



CPBI
SOUTHERN
ALBERTA
REGION

CANADIAN PENSION & BENEFITS INSTITUTE



CPBI Southern Alberta

Retirement Plans 101

Thursday, May 17, 2017 7:30 – 11:30 am
Fairmont Palliser Hotel, 133 – 9th Avenue SW

7:30 - 8:00 am Registration & Breakfast

8:00 – 8:45 am Presentations

Retirement Plan Landscape in Canada, *Cam Thickett*
General Concepts and Terminology, *Luis Ramirez*
Overview of Defined Benefit Pension Plans, *Michael Olsen*

8:45 – 8:55 am Break

8:55 – 9:50 am Presentations

Overview of Capital Accumulation Plans, *Alice Nicholls*
Regulation of Retirement Plans in Canada, *Kristin Smith*
Introduction to Retirement Plan Governance, *Kristin Smith*

9:50 – 10:00 am Break

10:00 – 10:55 am Presentations

Overview of Retirement Plan Administration, *Joanna Walewski*
Retirement Plan Compliance – Annual Activities, *Joanna Walewski*
Retirement Plan Communication, *Kristin Smith, Karen Hall*

10:55 – 11:05 am Break

11:05 – 11:30 Presentations

Common Issues, Challenges and Questions, *Cam Thickett, Luis Ramirez, Michael Olsen, Alice Nicholls, Kristin Smith, Joanna Walewski, Karen Hall*

11:30 am Close

Presenters

Cam Thickett - with 25 years of pension, benefits and human resources experience, Cam has a passion for designing, communicating and delivering effective retirement programs. Having helped manage some of the largest benefits and pension plans in Canada, he has a deep understanding of the challenges and complexities that employers and employees encounter.

Cam holds Chartered Professional in Human Resources (CPHR) and Certified Employee Benefits Specialist (CPBI) designations. Cam is a long-time volunteer for the CPBI, and is Past Chair of the southern Alberta Regional Council.

Luis Ramirez has over 24 years of experience in financial services working with both large and small companies in Canada and the United States. He has worked with some of Canada's largest companies on defined contribution, retirement, investment and savings plans and has consulted to numerous pension and investment committees. In his current role as a Principal in the Mercer Investment Consulting team, Luis is responsible for providing pension and investment advice to clients in the Canadian Prairie marketplace. Luis helps clients with investment selection and monitoring, DC record keeper selection and review, asset allocation, fiduciary / governance best practices, company stock, Investment Policy Statements, Governance Charter documents for retirement and savings plans, and "all in" fee analysis. Prior to joining Mercer in 2015, Luis held roles with Aon Hewitt, Sun Life Financial, and Fidelity Investments.

Luis holds a Bachelor of Arts in Labour Management Relations from the University of Toronto and is Chair of the Canadian Pension and Benefits Institute's (CPBI) Southern Alberta Region.

Michael Olsen is a Senior Defined Benefit Actuarial Analyst, and works on teams to provide defined benefit consulting services to large and small Canadian pension plan sponsors. In his current role at Mercer, Michael works with both public and private sector plans preparing actuarial valuation results, benefit administration calculations and a variety of special projects including plan design and costings.

Michael has a Bachelor of Science Degree in Actuarial Science from the University of Calgary and is working towards his actuarial designations from the Society of Actuaries and the Canadian Institute of Actuaries.

Alice Nicholls has over 18 years of experience in the financial sector, working at both a major consulting firm and insurance companies, including Sun Life Financial for the last 5 years. Alice holds a BBA degree from Northwood University, Midland Michigan, where she double majored in Management and Marketing, and a minor in International Business. In her current role as a Client Relationship Executive, Group Retirement and Savings, Alice is responsible for collaborating with plan sponsors, and their advisors/consultants, to ensure overall satisfaction with Sun Life Financial.

Alice is actively involved with the Canadian Pension and Benefits Institute – Southern Alberta Region, where she volunteers on a number of committees organizing conferences and professional development events and promoting CPBI Southern Alberta in the pension and benefits industry.

Kristin Smith has practiced almost exclusively in the area of pension law, overlapping significantly with employment law, employee benefits law and executive compensation since 2001. Kristin has practiced in Calgary with two leading national law firms and a boutique law firm specializing in human resources matters. Kristin joined Mercer (Canada) Limited in 2013, and is now a Senior Legal Consultant and Principal in Mercer's Calgary Office. Prior to joining Mercer she advised private practice clients with respect to un-registered arrangements and both federally and provincially regulated pension and benefits plans. While in private practice, Kristin was honoured to be recognized by *The Best Lawyers in Canada* in the area of Employee Benefits Law between 2009-2012.

Kristin is a member of the Joint Legal Consultative Committee which consults to the Deputy Superintendents of Pension in Alberta and British Columbia. She is the Past Chair of the Canadian Pension and Benefits Institute - Southern Alberta Regional Council, Chair of the Canadian Bar Association – Pension and Benefits Section (Southern Alberta) and is a former member of the Alberta Regional Council for the Association of Canadian Pension Management.

Joanna Walewski has more than 20 years of human resources experience, including 15 years of managing pension and benefit plans for a number of large plan sponsors in the energy industry. Joanna's expertise includes managing defined benefit and defined contribution pension, savings and various types of benefit plans in Canada and the US, defined contribution pension plans in the UK, as well as HR operations and HR

systems. In her current role as Program Manager, Pensions with Nexen Energy, Joanna oversees Nexen's DB and DC pension arrangements in Canada and UK.

Joanna has a Bachelor of Arts degree from the University of Alberta and a Master of Business Administration degree from Royal Roads University. She holds Certified Benefits Practitioner (CBP), Certified Compensation Practitioner (CCP), and Global Remuneration Practitioner (GRP) designations, as well as the Canadian Securities Course. Joanna is currently the Vice Chair of the Canadian Pensions and Benefits Institute – Southern Alberta Regional Council, as well as the Co-Chair of the Professional Development Committee.

Karen Hall brings more than 20 years of training, financial education program development, and consulting experience. In her current role as Vice President of Financial Education and Employer Services with TE Wealth, Karen designs comprehensive financial education programs aimed at bolstering employee financial well-being. She leads a team of planners, using multiple delivery channels in providing a range of services, including financial and retirement planning seminars, webinars on company investment choices, individual retirement plans, financial counselling sessions, and online tools.

Karen is both a Registered Financial Planner (R.F.P.) and CERTIFIED FINANCIAL PLANNER (CFP) professional through the Financial Planning Standards Council (FPSC). Karen is a long-term member of the Institute of Advanced Financial Planners and the Canadian Pension and Benefits Institute, where she is a member of the Southern Alberta Regional Council, and a chair of the Sponsorship Committee. Karen has a B.Sc. in Geology from the University of Calgary.