



CPBI Southern Alberta Retirement Plans 201

Thursday, October 24, 2019 7:30 – 11:30 am
 Fairmont Palliser Hotel, 133 – 9th Avenue SW

7:30 - 8:00 am	Registration & Breakfast
8:00 am	Introduction and Opening
8:10 – 8:55 am	Presentations
	<p>Defined Benefit plans. <i>Jay Stanley</i> A selection of topics discussing the costs and risks associated with DB plans and reasons why these plans can be so hard to love from a plan sponsor's perspective.</p>
8:55 – 9:05 am	Break
9:05 – 10:05 am	Presentations
	<p>Plan design and investment considerations. <i>Sonya Uppal, Cheryl Shea</i> In this session, two seasoned pension investment professionals will discuss differences and similarities associated with investments of assets for defined benefit and capital accumulation plans, including best practices around plan investment philosophy, developing investment structure and a deep dive into investment options and investment direction currently and trends for the future.</p>
10:05 – 10:15 am	Break
10:15 – 11:20 am	Presentations
	<p>Do you <i>really</i> know what you are paying for? <i>Michel Cantin</i> Retirement plan fees, whether you are looking at a CAP or DB plan, can be confusing. As a sponsor or member, do you know what those fees are, and are they reasonable? We'll dissect them for you!</p>
	<p>Governance – beyond the policies and checklists. <i>Kristin Smith</i> Governance is more than just compliance and processes. This session will focus on trends in decision-making, how effective committees operate and some of the hurdles they face.</p>
	<p>International assignments and retirement plans – navigating the maze. <i>Joanna Walewski</i> Decisions about international assignment structure are often made without detailed consideration of retirement plans, yet these can have a significant impact on the employee and the organization. The complexity of pension legislation and tax rules across jurisdictions makes it critical to know what you don't know, and when you need expert advice. This session will provide an overview of issues retirement plan sponsors need to consider in the context of international</p>

assignments.

Looking ahead. *Clark Dehler*

To help you stay ahead of the curve, we will touch on the major trends impacting the future of retirement plans.

10:20 – 11:30 am [Close](#)

Presenters

Jay Stanley has worked as an actuarial consultant with a global human resources consulting firm since 2003. Jay provides DB consulting advice to a variety of clients, assisting with actuarial valuations, funding, financial reporting, administration, regulatory compliance, plan design, and risk management. Jay is the Alberta representative of a nation-wide funding specialist group, and provides assistance to colleagues across Canada on Alberta-specific legislation and compliance.

Jay holds a bachelor's degree in actuarial science from the University of Calgary.

Sonya Uppal Based out of Calgary, Sonya assists clients and market sources in Southern Alberta with developing, evaluating and deploying group retirement savings plans to help plan members save for retirement.

Sonya has over 15 years of experience in the financial services industry. Prior to joining a major insurance and Capital Accumulation Plan provider in January 2019, she worked at two large investment management firms servicing advisors in IIROC, MFDA and Insurance channels.

Sonya received a Bachelor of Management degree (B Mgt) from the University of Lethbridge and is a Certified Investment Manager (CIM designation holder).

Cheryl Shea has over 18 years of experience in pension investment and governance for both DB and DC plans in Canada and the U.S. In her current role as a Senior Investment Consultant with a global human resources consulting firm, Cheryl is responsible for providing pension and investment advice to clients and business development in the Canadian Prairie marketplace.

Prior to moving into consulting, Cheryl worked for two large corporate pension plan sponsors and was responsible for overseeing and investing assets for defined benefit and defined contribution pension plans on both sides of the border.

Cheryl has a Master of Science in Statistics from the University of British Columbia and holds the Chartered Financial Analyst designation.

Michel Cantin has 19 years of experience in pension and investment consulting. In his current role as the Business Development Manager for the Prairie Provinces at a major Canadian insurance and wealth management company, he works with plan advisors to provide innovative, tailored and cost-effective solutions to plan sponsors and their members.

He joined his current firm in 2010 after 10 years at a national human resources consulting firm in both the Calgary and Quebec City offices. His consulting experience working with small and large Capital Accumulation Plans and Defined Benefit plans as a pension and investment consultant allows him to understand the unique perspectives of all stakeholders.

Michel has also been a director of Connect First Credit Union since 2010. He is currently the Chair of the Risk Committee and has served on all five board committees.

Michel obtained the Certified Employee Benefit Specialist designation in 2008 and graduated from Laval University in 2000 with a bachelor's degree in Actuarial Science.

Kristin Smith Since 2001, Kristin Smith has practiced almost exclusively in the areas of pension law, employment law, employee benefits law and executive compensation. She assists clients on a wide array of matters including legislative and regulatory compliance, governance, employment policies, contractual interpretation and drafting, terminations, incentive plans and fiduciary obligations.

Kristin is a member of the Joint Legal Consultative Committee which consults to the Deputy Superintendent of Pensions in Alberta on public policy and legislative matters. She is the Past Chair of the Canadian Pensions and Benefits Institute - Southern Alberta Regional Council and the current Chair of its Regional Governance Committee, and is a past member of the Regional Council for the Association of Canadian Pension Management.

Upon completing her law degree in 2000, Kristin had the privilege of clerking at the Federal Court of Canada - Trial Division in Ottawa. Since the conclusion of her clerkship in 2001, Kristin has practiced in Calgary with two leading national law firms, a boutique law firm specializing in human resources matters and a global human resources consulting firm where she is the Senior Legal Consultant responsible for Western Canada. While in private practice, she was honoured to be recognized by *The Best Lawyers in Canada* in the area of Employee Benefits Law between 2009-2012.

Joanna Walewski has more than 20 years of human resources experience, including 16 years of managing pension and benefit plans for several large plan sponsors with international operations 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 a global oil & gas company, Joanna oversees DB and DC pension arrangements in Canada and UK, working with a globally mobile workforce.

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 Chair of the Canadian Pensions and Benefits Institute – Southern Alberta Regional Council, as well as the Co-Chair of the Professional Development Committee.

Clark Dehler has more than 20 years of experience in the Pension and Retirement industry. In his current role as Regional Director with a major insurance and Capital Accumulation Plan provider, Clark has overall accountability for client satisfaction, client loyalty, client retention and financial performance for National and Corporate account clients in Western Canada.

Clark leads a team of experienced Client Relationship Executives (CREs) who each manage a portfolio of group retirement services clients including DC pension, savings, and stock plans. Clark provides leadership and guidance to the team and contributes to broader business objectives by

participating in various projects with a national and regional business impact for plan sponsors, consultants, and plan advisors.

Clark is active in the pension and benefits industry and serves on both the Regional Council, Southern Alberta Region and on the National Board of Directors for the Canadian Pension and Benefits Institute.