PENSION CENTRE OF EXCELLENCE | SPRING SYMPOSIUM

Improving Pension Coverage: A Multi-Pronged Approach

Presented by: NATIONAL INSTITUTE ON AGEING

June 20, 2025

Digital Handbook

Welcome to the Inaugural PCE Spring Symposium

Dear Valued Members,

Welcome to the inaugural *Spring Symposium* of the Pension Centre of Excellence (PCE) at the National Institute on Ageing (NIA).

We are delighted to have you with us for this important and timely gathering. Your presence is a testament to our shared commitment to enhancing retirement income security for Canadians, and we're honoured to host such a diverse and thoughtful group of experts, leaders, and changemakers in this space.

This event is more than a symposium—it is the launch of a collaborative journey. The PCE was created to bring clarity, evidence, and innovative thinking to one of the most urgent and complex challenges of our time: ensuring that all Canadians can age with financial security and dignity. And we know that we cannot do this work alone.

Our program is built around the theme: **"Improving Pension Coverage: A Multi-Pronged Approach."** We will explore opportunities and barriers through guided conversations, member-driven insights, and knowledge exchange. From pre-readings to plenary discussions, we've designed every element of the day to maximize connection, curiosity, and contribution.

We also want to emphasize that this is a space for open dialogue. Guided by Chatham House Rules, we encourage candid reflections, challenging questions, and collaborative problem-solving. Everyone here brings a unique and valuable perspective—we encourage you to participate fully and share your expertise.

Our goal is simple: to leave here with clearer insights, stronger connections, and actionable next steps that the PCE can carry forward in service of all Canadians.

Thank you for being part of this founding moment.

Warm regards,

Dr. Bonnie-Jeanne MacDonald and Barbara Sanders
Co-Leads, Pension Centre of Excellence

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.***

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ACPM | ACARR

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ATRF Alberta Teachers' Retirement Fund

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CSS PENSION PLAN

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ECKLER

EY Shape the future with confidence

HomeEquity Bank

HOOPP Healthcare of Ontario Pension Plan

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OMERS

OPB Your Pension. Our Promise.

OPTrust

pension

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Improving Pension Coverage: A Multi-Pronged Approach

Spring 2025 Symposium
Friday, June 20, 2025 | 40th floor of the EY Tower (100 Adelaide St W)

Agenda

8:30am – 9:00am	**Breakfast and Registration**
9:00am – 9:15am	**Welcome and Introductions**
9:15am – 9:45am	**PCE Overview**
9:45am – 10:15am	**Framing the Challenge: The Retirement Income Security Crisis**
10:15am – 10:30am	**Break**
10:30am – 12:15pm	**Solution #1: Expanding Access to Existing Pension Plans** *Case Studies and Guided Discussion* • Learn from workplace pension plans that are extending access beyond their traditional membership. • Includes a facilitated group brainstorming session: *Where is further research needed to support progress in this space?*
12:15pm – 1:00pm	**Lunch**

1:00pm – 2:00pm	**Solution #2: DIY Pension Options** *Case Studies and Guided Discussion* • Explore a range of tools individuals can use to turn personal assets into pension-like income—including dynamic pensions, reverse mortgages, annuities, and more. • Includes a facilitated group brainstorming session: *Where is further research needed to support progress in this space?*
2:00pm – 2:15pm	**Break**
2:15pm – 3:00pm	**Sneak Preview: New NIA Retirement Financial Education Tool** • Exclusive preview for PCE members of a new tool developed by the NIA • First of its kind in Canada and soon to be publicly available!

2:15pm – 3:00pm	**Knowledge Exchange Stations**
	
	• Opportunity to continue contributing insights to the PCE programs of research while learning from others
	• Attendees roam freely among themed stations hosted by discussion guides
	• Themes include:
	  ○ Expanding access to existing pension plans
	  ○ DIY pension options
	  ○ Fostering regulatory harmonization
	  ○ Unspoken stakeholder priorities, real barriers to progress
	  ○ Test-driving the new NIA tool
	  ○ PCE/NIA — Ask me anything

3:45pm – 4:00pm	**Wrap-up and Next Steps**

Spring Symposium Attendees

National Institute on Ageing (NIA)

Dr. Bonnie-Jeanne MacDonald

Director of Financial Security Research, Co-Lead PCE

Bonnie-Jeanne MacDonald, PhD, FSA, FCIA, 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, Co-Lead, PCE

Barbara Sanders is associate professor of actuarial science at Simon Fraser University. 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 and 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-profit 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.

Doug Chandler

Associate Fellow

Doug Chandler is an independent research actuary based in Calgary. He is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries. Since 2016, he has served as the Canadian Retirement Research Actuary at the Society of Actuaries, where he is 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.

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.

Gareth Gibbins

Associate Fellow

For over two decades, Gareth has engaged deeply in all aspects of pensions—from design and administration to governance, legal, regulatory compliance, research, and advocacy.

Driven by a passion for excellence and innovation in the pension sector, Gareth actively contributes to various organizations and committees, including as member of the international advisory board for the World Pension Summit and as a co-lead of the ICPM working group on social infrastructure.

He is the recipient of Lexpert, Leading Lawyers Under 40 and has served as the chair of the Ontario Bar Association Pension & Benefits section, industry co-chair of the public sector plan advisory committee for Ontario's pension regulator, and as a member of the CD Howe Pension Policy Council.

Gareth enjoys sharing his knowledge locally and internationally at education sessions and conferences to help shape the future of pensions and promote meaningful discussion.

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.

Alyssa Hodder

Associate Fellow

Alyssa Hodder is Director, Education and Outreach – Canada with the International Foundation of Employee Benefit Plans and an Associate Fellow of the National Institute on Ageing. In her current role, she is responsible for the design, development, maintenance and implementation of educational programs, as well as representing and raising awareness of the Foundation through relationship management and engagement of pension and benefit industry stakeholders. Prior to this, Alyssa was a senior communications consultant with Eckler Ltd., focusing on member engagement and change management. She was also director of the knowledge resource centre at Buck Consultants. Previously, she spent many years as editor/managing editor of Benefits Canada magazine, responsible for its print and online editorial operations. Alyssa has a master's and a bachelor of arts degree (hons) from Queen's University in Kingston, Ontario. She has earned her Group Benefits Associate (GBA) designation with the Foundation and completed the Canadian Securities Course.

Liz McGuire

Senior Policy Analyst, PCE Coordinator

Liz McGuire (PMP) is a dedicated policy and project management professional with over a decade of experience working on complex, high-impact projects. With a deep foundation in cross-sectoral research and stakeholder relations, Liz takes pride in ensuring her work is evidence-based, engaging, and strategically aligned with her clients' long-term goals. Before joining the National Institute on Ageing, Liz was Manager of Operations and Projects at BGM Strategy Group, where she led national innovation projects, provided strategic guidance, and developed policy solutions for a diverse group of clients, including government organizations, non-profits, and private sector partners. Her career also includes time as Policy Advisor at the Ontario Municipal Social Services Association (OMSSA), where she focused on pressing municipal issues such as social assistance and homelessness prevention. Previously Liz worked as a Research and Policy Advisor at the Housing Services Corporation (HSC), where she provided policy insights and legislative analysis to support Ontario's social housing sector. Known for her leadership, creativity, and problem-solving approach, Liz is passionate about creating thoughtful, data-driven solutions that make a positive difference in people's lives and advance meaningful policy change.

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.

ACPM

Korrine Collins

Chief Executive Officer

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

Korinne is a seasoned business leader who 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

Jason Malone

Partner, Retirement Solutions

Jason currently leads the investment practice for Canada and is the former Innovation Leader for the Wealth Solutions practice. With over 25 years of experience in Canada and the U.S., he specializes in the design, financing, investment, and administration of retirement programs.

Jason has authored articles in Benefits Canada and the Journal of Pension Benefits, and has presented at major forums including the Enrolled Actuaries Meeting, the OECD, and a Quebec parliamentary commission on retirement system sustainability.

He just ended his term as the International Ambassador for the Canadian Institute of Actuaries (CIA) and contributes to expert committees within both the CIA and the International Actuarial Association (IAA), helping shape the global actuarial profession.

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.

Alberta Teachers' Retirement Fund

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.

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.

BCI

Dave McGowan

Vice President, Strategic Asset Allocation

BCI is one of Canada's largest institutional investors within the global capital markets.

Dave joined BCI in 2017 and has over 20 years of experience in the pension and investment industry.

He began his career as an actuary at a global consulting firm where he advised clients on a broad array of pension benefit issues, including risk management.

In his current role, Dave leads BCI's Strategic Asset Allocation team which is responsible for recommendations to clients' asset allocation, investment planning, executing allocation changes, investment research, and managing BCI's product shelf.

Dave received a Bachelor of Science degree in Physics from UBC. He is a Fellow of the Canadian Institute of Actuaries and Society of Actuaries and a CFA Charterholder.

BC Pension Corporation

Renee Bilodeau

Vice-President, Board and Communication Services

Renee started her career at BC Pension Corporation (formerly Superannuation Commission) over 30 years ago and, in 2025, was named vice-president of Board and Communication Services. In this role, Renee is responsible for delivering support and services to the pension boards of trustees. Renee has unparalleled knowledge and experience in working with the plan boards, having previously held the roles of director of Board Services and director of Plan and Corporate Communications. Her business acumen and understanding of pension management are critical to her position. In addition to her years of pension experience, Renee has completed the Advanced Pension Education Program at Humber College, earned a certificate in Advanced Trust Management Standards and completed the Pension Governance Education Program at Rotman School of Management. She is also a certified advanced business analyst. Renee is an advocate for women in leadership and sponsors talented employees to support their growth and development.

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 investments 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 is also chairs the Audit Committee.

Canada Life

Craig Christie

VP, GRS Investment Solutions & Enablement

Craig joined Canada Life in 1996 and has over 29 years of experience, including leading a national team of insurance and investment wholesalers and providing investment counselling and asset mix management services for major institutional accounts.

In his role, he leads the investment counselling and client support teams. He plays a key role in the development of institutional and capital accumulation products and is responsible for the investment service model for Canada Life's group capital accumulation plans as well as Investment Only (IO) which includes defined benefit pension plan, community foundations and endowments, and group reserve account. He also has extensive knowledge of investment products, institutional financial markets and experience in asset risk management.

Craig's education and credentials include:

- Bachelor of Arts degree in economics
- Master's degree in administration
- Chartered Financial Analyst charterholder
- Completion of the Canadian Securities Course with honours

Tawnya Duxbury

AVP, GRS Product and Solutions

Tawnya Duxbury is an accomplished professional with over 20 years of experience in the Group Savings and Wealth industry. Throughout her career, Tawnya has nurtured strategic partnerships with Plan Sponsors, Advisors, Consultants, and directly with Plan Members, to drive innovative and competitive products and services in the Group Retirement Savings (GRS) marketplace and consult on effective plan design strategies.

Tawnya has led the development and implementation of digital solutions for Advisors and GRS members. Leveraging her education in influence, motivation and behavioural economics principles, Tawnya has driven strategies enhancing web, mobile, contact centre and face-to-face experiences, leading to improved operational efficiencies, but most importantly, increasing engagement and savings outcomes for Canadians.

Tawnya holds a Masters of Management Sciences from the faculty of Engineering at the University of Waterloo, holds the Retirement Plans Associate (CEBS) designation.

Canada Pension Plan Investment Board

Naomi Powell

Director at CPP Investments' 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*.

Sally Shen

Manager of Total Portfolio Risk & Analytics

Sally Shen is Manager of Total Portfolio Risk & Analytics at CPP Investments, where she designs and validates multi-asset risk models in collaboration with external vendors and leading academics. Previously, as Research Manager at OMERS, she led high-impact studies on pension strategy and social value, following her tenure as Research Associate at the Global Risk Institute, where she collaborated with leading academics and helped launch Canada's National Pension Hub.

Sally began her career as an Assistant Professor at the Capital University of Economics and Business in Beijing. Sally also carried out applied research for APG in the Netherlands. She holds a PhD in Finance from Maastricht University, is a fellow of Netspar and the National Institute on Ageing, and sits on the ICPM Research Council. Her work spans pension and climate risk, sustainable finance, and asset–liability modelling.

Canada Post

Michael Butera

Vice President & CIO at Canada Post Pension Plan

In this role, Michael oversees the priorities and investment plans of the Pension Fund and manages the Investment team for Canada Post to support one of Canada's largest single-employer-sponsored pension plans. Michael also sits as a member of the Investment Advisory Committee and Pension Advisory Council.

Michael joined Canada Post in 2001 as Director, Investment Research and Policy and has in-depth knowledge of the investment portfolios within the Pension Investment division. He previously served as General Manager, External Portfolios and became the Plan's Risk Management Officer in 2010.

Michael earned his Bachelor of Business Administration (Honours) – Finance from Brock University in 1985. He also completed the Harvard Business School Investment Management Workshop in 2005. He is a member of the Pension Investment Association of Canada (PIAC)

Ann MacKenzie

Chair, Pension Committee, Canada Post Board of Directors

Ann is an accomplished leader and corporate executive with more than 15 years' experience as a CEO in the high-performance computing and film and television sectors. Ann applies extensive leadership experience as a corporate director in the areas of financial and enterprise risk management, strategy, governance, succession planning and transformation.

Ann's previous experience included serving as CEO of ACENET in Halifax, President & CEO of Film Nova Scotia (Provincial Crown Corporation) and as an executive with the Conference Board of Canada. She has held board positions for various organizations including an airport, private company and industry associations.

An experienced corporate board member, board and committee chair, Ann holds a master's in electronic commerce from Dalhousie University, she is a certified corporate director, a Chartered Professional Accountant/CA, and she recently received ISACA certification in risk and information systems control.

Canada-Wide Industrial Pension Plan

David Le Roy

Director, Market Engagement

With more than 17 years of experience promoting and communicating retirement and pension benefits, David is committed to advancing CWIPP's mission of providing secure and predictable lifetime retirement income to CWIPP members. Working with members, employers, and unions, David helps raise awareness of the unique and innovative pension solution CWIPP offers across Canada and is a resource for all who are interested in the role CWIPP plays in retirement financial wellbeing.

David has worked extensively with stakeholders in both the public and private sectors, within government and industry in both Canada and the United States. He holds a Bachelor of Arts from Western University, and a Master of Arts from the University of Toronto.

Sandeep Kakan

Board Trustee

Sandeep has served as a Trustee on the CWIPP Board since 2022, appointed through the Canadian Labour Congress (CLC). He currently serves as the Director of Pension Governance and Trustees, formerly serving as Director of Pension and Benefits, at the Unifor National Office. Sandeep brings extensive experience in pension plan governance, investment oversight, and regulatory compliance. He advocates for retirement security and has represented worker and retiree interests at Senate committee hearings on pension reform. Mr Kakan has served on the Technical Advisory Committee at the Financial Services Regulatory Authority of Ontario (FSRA).

Sandeep holds a Master's degree in Science, CEBS and FLMI designations, and serves as a fiduciary on two other Boards.

Canadian Association of Pension Supervisory Authorities

Rhea Tubigan

Director of Pensions Planning and 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.

David Bartucci

Head of Pension Operations and Regulatory Effectiveness

David Bartucci is the Head of Pension Operations and Regulatory Effectiveness at the Financial Services Regulatory Authority of Ontario (FSRA). He was formerly the Head of Stakeholder Relations and Special Projects and director of policy for pensions. He also spent nearly one year with the additional responsibility as the Director in FSRA's Consumer Office. Prior to joining the Regulator in 2019, he spent more than a decade in progressively senior positions in the Ontario government.

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).

Desjardins

Avnee Patel

Senior Director, Business Development - Group Retirement Savings

With over 25 years of experience in the investment and retirement industry, Avnee brings a depth of experience and knowledge of strategic client development from multiple providers and investment managers. Avnee has a BSc in Mathematical Science from McMaster University. She holds The Osgoode Certificate in Pension Law and her RPA designation from CEBS.

Charles Pépin

Director, Advice & Compliance - Group Benefits & Retirement Solutions

In his current role as Director, Advice & Governance under the Group Benefits and Retirement Savings Division, Charles Pépin juggles 2 vital roles. He manages a growing team of experts in financial planning and retirement planning and oversees operational compliance of all GBRS activities at Desjardins Insurance.

Charles holds a bachelor's degree from Concordia University in Political Science. He has worked in the retirement savings industry for nearly 25 years, taking on various positions related to communication, financial education, retirement and advice. Throughout his career, he has successfully developed and implemented multiple strategic communication campaigns for numerous national clients. He has also made significant contributions to the development of the user experience and tools for group retirement savings members. In recent years, Charles continues to play an integral part in the development of group retirement products and solutions across Desjardins.

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 and 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.

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.

Scott Thompson

Principal, Pension

Scott is a pension actuary with over 18 years of experience advising organizations across Western Canada. He joined Eckler in 2023 as the firm's first actuary in Alberta, supporting a growing client base with a wide range of retirement program needs. His consulting work spans a broad range of areas including funding valuations, plan design, executive SERPs, governance, risk strategy, and regulatory strategy for rate-regulated utilities.

Scott has worked with plans of all sizes, from executive-only arrangements to large single-employer plans with thousands of members. He is a Fellow of both the Canadian Institute of Actuaries and the Society of Actuaries, and has also completed assignments abroad in Tokyo and São Paulo. Known for his deep technical knowledge and practical approach, Scott brings a strong understanding of pension legislation across several jurisdictions and expertise in pension accounting standards including US GAAP, IFRS, and PSAB.

Government of Canada

Kathleen Wrye

Director, Pensions Policy

Kathleen Wrye is the Director of the Pensions Policy team in the Financial Sector Policy Branch at the Department of Finance Canada. She is responsible for overseeing policy development for federally regulated private sector pensions plans. This work includes developing amendments to the federal Pension Benefits Standards Act, 1985 and its regulations in support of enhancing retirement security and pension plan sustainability as well as modernizing the federal pension framework. Prior to working in Pensions Policy, Kathleen has held a number of positions in the Department, with responsibilities in the areas of economic and fiscal policy and federal-provincial transfer programs. Kathleen holds a Master of Public Administration from Dalhousie University and a Bachelor of Business Administration from Bishop's University.

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.

Karen Tarbox

Senior Director, Plan Benefits & Policy Development

Karen Tarbox is the Senior Director, Plan Benefits & Policy Development at the Healthcare of Ontario Pension Plan (HOOPP). HOOPP is one of the strongest and most stable defined benefit (DB) pension plans in Canada, serves over 475,000 members, and is offered at more than 700 employers across the province of Ontario. As part of HOOPP's Plan Operations Division, Karen provides expert advice on the delivery of HOOPP benefits, including administration and communications. Prior to joining HOOPP, Karen provided advisory services to employers and plan sponsors on the design, governance and administration of pension plans and group retirement savings plans.

Home Equity Bank (HEB)

Rebecca Rosenberg

Manager, PR & Social – Marketing

Rebecca Rosenberg is a purpose-driven communications leader with extensive experience in the financial services industry. At HomeEquity Bank, Rebecca leads strategic external communications and innovative public relations initiatives that drive brand awareness and support business objectives.

Rebecca has previously held senior roles at CAAT Pension Plan, Foresters Financial, and CivicAction, where she developed integrated communications strategies, built and led high-performing teams, and spearheaded engaging purpose- first initiatives.

Rebecca is recognized for her ability to distill complex challenges into clear, compelling narratives that drive engagement. Her expertise in developing integrated marketing and communications frameworks and fostering cross-functional collaboration has made her a trusted leader in the industry.

Rebecca also serves on the Board of Directors for Nankind, applying her expertise to support families navigating a parental cancer diagnosis. She is passionate about purpose-driven work and committed to using communications as a force to drive positive impact.

Niary Toodakian

Vice President, Brand and PR

Niary Toodakian is a seasoned marketing and communications executive with over 20 years of experience at HomeEquity Bank. She is known for her deep understanding of customer engagement, expertise in brand growth, disruptive creative and PR campaigns and purpose-driven leadership.

As Vice President, Brand & Public Relations, she leads brand strategy, public relations, and customer insights, and has been instrumental in elevating both the company's profile and the reverse mortgage category in Canada.

Niary has spearheaded award-winning campaigns, forged impactful national partnerships (Legion, CARP/Zoomer, Digital Poppy and MedicAlert), and driven innovative media strategies across digital and traditional channels. Her leadership has earned her two President's Awards for delivering on strategic goals and enhancing brand visibility.

A recognized community advocate, Niary has also received the Community Leader Award for her philanthropic work and remains deeply involved in youth mentorship and cultural initiatives.

Local Authorities Pension Plan (LAPP)

Troy Mann

President and 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 Frazer, O.Ont., LL.D., 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. He 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. Mitch is chair of the North York General Board of Governors, a member and former chair of the TFS Board of Directors, chair of the Western Law Advisory Council, the immediate past chair of Toronto Metropolitan University's Board of Governors and a former member of the Ontario Science Centre Board of Trustees. He is an avid runner and has completed all six Abbott world marathon majors. Mitch 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 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

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.

Kim Blinn

Chief Pensions Officer

Kim is Chief Pensions Officer with the Nova Scotia Pension Services Corporation.She is a senior leader with over 40 years' experience in the pension, financial services, and insurance industries, both private and public. Since 2015, she has been involved in the expansion of Nova Scotia's Public Service Superannuation Plan (the PSSP), working on behalf of that Plan's Trustee. Her team has developed novel approaches enabling the full absorption of municipal, university, non-profit, and other public authority plans into the Public Service Superannuation Plan; enhancing its membership numbers and providing secure pensions to more Nova Scotians.

More recently, she has spearheaded the PSSP's entry into Nova Scotia's private sector market where it is anticipated employers will join the Plan on a go-forward basis. As an accompaniment to that work, her team has also implemented new contribution and pension accrual levels, providing increased choice for employers and employees at varying levels of compensation.

Kim currently volunteers on the IFEBP's Canadian Legal and Legislative and Public Sector Pensions and Benefits committees, responsible for the planning of both of these conferences. She is also a volunteer member of the Mount Saint Vincent University's Pension Governance Board in Halifax.

OMERS

Melanie Chin

Manager, Research and Advocacy

Melanie Chin is the Manager of Research & Advocacy at OMERS, bringing over 20 years of experience in the pension industry in various roles.

Melanie holds a Bachelor of Administrative and Commercial Studies from the University of Western Ontario. Additionally, she earned the Certified Employee Benefits Specialist (CEBS) designation from Dalhousie University and the International Foundation of Employee Benefit Plans.

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.

Ontario Pension Board

Taylor Kotar

Manager, Member Communications

Taylor Kotar is the Manager of Member Communications at OPB where she leads the planning, development, and execution of member-facing materials, ensuring that members have a clear understanding of their pension benefits. With a commitment to effective communication and engagement, Taylor plays a key role in delivering accurate and accessible pension-related information.

Patrick Simon

Director, Pension Legal and Policy

Patrick Simon is Director, Pension Legal & Policy at the Ontario Pension Board. Patrick provides leadership and oversight on pension policy design and development, pension legal, regulatory affairs and strategic advocacy efforts.

OPTrust

Julie Belair

Vice-President, Actuarial Services and 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

Tyler Hopson

Director, Education & Engagement

Tyler Hopson is the Director of Education and Engagement at Plannera, responsible for corporate relations, member education initiatives, marketing and communications. Tyler has spent two decades working in corporate communications, stakeholder engagement and government relations at all levels of government, as well as in media relations and journalism. He previously worked for a multinational company in the mining sector with oversight for Indigenous Engagement across Canadian operations, helping to increase procurement from Indigenous-owned businesses by hundreds of millions of dollars over a seven-year timeframe. Tyler holds a Master of Journalism degree from the University of British Columbia and a Bachelor of Arts degree from the University of Regina, as well as a Certificate in P2 from the International Association of Public Participation (IAP2).

Kingsley Igbeta

Manager, Personal Finance & Employer Relations

Kingsley is the Manager of Personal Finance and Employer Relations at Plannera. His background covers financial planning, customer service, credit and borrowing, investment planning, and pension administration. In his current position, Kingsley oversees a comprehensive suite of services, including financial education, holistic retirement planning, member consultations, and employer engagement. He holds several prestigious qualifications, such as the Certified Financial Planner® (CFP), Registered Financial and Retirement Advisor (RFRA), and Administration of Capital Accumulation Plan (ACAP) certifications and Pension Plan Administration Certificate (PPAC). Kingsley is recognized for his ability to make complex financial concepts accessible and is dedicated to helping individuals and organizations achieve their financial goals. He is committed to continuous professional development, regularly participating in industry events. Outside of work, Kingsley enjoys family life and is passionate about soccer, Formula 1, and football.

Public Service Pension Plan (PSPP)

Kathleen Rivest

Chief Pension Officer

Kathleen Rivest is the Chief Pension Officer at PSPP Corporation, where she leads the strategic direction and administration of one of Alberta's largest defined benefit pension plans. With over 20 years of experience in both the public and private sectors, Kathleen is committed to delivering high-quality service, ensuring regulatory compliance, and driving innovation in pension operations. She oversees initiatives that modernize employer-facing processes and enhance member engagement, while navigating a complex stakeholder environment that includes thousands of employers and plan members.

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.

RBC Pension Plan

Claire Norville-Buckland

Senior Director, Pension, Savings & Financial Wellness

Claire Norville-Buckland is the Senior Director, Pension, Savings & Financial Wellness at Royal Bank of Canada. In this role, she leads the governance, oversight, design, and communication of all pension and savings programs to employees and retirees in Canada and the US, and is also responsible for RBC's employee-facing financial wellness strategy - one of the core pillars of the RBC Wellness+ Program.

Claire joined RBC in 2020 and has over 20 years of experience in the pension and benefits industry, including over 15 years at large consulting firms in Toronto, building business strategies as they relate to retirement and savings solutions, and healthcare and risk programs.

She is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries and holds a Bachelor of Mathematics (Hons.) from the University of Waterloo.

Natalya Robinson

Director, DB Plans and Governance

Natalya Robinson is Director, DB Plans & Governance and Royal Bank of Canada and is accountable for all Defined Benefit (DB) pension plans sponsored by RBC in Canada, including governance, legislative compliance, funding, risk management, vendor management, and executive pensions. Natalya has over 15 years of experience in the Canadian pension industry, and since joining RBC in 2018, has held progressively senior roles on the Canadian pension team. Natalya holds a Bachelor of Science degree in Mathematics and Economics (Hons.) from the University of Exeter, a Certified Employee Benefits Specialist (CEBS) designation and The Osgoode Certificate in Pension Law from Osgoode Hall Law School of York University.

Retraite Québec

Geneviève Pelletier

Director of Actuarial Services and Pension Plan Development

Geneviève Pelletier est directrice de l’actuariat et du développement des régimes complémentaires de retraite à Retraite Québec. Son rôle l’amène à s’assurer que l’administration et le fonctionnement de ces régimes sont conformes à la Loi sur les régimes complémentaires de retraite (Loi RCR) et à développer le cadre législatif applicable à ces régimes.

Détentrice d’un baccalauréat en mathématiques, elle a travaillé pendant près de 20 ans à Retraite Québec, notamment à titre de chef d’équipe de l’évaluation actuarielle du RRQ et du développement RRQ. Elle a eu l’opportunité de siéger à divers comités de retraite, notamment à celui du Régime de retraite du personnel d’encadrement (RRPE).

Geneviève Pelletier is Director of Actuarial Services and Pension Plan Development at Retraite Québec. She ensures that the administration and operation of supplemental pension plans comply with the Supplemental Pension Plans Act (SPPA) and contributes to the development of the legislative framework governing these plans.

She holds a bachelor's degree in mathematics and has worked at Retraite Québec for nearly 20 years, notably as Team Leader for the actuarial valuation and development of the Quebec Pension Plan (QPP). She has also served on various pension committees, including the one for the Pension Plan for Management Personnel (PPMP).

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 and 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.

Fiona Tam

VP Strategy, Data and Analytics, Group Retirement Services

Fiona Tam is Assistant Vice-President (AVP) of Strategy, Data and Analytics for Group Retirement Services (GRS) at Sun Life. She is responsible for developing business strategies and enabling sponsors to drive better member outcomes using data and insights. Fiona's diverse experience spans Public and Corporate Affairs, Client Experience, and Strategy and Growth, giving her a holistic view of the industry. Her innovative work on wealth-related projects, including the Decumulation Strategy, has positioned Sun Life at the forefront of retirement solutions. Fiona is a Computer Scientist by training and holds an MBA from the Rotman School of Management.

T. Rowe Price

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 leads various retirement research projects that are focused on behavior of retirement savers. He works with institutional and intermediary clients to advance T. Rowe Price's position as a retirement thought leader.

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 has published research in peer reviewed academic journals such as The Journal of Human Resources, Journal of Economic Behavior and Organization, and has authored numerous policy research briefs and whitepapers. His work has been widely cited in various media publications including The New York Times, The Wall Street Journal, The Washington Post, Bloomberg Business, Barron's, MarketWatch, Forbes, among others.

Sudipto has provided expert testimony at ERISA Advisory Council hearing on Lifetime Participation in Plans, U.S. Department of Labor, Washington DC, (2014), and expert testimony on Healthcare Costs in Retirement 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. In 2015, Next Avenue named Sudipto one of the "50 Influencers in Aging" for his analysis of the economic aspects of retirement.

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 of experience 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.

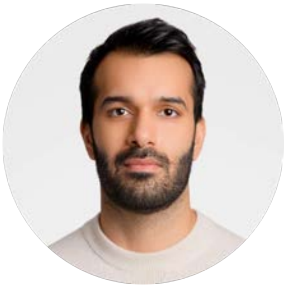
Unifor

Patrick Rettig

Director of Pension and Benefit Strategy and Advocacy

Patrick is the Director of Unifor's Pension and Benefit Department. Unifor is Canada's largest private sector union, representing members in every major sector of the Canadian economy. The union is an important advocate for workplace pension plans and a retirement system that meets the needs of working people in Canada. Patrick lives in Toronto with his wife Melanie and daughter Mila

University Pension Plan (UPP)



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.

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 and Corporate 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.

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. 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.

Helen McArthur

Director of Communications and External Relations, BC Municipal Pension Plan

Helen McArthur is the Director of Communications and External Relations for BC's Municipal Pension Plan, where she leads communication efforts to support the plan's strategic initiatives. With 25 years of experience in pension communications, she is dedicated to helping members understand the value of their pension.

Since moving to Canada in 2012, she has played a key role in shaping BC public sector pension communications. Before joining MPP, Helen served as Executive Director for the Public Service Pension Plan and Teachers' Pension Plan from 2020 to 2023. She previously led the reputational risk program for all public sector pension plans as part of the BC Pension Corporation's communications team.

Her career began in the UK as a communications consultant for an actuarial consulting firm, later becoming Head of Communications and Engagement at Hymans Robertson. She also completed a secondment with the UK Treasury, contributing to major public sector pension reforms.

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 Routhier 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