

Canadian Public Sector Pensions and Benefits Conference

July 22-23, 2025

Le Westin Montréal | Montréal, Québec

Preconference Offerings

July 20-21, 2025

Foundations of Trust Management Standards (FTMS®)

Advanced Trust Management Standards (ATMS™)—Sessions A and B

July 24-25, 2025

Master of Trust Management Standards (MTMS)—Sessions A and B

Sessions Include:

Guiding Your Pension
Through the Current
Economic Environment

Redefining Retirement:
Innovative Approaches for
Public Sector Pension Plans

Driving Member
Outcomes: Ensuring
Comfortable Retirements



**LOOKING
FORWARD**

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The Canadian Public Sector Pensions and Benefits Conference tackles the unique challenges encountered by public sector plans. Each engaging session offers innovative solutions to help ensure the viability of your pension and health and welfare funds.

All sessions are designed to provide practical solutions for and insights into issues your plans may be facing. Attendees can ask questions, gather feedback from content experts and learn from other attendees. Register for this valuable two-day conference and explore plan design, governance and communication strategies for public sector pensions and benefits.

Who Should Attend

This program is designed for trustees, administrators, professional advisors and others in the Canadian public sector, including the broader public sector; federal, provincial, municipal, education, university and college, health and community service sectors; and nonprofit organizations.

Key Takeaways

- Learn from leading pensions and benefits professionals about the specific issues you face in your role.
- Engage with your peers and discover best practices in other systems.
- Hear about strategies that could save your fund money in the short and long term.
- Take advantage of networking opportunities with peers and other professionals.

**Register by June 10, 2025 to
save C\$300 with the
early registration discount!**

PROGRAM AT A GLANCE

TUESDAY July 22, 2025	
8:30-9:30 a.m.	Guiding Your Pension Through the Current Economic Environment
9:45-10:45 a.m.	Challenges to Administration Encountered by Public Sector Pension Plans
11:00 a.m.-12:00 noon	DB Innovation Today: Driven by Plan Members and Employer Needs
1:00-2:00 p.m.	Redefining Retirement: Innovative Approaches for Public Sector Pension Plans
2:15-3:15 p.m.	Financial Wellness Planning
3:30-4:30 p.m.	Addressing Benefit Fraud: Roles and Responsibilities for Trustees and Plan Sponsors
4:30-5:30 p.m.	Networking Reception
WEDNESDAY July 23, 2025	
8:30-9:30 a.m.	Cybersecurity in the Public Sector
9:45-10:45 a.m.	AI in Benefit Administration
11:00 a.m.-12:00 noon	Driving Member Outcomes: Ensuring Comfortable Retirements
1:00-2:00 p.m.	Tackling the Pension Gender Gap and the Fraser Supreme Court Decision
2:15-3:15 p.m.	Investing in Canadian Equities
3:30-4:30 p.m.	Changes in the Benefits Space

Additional Offerings

July 20-21, 2025

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(See page 10 for more information)

PROGRAM SCHEDULE

All times are listed in Eastern Time.

MONDAY | July 21, 2025

4:00-6:00 p.m.

Registration/Information

TUESDAY | July 22, 2025

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

Registration/Information

7:30-8:30 a.m.

Continental Breakfast

8:30-9:30 a.m.

Guiding Your Pension Through the Current Economic Environment

With some global economies now cutting interest after more than two years of elevated rates, leading to various states of hard and soft landings, where should investors look now for managing their asset mixes to deliver on the investment pension promise?

9:45-10:45 a.m.

Challenges to Administration Encountered by Public Sector Pension Plans

In this session, we'll explore the complexities of ensuring top-tier member service, emphasizing the crucial role of stakeholder relationships for accurate data. We'll also discuss strategies for efficient pension administration to maintain the positive reputation of our plans.

TUESDAY | July 22, 2025 *(continued)*

11:00 a.m.-12:00 noon

DB Innovation Today: Driven by Plan Members and Employer Needs

Discover how joint governance fosters a culture of innovation in pension plan management. This session explores how balancing the needs of plan members and employers drives strategic evolution and diversification.

12:00 noon-1:00 p.m.

Lunch *(provided)*

1:00-2:00 p.m.

Redefining Retirement: Innovative Approaches for Public Sector Pension Plans

As lifespans grow longer, public sector pension plans face a critical opportunity to redefine what it means to retire. This session explores bold, forward-thinking strategies to modernize retirement planning and empower members to thrive in a 100-year life.

Learn how to:

- Gain leadership buy-in to prioritize longevity-focused initiatives
- Build innovative, holistic programs that address evolving member needs
- Leverage collaboration and shared learning to drive industry-wide progress.

Through real-world insights and actionable takeaways, this session will challenge traditional approaches and inspire organizations to lead the way in creating retirement experiences that are as dynamic and resilient as the lives of their members.

2:15-3:15 p.m.

Financial Wellness Planning

Examine the benefits and risks of financial wellness planning, focusing on the differences between guiding and advising. We'll discuss key considerations, potential discussion points and the risks associated with providing—or withholding—financial advice.

TUESDAY | July 22, 2025 *(continued)*

3:30-4:30 p.m.

Addressing Benefit Fraud: Roles and Responsibilities for Trustees and Plan Sponsors

This session will provide a comprehensive overview of benefit fraud, including disability and pension-related issues. We'll cover the responsibilities of plan sponsors and trustees in adjudicating fraud cases, managing unintentional and intentional overpayments, and using tools like obituary searches to detect fraud when families fail to report deaths.

4:30-5:30 p.m.

Networking Reception

Refreshments and light hors d'oeuvres will be served. Guests welcome.

WEDNESDAY | July 23, 2025

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

Registration/Information

7:30-8:30 a.m.

Continental Breakfast

8:30-9:30 a.m.

Cybersecurity in the Public Sector

There are unique cybersecurity challenges faced by public sector plan sponsors, who often hold more data internally compared to the private sector. We'll discuss how to evaluate and manage third-party providers, understanding that not all are equally equipped to prevent fraud. We'll also examine the lack of transparency in provider practices and highlight the critical risks posed by third-party vendors.

WEDNESDAY | July 23, 2025 *(continued)*

9:45-10:45 a.m.

AI in Benefit Administration

Artificial intelligence (AI) is transforming benefit administration, offering opportunities to enhance efficiency, personalize member experiences and streamline decision making. Participants will gain insights into leveraging AI to optimize operations, address challenges, and create value for members and employers.

11:00 a.m.-12:00 noon

Driving Member Outcomes: Ensuring Comfortable Retirements

Focus on strategies to help members achieve comfortable retirements, emphasizing the role of effective communication. We'll explore how plan sponsors, in collaboration with key partners, can enhance member outcomes through targeted initiatives and support.

12:00 noon-1:00 p.m.

Lunch *(provided)*

1:00-2:00 p.m.

Tackling the Pension Gender Gap and the Fraser Supreme Court Decision

Across all worldwide pension systems, there continues to be a gender gap resulting in women receiving up to 26% less pension income in their retirement. This is partly due to social imbalances that continue to see women taking more time away from the workplace to have children and care for families, including elderly parents. The *Fraser* Supreme Court decision dealt with a challenge under the Canadian Charter of Rights and Freedoms (Charter) related to the RCMP pension plan (RCMP plan). It concluded that the inability of a group of female RCMP plan members who participated in a job-sharing program to purchase pension service for the time they did not work violated the equality rights provision in the Charter, addressing this very issue.

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WEDNESDAY | July 23, 2025 *(continued)*

2:15-3:15 p.m.

Investing in Canadian Equities

Over the past few years, there has been a greater push for Canadian investors to re-shore their investments in Canadian companies. At the same time, calls for a response to Canada's declining productivity are rising. This session will look at the pros and cons of pension funds investing in Canada as well as how reduced domestic investment may be contributing to low productivity. Topics include:

- Open letter to the finance minister
- Government response
- Pros and cons
- Impact on productivity.

3:30-4:30 p.m.

Changes in the Benefits Space

First, the Jobs, Growth and Long-Term Prosperity Act was passed by the federal government in 2012, then Ontario's Bill 14 received Royal Assent on July 24, 2014. Most recently, the province of British Columbia has sought input on proposed changes to the Financial Institutions Act. All this action requires that long-term disability (LTD) insurance be insured. In this session, we will explore this trend and discuss the potential impact on plan sponsors offering self-insured LTD benefits. This session will:

- Explore the movement towards insuring LTD plans
- Discuss potential implications of these changes
- Outline key considerations and suggested actions.



Sponsorship Opportunities Available

Set your company apart and garner valuable brand recognition before, during and after the conference.

Contact Diane Mahler Today!

dianem@ifebp.org | (262) 373-7656

Hotel Information

Le Westin Montréal

Reservation deadline: June 16, 2025

Rate: C\$309.00 Single/Double Occupancy

Hotel Accommodations: You will be charged a C\$400 deposit upon registration. Please specify your hotel requirements on the registration form.

For additional hotel information, visit our Hotel/Travel tab at www.ifebp.org/canadape-hotel.

Hotel Details

Le Westin Montréal is a contemporary hotel located in the heart of downtown, offering a modern and welcoming atmosphere. Its spacious rooms and thoughtful amenities provide guests with a comfortable stay, while the stylish decor and city views add to its appeal. With convenient access to local attractions, dining and entertainment, it's a great choice for travelers looking to explore Montréal's vibrant surroundings.



Location Details

Montréal, the largest city in Québec and the second largest city in Canada, is known for its French-Canadian culture and heritage along with its cobbled streets, quaint cafes and lively nightlife. Montréal is also home to some of Canada's best museums (including the Museum of Fine Arts and the Montréal Museum of History) and many great festivals. In addition, Montréal is known for its beautiful architecture, including the stunning neo-Gothic structures of McGill University. With so much to see and do, it's no wonder that Montréal is one of Canada's most popular tourist destinations. Whether you're looking for a quick bite or a five-star dining experience, you're sure to find it in Montréal. The city's restaurants are known for their inventive menus, creative chefs and welcoming atmosphere.

Additional Educational Opportunities

FTMS, ATMS and MTMS— Your Path for Trustee Education

The Canadian trustee education path—Foundations of Trust Management Standards (FTMS), Advanced Trust Management Standards (ATMS), Master of Trust Management Standards (MTMS)—provides clear, cohesive training for all experience levels.

Together, these programs provide the ideal blend of knowledge, skills and experience needed for effective management of trusts. Graduates recommend leaving time between each step on the path to apply what you've learned in the classroom to real-life situations.

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Master of Trust Management Standards (MTMS)—Sessions A and B

September 6-7, 2025

Delta Hotels St. John's Conference Centre | St. John's, Newfoundland and Labrador

Advanced Trust Management Standards (ATMS)—Sessions A and B



Learn more at www.ifebp.org/cdtrusteepath

REGISTRATION

Go to www.ifebp.org/canadape to register.

CONFERENCE REGISTRATION FEES

Main Conference

Through June 10, 2025 Member: C\$1,560 | Nonmember: C\$1,780

After June 10, 2025 Member: C\$1,860 | Nonmember: C\$2,080

Save C\$300 when you register before June 10, 2025.

REGISTRATION FOR MAIN CONFERENCE INCLUDES

Two continental breakfasts | Two lunches | Beverage breaks | Networking reception

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%. Hotel deposit is forfeited for cancellations/transfers received within 3 days of arrival. Registration fee is forfeited once program commences. For details, see www.ifebp.org/policies.

CONTINUING EDUCATION CREDIT

Continuing education (CE) credit for professions and designations MAY be available for attendance at live sessions. You must register for the program and request CE credit at least 60 days prior to the beginning of the program so that the Foundation can seek preapproval from the governing agency.

Note: Requests made for CE credit do not guarantee administration of credit. For further information on CE credit, please call (262) 786-6710, option 2, or email continuinged@ifebp.org.



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

INTERNATIONAL FOUNDATION MISSION

The International Foundation of Employee Benefit Plans is the premier educational organization dedicated to providing the diverse employee benefits community with objective, solution-oriented education, research and information to ensure the health and financial security of plan beneficiaries worldwide.



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- DB Innovation Today: Driven by Plan Members and Employer Needs
- Investing in Canadian Equities

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