Pension Centre of Excellence | Fall Symposium

From Scaffolding to Concrete Structures:

Building Canada's Retirement Research Infrastructure

Presented by:

NATIONAL INSTITUTE ON AGEING

Dec 2, 2025
Digital Handbook

Welcome to the PCE Fall Symposium

Dear PCE Members,

"Build knowledge. Connect voices. Secure futures."

Happy Fall — and welcome to our second Symposium!

Since launching the Pension Centre of Excellence (PCE) earlier this year, we have been working together to build what Canada has long needed: a dedicated, academically grounded, non-partisan national research institute focused on strengthening the retirement financial security of Canadians. In just a few short months, we have made remarkable progress toward establishing the research infrastructure, collaborative networks, and national dialogue required to tackle the complex challenges ahead.

Your commitment has been the linchpin of these early successes. From pension plans and policymakers to researchers, service providers, and industry leaders, you have come together with a shared purpose.

This Fall Symposium marks an important moment in our journey. It is more than a gathering; it is a living component of a dynamic platform for knowledge creation and exchange. What begins here does not end here. Your insights shape our research agenda, and that research, in turn, informs policy and practice across the country. This integrated model—linking evidence, expertise, and lived experience—is what sets the PCE apart.

From hosting our inaugural Symposium in June, to launching tools like the Cost of Ageing Calculator, to releasing our first publication, to preparing for our second National Pension Awareness Week in February 2026, the PCE is laying the essential foundations needed to produce world-class research that drives meaningful change. Together, we will be closing long-standing gaps in data, tools, capacity, and coordination, and developing solutions that will support a more financially secure and dignified retirement for all Canadians.

As we reflect on what we've built so far and look toward the next phase of our collective work, we want to extend our deepest gratitude. Thank you for your partnership, your insights, your belief in this initiative, and your commitment to building a research platform that serves not just one sector, but the entire Canadian population.

We hope you enjoy this Fall Symposium, and we look forward to advancing our shared mission with you in 2026 and beyond.

Warm regards,
Bonnie-Jeanne and Barbara
PCE Co-Leads

PCE Members

Chatham House Rule

To encourage open and productive dialogue, today's sessions will follow the Chatham House Rule. This means you are welcome to use what you hear in general terms, but you may not identify speakers or their affiliations without their expressed permission. In keeping with the spirit of collaboration and respect, participants are also asked not to solicit any products or services during the event.

From Scaffolding to Concrete Structures: Building Canada's Retirement Research Infrastructure

Tuesday, December 2, 2025 | 40th floor of the EY Tower (100 Adelaide St W)

Agenda

8:00am – 8:30am	**Registration & Networking Breakfast**
8:30am – 9:00am	**Welcome Remarks & Introductions**
9:00am – 10:00am	**From Scaffolding to Concrete Structures: PCE Updates and Upcoming Steps to Building Canada's Retirement Research Infrastructure**
10:00am – 10:30am	**Dragons' Den:** **Research Edition Part 1: Brainstorming Roundtables (30 minutes)**
10:30am – 11:00am	**Break & Team Lead Huddles**
11:00am – 1:00pm	**Dragons' Den:** **Research Edition Part 2: Pitches & Discussion**
1:00pm – 2:00pm	**Lunch**
2:00pm – 3:15pm	**PCE Building Blocks Talks** **Lost but not gone: How the CRA is helping to solve the unclaimed pensions crisis** • Sean Malloy, Director of Policy, Actuarial and Communications for the Registered Plans Directorate, Canada Revenue Agency **Beyond the data: Designed for savings 2025 and fresh insights on workplace plans** • Krista Heuston, Director, Retirement Strategist, Sun Life **Retirement realities: Insights from savers around the world** • Sudipto Banerjee, Global Retirement Strategist, T. Rowe Price
3:15pm – 4:00pm	**Cost of Ageing Calculator: Update and Rollout**
4:00pm - 4:30pm	**Wrap-up, Next Steps, and Pictures!**

PCE Dragons’ Den: Research Edition

Welcome to the den… the PCE Dragons’ Den.

The “Dragons’ Den: Research Edition” will be a fun, engaging, small-group session where PCE members help inform and influence the Centre’s research agenda. Participants will explore the **top four research topics identified through member feedback from the Fall Update:**

1. **Expanding existing workplace retirement plans: barriers and solutions**
2. **Understanding and communicating the value of workplace retirement plans**
3. **Cost of Ageing Calculator: research opportunities post-rollout**
4. **“Where is the money?” — an inventory of Canada’s retirement income landscape**

The goal is to draw out members’ expertise and feedback—Dragons’ Den style—to help shape the PCE’s research direction, guided by the five “PCE Research Criteria”.

Below you’ll find the five criteria, along with brief project descriptions to get you started. Please take a moment to review these, together with the PCE Research Foundations and Directions (which includes the Five PCE Research Criteria).

No further prep is required—come in cold, come in hot. We’ll be tapping into the hundreds of years of collective expertise in the room, regardless.

How it’s going to work

1. Choose your topic

When you sign in on the morning of the symposium, you’ll select one of the four research topics. Each topic will have room for up to **16 people** (7 per table plus a team lead).

Note: It’s first-come, first-served—so arrive on time to secure a spot for your preferred topic.

2. Team discussions

Each research topic will have **two teams**, each with its own **team lead**.
During the discussion period, teams will brainstorm:

- how their **topic** aligns with the PCE research criteria, and
- how they propose to overcome any potential challenges or obstacles.

3. Pitch preparation

After the group discussion, there will be a **30-minute break**.
During this time, the two team leads of each research topic will come together and develop a joint pitch.

4. Dragons' Den pitches

Then the fun begins.
Team leads will deliver their pitches—up to **10 minutes for each research topic**—explaining the upsides and downsides, and ways to fill the gaps, when measured against the **five research criteria.**
Judges will then share their comments, followed by an open discussion with the rest of the room.

PCE's Five Research Criteria

When considering whether to take on or develop a new research project, we consider the following five criteria:

1. **Scope** - Does the research question fit within our scope: improving retirement financial security for Canadians through independent, evidence-based analysis?
2. **Relevance** - Is the research question relevant to practitioners, policy makers, and other stakeholders?
3. **Added Value** - Has similar work been done, and what new insights or evidence can the PCE contribute?
4. **Feasibility** - Do we have the necessary data and capacity? If not, can we partner or build it?
5. **Risk** - What reputational or operational risks exist from doing, or not doing, the research?

For the PCE "Den":

Don't worry too much about #1 (it wouldn't be here otherwise) or #5.
But **#2, #3 and #4 are critical**—and often make or break a great research project.
We can't wait to hear your ideas.

PCE Members' Most Popular Project Themes: a Few More Details to Get You Started

1. Expanding existing workplace retirement plans: barriers and solutions

A well-recognized weakness of Canada's retirement income system is limited coverage by workplace retirement plans in the private sector. Building on the innovative solutions presented at the PCE 2025 Spring Symposium, this project will advance this theme by identifying the practical barriers that prevent broader participation and exploring actionable, scalable solutions to expanding coverage through existing plans.

2. Next steps to understanding and communicating the value of workplace retirement plans

Building on the PCE's (soon-to-be-shared) first publication, *Understanding and Communicating the Value of Workplace Retirement Plans*, this project will continue exploring how to help workers better understand, appreciate, and make the most of their workplace plans. This could mean drawing on behavioural insights and international practice to identify promising communication strategies, framing approaches and tools, and investigating their effectiveness through pilot projects.

3. Cost of Ageing (COA) Calculator: research opportunities post-rollout

After over a decade of research and development, the COA Calculator will be publicly released during the NIA's Pension Awareness Week 2026 (week of February 16). This one-of-a-kind tool fills a major information gap by helping Canadians—and those who support them—understand their expected retirement costs and how those costs may change as circumstances shift.

We are pleased to have shared this resource with the PCE COA Calculator Working Group. It remains confidential and is currently available only to PCE members and select experts.
Link to the Calculator: https://coacalc.wpengine.com/

Unique in scope, the COA Calculator serves the entire Canadian population and all stakeholders connected to retirement planning. It has the potential to become a trusted national resource, enabling better guidance, policy, and financial literacy. Given its rigour and breadth, the research opportunities emerging from this tool are vast. We're eager to hear members' views on the most important future directions.

4. "Where is the money?" — A comprehensive inventory of Canada's retirement income landscape

If you can't measure it, you can't manage it. Yet when it comes to Canada's retirement income system, we still lack a complete picture. This project aims to move beyond siloed views of retirement financial resources to create a complete, integrated understanding of where resources are held and how they are deployed to generate income in retirement. This includes everything from home equity and workplace pensions to RRSPs, RRIFs, TFSAs, and income-tested benefits.

A comprehensive picture of the Canadian retirement income system—outlined and understood from the individual's perspective—can act as a resource for stakeholders to foster a more integrated and holistic understanding. It can also support the design of more relevant products and solutions and enable more targeted, effective communication that reflects how Canadians actually navigate the system.

Fall Symposium Attendees

National Institute on Ageing (NIA)

Dr. Bonnie-Jeanne MacDonald

Director of Financial Security Research, PCE Co-Lead

Bonnie-Jeanne MacDonald serves as the Director of Financial Security Research at the National Institute on Ageing (NIA), Toronto Metropolitan University, where she is also the co-lead of NIA's Pension Centre of Excellence. She is a fellow of both the Society of Actuaries and the Canadian Institute of Actuaries, as well as the resident scholar at Eckler Ltd.

Her research focuses on the policies and practices necessary to address the multiple challenges and opportunities presented by Canada's aging population. By bringing together leading industry experts and leveraging academic best practices alongside innovative ideas, Dr. MacDonald's work is dedicated to enhancing retirement financial security for Canadians through practical insights, industry innovations, and government solutions.

She has published academic papers on a wide variety of topics related to retirement financial security. Her research contributions have received numerous awards and have been adopted by industry and government, both in Canada and around the globe. Dr. MacDonald is a prominent speaker at industry and public policy events, as well as a frequent expert voice in Canadian media.

Barbara Sanders

Associate Fellow, PCE Co-Lead

Barbara Sanders is Associate Professor of actuarial science at Simon Fraser University and an Associate Fellow at the National Institute on Ageing. A pension-consultant-turned-academic, she is best known for her investigation of risk sharing in occupational pension plans focusing on design, management and regulation. She has published numerous articles and is frequently invited to speak on these topics.

Combining quantitative research and community engagement, Barbara's work aspires to produce actionable insights to improve public policy and professional practice. She is a member of the C. D. Howe Institute's Pension Policy Council and past chair of the Canadian Institute of Actuaries' Task Force on Target Benefit Plans. She holds a BSc in Mathematics, an MSc in Actuarial Science, and is a Fellow of the Society of Actuaries and of the Canadian Institute of Actuaries.

Mark Hazelden

Executive Director (Interim)

Mark Hazelden (he/him) is a highly regarded leader within public policy having spent the past two decades working across the private, not-for-profit, and public sectors to develop and implement future-oriented policy solutions designed to enhance shared prosperity for Canadians. For the past nine years at Toronto Metropolitan University (TMU), Mark has served as the Senior Director of Partnerships at the Dais and was a co-founding member of the Brookfield Institute for Innovation + Entrepreneurship.

Throughout his time at TMU, Mark has been instrumental in building strong partnerships and driving consequential policy initiatives that have left a lasting mark on the university community and Canada's innovation ecosystem. Prior to joining TMU, Mark spent a decade with the Government of Ontario, including serving as the Director of Economic Policy for the Premier of Ontario. Mark holds a Bachelor of Science in Biology from McMaster University. He lives with his wife and high-spirited children in the west end of Toronto.

Suzy Wilcox
Director of Partnerships & Development

Suzanne (Suzy) is an experienced fundraising leader who loves building relationships that make a positive difference in people's lives and in their communities. Suzy brings decades of varied non-profi t and corporate experience to her role in leading NIA's partnerships and fundraising. After graduating from Princeton University, Suzy worked in Marketing and Development at several US arts organizations. She earned her MBA at the University of Toronto's Rotman School of Management before working in research, project management, and client relations at the renowned Toronto sponsorship agency Arts & Communications (A&C), then as Air Canada's Marketing Manager in Toronto.

For 15 years, Suzy was a Senior Associate with NetGain Partners, where she had the pleasure of working with a variety of consulting clients, helping them with strategic planning and different types of fundraising. In this time, Suzy raised significant funds for leading non-profit organizations, such as MOCA, Akin, and Junior Achievement of Central Ontario.

Most recently Suzy led the fundraising team at Evergreen, raising millions of dollars for Toronto's beloved Evergreen Brick Works and for Evergreen's public space projects across the country.

When not working, Suzy hangs out with her family and cat, dances, swims, golfs, hikes, and tends her wild garden. She used to be a mime, but the rope and the wall only got her so far.

Alyssa Hodder

Senior Researcher

Alyssa Hodder is a Senior Researcher with the NIA, responsible for accelerating the public release and early growth of the Cost of Ageing (COA) calculator, while strengthening Pension Centre of Excellence (PCE)-related research capacity and funding opportunities and supporting the growth and enhancing the visibility of the work from the NIA's Financial Security Department.

With more than 20 years of industry experience, her prior roles have included Director of Education and Outreach—Canada with the International Foundation of Employee Benefit Plans; Senior Communications Consultant with Eckler Ltd., providing communications support to public sector, corporate, not-for-profit, trusteed and multi-employer plans; and Director of the Knowledge Resource Centre at Buck Consultants. She also spent many years as Editor/Managing Editor of Benefits Canada magazine, with overall responsibility for its print and online editorial operations.

Alyssa earned her Master and Bachelor of Arts degrees (hons) from Queen's University in Kingston, Ontario as well as her Group Benefits Associate (GBA) designation from the International Foundation. She has also successfully completed the Canadian Securities Course.

Doug Chandler

Senior Researcher

Doug Chandler is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries, based in Calgary. From 2016 to 2024, he served as the Canadian Retirement Research Actuary at the Society of Actuaries, where he was responsible for developing and completing objective research on Canadian retirement systems to inform public policy development and public understanding.

Previously, he worked for 25 years as a consultant on retirement plans. In addition to providing retirement plan advice to clients, his responsibilities included professional practice leadership, thought leadership and writing for internal and external publications. Doug has been an active volunteer in Canadian Institute of Actuaries task forces on topics such as pension commuted values and accounting for employee future benefits.

He Chen

Senior Researcher

He Chen, FRM, is a Senior Researcher at the National Institute on Ageing, where he focuses on enhancing the financial well-being of older adults. He also serves as a consultant at the Healthcare of Ontario Pension Plan (HOOPP). With over a decade of experience spanning the hedge fund, banking, consulting, and pension plan industries, he brings deep expertise in capital markets and retirement systems. He holds a Master of Mathematics in Actuarial Science and a Bachelor of Mathematics in Actuarial Science & Statistics from the University of Waterloo. He has co-authored multiple publications and reports on retirement financial security and education. In addition to his research and consulting work, He mentors new graduates and young financial professionals, helping them develop the skills needed to thrive in the industry.

Audrey Forbes

Senior Fellow

Audrey Forbes is a seasoned business leader with over 35 years of experience in Ontario's public pension administration sector. Her expertise spans financial awareness and empowerment, operational policy, change management, and innovation.

Beyond her professional career, Audrey is actively involved in governance and advisory roles, serving on various boards including the Robert McLaughlin Gallery and Achieve Potential Inc. She was also recently appointed Senior Fellow at the National Institute on Ageing at the Toronto Metropolitan University.

An advocate for lifelong learning and community service, Audrey enjoys teaching, volunteering on community projects, and writing. After retiring from her most recent corporate role, she co-authored a historical fiction children's book, *The Day the Masks Went On*, with her daughter. She holds degrees from York University and Queen's University and is committed to public policy development and work that serves the common good.

Robert Brown

Senior Fellow

Rob retired from the University of Waterloo program in Actuarial Science in 2010 after 39 years of teaching and research.

In that time, Rob wrote seven books (most in multiple editions) and over sixty refereed papers. His research focus is the design of financial security programs in times of rapidly shifting demographics. Rob was President of the Canadian Institute of Actuaries in 1990/91, President of the Society of Actuaries in 2000/01 and President of the International Actuarial Association in 2014. Rob was also Research Chair for the Ontario Expert Commission on Pensions in 2007-08. Further, Rob has served on three CPP Actuarial Valuation Review Panels (in 2005, 2011 and 2014) serving as Panel Chair in the last two iterations.

Rob has two married children and four grandchildren who all live in Ontario. Rob now resides in Toronto.

Gareth Gibbins

Associate Fellow

Gareth Gibbins is a pension and policy enthusiast—and lawyer by training—with over 20 years of experience turning complex systems into practical solutions. From plan design and governance to legal frameworks and advocacy, Gareth has dedicated his career to helping retirement systems work better for everyone.

He contributes globally as an Associate Fellow at the National Institute on Ageing, serves on the International Advisory Board for the World Pension Summit and co-leads a social infrastructure working group at the International Centre for Pension Management. In Canada, Gareth has held senior roles with one of the country's largest pension plans and chaired committees for Ontario's pension regulator and the Ontario Bar Association.

Outside of work, Gareth's life revolves around his family—including two amazing boys on the autism spectrum. Advocating for neurodiversity in the workplace is close to his heart, and he has led grassroots programs to create meaningful change.

When he's not immersed in pensions or policy, Gareth enjoys cheering for the San Antonio Spurs and connecting with people who share a passion for making a difference.

Sally Shen
Associate Fellow

Sally Shen is currently Manager of Risk Analytics and Models at CPP Investments. Previously, she was Research Manager at OMERS, where she led the creation of innovative and impactful research, enriching and extending the ongoing efforts concerning pension plans and social value. Before joining OMERS, Sally served as a Research Associate at Global Risk Institute, collaborating with top academics and the pension industry for research, and played a crucial role in establishing the National Pension Hub.

Sally's journey in academia included being an Assistant Professor at Capital University of Economics and Business in Beijing, China, before she moved to Canada in 2017. She earned her Ph.D. in Finance in 2015 from Maastricht University in the Netherlands and has also worked as a researcher with APG. Sally has served as an international research fellow at Netspar since 2009.

Sally's research interests focus on the social value of pension, longevity risk, pension communication, sustainable finance and climate risk, pension risk management, asset and liability management, pension technology, strategic asset allocation, liability valuation and pension system design.

Jen Orenstein

Events Specialist

Jen Orenstein is an accomplished Events Specialist with extensive experience in both the hospitality industry and event management. She is passionate about delivering impactful, meaningful events that help advance the NIA's mission.

Jen's career journey includes a notable tenure at Toronto Metropolitan University's Advancement Department, where she played a key role in managing and enhancing alumni and donor events. Her background in the hospitality industry further underscores her exceptional skills in creating seamless and engaging experiences.

Magdalen Stiff

Director of Communications

Magdalen Stiff is the Director of Communications at the NIA. Prior to joining the NIA, Magdalen was the Assistant Director of Strategic Communications at the Ministry of Economic Development, Job Creation and Trade. Under her leadership, she led the team responsible for supporting the largest auto investment in the province's history, having worked with major investors in the electric vehicle sector. She was also the Senior Manager of Digital Strategy at the Ministry of Children, Community and Social Services where she helped make it easier for families to access the services they needed online.

Prior to her public service work, Magdalen spent 10 years in the private healthcare sector helping healthcare professionals with their marketing and communications needs. As Marketing Manager at dentalcorp, Canada's largest network of dentists and dental practices, she helped dentists unlock their growth potential by developing localized marketing strategies.

Magdalen holds a Bachelor of Arts in Communications from the University of Ottawa. She is passionate about using her communications and marketing background to give back to her community. She has held various positions on the Catholic School Parent Council having served as the Co-Chair and Secretary where she continues to support the school's needs.

Anais Diaz Lozano

Development Officer

Anais Diaz Lozano is a Development Officer at the National Institute on Ageing (NIA).

Before joining the NIA, Anais served as an Annual Giving Officer at York University, managing a diverse portfolio of prospects and supporting comprehensive cultivation, solicitation, and stewardship initiatives. She has also contributed to stewardship and donor relations programs at the Schulich School of Business and Sinai Health Foundation, strengthening relationships and enhancing philanthropic impact. Anais also worked as a Project Officer at the International Federation on Ageing.

Anais holds a BA in International Relations and History from the University of Toronto and a MA in International Relations from the University of Manchester.

ACPM

Korrine Collins

Chief Executive Officer

Korinne was appointed as CEO of the Association for Canadian Pension Management (ACPM) in July 2024.

As a seasoned business leader, Korinne brings extensive experience in financial services, business growth and association management. Prior to joining ACPM, she served as VP, Education & Events at the Canadian Credit Union Association where she led the strategy, revenue generation and execution of education, conferences and events. Korinne has also held senior leadership positions at CIBC, IBM and PwC.

Korinne is a Certified Corporate Director from the ICD with governance experience serving on several boards.

Aon

Scott McManus

Actuary

Scott McManus is a retirement consultant and actuary at Aon in Toronto. With over 20 years of experience in human resources, risk management and consulting, Scott provides expert advice to employers, boards, and other stakeholders to help organizations achieve their goals and to deliver great retirement outcomes to Canadian households. Scott is a Fellow of the Canadian Institute of Actuaries.

Lilach Frenkel

Partner

Lilach is a Partner at Aon and a seasoned actuary with over 25 years of experience in the pension industry working with various stakeholders to manage and meet risk objectives through strategy and innovation. Lilach provides strategic advice to plan sponsors, boards and pension committees on initiatives related to plan design, policy reform, funding and accounting for pension plans.

Previously, Lilach was a Director of Product Innovation at a public sector pension plan where she developed products and initiatives opening new strategic opportunities and risk mitigation techniques for the plan. She often speaks and writes about plan sponsor risk management and decumulation strategies as well as member engagement as a means to drive best outcomes.

Lilach has volunteered on numerous committees of the Canadian Institute of Actuaries, the Society of Actuaries and the Financial Services Regulatory Authority of Ontario.

Lilach is a Fellow of the Canadian Institute of Actuaries (FCIA) and a Fellow of the Society of Actuaries (FSA). She holds a degree in Actuarial Sciences from the University of Toronto.

Alberta Teachers' Retirement Fund

Rod Matheson
Chief Executive Officer

Rod is the CEO of the Alberta Teachers' Retirement Fund (ATRF). ATRF has assets of over C$24 billion and provides pension services to over 85,000 active and retired teachers in Alberta.

Rod joined ATRF in 2014 and has more than 35 years' experience in the investment, pension administration and finance field. Prior to joining ATRF he was Assistant Deputy Minister of Treasury and Risk Management for the Province of Alberta where he had responsibility for the treasury and risk management and insurance operations of the Province, as well as policy areas dealing with capital markets and financial institutions.

Rod has a Bachelor of Commerce degree and an MBA from the University of Alberta as well as a CPA (CMA) designation, a Chartered Financial Analyst (CFA) designation and an ICD.D designation.

Julie Joyal
Vice President, Pension Services

Julie Joyal is Vice President, Pension Services at the Alberta Teachers' Retirement Fund (ATRF). Julie is responsible for the strategic direction and management of the Pension Services department, overseeing the provision of pension benefits as well as services and information to plan members, employers, and plan sponsors. She advises on pension benefits, member services and actuarial issues for the Teachers' Pension Plans in Alberta, with over $24 billion in assets and more than 85,000 plan members.

Prior to joining ATRF in 2016, Julie was Director, Pension and Benefits with Canada Post. Before that, she was Vice President at the global consulting firm Aon.

Julie holds a B.Sc. degree in Mathematics from the University of Montreal and is a Fellow of the Canadian Institute of Actuaries and the Society of Actuaries. Julie is a Board member of the Association of Canadian Pension Management (ACPM) and the Chair of its Alberta Regional Council.

BCI

Salima Remtulla

Vice President, Growth & Investment Solutions
Primary Department Investment Strategy & Risk

Salima Remtulla is a finance executive with international experience directing corporate strategy and building high-performance teams. She currently serves as Vice President, Growth & Investment Solutions at BC Investment Management Corporation (BCI).

Salima was named one of Canada's Top 40 Under 40 by Caldwell Partners in 2021 and is a 2018 Business in Vancouver Top 40 Under 40 honouree. Previously, Salima was the COO of Global Private Investing at D. E. Shaw & Co. LP, a multi-strategy hedge fund headquartered in New York City, and served on the board and as Chair of the Investment Committee for the Insurance Corporation of British Columbia (ICBC).

Salima is a graduate of Yale University and a Palmer Scholar of the Wharton School of Business at the University of Pennsylvania, from which she holds an MBA, and where she placed in the top 5% of her class and won the peer-voted Benjamin Franklin Award for strong work ethic and teamwork. She is a CFA charterholder, certified in financial risk management (FRM), and holds the ICD.D designation from the Institute of Corporate Directors.

In the community, Salima is a Director of the Vancouver Foundation and LIFT Impact Partners. She previously served as Chair of the Vancouver Hospice Society, Governor of the B.C. Business Council, and a member of the Royal Columbian Hospital Foundation's capital campaign cabinet.

BC Pension Corporation

Gillian Dabbs

Director, Pension Research & Insights

Gillian is the Director of Pension Research and Insights at BC Pension Corporation, one of the largest pension services providers in the country.

As a senior strategic leader, Gillian is responsible for shaping and executing a forward-looking pension research and insights agenda that strengthens the corporation's position as a thought leader, enhances stakeholder trust, and ensures the pension plans it serves stay relevant and sustainable for the long-term. Prior to her current role, Gillian was the Director, Pensions at the BC Financial Services Authority, leading the team that regulates 600-plus pension plans in the province.

Gillian has a law degree from the University of Edinburgh, and a commerce degree from the University of Edinburgh.

Caisse de dépôt et placement du Québec

Jacques Demers

Senior Vice President, Depositors

In his role as Senior Vice-President, Depositor Advisory Services, Jacques Demers is responsible for the Depositor Advisory and Relationships and Depositor Account Management teams. He is a member of the Depositors and Total Portfolio, Organization and Execution, Indexes and Performance Measures and Global Equity Markets Committees. He also supervises and contributes to advising clients on their investment policies and reporting, as well as developing and implementing strategies for product offerings, including related reviews and communications. Mr. Demers also seeks to strengthen La Caisse's relationship with its depositors, particularly with regard to their needs and the investment strategies deployed by the organization. In addition, he oversees that operational activities are executed in line with investment policies.

Prior to joining La Caisse in 2013, Mr. Demers worked at Mercer for 23 years. He was a Partner and member of the Canada and global partnership management team, and served as Chief Operating Officer for Eastern Canada for the Pension consulting unit. Mr. Demers holds a Bachelor's in Actuarial Sciences from Université Laval and is a Fellow of the Society of Actuaries and the Canadian Institute of Actuaries. He sits on the Board of Directors of Centre interuniversitaire de recherche en analyse des organisations (CIRANO), where he also chairs the Audit Committee.

Canada Life

Jeff Coulter

Manager of GRS Product & Solutions

Jeff has spent 18 years with Canada Life, focusing on product development with a keen interest in decumulation strategies and improving member experience. Jeff is a Certified Financial Planner and is passionate about creating solutions that deliver better outcomes for members.

Jeff participates in several CLHIA GRS retirement income working groups and committees, contributing to industry discussions and best practices.

Shaun Patton

Director, Compliance, Workplace Benefits & Retirement

Shaun is an experienced compliance leader with over two decades in the financial services industry. Since joining Canada Life in 2002, Shaun has held progressive roles including Senior Customer Service Specialist and Compliance Consultant, building deep expertise in regulatory interpretation and operational risk management.
In Shaun's current role, he oversees 1B compliance strategies, ensuring adherence to evolving provincial and federal regulations. Shaun partners with business leaders to assess regulatory impacts, guide policy development, and strengthen governance frameworks throughout Canada Life.

Passionate about driving innovation in compliance, Shaun focuses on leveraging technology and data analytics to enhance risk oversight and deliver sustainable compliance solutions.

Canada Pension Plan Investment Board

Naomi Powell
Director, Insights Institute

Naomi Powell is a Director at CPP Investments' Insights Institute, where she leads the development and dissemination of thought leadership content on global investment and policy trends. Prior to joining CPP Investments, she was the Managing Editor of Economics and Thought Leadership at RBC, where she edited a broad portfolio of economic analysis and co-authored major reports on human capital, the green transition, and international trade.

Naomi spent a decade as a financial journalist based in Stockholm and Dublin, where her writing appeared in *The Globe and Mail, The Wall Street Journal,* and *The New York Times*.

Katie Zajner
Manager, Stakeholder Affairs

Katie joined CPP Investments in 2023 as Manager of Stakeholder Affairs in Toronto. She oversees domestic stakeholder relationships within CPP Investments, with a focus on financial literacy for Canadians.

Katie has a background in enterprise and startup technology, working for the Canadian entities of TIBCO, Uber, and Salesforce. Prior to her role at CPP Investments she was the Head of Partnerships at C100, a not-for-profit with a focus on the global Canadian tech diaspora and Canadian entrepreneurship.

Katie holds a BA in Kinesiology from the University of Windsor, and an MBA from Ivey Business School.

Canada-Wide Industrial Pension Plan

Ashley D’Souza

Pension Consultant

Ashley has more than five years of experience in the actuarial field, with the majority of his experience as part of Eckler’s pension consulting practice, in addition to experience in group annuity pricing at a large insurer. Ashley consults for a range of clients primarily focusing on multi-employer pension plans, and has experience in a variety of core actuarial work as well as special solutions for client needs.

Ashley graduated from Western University with an Honours Bachelor of Science, Honors Specialization in Actuarial Science. He is a Fellow of the Society of Actuaries (FSA) and an Associate of the Canadian Institute of Actuaries (ACIA).

Canadian Association of Pension Supervisory Authorities

Rhea Tubigan

Director of Pensions Planning & Stakeholder Relations

CAPSA is a national association of pension regulators whose mission is to facilitate an efficient and effective pension regulatory system in Canada. It develops practical solutions to further the coordination and harmonization of pension regulation across Canada. Ms. Tubigan is a member of the CAPSA Risk Management Committee and was instrumental in harmonizing CAPSA's approach to Pension Awareness.

As Director of Pensions Planning and Stakeholder Relations at Ontario's Financial Services Regulatory Authority (FSRA), she leads strategic planning, stakeholder engagement, and pension plan member focused initiatives. In previous roles at FSRA, she provided regulatory thought leadership, business planning, policy development, and cross-functional collaboration. Prior to joining FSRA in 2019, she brings over a decade of leadership experience in Ontario's healthcare system, where she focused on corporate governance, strategic planning, and organizational performance.

Jonathan Bolduc

Director General of Supplemental Pension Plans

Jonathan Bolduc is Director General of Supplemental Pension Plans at Retraite Québec since August 14, 2023.

As an actuary, Mr. Bolduc has developed diversified expertise in pension and benefits programs in the private sector, both in Canada and internationally. An experienced manager, he has successfully led several teams of professionals in achieving strategic objectives and is committed to promoting collaborative customer service based on trust.

CSS Pension Plan

Martin McInnis

Executive Director

Martin McInnis is the Executive Director of the Co-operative Superannuation Society (CSS) Pension Plan, one of Canada's largest and oldest defined contribution pension plans. Having spent over a decade working in the Canadian credit union system, including volunteer assignments overseas with credit unions in Mongolia and Uganda, Martin has a strong appreciation for the positive difference that co-operative enterprise makes in the lives of everyday people and their communities. He is proud to be managing the CSS Pension Plan on behalf of approximately 300 Canadian co-operative and credit union employers and over 57,000 employee members and retirees.

Martin has a wide range of experience in the areas of strategy, finance, operations, accounting, risk management and information technology. He holds a Bachelor of Commerce (Honours in Computer Science) from the University of Saskatchewan, is a Chartered Financial Analyst (CFA) charterholder and is a Chartered Professional Accountant (FCPA).

Deloitte

Max Bazile

Partner, Organization & Workforce Transformation

Max Bazile is a Partner in Deloitte's Organization & Workforce Transformation practice and leads the Total Rewards offerings across Canada. He has spent over 20 years in the Reward Consulting industry, the last decade with Deloitte.

A Pension Actuary by training, Max has been a Fellow of both the Canadian Institute and the Society of Actuaries since 2011.

He has a clear focus and passion on the Pension sector, where he looks to help organizations transform through optimizing across their people, processes and technology to deliver the best experience and outcomes to plan members.

Katherine Kruse

Senior Manager, Organization & Workforce Transformation

Katherine Kruse is a Senior Manager in Deloitte's Organization & Workforce Transformation practice and has over 25 years of experience in human resources specifically related to benefits design, implementation and retirement administration technology and consulting roles.

Katherine has led large-scale transformation efforts in the US and Canada working with large public pension plans and other complex institutions in consulting roles covering digital transformation and platform strategy development.

Katherine is a Certified Employee Benefits Specialist (CEBS) from Dalhousie University, PMP and earned a Bachelor of Commerce degree (major – accountancy) from Concordia University, Montreal.

She specializes in working with organizations to optimize the value of the new technology to meet their strategic business goals.

Desjardins

Jérôme Bellavance
Manager, Actuarial & Administration Services, Defined Benefit Pension Plans

Jérôme leads the team of actuaries and technicians dedicated to providing actuarial and administrative services to our clients who sponsor defined benefit plans, including plans sponsored by the Desjardins Group.

He oversees all of the team's work, which covers financing, accounting, design, and modification of plans.

Jérôme obtained his bachelor's degree in actuarial science from Université Laval in 2000 and became a Fellow of the Canadian Institute of Actuaries in 2004.

Before joining Desjardins, Jérôme worked for nearly 20 years in pension plan consulting with an internationally renowned firm.

François Lord
Group Retirement Savings Product Manager

François is Desjardin's Product Manager. As such, he plays a strategic role by closely monitoring market trends and regulatory developments. His goal is to assess how these dynamics and changes impact our service offering, and determine whether a call to action is required. His work is guided by a strong understanding of Desjardins' strategic focus, ensuring his recommendations align with its goals.

Through this analytical and value-driven approach, François identifies the most relevant improvements to apply to our product and service offerings, focusing on those that best serve our clients and members. François has 24 years of experience in the industry and has the knowledge and experience to propose solutions that meet clients' needs and expectations. He has worked with consulting firms for 20 years.

François holds a Bachelor's degree in Actuarial Science from Laval University and is a Fellow of the Canadian Institute of Actuaries (CICA) and the Society of Actuaries (FSA).

Eckler

Laura Strachan

Principal, Pension & Group Benefits

Laura is an actuary in Eckler's pension and group benefits practices. She joined Eckler in 2016 after working in the U.K. for the first part of her career. Her expertise includes pension and post-employment benefit plan design, funding valuations, plan governance, accounting and administration. She works with a wide range of clients across the private, public and broader public sectors.

Laura is a co-author of the report 'Affordable Lifetime Pension Income for a Better Tomorrow', published in 2021 by the National Institute on Ageing and the Global Risk Institute, and she continues to research and promote the development of VPLAs in Canada. She has recently advised on the design and implementation of a VPLA for a large defined contribution plan and is a member of the Canadian Institute of Actuaries VPLA Task Force.

Richard Brown

Managing Principal

Richard is the Managing Principal at Eckler. In this role, he has overall leadership for the firm, which provides consulting services in the areas of employee benefits, life insurance and property & casualty insurance across Canada and the Caribbean. Richard also oversees Eckler's Technology and Communication practices, and contributes to Eckler's risk management consulting services, with an increasing focus on climate change risk.

Richard is a pension actuary with expertise in areas including longevity analysis and research, asset-liability and capital market modelling, data analytics and pension risk transfer. He has over 20 years of experience helping clients understand, quantify and manage risk, spanning defined benefit and defined contribution pension plans, as well as insurers and reinsurers. A graduate of the University of Waterloo, Richard is a Fellow of both the Canadian Institute of Actuaries (CIA) and the Society of Actuaries. Richard is also a CFA® charterholder.

Richard regularly contributes to CIA initiatives and is currently a member of the CIA's Climate Change and Sustainability Practice Committee. He has authored numerous articles and spoken at many industry events.

EY - Canada

Uros Karadzic

People Advisory Services, Partner

Uros Karadzic is a partner based in Toronto, Canada. He is the national Leader of EY's Reward practice, and the Deputy Leader of EY's People Advisory Services. Uros is a pension actuary with 25 years of experience.

Uros advises clients on a wide range of Total Reward and HR issues, whether in the context of mergers and acquisitions, or as part of on-going advisory services.

He leads a diverse team of actuaries, lawyers practicing in tax, pension and employment law, and compensation professionals. Together, Uros's team delivers integrated, strategically-aligned solutions to Canadian and multinational companies, governments and public sector entities, private equity firms and others.

Uros has extensive leadership involvement in the Canadian pension industry, including roles in actuarial and accounting professional bodies, industry associations, research institutes and public policy forums. He is currently serving as the Presiding Partner of EY's Canadian Partner Forum and is the Canadian representative at EY's Global Governance Council.

Carol Wong

People Advisory Services, Partner

Carol is a pension actuary who advises clients on key financial risks and exposure areas relating to their retirement and benefits programs, incentive programs and HR policies. She offers strategic advice to pension committees and executives on the strategy and execution, risk management, financial reporting, ongoing governance and operations of pension and benefit plans. Carol also has extensive experience in identifying and measuring HR risks and costs in M&A diligence and integration projects. She leads a team of actuaries to deliver solutions to Canadian and multinational companies, public sector entities, and private equity firms

Government of Canada

Sean Malloy

Director of the Policy, Actuarial & Communications Division

Sean Malloy is the Director of the Policy, Actuarial and Communications Division within the Registered Plans Directorate (RPD) at the Canada Revenue Agency (CRA). The RPD administers the tax rules governing registered deferred income and savings plan products in Canada. Appointed to his current position in November 2019, following his tenure as Director of Registered Plans Audit, Sean provides strategic leadership in the development of policy, the publication of guidance related to deferred income and savings arrangements, stakeholder engagement, and actuarial services for the pension sector and internal CRA partners. Since joining the Federal Public Service in 1998, Sean has held a number of positions within the CRA. He holds an Honours Bachelor of Commerce degree with a specialization in Information Systems and a Master of Business Administration.

Healthcare of Ontario Pension Plan (HOOPP)

Darryl Mabini

Assistant Vice President, Stakeholder Engagement & Research

Darryl Mabini has worked in the defined benefit (DB) pension industry for over 25 years. After starting his career in plan administration at the Ontario Teachers' Pension Plan (OTPP), he moved to the Healthcare of Ontario Pension Plan (HOOPP) where he later on started their employer and member recruitment program. HOOPP is a jointly-sponsored DB plan for Ontario's hospital and community-based healthcare sector. In 2014, Darryl led HOOPP's foundational pension advocacy strategy aimed at raising public awareness of the value of defined benefit pension plans. Today, Darryl leads HOOPP's pension advocacy and research team which advocates for good pensions for all Canadians through thought leadership research. His role also involves outreach to a variety of stakeholders including members and employers, unions, pension industry experts and associations, and healthcare sector advocacy groups.

Jennifer Rook

VP, Strategy, Global Intelligence & Advocacy

Jennifer Rook is VP, Government Relations & Regulatory Affairs, leading HOOPP's global government relations, regulatory affairs and advocacy strategies. Jennifer also led the development of HOOPP's 2030 Strategic plan and implementation of key strategic initiatives, including opening HOOPP's first international office in London, UK. Previously, Jennifer was Head of Pension Operations and Regulatory Effectiveness at the Financial Services Regulatory Authority of Ontario (FSRA), overseeing the delivery of services for the regulation and supervision of Ontario's pension sector including, the review and approval of plan applications, member inquiries and various compliance related functions.

Jennifer also has an extensive background in pension policy from her work as the Director of the Pension Policy Branch at the Ontario Ministry of Finance where she led the development of Ontario pension policy and corresponding legislative and regulatory reforms.

In this role, she was responsible for leading significant pension reform initiatives, including implementing the new funding framework for defined benefit pension plans, and the development of various special regulations to restructure the Algoma and Stelco pension plans. Jennifer also worked for two Ontario Finance Ministers as their Director of Policy.

A lawyer by training, Jennifer previously practiced commercial litigation in Toronto.

Home Equity Bank (HEB)

Erin Wilson

Senior Marketing Leader

Erin Wilson is a results-driven Senior Marketing Leader with over 20 years of experience leading Direct to Consumer and B2B marketing initiatives for top financial services brands, including American Express, Capital One, Intact Insurance, and HomeEquity Bank. Currently serving as VP of Growth Marketing at HomeEquity Bank, Erin is leading a high-performing team of 18+ members, overseeing all aspects of growth marketing, including driving customer acquisition, retention, and revenue growth through data-driven strategies. Her expertise spans performance marketing, conversion rate optimization, multi-channel campaigns, and advanced analytics, all focused on delivering measurable and sustainable business results. Erin is committed to continuous innovation and optimization to fuel business success.

Local Authorities Pension Plan (LAPP)

Troy Mann
President & CEO

Troy Mann is the President and CEO of LAPP Corporation. He has extensive background in the pension and benefits industry with significant experience leading through plan design, governance, and organizational change. Before joining LAPP Corporation, Troy served as Vice President of Pensions Services, at Alberta Pensions Services Corporation (APS), providing strategic and operational direction focused on client services, client operations, communications, actuarial services, and pension policy.

Before that, he was Chief Pensions and Benefits Operations Officer at Vestcor. His tenure with the Government of New Brunswick included several key leadership roles, such as Assistant Deputy Minister in the Department of Treasury Board, Director Divisional Services for Pensions and Employee Benefits, and Director of Provincial Budgeting and Expenditure Management. A Chartered Professional Accountant, Troy holds a Bachelor of Commerce from Saint Mary's University and has completed executive leadership programs through the Ivey School of Business, Queen's School of Business, and the Rotman School of Management.

Brian Mulawka
Executive Director, Stakeholder Engagement

Brian Mulawka is LAPP's Executive Director, Stakeholder Engagement and brings extensive corporate communications and stakeholder engagement experience to his role. Brian came to LAPP from ATRF where he managed the organization's internal and external communications during the Bill 22 transition and for five years after that. He has also served as a government policy advisor at the federal level and as a communications advisor with the Government of Alberta, in addition to spending nearly a decade running his own communications firm. Brian is actively involved in Canada's pension industry as the co-chair of the Pension Engagement Network, which regularly gathers pension communicators from across Canada to discuss industry topics. He has completed the Executive Leadership program at Cornell University and the Mini-MBA program in communications at Rutgers Business School.

Mintz

Mitch Frazer
Managing Partner

Mitch is the Managing Partner of the Toronto office of Mintz and the Chancellor of Ontario Tech University. Prior to joining Mintz, Mitch served as the chair of the Pensions and Employment Practice of an international law firm based in Toronto. His practice focuses on all aspects of pension, benefits and employment law.

Mitch is the co-founder of the National Institute on Ageing at Toronto Metropolitan University, a former adjunct professor at the University of Toronto Faculty of Law and a published author. A committed philanthropist, he supports numerous educational and health-related organizations and causes.

He currently serves as chair of the North York General Board of Governors, is a member and former chair of the Toronto French School (TFS) Board of Directors and sits on the Forum Income and Impact Fund Board of Trustees. He is past chair of Toronto Metropolitan University's Board of Governors and a former member of the Ontario Science Centre Board of Trustees.

An avid runner, Mitch has completed all seven Abbott world marathon majors. He was named one of the 25 most influential lawyers in Canada by Canadian Lawyer magazine and is a recipient of numerous awards and honours including the Queen Elizabeth II Diamond Jubilee Medal, the King Charles III Coronation Medal, the Ontario Bar Association's Award of Excellence in Pension and Benefits Law, the CCAE Friend of Education Award and an Honorary Doctor of Laws from Toronto Metropolitan University. He has also been admitted to the Order of Ontario.

Nova Scotia Pension Services Corporation

Doug Moodie

President & Chief Executive Officer

Doug has been President and CEO of Nova Scotia Pension Services Corporation (NS Pension) since October 2016. NS Pension provides pension administration and investment services to Nova Scotia's Public Service Superannuation Plan (PSSP) and Teachers' Pension Plan (TPP), as well as administrative support for the Province's MLA plans, the former Sydney Steel Corporation pension plans, and the pension arrangements for deputy ministers and Provincial Court judges.

Doug served on the trustee board for the PSSP from its inception on April 1, 2013. He also sat on the board of NS Pension and was one of its co-chairs since it was created on April 1, 2013, and was a member of the Nova Scotia Teachers' Pension Board commencing in 2015.

Before joining NS Pension in 2016, Doug practiced law with the Nova Scotia Department of Justice, primarily advising the Department of Finance and Treasury Board. Prior to that, he was a partner in the Toronto offices of a national law firm. He holds LL.B. and LL.M. degrees. He became a member of the Law Society of Upper Canada in 1989 and has been a member of the Nova Scotia Barristers' Society since 2004.

OMERS

Martin Diokno

Associate Director, Employer Experience & Pension Education

Martin Diokno is the Associate Director for the Employer Experience and Pension Education Team at OMERS, bringing nearly 17 years of dedicated service to the organization and over 19 years of experience in the pension industry.

Martin holds a Bachelor of Commerce degree in Economics from the University of Guelph. Additionally, he has earned the Pension Plan Administration Certificate (PPAC) from Humber College and recently completed a mini-MBA program at the Schulich School of Business.

Christopher Hayle

Manager, Employer Experience & Pension Education Team

Martin Diokno is the Associate Director for the Employer Experience and Pension Education Team at OMERS, bringing nearly 17 years of dedicated service to the organization and over 19 years of experience in the pension industry.

Martin holds a Bachelor of Commerce degree in Economics from the University of Guelph. Additionally, he has earned the Pension Plan Administration Certificate (PPAC) from Humber College and recently completed a mini-MBA program at the Schulich School of Business.

Ontario Pension Board

David Au

Executive Director, Funding, Actuarial & Data Analytics

David Au is the Executive Director – Funding, Actuarial and Data Analytics at OPB. David joined OPB in June of this year, and prior to that he spent 20 years in the Ontario Public Service in the areas of policy, fiscal planning, employee relations, and collective bargaining/negotiations. Just prior to joining OPB, David was the Assistant Deputy Minister of Employee Relations and Negotiations within the Treasury Board Secretariat.

Michael Lockhart

Director of External Communications & Digital Strategy

Michael Lockhart is the Director of External Communications & Digital Strategy for the Ontario Pension Board, a $34.1B public sector pension plan where he provides leadership across member and corporate communications, media relations, content strategy and user experience. His prior experience spans international publishing, foreign affairs, and public relations. Michael is Vice-Chair of the Association of Canadian Pension Management's (ACPM) National Editorial Committee and sits on the Board of the Toronto Symphony Orchestra as Secretary and Vice-Chair of the Development Committee. He holds an MSc. in Strategic Studies (U. Aberdeen), BAA in Media Studies (U. Guelph), and an Advanced College Diploma in Print & Broadcast Journalism (Humber).

OPTrust

Julie Belair

Vice-President, Actuarial Services & Plan Policy

Julie Belair is the Vice President of Actuarial Services and Plan Policy at OPTrust. She provides strategic direction on plan sustainability and actuarial matters, supporting OPTrust's administration, funding, and member-driven investing strategy.

Julie joined OPTrust in 2017 after 18 years as a senior consulting actuary at a global employee-benefits consulting firm, where she specialized in the design, funding, and accounting of DB and DC pension plans.

She has extensive experience in pension plan valuation and administration, handling complex issues such as negotiated benefit changes, plan mergers, windups, and surplus sharing distributions. Julie has advised multinational clients, government, and public sector organizations on human resource and financial objectives.

She is a Fellow of the Society of Actuaries and the Canadian Institute of Actuaries, and holds an Honours Bachelor of Science degree in actuarial science and statistics from the University of Western Ontario.

Jason White

Manager, Public Affairs

Jason is the Manager of Public Affairs at OPTrust, one of Canada's largest defined pension plans. As a member of the Public Affairs team, Jason's work is focused on government and media relations, strategic communications and issues management.

Prior to joining OPTrust, Jason spent a decade working in Ontario politics and has worked on election campaigns at the municipal, provincial and federal levels. He holds an Honours Bachelor of Arts in Political Science from Wilfrid Laurier University.

Plannera

Jenn Fink

Director, Strategy & Business Development

Jenn Fink is a seasoned leader specializing in corporate planning, policy development, and transformative initiatives. As Director of Strategy and Business Development at Plannera Pensions & Benefits, Jenn focuses on shaping long-term strategies, driving innovation, identifying growth opportunities and delivering actional insights that strengthen the pension and benefit programs.

Jenn's career spans progressive leadership roles across multiple sectors in the Saskatchewan public service, where she earned a reputation as a collaborative, results-driven leader. She has guided cross-functional teams through complex change initiatives, aligning priorities with continuous improvement and operational excellence. Her expertise includes designing integrated planning and accountability frameworks, managing large-scale strategic projects, facilitating intergovernmental collaboration, and navigating legislative and regulatory environments to support policy advancement.

Holding a Master of Public Administration from the University of Regina and a Bachelor of Arts in Sociology and Commerce from the University of British Columbia, Jenn combines academic rigor with practical leadership experience. Recognized with multiple awards, she is known for translating vision into measurable results while fostering collaboration and organizational resilience. Passionate about strategic transformation, Jenn brings analytical rigor and a people-first approach to building high-performing teams and delivering meaningful impact.

Public Service Pension Plan (PSPP)

Lynette Martin
Chief Executive Officer

Lynette Martin is the Chief Executive Officer of PSPP Corporation, a role she has held since January 2019. As the organization's inaugural CEO, she led the development of its governance and operational framework, laying the foundation for long-term success. Lynette provides strategic, executive-level oversight of all corporate functions, ensuring organizational effectiveness, strong governance and compliance with fiduciary responsibilities.

Lynette is responsible for executing PSPP strategic vision driving the financial well-being of the PSPP and safeguarding the retirement security of its members. Lynette holds Bachelor of Commerce and Bachelor of Laws degrees from the University of Alberta. She is an active member of both the Alberta Law Society and Chartered Professional Accountants. She also holds the ICD.D director designation from the Institute of Corporate Directors.

Before joining PSPP, Lynette practiced corporate law and previously served as financial controller for a commercial real estate and property management firm. Her diverse background in business, law, accounting, and board governance informs her strategic leadership and commitment to excellence.

Kathleen Rivest
Chief Pension Officer

Kathleen Rivest is the Chief Pension Officer at PSPP Corporation, where she leads the administration of one of Alberta's largest defined benefit pension plans. With over 20 years of experience in both the public and private sectors, she brings deep expertise in governance, compliance, and service delivery.

Kathleen is known for driving initiatives to improve pension administration, fostering strong stakeholder relationships, and championing retirement security. She is an experienced speaker and respected contributor to industry development

Prior to her current role, Kathleen held a variety of senior leadership positions in pension administration, compensation, and benefits across multiple organizations. Her career reflects a deep belief in the value of defined benefit pensions as a foundation for retirement security and long-term financial well-being. Kathleen is an experienced speaker and moderator, known for her collaborative leadership and passion for advancing pension sustainability.

Retraite Québec

Christian Rousseau

Vice President, Policies & Programs

Christian Rousseau is Vice President, Policies and Programs at Retraite Québec since September 2024. In this role, he oversees the development and valuation of the Québec Pension Plan, the valuation of specific public sector pension plans on both funding and accounting bases, the development and supervision of supplemental pension plans and voluntary retirement saving plans and the asset allocation advice for the Québec Pension Plan and specific public sector pension plans.

Before joining Retraite Québec, Christian spent a few years as an independent consultant serving a wide variety of Canadian and European clients on all aspects relating to pension plans and acting as expert member for pension and investment committees. Prior to that, he spent 7 years with the Caisse de dépôt et placement du Québec where he managed the Client Investment Policy Team, and 14 years with Mercer in the retirement consulting practice.

Christian earned a bachelor's degree in actuarial science at Laval University and is a Fellow of the society of actuaries and the Canadian institute of actuaries.

Jean-François Chevarie

General Manager of public pensions plans & Chief Actuary of the Quebec Pension Plan

Jean-François Chevarie is the General Manager of public pension plans at Retraite Québec and Chief Actuary of the QPP. In this capacity, he is responsible for managing and evaluating the public pension plans administered by Retraite Québec. He also manages development and research related to RRQ programs and changes within his department. In addition, he oversees the provisional administration of supplemental pension plans and the management of retirement pensions entrusted to Retraite Québec. He supervises various projects and the creation of tools for retirement financial planning. Finally, he is responsible for a team that reviews Retraite Québec's decisions in the second instance. Mr. Chevarie has some 20 years of diverse experience in the field of actuarial science.

Jean-François is recognized for his communication skills and strategic approach to public service. He is fortunate to have a diverse team of talented, motivated professionals who are committed to providing Quebecers with financially sound public pension plans.

Special Forces Pension Plan (SFPP)

Liz Doughty

Chief Executive Officer

Liz Doughty is the CEO of SFPP Corporation, the administrator and trustee of the pension fund of the Special Forces Pension Plan. Liz has 20-plus years of executive experience with particular strengths in stakeholder relations, strategic planning, governance, communications, defined benefit pensions, and Board and team leadership.

She is a Graduate of the Rotman School of Management, the Directors Education Program (DEP) and holds an ICD.D designation from the Institute of Corporate Directors, as well as a pensions certificate in Advanced Trust Management Standards (ATMS) and is an Accredited Director through ICSA Canada through the completion of the Directors' Education and Accreditation Program.

John Karagoulis

Executive Director, Funding & Investments

John Karagoulis is the Executive Director, Funding and Investments with SFPP Corporation. John leads the Plan's actuarial funding work as well as providing a funding lens to the investment management and reporting functions.

John began his pensions career in Michigan, where he oversaw the funding of five State of Michigan public sector retirement systems, comprised of Defined Benefit, Defined Contribution and Hybrid plans. John's career also includes working for the State of Michigan Bureau of Investments as well as the Government of Alberta's Pension Policy Branch. John has a Bachelor of Science degree in Economics from Michigan State University and was granted a CFA charter in 2024.

Sun Life

Krista Heuston

Director, Retirement Strategist, Group Retirement Services

Krista is a Retirement Strategist within the GRS Strategy, Data and Analytics team at Sun Life. She is responsible for working with plan sponsors to understand the retirement readiness of their plan members and the overall health of their plan. In these discussions, Krista helps plan sponsors consider what actions they can take to improve member outcomes. As part of her role, Krista also supports our advocacy with governments and regulators, sharing the perspectives of plan sponsors and practical implications of proposed legislative or regulatory changes.

Krista is a Chartered Professional Accountant, holds a Masters degree in accounting, and has over 25 years of industry experience. She has held a variety of senior roles in audit, pricing and product development.

Linda Melikian

Director, Strategic Initiatives, Group Retirement Service

Linda leads strategic initiatives at Sun Life for their Group Retirement Services (GRS) business. She has 25 years of experience in the insurance industry, having worked in various roles within GRS of other major insurance companies.

Linda holds a Master of Business Administration (MBA) from the John Molson School of Business at Concordia University and a bachelor's degree in accounting from McGill University. She is a board member of Sun Youth, a non-profit organization in Montreal that has been providing emergency services and youth development programs since 1954.

Linda lives with her husband, their two boys, and her super-energetic fox terrier Jack. She dedicates most of her time to what she calls H&H – homework & hockey. When she's not busy helping her kids with their homework, you can find her at a freezing cold hockey arena.

T. Rowe Price

Zaheed Jiwani

Vice President, Institutional

Zaheed Jiwani, Vice President, Institutional, for T. Rowe Price (Canada), Inc. works with institutional clients and partners across the country. Zaheed has over 25 years in the Canadian institutional industry, holding a variety of senior roles in asset management and consulting. Before joining T. Rowe Price in 2023, Zaheed was a Principal at Eckler, leading their multi-asset class research and DC business. Zaheed has also held senior roles at Greystone Managed Investments and Aon Hewitt.

Zaheed earned a B.Sc. in Actuarial Science from the University of Toronto. He also has earned the Chartered Financial Analyst® (CFA) designation. In addition, Zaheed coaches youth football and has led a fundraising team for the Make-a-wish Foundation for many years.

Sudipto Banerjee

Global Retirement Strategist

Sudipto Banerjee is a Global Retirement Strategist at T. Rowe Price. He is a Vice President of T. Rowe Price Associates, Inc. Sudipto has been with T. Rowe Price since 2018. Prior to this, he was a research associate at the Employee Benefit Research Institute in Washington D.C. Sudipto's research interests include investment preference, optimal plan design and post-retirement behavior including retirement spending, asset drawdown, health care expenses etc. Sudipto has published research in peer reviewed academic journals such as The Journal of Human Resources, Journal of Economic Behavior and Organization; authored numerous research briefs and whitepapers; and has been widely cited in various media publications including The New York Times, The Wall Street Journal, The Washington Post, Bloomberg Business, Barron's, among others. Sudipto has provided expert testimony at ERISA Advisory Council at U.S. Department of Labor, Washington DC, (2014), at California State Teachers' Retirement System (CalSTRS) Board of Trustees meeting, Sacramento CA, (2018). He earned a B.S. in economics from Presidency College, India, an M.S. in economics from the Indian Statistical Institute, and a Ph.D. in economics from The Ohio State University. He is a Series 7 registered representative.

University Pension Plan (UPP)

Barbara Zvan

President and Chief Executive Officer

Barbara Zvan is the President and Chief Executive Officer of the University Pension Plan Ontario (UPP), where she leads strategies to provide lifelong pension security and service excellence to over 41,000 members. Recognized as Canada's 2022 CEO of the Year andCorporate Citizen of the Year by The Globe and Mail's Report on Business magazine, she is a prominent advocate for defined benefit pensions and responsible investing.

Previously, Barbara was the Chief Risk and Strategy Officer at the Ontario Teachers' Pension Plan (OTPP), playing a key role in its transformation into a global pension leader during her 25-year tenure at the Plan. She chairs the McConnell Foundation's Investment Committee and Climate Engagement Canada's steering committee, serves on the board of the Responsible Investment Association, and is a Senior Fellow at the C.D. Howe Institute. Additionally, she co-chairs the C.D. Howe Pension Policy Council and is a member of her alumni McMaster University's Faculty of Science Dean's External Advisory Board.

Barbara has held leadership roles in numerous organizations, including prior board chair of the International Centre for Pension Management (ICPM), advisory board member of the Institute of Sustainable Finance at the Smith School of Business, and board member of the Global Risk Institute (GRI), the Canadian Coalition for Good Governance (CCGG) and the Pension Investment Association of Canada (PIAC). She was appointed to the Government of Canada's Expert Panel on Sustainable Finance in 2019 and its Sustainable Finance Action Council in 2021.

A Fellow of the Society of Actuaries and the Canadian Institute of Actuaries, Barbara holds an ICD.D designation from the Institute of Corporate Directors and a Master of Mathematics degree from the University of Waterloo.

Nasser Jamal

Associate Director, Government Relations

Nasser Jamal is the Associate Director of Government Relations at the University Pension Plan (UPP), where he leads the organization's government relations and advocacy efforts. He plays a central role in building and maintaining relationships with federal and provincial government stakeholders and facilitates enterprise-wide knowledge sharing. A skilled communicator, Nasser joined UPP in 2021 and was instrumental in developing foundational policies and operational workflows within the Communications and Engagement departments.

Prior to joining UPP, Nasser held several roles across municipal and provincial government bodies. At the City of Toronto's Environment and Energy Division, he supported the identification of eligible projects for the City's Green Bond Program and worked with bond purchasers to outline the City's bond issuance framework and associated projects. He also led operational efficiency initiatives for City agencies and collaborated with the Intergovernmental Affairs Division to coordinate efforts between the Ontario and municipal governments to fund infrastructure projects.

Vestcor

Sean Hewitt
President & Chief Executive Officer

Sean Hewitt serves as the President and Chief Executive Officer of Vestcor, a pension and investment organization with over CAD $23 billion in assets and 114,000 members. With 20 years of progressive experience in the pension and investment industries, Sean brings a proven track record of strategic leadership and operational excellence.

Before joining Vestcor, Sean was the inaugural Chief Executive Officer of the Toronto Transit Commission (TTC) Pension Plan. Earlier in his career, Sean held increasingly senior roles at Canadian Pacific Railway and Mercer Canada.

Originally from Calgary, AB, Sean earned a BA Economics from the University of Calgary. He is a CFA charter holder and holds an ICD.D designation from the Institute of Corporate Directors. Sean is a past Chairperson of the Pension Investment Association of Canada and currently volunteers on the Board of the New Brunswick Canadian Mental Health Association and the Canadian Coalition of Good Governance's Environment and Social Committee.

Daniel Dine
Portfolio Manager - Investment Strategy

Dan Dine is a portfolio manager for investment strategy who joined Vestcor in 2021 from a leading national consulting firm. He has consulted with several sophisticated buyers on the topic of actuarial, governance, investments, and financial risk management. He has also consulted for various corporate or public defined benefit plan sponsors, multi-employer pension plans, many shared risk and target benefit plans, and endowments throughout his career.

He is a risk management expert who specializes in investment strategy for various asset pools and has worked with a wide variety of clients facing unique and challenging circumstances. Dan has assisted plan sponsors in balancing cost and risk by developing and implementing pension journeys and multiple right-risking strategies involving their investment, benefit, and funding policies. These journeys were developed by relying on both qualitative and quantitative analysis using asset-liability management studies.

Dan also has significant volunteer roles within the actuarial industry focusing on education. He currently sits on the exam writing committee with the Society of Actuaries and was a technical exam writer and grader for the Enterprise Risk Management exam. He also sat as a council member on the Eligibility and Qualification Council within the Canadian Institute of Actuaries ("CIA") for four years and is currently the chair of the CIA's Education Committee.

Dan holds a B.Sc. in mathematics and statistics from Saint Francis Xavier University in Canada. In addition to having earned the Chartered Enterprise Risk Analyst designation, he is a fellow of both the Society of Actuaries and the Canadian Institute of Actuaries.

Special Guests

Sebastien Betermier
Executive Director, International Centre for Pension Management

Sebastien Betermier is the Executive Director of the International Centre for Pension Management, and an Associate Professor of Finance at the Desautels Faculty of Management at McGill University. His research focuses on the relationship between risk and return, asset allocation, sustainable finance and the design of sustainable pension systems and he teaches courses on applied investments and pension funds and retirement systems.

Professor Betermier founded and currently directs the McGill International Portfolio Challenge, the world's largest buy-side competition focused on sustainability challenges for pension funds and other institutional investors. Professor Betermier holds a PhD in Finance from the Haas School of Business at the University of California, Berkeley. His work appears in top finance journals, and it has featured in the Economist, Wall Street Journal, Financial Times, and Bloomberg, among others. In 2017, he was named one of the World's Best 40 under 40 Business School Professors by Poets and Quants.

Kevin Moore
Principal Researcher, Statistics Canada

Kevin Moore is a Principal Researcher at Statistics Canada. He has a PhD in Public Policy, with concentrations in public finance and retirement income policy. He has spent the last twenty years as a researcher at Statistics Canada, with a focus on developing and employing dynamic microsimulation models for applied socio-economic research and policy analysis, with a particular focus on Canada's retirement income system. He was one of the leads on Statistics Canada's LifePaths dynamic microsimulation project. He played a key role in the research and analysis motivating and designing the recent expansion of the Canada Pension Plan, for which he received the Deputy Minister's Award for Excellence in Policy Development. He is currently one of the leads of the PASSAGES dynamic microsimulation project.

Howard Kabot

Vice-President, Financial Planning, RBC Wealth Management Canada

Howard has responsibility for managing the #1 rated financial planning team and platform in the country (as rated by Investment Executive 2025 Brokerage Report Card) on behalf of RBC Wealth Management Canada with the mandate of ensuring advisors and their high-net worth clients receive industry leading comprehensive financial planning advice and service from a team of over 100 planning professionals.

Howard has worked in the financial services industry and more specifically wealth management for over 25 years where he has had various roles in some of Canada's leading financial services providers. Howard began his financial planning career in 1992 moving to RBC Dominion Securities in 1994. Prior to rejoining RBC Wealth Management in 2010, Howard spent almost 10 years with a national financial services organization where he led their financial planning strategy as National Director, Financial Planning.

Howard provides financial advice and direction to Canadian media and has been quoted in numerous print media including the Globe and Mail, National Post and Toronto Star newspapers and has appeared on BNN TV and Canada AM.

Howard holds a Bachelor of Public Administration with Honors from York University and is a Certified Financial Planner.

Sébastien Routhier

Actuary, Confédération des Syndicats Nationaux

Sébastien Routhier is a bilingual actuary, specialized in pension plans, with over 20 years of experience in the union, corporate, and consulting fields, having worked in Canada and the United States. Sébastien is employed by the Confédération des Syndicats Nationaux (CSN). He currently sits on the pension committee and the investment committee of the Régime de retraite des employés du gouvernement et des organismes publics (RREGOP) and on the federal Public Service Pension Advisory Committee. He is a member of the Working Party on Insurance & Pensions of the Organisation for Economic Co-operation and Development (OECD). Finally, he is an administrator of the Conseil de gestion de l'assurance parental. Before joining the CSN, Mr. Routhier worked at Domtar and Towers Watson (now WTW).

Mr. Routhier is a graduate of Concordia University and a Fellow of the Canadian Institute of Actuaries and the Society of Actuaries.