November 24 | 10:45-11:45 a.m.

This panel will discuss proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare plans.

Follow-Up Afternoon Sessions

Regional updates will be presented in the afternoon on November 24.



Lisa C. Chamzuk

*Partner
Lawson Lundell LLP
Vancouver, British Columbia*



Hugh Wright

*Partner
Miller Thomson LLP
Halifax, Nova Scotia*



Mark Zigler

*Senior Partner
Koskie Minsky LLP
Toronto, Ontario*

✱ Cette session sera offerte en français.

Featured Sessions

Tuesday Morning Plenary 1

Beyond Savings: Crafting a Sustainable Retirement Income Experience

November 25 | 9:15-10:30 a.m.

Join us for an enlightening panel session that shifts the focus from accumulating savings to effectively navigating the decumulation phase—transforming a lifetime of savings into a reliable monthly income stream that can endure for over 30 years. This research-backed discussion will provide attendees with a comprehensive understanding of the retirement journey, equipping them with actionable insights to enhance retirement outcomes.



**Janice Holman,
CFA, CFP**

*Principal, Financial Wellness
and DC Consulting
Eckler Ltd.
Halifax, Nova Scotia*



**Jessica Sclafani,
CAIA**

*Global Retirement
Strategist
T. Rowe Price, Inc.
Boston, Massachusetts*



Ian Lee, Ph.D.

*Associate Professor, Management
Sprott School of Business
Carleton University
Ottawa, Ontario*

Tuesday Morning Plenary 2

Trump, Tariffs and Canada

November 25 | 10:45-11:45 a.m.

Is this the end of North American integration, or are we renewing our marriage vows?

Using empirical trend graphs from Stats Canada, Global Affairs Canada and various U.S. government agencies, this featured session will review the trading relationship—including tariffs—between Canada and the U.S. up to November 2025.

An evaluation of the longer term outlook for the U.S.–Canada relationship will also be included.

Recommended Starter Track

New trustees and first-time attendees can be overwhelmed by the many topic choices offered at the Annual Conference. Here is a recommended track for new trustees who are looking for appropriate content across a wide range of subjects. These sessions are in addition to the keynote and featured sessions on pages 10-13.

MONDAY, NOVEMBER 24		
1:15-2:15 p.m.	Investments I01 Investments 101	
2:30-3:30 p.m.	Governance/Fiduciary Responsibility F02-1 Running Your Board and Committee Meetings Effectively	Investments I02 Basics in Financial Performance Benchmarking
3:45-4:45 p.m.	Pensions/Retirement Security P05 What Is a Pension Plan Actuarial Valuation?	
TUESDAY, NOVEMBER 25		
1:15-2:15 p.m.	Pensions/Retirement Security P01-1 Evolving Risks in Your Pension Plan	
2:30-3:30 p.m.	Health and Wellness/Group Benefits H05-1 Early Action, Lasting Savings: Smarter Disability Management	Pensions/Retirement Security P04 Mr. Net
3:45-4:45 p.m.	Governance/Fiduciary Responsibility F02-2 Running Your Board and Committee Meetings Effectively	Pensions/Retirement Security P06 Is It Time to Develop Your Funding Policy?
WEDNESDAY, NOVEMBER 26		
8:00-9:00 a.m.	General Topics G01 Maximizing Your Membership: Foundation Resources and Roundtables	
9:15-10:15 a.m.	Health and Wellness/Group Benefits H05-2 Early Action, Lasting Savings: Smarter Disability Management	Pensions/Retirement Security P01-2 Evolving Risks in Your Pension Plan



Governance/Fiduciary Responsibility

Training and Education

Program Content

Sessions are developed for participants at a variety of experience levels and are identified as basic or advanced.

Content Level

■ ■ ■ Basic

Basic sessions are intended for trustees and administrators just starting in the role or who have never attended an International Foundation conference.

See page 14 for a recommended track for new trustees and/or attendees.

■ ■ ■ Advanced

Advanced sessions are for experienced trustees, administrators, consultants, managers and those involved in the overall management of benefit trust funds.

F01



Evolving Accounting and Auditing Standards for Pensions and Other Employee Benefit Plans

- 1 Monday 1:15-2:15 p.m.**
2 Monday 3:45-4:45 p.m.

This session will focus on:

- Changes to Pension Plans, Section 4600 in Part IV of the CPA Handbook, including:
 - Accounting for DB and DC contribution matters
 - Updated disclosure requirements with respect to investment holdings and investment income
 - Guidance on splits and amalgamations
 - Accounting for buy-in and buy-out annuity contracts
- Audit approach and best practice disclosures with respect to investment vehicle holdings
- Public interest entity (PIE) considerations for pension plans.

David M. Veld, CPA, CA

Partner, National Pensions and Benefits Leader,
BDO Canada LLP, Oakville, Ontario

F02



Running Your Board and Committee Meetings Effectively

- 1 Monday 2:30-3:30 p.m.**
2 Tuesday 3:45-4:45 p.m.

This session will cover the following topics:

- Preparation—Agenda and meeting materials
- Role of the chair—Facilitating reporting and decision making
- Documentation and record retention
- Self-assessment—Measuring your effectiveness.

Mike F. Neheli

President, Manion Wilkins & Associates Ltd.,
Toronto, Ontario

Bob Romphf

Trustee, Manitoba Nurses Union, Winnipeg, Manitoba

Governance/Fiduciary Responsibility

F03



Succession Planning: Attracting and Preparing New Trustees

- 1 Tuesday 2:30-3:30 p.m.
2 Wednesday 8:00-9:00 a.m.

This session will discuss the importance of board culture and sound processes in attracting and preparing new trustees. Key topics include:

- Engaging your board in the trustee appointment process
- Identifying the necessary skills
- Proactively recruiting management trustees
- Ensuring diversity.

Chris A. Camp, CEBS, MTMS

Chair, Halifax Professional Firefighters Benefits Trust, Halifax, Nova Scotia

Alana Shearer-Kleefeld, GBA

Vice President, Employee Benefits, 3sHealth, Regina, Saskatchewan

F04



Two Hats or More Sunglasses? Trustees' Multiple Roles While on a Board

Monday 2:30-3:30 p.m.

Trustees often have multiple roles—both within and outside of their pension or benefits boards. While they owe a fiduciary duty to the beneficiaries of the pension or benefits funds, it can be difficult to isolate that duty from those duties they owe to other stakeholders in their other roles. While trustees are permitted to wear different hats, they are expected to recognize when those roles conflict and act accordingly. This session will review legal cases on when such conflicts arise and will provide trustees with guiding principles on how to interpret and respond to common scenarios that they may encounter.

Level Y.Y. Chan

Partner, Stewart McKelvey, Halifax, Nova Scotia

Health and Wellness/Group Benefits

H01



Managing Specialty, PLAs and Other High-Cost Drugs

- 1 **Monday** 1:15-2:15 p.m.
2 **Monday** 3:45-4:45 p.m.

The number of specialty and high-cost drugs continues to increase due to drug innovation. Product listing agreements (PLAs) are being utilized to help with affordability and plan sustainability. Is this enough? This session will help attendees understand:

- Not all drugs provide equal value to all people
- Why prior authorization is necessary
- The benefits and risks of product listing agreements.

Anar Dossa, Pharm.D., B.Sc.Pharm., CDE
Director, Pharmacy Services, Pacific Blue Cross, Burnaby, British Columbia

H03



Beyond Burnout: The Overlooked Health Factor Driving Attrition and Cost

- Monday** 2:30-3:30 p.m.

Rising drug and absence claims, burnout and workforce exits are impacting women in their 40s and 50s. This session will explore:

- How the demands of work, home and caregiving—amplified by midlife hormonal changes—are fueling these challenges
- How new clinical insights are helping employers and insurers connect the dots
- Solutions and metrics that show measurable improvements in health, productivity and cost reduction.

Sasha Lipskaia, M.A., ICF, MHC, PN-L1
Health Coach, sanoLiving, Pointe-Claire, Québec

H02



The Pros and Cons of Covering GLP-1 Drugs

- 1 **Tuesday** 1:15-2:15 p.m.
2 **Wednesday** 8:00-9:00 a.m.

The benefits industry is besieged with information about GLP-1 drugs like Ozempic®, Wegovy® and Mounjaro® touting the benefits they bring. However, the cost implications are staggering and threaten the sustainability of prescription drug plans. This session will discuss both the pros and the cons of covering these drugs on group drug benefit plans.

Barbara A. Martinez
National Practice Leader, Drug Solutions, Canada Life, Toronto, Ontario

H04



The Hidden Driver of Chronic Illness in Women

- 1 **Tuesday** 2:30-3:30 p.m.
2 **Wednesday** 9:15-10:15 a.m.

Employers are seeing rising incidences of conditions like hypertension, arthritis, mental health disorders and osteoporosis in female employees—yet few know why. This session will explore:

- How the midlife health transition increases women's risk of chronic illness
- Why traditional benefits and wellness strategies are missing this population
- What leading employers are doing to address this gap, impacting cost, productivity and retention.

Angela Johnson
CEO and Co-Founder, sanoLiving, Richmond Hill, Ontario

For additional sessions on **mental health**, please see the **Communication** track on page 27 and the **Apprenticeship, Training and Education** track on page 28.

Health and Wellness/Group Benefits

H05



Early Action, Lasting Savings: Smarter Disability Management

- 1 **Tuesday** 2:30-3:30 p.m.
2 **Wednesday** 9:15-10:15 a.m.

Discover a proactive early intervention model that supports employees with case management and rehabilitation *before* a disability claim is even filed. This approach, already adopted by a group of community services employers, has delivered impressive results—no increase in LTD rates over two years and a 40% drop in disability incidence. In this session, you will learn how:

- Early investment in employee recovery leads to long-term savings
- Employers can directly influence disability outcomes
- Supporting employees and reducing costs can go hand in hand.

Lisa Paterson, CDMP

Vice President, Operations and Pre-Claim Services, Disability Management Institute, Surrey, British Columbia

H06



Harnessing Digital Wellness for a Healthier Workforce

- Tuesday** 3:45-4:45 p.m.

In today's hyper-connected world, digital tools and technologies are integral to professional and personal life. While these innovations enhance productivity and communication, they can also contribute to stress, burnout and diminished mental well-being. This session will:

- Explore actionable strategies to strike a balance between connectivity and well-being
- Identify common digital stressors and their impact on mental, physical and occupational health
- Provide initiatives to incorporate into benefit programs to promote healthy digital habits and foster a culture of mindful technology use.

Avinash D. Maniram, M.Sc.

Partner and Senior Consultant, PBI Actuarial Consultants Ltd., Vancouver, British Columbia

H07



Data-Driven Benefits: Turning Group Plan Data Into Smarter Decisions

- 1 **Tuesday** 1:15-2:15 p.m.
2 **Tuesday** 3:45-4:45 p.m.

Learn how trustees and plan sponsors can leverage data analytics to make evidence-based decisions around plan design, funding strategies and evolving member needs in today's complex benefits landscape.

- Understand the role of data analytics in group benefits and how it supports strategic decision making
- Review real-world case studies demonstrating how data insights have driven plan design and cost management outcomes
- Explore practical steps trustees and plan sponsors can take to integrate analytics into ongoing governance and planning processes

Jimmy Dang, CEBS, FCIA, FSA

Senior Vice President, Regional Leader, Benefits Consulting—National Accounts, HUB International Limited, Vancouver, British Columbia

Jason L. Urquhart, P.Eng.

Assistant Vice President, Advanced Analytics and Decision Science, HUB International Limited, Fredericton, New Brunswick

Pensions/Retirement Security

P01



Evolving Risks in Your Pension Plan

- 1 Tuesday 1:15-2:15 p.m.**
2 Wednesday 9:15-10:15 a.m.

CAPSA Guideline No. 10 has put a framework around what plans were already doing—identifying, evaluating, managing and monitoring risk. Topics include:

- High-level risks faced by plans today and potential risks for tomorrow
- How to grade the likelihood and severity of different risks
- What questions should you be asking to be prepared for the different risks faced by your pension plan.

Nisha Singh, FCIA, FSA

Partner and Senior Consultant, PBI Actuarial Consultants Ltd., Toronto, Ontario

P03



New CAPSA Guideline No. 3 Includes You!

Monday 2:30-3:30 p.m.

Do you offer a voluntary RRSP or TFSA to your membership? If you do, or if you have a defined contribution pension plan, you'll want to attend this session to learn about the new CAPSA Guideline No. 3. CAPSA clarified your role by explicitly including retirement and savings plans sponsored by a union or board of trustees. Learn more about what is included in the Guidelines, what CAPSA expects of plan sponsors and how you can become compliant.

Janice Holman, CFA, CFP

Principal, Financial Wellness and DC Consulting, Eckler Ltd., Halifax, Nova Scotia

P02



Executing Pension Improvements

- 1 Tuesday 1:15-2:15 p.m.**
2 Wednesday 9:15-10:15 a.m.

This interactive session will guide trustees through the series of decisions involved in pension benefit improvements—exploring affordability, timing, communication, and the balance between current retirees, active members and reserves.

- Affordability—Understand the various tools and measurements available to trustees
- Intergenerational equity—Known and unknown subsidies, and what is fair and sustainable
- Execution—Timing, communication, regulatory reporting

Jason Vary, FCIA, FSA

President and Actuary, Actuarial Solutions Inc., Oakville, Ontario

P04



Mr. Net

Tuesday 2:30-3:30 p.m.

You have a good workplace pension plan but have never considered how well it will replace your employment earnings on a net basis. How will you know whether it will suffice to maintain your lifestyle once you retire? This session offers an overview of other sources of postretirement income (C/QPP, Old Age Security, retirement savings beyond your workplace pension plan), the various payroll deductions that will cease and how you might expect your expenses to evolve at retirement. After-tax comparisons will be presented, with a few typical case studies and tips on how to make your workforce more aware of all this.

Marc-André Vinson, ACIA, ASA

Senior Consultant and Director, SAI Actuarial Services, Ottawa, Ontario

Pensions/Retirement Security

P05



What Is a Pension Plan Actuarial Valuation?

Monday 3:45-4:45 p.m.

Actuarial valuations are an important part of managing a pension plan and are required by law to ensure the plan is sufficiently funded. This session will educate trustees on:

- The purpose of an actuarial valuation
- How actuarial valuations work
- How assumptions are set
- How to understand the results and what to do with them
- Questions trustees should be asking their actuary.

Stuart Morgan, C.Act, FCIA, FIA, ICD.D

Executive Director, BC Public Service Pension Plan and BC Teachers' Pension Plan, Victoria, British Columbia

Euan Reid, FCIA, FIA

Principal, Eckler Ltd., Vancouver, British Columbia

P06



Is It Time to Develop Your Funding Policy?

Tuesday 3:45-4:45 p.m.

A growing number of jurisdictions now require pension plans to have a formal funding policy to guide funding and benefit decisions, manage risk and promote benefit security. This session will educate trustees on:

- The importance of having a funding policy
- Key components of a policy
- How to develop and maintain an effective policy.

Stuart Morgan, C.Act, FCIA, FIA, ICD.D

Executive Director, BC Public Service Pension Plan and BC Teachers' Pension Plan, Victoria, British Columbia

Euan Reid, FCIA, FIA

Principal, Eckler Ltd., Vancouver, British Columbia



For additional **pensions** topics, please see the **Public Plans** track on page 29.

Legal/Legislative

L01



Legal/Legislative Update— Atlantic Canada

Monday 1:15-2:15 p.m.

This update provides an overview of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans specific to Atlantic Canada.

Hugh Wright

Partner, Miller Thomson LLP, Halifax, Nova Scotia

L03



Legal/Legislative Update— Western Canada

Monday 3:45-4:45 p.m.

This update provides an overview of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans specific to Western Canada.

Lisa C. Chamzuk

Partner, Lawson Lundell LLP, Vancouver, British Columbia

L02



Legal/Legislative Update— Central Canada

Monday 2:30-3:30 p.m.

This update provides an overview of proposed and recently passed legislation and regulations as well as court decisions affecting pension and health and welfare benefit plans specific to Central Canada.

Mark Zigler

Senior Partner, Koskie Minsky LLP, Toronto, Ontario

Investments

I01



Investments 101

Monday 1:15-2:15 p.m.

Join us to learn the fundamentals of investing, with a special focus on:

- Asset classes
- Interest rates and their impact on bonds
- Risk-and-return concepts.

Tyler Smith, FCIA, FSA

Senior Institutional Client Manager, Fiera Capital, Winnipeg, Manitoba

I02



Basics in Financial Performance Benchmarking

Monday 2:30-3:30 p.m.

Understanding how to benchmark your plan's financial performance can be complex, and not all benchmarks are created equal. This session will answer key questions, such as:

- What are the appropriate performance monitoring tools?
- What are the pitfalls of performance monitoring?

Michelle Richardson, CFA

Principal, George & Bell Consulting, Vancouver, British Columbia

I03



Innovation in Corporate Bonds

Wednesday 9:15-10:15 a.m.

This session will cover the following topics:

- Landscape
- Sources of return
- Capturing alpha differently.

Karin Sullivan, CFA

Vice President, Fixed Income, Trans-Canada Capital Inc., Montréal, Québec

I04



Can Mortgages Improve Portfolio Performance?

Tuesday 2:30-3:30 p.m.

As institutional investors navigate heightened market volatility and the breakdown of traditional diversification strategies, Canadian commercial mortgages have become a compelling alternative investment solution. This session will examine:

- Distinctions between mortgage investments and other private debt strategies
- How real estate collateral can deliver strong legal protections and superior risk-adjusted returns
- How mortgage assets have strategic value for institutional portfolios.

Michaël Beaupré, CFA

Managing Director, Client Relationships, Institutional Mortgage Capital (IMC), Montréal, Québec

Robert (Bob) Fitzpatrick

Senior Managing Director, Head of Core Investments, Institutional Mortgage Capital (IMC), Toronto, Ontario

I05


The Role of Energy Transition in the Battle Against Climate Change

Tuesday 2:30-3:30 p.m.

The global shift toward lower carbon emissions is reshaping industries—and investment strategies. This session explores what the energy transition really means, how public energy companies and infrastructure asset managers are evolving, and where asset owners can find long-term opportunities in supporting a more sustainable economy.

Kaitlin Blainey, CPA, CA

Managing Director, Connor, Clark & Lunn Infrastructure, Toronto, Ontario

Peter Muldowney, SIP

Senior Vice President, Head of Institutional and Multi-Asset Strategy, Connor, Clark & Lunn Financial Group, Toronto, Ontario

I06


Private Equity Evolution: What Investors Need to Know

1 Tuesday 1:15-2:15 p.m.

2 Wednesday 8:00-9:00 a.m.

Private equity has consistently delivered higher risk-adjusted returns than public markets, but success depends on selecting the right managers and strategies. This session will explore why private equity outperforms, examine the wide range of strategies and structures available, and explain how to access top managers to maximize results.

Tori Buffery

Senior Director, Secondaries, Nicola Wealth, Toronto, Ontario

I07


The AI Time Warp: Capital Markets in Hyperdrive

1 Monday 1:15-2:15 p.m.

2 Tuesday 3:45-4:45 p.m.

Artificial intelligence (AI) is disrupting everything at an accelerating pace, including traditional pension models. Learn practical frameworks for valuing investments, managing new risks and redesigning retirement strategies that protect your participants while capitalizing on technological opportunities.

Mark S. Yamada

Founder and CEO, PÜR Investing Inc., Toronto, Ontario

I08


Deep Dive on Inflation

1 Tuesday 3:45-4:45 p.m.

2 Wednesday 8:00-9:00 a.m.

Take an in-depth look at inflation and how it affects pension plans, from funding and liabilities to member benefits. Attendees will gain a clear understanding of what inflation is, what it signals about the economy and how trustees can respond to protect plan sustainability.

Carolyn Kwan, CFA

Portfolio Manager, Fixed Income, Connor, Clark & Lunn Investment Management, Vancouver, British Columbia

Investments

109



The Dos and Don'ts of Real Estate Development

- 1 Tuesday 1:15-2:15 p.m.
2 Tuesday 3:45-4:45 p.m.

Real estate development offers attractive diversification and return potential but also comes with higher risks than traditional core real estate investments. This session will cover:

- How to invest directly or through funds
- What to look for in a development partner
- Common pitfalls to avoid
- Ways to navigate distressed projects to protect your investment.

Kathy Black

Head of Real Estate Development, Fiera Real Estate, Toronto, Ontario

110



Do Alternatives Fit in a Defined Contribution Plan?

Monday 3:45-4:45 p.m.

As defined contribution (DC) plans grow, many trustees are exploring whether alternative investments—like private equity, private debt, real estate and infrastructure—can help improve member outcomes. This session will discuss the potential benefits and challenges of including alternatives in DC plans, and what trustees need to consider before adding them to their plans.

Zaheed Jiwani, CFA

Vice President, Institutional,
T. Rowe Price (Canada) Inc., Toronto, Ontario



I11


Emerging Markets: Risks, Rewards and Roadmaps

- 1 **Tuesday** 2:30-3:30 p.m.
- 2 **Wednesday** 9:15-10:15 a.m.

This presentation explores the world of emerging market investing, providing insights for balancing risk and return when constructing diversified portfolios that include these markets, and why Canadian investors should bother.

Dylan Rae, CFA

Institutional Portfolio Manager, PH&N Institutional, Toronto, Ontario

I12


Alternative Investments Risks for DB Plans

- 1 **Monday** 1:15-2:15 p.m.
- 2 **Monday** 3:45-4:45 p.m.

While alternative investments can offer higher returns and diversification, they also introduce unique risks that pension plans must carefully manage. This session will break down the key risks—such as liquidity, valuation challenges and complexity—and help trustees understand how to effectively evaluate and oversee these investments.

Ross Dunlop, CFA, FCIA, FSA

Partner, Investments, Ellement Consulting Group, Winnipeg, Manitoba

George Dzuro, J.D.

Partner, Koskie Minsky LLP, Toronto, Ontario

Kevin Reid, CFA

Executive Vice President, Investor Relations and Capital Formation, Fengate Asset Management, Toronto, Ontario



Administration

A01



Detecting and Combating Fraud in Benefit and Pension Plans

- 1 Monday 2:30-3:30 p.m.
- 2 Tuesday 2:30-3:30 p.m.

This session will detail trustees' fiduciary responsibilities in combating the following types of fraud:

- Cyber
- Financial
- Claims
- Investment.

Jeffrey C. Baldwin, B.B.A. (Hons.), CEBS, CPA, CA

Senior Vice President and Principal, BPA Financial Group, Mississauga, Ontario

A02



Behind the Breach: How Cybercriminals Exploit Pension and Benefits Systems

Tuesday 1:15-2:15 p.m.

This session examines how threat actors target the financial data ecosystem, with a particular focus on the exploitation of pension and benefits platforms. The session will cover how personal and institutional data is monetized, the role of cybercriminal groups operating on the dark web and the standard attack methods being used. Real-world examples, dark web screenshots and stolen data samples will illustrate the scale of the threat. From the vantage point of assurance services and financial audits, the session will also address how these cyber risks intersect with financial reporting, internal controls and audit practices.

Johan Maccès, CPA, CA

Partner, Insurance Services, BDO Canada LLP, Winnipeg, Manitoba

Bertrand Milot, CCISO, CDPSE, CRISC, SCCISP

Chief Executive Officer, Bradley & Rollins—Cyberdefense, Montréal, Québec

C01



Shift Happens: Mastering Communication for Meaningful Organizational Change

- 1 Monday 1:15-2:15 p.m.**
2 Monday 3:45-4:45 p.m.

The world is changing—It's time to change with it. Effective communication is vital to navigating the complexities of transformation. This session focuses on enabling leaders and change agents to communicate with clarity and purpose, ensuring that stakeholders are aligned with your organization's vision. By emphasizing the importance of understanding the human experience during change, we explore strategies to engage employees, address concerns and build resilience. You will learn how to craft and deliver messaging that resonates, fostering a sense of shared purpose and commitment throughout the change journey.

Mary Budgell

Principal Consultant, Communication Practice, Gallagher, Dartmouth, Nova Scotia

Christopher Lee

Vice President, Employee Experience and Internal Communication Practice, Gallagher, Toronto, Ontario

C02



Navigating Conversations About Mental Health in the Workplace

- 1 Tuesday 1:15-2:15 p.m.**
2 Wednesday 8:00-9:00 a.m.

This session gives leaders tools to effectively initiate and navigate conversations with employees about available mental health resources. Participants will learn:

- How to create a culture where employees feel comfortable seeking help
- Key communication strategies
- Confidentiality concerns.

Christina Fuda, M.A.

President and Founder, The Mental Health Consultants, Sarasota, Florida

C03



From 60 Minutes to TikTok

- Monday 2:30-3:30 p.m.**

How did political communication and political coverage evolve over the last 50 years? To what extent have political strategies for reaching the electorate changed in 50 years? How did political journalism adapt—or not—to an environment dominated by “legacy” mass media to a decentralized world dominated by social media and new platforms? Martine St-Victor, general director at Edelman Montréal and communications strategist, and Yves Boisvert, columnist with Montréal daily *La Presse*, explore these matters.

Yves Boisvert

Daily Columnist, *La Presse*, Montréal, Québec

Martine St-Victor

Communications Strategist and Executive Director, Edelman Montréal, Montréal, Québec

Apprenticeship, Training and Education

T01



Suicide Postvention in the Construction Industry

- 1 Monday 1:15-2:15 p.m.
- 2 Monday 3:45-4:45 p.m.

Over the past decade, more and more JATCs have implemented suicide prevention and suicide intervention training programs. This session will speak to the importance of the third and (often) missing leg of the “suicide” equation . . . suicide postvention.

- What is postvention?
- Who should be engaged?
- Why should your organization get involved?

John S. Gaal, Ed.D., CWP, CPS, CHW-C, LAP-C
Director, Worker Wellness Director, Missouri Works Initiative, Missouri AFL-CIO, Ballwin, Missouri

T02

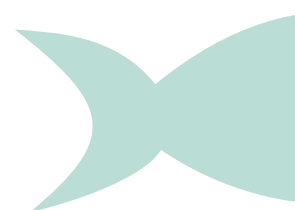
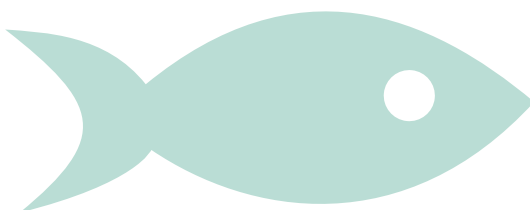
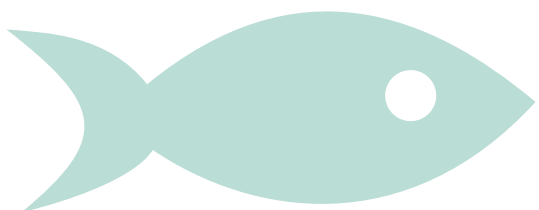


Practical Approaches to Apprentice Success and Retention

- 1 Tuesday 1:15-2:15 p.m.
- 2 Tuesday 3:45-4:45 p.m.

This session explores proven, hands-on strategies to help apprentices succeed—from recruitment and onboarding to mentorship, training alignment and long-term engagement. Drawing from real-world examples and industry insights, we’ll examine what works to improve completion rates, support diverse learners and build a stronger skilled trades workforce.

j’Amey Bevan, M.A., RSE
Director of National Training, Boilermakers’ National Training Trust Fund, Edmonton, Alberta



Public Plans

PE01



Unlocking Benefits Value Through Member Surveys: The OSSTF ELHT's Journey to Listen and Learn

- 1 Monday 1:15-2:15 p.m.
- 2 Monday 3:45-4:45 p.m.

Well-designed member surveys can drive better benefit decisions, identify communication gaps, and boost member understanding and satisfaction. In this session, we will:

- Explore best practices for designing effective surveys that produce actionable insights
- Share the OSSTF ELHT's journey in surveying their 50,000 teacher and education worker members to guide future plan design changes
- Detail how their experiences can inform the creation of your own impactful member surveys.

Donna Morrison, CEBS, MTMS

Executive Director, Ontario Secondary School Teachers Federation (OSSTF) Benefits, Woodstock, Ontario

Valerie Travis

Founder and Principal Consultant, Bespoke Benefit Solutions, Agassiz, British Columbia

This session was presented at the 2025 Canadian Public Sector Pensions and Benefits Conference.

PE02



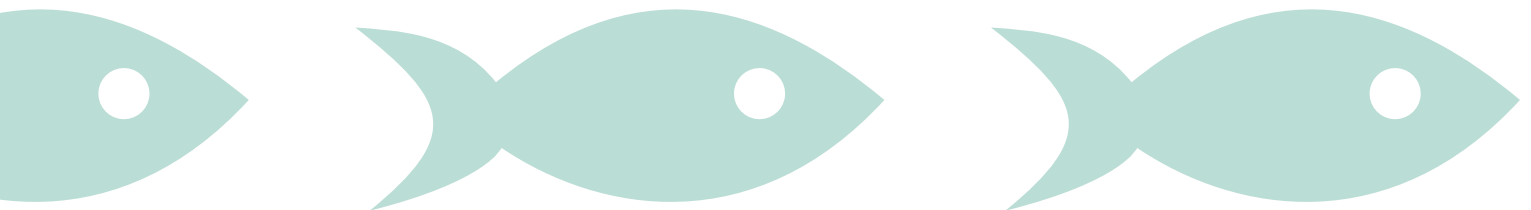
Protecting Your Defined Benefit Plan

- 1 Tuesday 2:30-3:30 p.m.
- 2 Wednesday 9:15-10:15 a.m.

Defined benefit (DB) plans play a very important role in Canada's retirement income system, but they have been under various pressures. This session will discuss why DB plans are worth protecting and what steps can be taken to ensure their ongoing success.

Mark Janson

Senior Pensions Officer, Canadian Union of Public Employees (CUPE), Ottawa, Ontario



General Topics

G01



Maximizing Your Membership: Foundation Resources and Roundtables

Wednesday 8:00-9:00 a.m.

Join this session to learn about the wide array of educational options, toolkits, survey results and customized research available to Foundation members. Then discuss with fellow attendees the latest hot topics and trends impacting trustees, administrators and benefit plans in a roundtable setting.

Carey R. Wooton, CEBS Compliant

Director, Educational Program Development,
International Foundation of Employee Benefit
Plans, Brookfield, Wisconsin

Bryan W. Zoran, CEBS

Director, Educational Programs—Canada,
International Foundation of Employee Benefit
Plans, Brookfield, Wisconsin

G02



Equity, Diversity, Inclusion and Investments: What Approaches Work in Indigenous Contexts?

Monday 2:30-3:30 p.m.

As more workplaces implement frameworks to promote DEI within their organizations, questions are emerging about the relevance and effectiveness of these measures for Indigenous clients. Learn how to begin a discussion on this topic while taking into account the realities of First Nations peoples. This session will also address the integration of Indigenous considerations into ESG strategies, as well as the specificities of investments directed or led by Indigenous communities.

Alexandre Bacon

President and Senior Advisor, Ashukan Institute,
Wendake, Québec



**Visit www.ifebp.org/canannual by
October 14 to register and save C\$300.**

58^E CONFÉRENCE ANNUELLE CANADIENNE SUR LES AVANTAGES SOCIAUX

23 au 26 novembre 2025

Centre des congrès de Vancouver

Vous recherchez du contenu en français? Un volet complet avec 14 sessions vous est proposé, couvrant les sujets sur la santé, les placements, les tendances en matière de retraite et bien plus. Découvrez les outils, idées et stratégies les plus récents pour vous aider à prendre des décisions éclairées au bénéfice des participants à votre régime. Assistez à des conférences données par des experts de l'industrie, échangez avec des professionnels des avantages sociaux et discutez des meilleures pratiques dans un environnement en constante évolution.

Après avoir assisté à trois journées de contenu de haut niveau, vous repartirez avec une perspective renouvelée, des idées concrètes et une solide préparation pour l'avenir.

Nouveauté cette année : nous ajoutons le cours **Principes fondamentaux de gestion des fiducies** en préconférence les 21 et 22 novembre. Rendez-vous à la page 5 pour tous les détails.



À qui s'adresse cette conférence?

Cette conférence s'adresse à un large éventail de professionnels du secteur des avantages sociaux et de la gestion de fonds, notamment :

- conseillers en avantages sociaux;
- avocats, comptables, actuaires, gestionnaires de placements, consultants et autres experts-conseils;
- fiduciaires et administrateurs de régimes interentreprises;
- gestionnaires d'entreprise et dirigeants d'associations;
- fiduciaires de régimes du secteur public, directeurs exécutifs et membres du personnel;
- administrateurs et gestionnaires de fonds;
- fournisseurs de services d'administration (tiers administrateurs);
- et tout autre professionnel impliqué dans la gouvernance, l'administration ou l'optimisation des régimes de retraite et d'avantages sociaux.

Pourquoi participer :

- Acquérir une compréhension approfondie des enjeux actuels touchant les régimes de santé et de retraite.
- Explorer de nouvelles approches et des solutions novatrices susceptibles de générer des économies ou d'offrir des avantages accrus aux participants.
- Identifier des idées pour maximiser le potentiel de votre fonds.
- Apprendre comment d'autres régimes font face à des défis similaires et partager les succès comme les échecs.
- Suivre les tendances émergentes et comprendre leur incidence potentielle sur vos régimes.



Visiter fr.ifebp.ca/annuelle avant le 14 octobre pour vous inscrire et économiser 300 \$CAD.

GÉNÉRALE

FR01

De 60 Minutes à TikTok

Lundi, 8 h 15 à 9 h 15

Comment la communication politique et la couverture politique ont-elles évolué depuis 50 ans? Jusqu'à quel point les stratégies pour faire passer efficacement les messages ont-elles changé dans le demi-siècle? Comment le journalisme politique s'est adapté, passant d'un monde dominé par les médias de masse dits « traditionnels » à un environnement éclaté de médias sociaux et de nouvelles plateformes? Martine St-Victor, stratège en communications et directrice générale d'Edelman Québec, et Yves Boisvert, chroniqueur au quotidien *La Presse*, répondent à ces questions.

Yves Boisvert

Chroniqueur au quotidien, *La Presse*,
Montréal, Québec

Martine St-Victor

Stratège en communication et directrice générale,
Edelman Montréal, Montréal, Québec

En tant que participant, vous apprendrez les derniers développements réglementaires et législatifs, les tendances futures ainsi que les nouveaux indicateurs et options disponibles pour réduire vos coûts et améliorer vos résultats. Apprenez de nouvelles approches créatives aux défis des fonds de pension et des avantages sociaux, et découvrez des solutions éprouvées utilisées par plus de 1 000 collègues et experts de l'industrie.

Inscrivez-vous sans tarder pour profiter du tarif réduit!

SANTÉ ET ASSURANCES COLLECTIVES

FR02

Action précoce, économies durables : une gestion plus intelligente des invalidités

Lundi, 9 h 30 à 10 h 30

Découvrez un modèle d'intervention précoce et proactive qui accompagne les employés grâce à la gestion de cas et à la réadaptation avant même qu'une demande d'invalidité ne soit déposée. Cette approche, déjà adoptée par un groupe d'employeurs du secteur des services communautaires, a donné des résultats impressionnants : aucune augmentation des taux d'invalidité de longue durée sur deux ans et une baisse de 40% de l'incidence des invalidités. Au cours de cette session, vous apprendrez comment :

- un investissement précoce dans le rétablissement des employés permet de réaliser des économies à long terme;
- les employeurs peuvent influencer directement les résultats en matière d'invalidité;
- le soutien aux employés et la réduction des coûts peuvent aller de pair.

Stéphanie Clément, M.Ed.

Gestionnaire, Formation et Développement, Disability Management Institute (DMI), Montréal, Québec

DROIT, FIDUCIE ET CONFORMITÉ

FR03

Développements légaux récents – Québec, Fédéral et ailleurs au Canada

Lundi, 10 h 45 à 11 h 45

Ce panel discutera des projets de loi et des réglementations récemment adoptés, ainsi que des décisions judiciaires ayant une incidence sur les régimes de retraite, de santé et d'assistance sociale.

Sonia Massicotte, LL.B.

Avocate et Conseillère principale, PBI Conseillers en actuariat Itée, Montréal, Québec

Cristelle Sary, LL.B.

Associé directrice, Messier Sary & Consultants,
Montréal, Québec

RETRAITE

FR04

Monsieur Net

Lundi, 13 h 15 à 14 h 15

Vous disposez d'un bon régime de retraite, mais n'avez jamais évalué son efficacité à remplacer vos revenus d'emploi, sur une base nette? Comment savoir s'il sera suffisant pour maintenir votre niveau de vie à la retraite? Cette session offre un aperçu des autres sources de revenus après la retraite (RPC/RRQ, Sécurité de la vieillesse, épargne-retraite au-delà de votre régime de retraite d'employeur), des diverses retenues salariales qui cesseront et de l'évolution à prévoir de vos dépenses à la retraite. On y présentera des comparaisons après impôts à l'aide de quelques études de cas typiques et des conseils visant à sensibiliser vos employés à tout cela.

Marc-André Vinson, AICA, ASA

Conseiller principal et directeur, Services actuariels SAI, Ottawa, Ontario

PLACEMENTS

FR05

Comment l'investissement en prêt hypothécaire peut améliorer la performance du portefeuille?

Lundi, 14 h 30 à 15 h 30

Alors que les investisseurs institutionnels font face à une volatilité accrue des marchés et à la difficulté de diversifier son portefeuille avec des stratégies d'investissement traditionnelles, cette session explorera les prêts hypothécaires commerciaux canadiens comme solution attrayante dans l'univers des placements alternatifs. Le conférencier examinera les distinctions entre les investissements hypothécaires et les autres stratégies de dette privée.

Michaël Beaupré, CFA

Directeur Général – Relations avec les Clients, Institutional Mortgage Capital (IMC), Montréal, Québec

DROIT, FIDUCIE ET CONFORMITÉ

FR06

Derrière la brèche : Comment les cybercriminels exploitent les systèmes de pension et d'avantages sociaux

Lundi, 15 h 45 à 16 h 45

Cette session examine comment les acteurs de la menace ciblent l'écosystème des données financières, avec un accent tout particulier sur l'exploitation des plateformes de retraite et d'avantages sociaux. La session couvrira la façon dont les données personnelles et institutionnelles sont monétisées, le rôle des groupes cybercriminels opérant sur le dark web, et les méthodes d'attaque standard utilisées. Des exemples concrets, des captures d'écran du dark web et des échantillons de données volées illustreront l'ampleur de la menace.

Johan Maccès, CPA, CA

Associé, Services d'assurance, BDP Canada LLP, Winnipeg, Manitoba

Bertrand Milot, CCISO, CDPSE, CISM, CRISC, SCCISP

Directeur général, Bradley & Rollins—Cyberdéfense, Montréal, Québec

SANTÉ ET ASSURANCES COLLECTIVES

FR07

Médicaments coûteux pour maladies rares : enjeux et stratégies

Mardi, 8 h 00 à 9 h 00

Survol des défis entourant l'accès aux traitements innovants pour les maladies rares et stratégies de gestion des coûts pour assurer la pérennité des régimes.

Gabrielle Côté, Pharm.D.

Pharmacienne, Beneva, Montréal, Québec

GÉNÉRALE

FR08

Perspectives économiques 2026

Mardi, 9 h 15 à 10 h 30

L'administration américaine a imposé des droits de douane à ses partenaires commerciaux afin de ramener la production manufacturière aux États-Unis. En se penchant sur 2025 et en examinant le scénario économique le plus probable pour 2026, cette présentation répondra aux questions suivantes :

- Quel a été l'impact sur la croissance et l'inflation aux États-Unis?
- Compte tenu de l'état actuel de l'économie, à quoi pouvons-nous nous attendre pour 2026 en termes de croissance, d'inflation et de politique monétaire de la part de la Réserve fédérale?
- Quels ont été les effets des droits de douane sur l'économie canadienne jusqu'à présent?
- À quoi devons-nous nous attendre en termes de politique budgétaire et de trajectoire probable de la monnaie?

Yanick Desnoyers

Chef stratège économique, Addenda Capital, Montréal, Québec

PLACEMENTS

FR09

Équité, diversité, inclusion et investissements : quelles approches en contexte autochtones?

Mardi, 10 h 45 à 11 h 45

Alors que de plus en plus d'institutions de travail ont mis en place des structures visant à favoriser l'EDI au sein de leur milieu, plusieurs réflexions font surface quant à la pertinence et l'efficacité de ces mesures auprès des clientèles autochtones. Voyez de quelle manière amorcer une réflexion sur le sujet en tenant compte des réalités des Premiers Peuples. Cette session abordera également l'intégration des considérations autochtones dans les stratégies ESG, ainsi que les particularités liées aux investissements dirigés ou portés par les communautés autochtones.

Alexandre Bacon

Président et conseiller principal, Institut Ashukan, Wendake, Québec

PLACEMENTS

FR10

Innovation en obligations de société

Mardi, 13 h 15 à 14 h 15

Cette session abordera les thèmes suivants :

- contexte;
- sources de rendement;
- capture de valeur ajoutée différenciée.

Karin Sullivan, CFA

Vice-présidente, Revenu fixe, Trans-Canada Capital Inc., Montréal, Québec

RETRAITE

FR11

Réinventer la retraite : au-delà de l'épargne, vers un revenu durable

Mardi, 14 h 30 à 15 h 30

Découvrez comment passer de l'épargne à la décumulation en toute confiance. Cette session, appuyée par la recherche, explore comment transformer une épargne accumulée au fil des ans en un revenu mensuel durable pendant plus de 30 ans. Les participants repartiront avec une compréhension claire du parcours de retraite et des stratégies concrètes pour en optimiser les résultats.

Danny Martin, FICA, FSA

Chef de la pratique des placements et de la gestion des risques, Eckler Itée, Montréal, Québec

SANTÉ ET ASSURANCES COLLECTIVES

FR12

Au-delà de l'épuisement professionnel : le facteur de santé négligé qui alimente l'attrition et augmente les coûts

Mardi, 15 h 45 à 16 h 45

L'augmentation des demandes de remboursement de médicaments et des absences, l'épuisement professionnel et les départs de la population active touchent les femmes âgées de 40 à 50 ans. Cette session explorera :

- comment les exigences combinées du travail, de la vie familiale et des soins aux proches, amplifiées par les changements hormonaux du milieu de la vie, alimentent ces défis;
- comment de nouvelles connaissances cliniques permettent aux employeurs et aux assureurs de mieux comprendre les enjeux;
- des solutions et des mesures qui montrent des améliorations mesurables en matière de santé, de productivité et de réduction des coûts.

Sasha Lipskaia, M.A., ICF, MHC, PN-L1

Coach santé, sanoLiving, Pointe-Claire, Québec

GÉNÉRALE

FR13

Table ronde : Avantages collectifs, retraite et enjeux juridiques

Mercredi, 8 h 00 à 9 h 00

Une occasion unique d'échanger directement avec des experts juridiques et des spécialistes en matière de santé et d'assurance collective. Cette discussion interactive vous permettra de poser vos questions et d'obtenir des réponses concrètes adaptées aux réalités des régimes que vous représentez. Venez discuter des enjeux qui vous préoccupent, des récentes évolutions législatives et des pratiques exemplaires en matière de conformité et d'administration des régimes.

Gabrielle Côté, Pharm.D.

Pharmacienne, Beneva, Montréal, Québec

Danny Martin, FICA, FSA

Chef de la pratique des placements et de la gestion des risques, Eckler Itée, Montréal, Québec

Sonia Massicotte, LL.B.

Avocate et Conseillère principale, PBI Conseillers en actuariat Itée, Montréal, Québec

DROIT, FIDUCIE ET CONFORMITÉ

FR14

Devoir fiduciaire et son exercice en période d'incertitude : Comment être un bon fiduciaire et garder le cap

Mercredi, 9 h 15 à 10 h 15

Dans un contexte marqué par la volatilité économique et géopolitique, exercer son rôle fiduciaire exige rigueur, jugement et résilience. Cette session explorera les principes clés du devoir fiduciaire et proposera des pistes concrètes pour garder le cap malgré l'incertitude.

Cristelle Sary, LL.B.

Associé directrice, Messier Sary & Consultants, Montréal, Québec

Conference Schedule: Sunday/Monday

	Governance/Fiduciary Responsibility	Health and Wellness/ Group Benefits	Pensions/ Retirement Security	Legal/Legislative	Investments
SUNDAY, NOVEMBER 23					
4:45-6:30 p.m.	OPENING SESSION: The Inclusion Revolution: When We Choose to Include, We All Win				
MONDAY, NOVEMBER 24					
8:00-9:15 a.m.	KEYNOTE SESSION: TRUST Starts With You—A Blueprint for Excellence				
9:30-10:30 a.m.	FEATURED SESSION: Economic Outlook 2026				
10:45-11:45 a.m.	FEATURED SESSION: Legal/Legislative Developments Across Canada				
11:45 a.m.-1:15 p.m.—Lunch Break					
1:15-2:15 p.m.	F01-1 Evolving Accounting and Auditing Standards for Pensions and Other Employee Benefit Plans	H01-1 Managing Specialty, PLAs and Other High-Cost Drugs		L01 Legal/Legislative Update—Atlantic Canada	I01 Investments 101 I07-1 The AI Time Warp: Capital Markets in Hyperdrive I12-1 Alternative Investments Risks for DB Plans
2:30-3:30 p.m.	F02-1 Running Your Board and Committee Meetings Effectively F04 Two Hats or More Sunglasses? Trustees’ Multiple Roles While on a Board	H03 Beyond Burnout: The Overlooked Health Factor Driving Attrition and Cost	P03 New CAPSA Guideline No. 3 Includes You!	L02 Legal/Legislative Update—Central Canada	I02 Basics in Financial Performance Benchmarking
3:45-4:45 p.m.	F01-2 Evolving Accounting and Auditing Standards for Pensions and Other Employee Benefit Plans	H01-2 Managing Specialty, PLAs and Other High-Cost Drugs	P05 What Is a Pension Plan Actuarial Valuation?	L03 Legal/Legislative Update—Western Canada	I10 Do Alternatives Fit in a Defined Contribution Plan? I12-2 Alternative Investments Risks for DB Plans



Traduction simultanée en français

Conference Schedule: Sunday/Monday

Administration	Communication	Apprenticeship, Training and Education	Public Plans	General Topics	Volet francophone
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SUNDAY, NOVEMBER 23

OPENING SESSION: The Inclusion Revolution: When We Choose to Include, We All Win 

MONDAY, NOVEMBER 24

KEYNOTE SESSION: TRUST Starts With You—A Blueprint for Excellence

FR01
De 60 Minutes à TikTok

FEATURED SESSION: Economic Outlook 2026

FR02
Action précoce, économies durables : une gestion plus intelligente des invalidités

FEATURED SESSION: Legal/Legislative Developments Across Canada

FR03
Développements légaux récents – Québec, Fédéral et ailleurs au Canada

Lunch Break

	C01-1 Shift Happens: Mastering Communication for Meaningful Organizational Change	T01-1 Suicide Postvention in the Construction Industry	PE01-1 Unlocking Benefits Value Through Member Surveys: The OSSTF ELHT's Journey to Listen and Learn	FR04 Monsieur Net
A01-1 Detecting and Combating Fraud in Benefit and Pension Plans	C03 From 60 Minutes to TikTok		G02 Equity, Diversity, Inclusion and Investments: What Approaches Work in Indigenous Contexts?	FR05 Comment l'investissement en prêt hypothécaire peut améliorer la performance du portefeuille?
	C01-2 Shift Happens: Mastering Communication for Meaningful Organizational Change	T01-2 Suicide Postvention in the Construction Industry	PE01-2 Unlocking Benefits Value Through Member Surveys: The OSSTF ELHT's Journey to Listen and Learn	FR06 Derrière la brèche : Comment les cybercriminels exploitent les systèmes de pension et d'avantages sociaux

 Traduction simultanée en français

Conference Schedule: Tuesday

	Governance/Fiduciary Responsibility	Health and Wellness/ Group Benefits	Pensions/ Retirement Security	Investments
TUESDAY, NOVEMBER 25				
8:00-9:00 a.m.	KEYNOTE SESSION: Mindfulness for Trustees			
9:15-10:30 a.m.	FEATURED SESSION: Beyond Savings: Crafting a Sustainable Retirement Income Experience			
10:45-11:45 a.m.	FEATURED SESSION: Trump, Tariffs and Canada			
11:45 a.m.-1:15 p.m.—Lunch Break				
1:15-2:15 p.m.		<div>H02-1</div> <div>The Pros and Cons of Covering GLP-1 Drugs</div> <div>H07-1</div> <div>Data-Driven Benefits: Turning Group Plan Data Into Smarter Decisions</div>	<div>P01-1</div> <div>Evolving Risks in Your Pension Plan</div> <div>P02-1</div> <div>Executing Pension Improvements</div>	<div>I06-1</div> <div>Private Equity Evolution: What Investors Need to Know</div> <div>I09-1</div> <div>The Dos and Don'ts of Real Estate Development</div>
2:30-3:30 p.m.	<div>F03-1</div> <div>Succession Planning: Attracting and Preparing New Trustees</div>	<div>H04-1</div> <div>The Hidden Driver of Chronic Illness in Women</div> <div>H05-1</div> <div>Early Action, Lasting Savings: Smarter Disability Management</div>	<div>P04</div> <div>Mr. Net</div>	<div>I04</div> <div>Can Mortgages Improve Portfolio Performance?</div> <div>I05</div> <div>The Role of Energy Transition in the Battle Against Climate Change</div> <div>I11-1</div> <div>Emerging Markets: Risks, Rewards and Roadmaps</div>
3:45-4:45 p.m.	<div>F02-2</div> <div>Running Your Board and Committee Meetings Effectively</div>	<div>H06</div> <div>Harnessing Digital Wellness for a Healthier Workforce</div> <div>H07-2</div> <div>Data-Driven Benefits: Turning Group Plan Data Into Smarter Decisions</div>	<div>P06</div> <div>Is It Time to Develop Your Funding Policy?</div>	<div>I07-2</div> <div>The AI Time Warp: Capital Markets in Hyperdrive</div> <div>I08-1</div> <div>Deep Dive on Inflation</div> <div>I09-2</div> <div>The Dos and Don'ts of Real Estate Development</div>

Conference Schedule: Tuesday

Administration	Communication	Apprenticeship, Training and Education	Public Plans	Volet francophone
TUESDAY, NOVEMBER 25				
KEYNOTE SESSION: Mindfulness for Trustees				FR07 Médicaments coûteux pour maladies rares : enjeux et stratégies
FEATURED SESSION: Beyond Savings: Crafting a Sustainable Retirement Income Experience				FR08 Perspectives économiques 2026
FEATURED SESSION: Trump, Tariffs and Canada				FR09 Équité, diversité, inclusion et investissements : quelles approches en contexte autochtones?
Lunch Break				
A02 Behind the Breach: How Cybercriminals Exploit Pension and Benefits Systems	C02-1 Navigating Conversations About Mental Health in the Workplace	T02-1 Practical Approaches to Apprentice Success and Retention		FR10 Innovation en obligations de société
A01-2 Detecting and Combating Fraud in Benefit and Pension Plans	PE02-1 Protecting Your Defined Benefit Plan		FR11 Réinventer la retraite : au-delà de l'épargne, vers un revenu durable	
		T02-2 Practical Approaches to Apprentice Success and Retention		FR12 Au-delà de l'épuisement professionnel : le facteur de santé négligé qui alimente l'attrition et augmente les coûts

Conference Schedule: Wednesday

	Governance/Fiduciary Responsibility	Health and Wellness/ Group Benefits	Pensions/ Retirement Security	Investments
WEDNESDAY, NOVEMBER 26				
8:00-9:00 a.m.	F03-2 Succession Planning: Attracting and Preparing New Trustees	H02-2 The Pros and Cons of Covering GLP-1 Drugs		I06-2 Private Equity Evolution: What Investors Need to Know I08-2 Deep Dive on Inflation
9:15-10:15 a.m.		H04-2 The Hidden Driver of Chronic Illness in Women H05-2 Early Action, Lasting Savings: Smarter Disability Management	P01-2 Evolving Risks in Your Pension Plan P02-2 Executing Pension Improvements	I03 Innovation in Corporate Bonds I11-2 Emerging Markets: Risks, Rewards and Roadmaps
10:30-11:30 a.m.	FINALE SESSION: What Brought You Here Won't Take You There			

	Communication	Public Plans	General Topics	Volet francophone
WEDNESDAY, NOVEMBER 26				
8:00-9:00 a.m.	C02-2 Navigating Conversations About Mental Health in the Workplace		G01 Maximizing Your Membership: Foundation Resources and Roundtables	FR13 Table ronde : Avantages collectifs, retraite et enjeux juridiques
9:15-10:15 a.m.		PE02-2 Protecting Your Defined Benefit Plan		FR14 Devoir fiduciaire et son exercice en période d'incertitude : Comment être un bon fiduciaire et garder le cap
10:30-11:30 a.m.	FINALE SESSION: What Brought You Here Won't Take You There			

Canadian Lifetime Volunteer Award Winner

In recognition of invaluable contributions toward the enrichment of International Foundation education efforts and membership, the International Foundation is pleased to present the 2025 Canadian Lifetime Volunteer Award to Sam Reda.

Presentation of Award

Keynote Session Welcome | Monday, 8:00 a.m.

Honouree



Sam Reda, CFA

President
Maralex Capital
Montréal, Québec

Sam Reda has over 40 years of experience and expertise in investment management. He previously served as chairman of Triasima Investment Management, vice chairman and executive vice president of Fiera Capital, president and chief executive officer of Natcan Investment Management, and executive vice president of TAL Institutional Management. Sam is a member of several boards of directors and advisory committees, and also serves on the pension and/or investment committees of Concordia University, the McGill University Health Centre Foundation (past chair), and is the chair of the Comité des programmes at the International Foundation of Employee Benefit Plans. He is currently co-chair of the McGill University Health Centre Foundation's new \$50 million campaign, "Fix Broken Hearts." Previously, Sam served on the boards of the Québec Bar Professional Liability Insurance Fund and CFA Montréal. He launched and continues to organize two major annual investment education events in Montréal: in 1999, the "Pension Fund Management Seminar" for the International Foundation; and in 2009, the "Dialogue with our Leaders" lecture series and its successor for CFA Montréal. Since 2011, Sam has been president of Maralex Capital. He is also co-founder and chairman of Alpha CCO Software. He holds a bachelor of commerce degree from McGill University and is a CFA charterholder. Sam is also a graduate of the Directors Education Program offered by the Institute of Corporate Directors and the Rotman School of Management at the University of Toronto.

Hotel Information

1 Fairmont Hotel Vancouver*

C\$249 single/double occupancy
C\$299 triple occupancy
C\$349 quadruple occupancy

2 Fairmont Pacific Rim

City View: C\$349 single/double occupancy
C\$399 triple occupancy
C\$449 quadruple occupancy
Water View: C\$399 single/double occupancy
C\$449 triple occupancy
C\$499 quadruple occupancy

3 Fairmont Waterfront

City View: C\$249 single/double occupancy
C\$299 triple occupancy
C\$349 quadruple occupancy
Water View: C\$289 single/double occupancy
C\$339 triple occupancy
C\$389 quadruple occupancy

4 Hyatt Regency Vancouver*

C\$289 single/double occupancy
C\$324 triple occupancy
C\$359 quadruple occupancy

5 Pan Pacific Vancouver*

C\$319 single/double occupancy
C\$369 triple occupancy
C\$419 quadruple occupancy

6 Pinnacle Hotel Harbourfront*

City View: C\$245 single/double occupancy
C\$275 triple occupancy
C\$405 quadruple occupancy

7 Vancouver Marriott Pinnacle

City View: C\$299 single/double occupancy
C\$349 triple occupancy
C\$399 quadruple occupancy

*Union hotel

★ Vancouver Convention Centre

All sessions will take place at the Vancouver Convention Centre. All hotels are within walking distance of the Vancouver Convention Centre.



Reservation Deadline:

October 14, 2025 | Please specify your hotel requirements when registering.

Note: Hotel room availability is not guaranteed outside of scheduled program dates. Hotel rates include a C\$10 nightly per room facility charge.

Policies:

Cancel and transfer fees are based on registration fee paid: 60+ days of meeting is 10%; 31-59 days of meeting is 25%; within 30 days of meeting is 50%. Registration fee is forfeited once program commences. Visit www.ifebp.org/policies for details.

Hotel Reservation Deadline: October 14, 2025

Stop by Canada Connect!

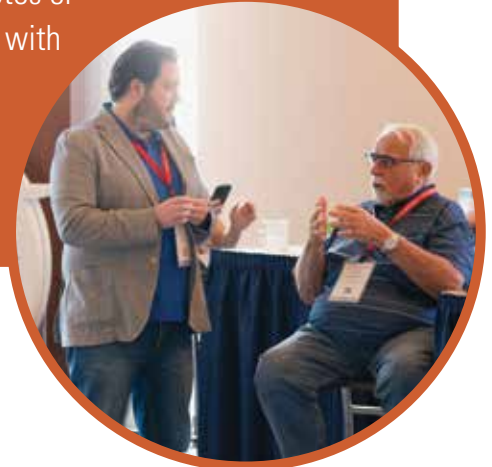
RELAX

Take a well-deserved pause from the busy conference pace. Settle into one of our massage chairs and let the stress melt away as you recharge your mind and body. It's the perfect way to reset between sessions and return feeling refreshed and focused. Available Monday and Tuesday, from 9:00 a.m. to 4:00 p.m.



RECHARGE

Keep both yourself and your devices powered up. Convenient charging stations paired with comfortable seating areas give you a chance to unwind, review notes or spark a conversation with fellow attendees—all while staying fully connected throughout the day.



REFRESH

Stop by the Foundation's apparel pop-up shop and give your wardrobe a boost. From sharp, conference-ready pieces to casual gear you'll love for years, bring home something new and stylish while showing off your Foundation pride.



Before You Leave



Book Your Hotel

Be sure to book your hotel room by October 14, 2025 to receive a lower negotiated rate through the International Foundation. There are seven hotels to choose from. All conference activities will take place at the Vancouver Convention Centre.



Request Continuing Education Credits

The Annual Conference provides an excellent environment for earning needed continuing education (CE) credit. Request CE credit on conference registration forms at least 60 days prior to the beginning of the conference so that the Foundation can seek preapproval from the governing agency. Due to the approval process by the Chambre de la sécurité financière, insurance CE credit is not available in Québec. Attendees will receive personalized CE attendance slips. For more information, contact the Continuing Education Department at (833) 886-3749, or email continuinged@ifebp.org.



Create Your Personalized Schedule

Build an agenda around your unique interests using the online schedule builder for a custom conference experience. Selecting your sessions in advance also helps us determine room sizes for each session. Make your selections by **Tuesday, October 7** for your chance to win a C\$100 gift card of your choice! **More information to come!**



Download the Conference App

Use the free IFEBP conference app to navigate sessions, find speakers, access handouts, complete session evaluations and more! Please note that the conference app is free, but it is also private, so the passphrase will be made available only to registered attendees at the conference.



While You Are There

Check In at the Registration Desk

When you first arrive, check in at the registration desk with your name. You will receive a badge with a QR code to wear for the **entire** conference. This QR code will be used to scan you out of **every** session.

Earn Your Certificate of Attendance

A certificate of attendance will be issued to registrants whose attendance can be verified at 12 or more sessions of the conference, beginning with the opening keynote session on Sunday. Be sure to have your badge scanned as you exit each session you attend to ensure you are meeting these requirements.

Earn Continuing Education Credits

If you did not receive personalized CE attendance slips when you checked in, you may request CE credit on site at the conference registration desk and obtain blank forms. All CE forms must be completed properly and submitted at the conclusion of each session. CE forms will not be accepted at any other location, and only one (1) will be accepted for each time period. Badge scanning does NOT qualify for CE credit. Due to the approval process by the Chambre de la sécurité financière, insurance CE credit is not available in Québec. For more information, contact the Continuing Education Department at (833) 886-3749, or email continuinged@ifebp.org.



CEBS Compliance Credit

Educational sessions at this program can qualify for self-reported CEBS® Compliance credit. Visit www.cebs.org/compliance for additional information.

Be a part of the country's most respected employee benefits conference!

Show your support for the International Foundation's educational mission and gain valuable recognition for your organization by becoming a sponsor of the Annual Conference. **Work smarter and harness the power of in-person marketing** when you network with **employee benefit influencers and decision makers**.

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For more information, please contact Diane Mahler, Manager, Business Development and Industry Engagement, at dianem@ifebp.org or (262) 373-7656.



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Acknowledgements

The International Foundation is grateful to the members of the Canadian Strategic and Program Planning Committee for their guidance in the development of the 58th Annual Canadian Employee Benefits Conference.

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**Register by October 14 and save C\$300
with the early registration discount.**

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There is something for everyone at the Annual Canadian Employee Benefits Conference!

- Engage with peers and colleagues and make new connections.
- Learn from the industry's experts in investments, fund management and mental health.
- Hear from four keynote speakers who will challenge and inspire you.
- Optimize your experience with additional educational workshops offered prior to the conference.
- Hear about emerging trends and what they could mean for your plans.
- Network with your colleagues and peers.
- Enjoy the beautiful surroundings and cultural attractions Vancouver offers.

