

FUNDAMENTALS 2004-2005

BENEFITS & PENSIONS/INVESTMENTS

CPBI



The Fundamentals Series
are presented by the
Ontario Region of CPBI
in partnership
with Benefits Canada.



Benefits Fundamentals 2004-2005

REGISTER AND RECEIVE A COMPLIMENTARY ONE-YEAR SUBSCRIPTION TO BENEFITS CANADA MAGAZINE!

The 2004-2005 Benefits Fundamentals series of breakfast seminars will provide a solid foundation in the fundamentals of benefits plan design, administration and communications, and an appreciation of the issues facing today's plan sponsors. Presentations will be delivered in a jargon-free,

easy-to-follow manner.

The two CPBI Fundamentals series are not just for newcomers to the industry. This year's package of events will offer intermediate-level professionals a first-rate refresher course. Don't miss out!

1 Benefits plans: The essentials Thursday, October 28, 2004

This session will set the context for future seminars by providing a snapshot of group benefits in Canada. This presentation will focus on the who, what, where, when and why of group programs. The speakers will discuss issues such as why organizations offer benefit programs, the types of plans, and the roles of insurers, consultants and plan sponsors.

SPEAKERS: *Tim Clarke, Hewitt Associates, and Jane Bawtenheimer, Sears Canada Inc.*

HOST: *Jim MacDonald, Benefits Canada*

2 Designing the plan Thursday, November 25, 2004

What decisions go into planning a benefits plan? How do employers decide on the structure and offerings of a plan? What are the important implementation issues that follow? This session will offer insights into designing a benefits plan and more.

SPEAKERS: *Ken Cooke, Towers Perrin, and Craig Terry of T.I. Hull Benefit Consultants, on behalf of Rogers Communications.*

HOST: *Debbie Sadyfye, Towers Perrin*

3 The Effects of Changes in Corporate Environment on Administration Thursday, January 13, 2005

Transitions resulting from changes in a corporate environment should be seamless from the plan members' perspective. How can you achieve this transition? This session will discuss the effect on plan administration when there's a corporate change of the service provider or the sponsor, outline the administrative steps to be taken to ensure a seamless transition and potential issues that may arise.

SPEAKERS: *Susan Cranston, Manulife Financial and Wendy Bott, TD Bank Financial Group.*

HOST: *Carol Kelly, Manulife Financial*

4 Benefits plan communications Thursday, February 10, 2005

Communicating to plan members is a vital part of the successful delivery of a group program. Plan sponsors communicate to employees with their own campaigns, and may enlist the assistance of service providers, such as consultants and group insurers. This session will examine communication strategies and trends, the value of employee education, and best practices in getting the message across.

SPEAKERS: *Denis Morcel of Desjardins Financial Security and Stephen Cole from Scotiabank.*

HOST: *Jim MacDonald, Benefits Canada*

5 Big picture trends in benefits plans Thursday, March 3, 2005

What are some of the key, high-level trends in benefits plan management today? This session will examine two important trends: controlling costs and disability management. The speakers will offer insights into the particular challenges facing plan sponsors in the effort to manage benefits plans effectively and efficiently.

SPEAKERS: *Dave McCagherty of RBC Insurance and Joy Sloane from Morneau Sobeco.*

HOST: *James Timms, Baicorp Financial Inc.*

6 Healthcare: the public and private debate Thursday, April 7, 2005

Canada is embroiled in a debate about the future of a healthcare system that faces numerous challenges in areas such as funding and demographics. One element of this debate concerns the role of private healthcare services, such as those provided within an employer-sponsored benefits plan. Our speakers will discuss benefits plans in the context of the continuing debate about healthcare in this country.

SPEAKERS: *Irene Klatt of the Canadian Life and Health Insurance Association, and Dr. Louise Hartley of Integrated Workplace Solutions.*

HOSTS: *Deanne Telford, Desjardins Financial Security*

Pension & Investment Fundamentals for DC Plans

NEW!

REGISTER AND RECEIVE A COMPLIMENTARY ONE-YEAR SUBSCRIPTION TO BENEFITS CANADA MAGAZINE!

1 DC Plan Trends Thursday, December 16, 2004

With the explosion of DC plans in Canada over the last several years, Canadian regulators have been grappling with the issue of minimum standards for DC governance and proper plan management. After four years of study, the Joint Forum of Financial Market Regulators introduced their guidelines for capital accumulation plans. In this session, we will explore the impact of these guidelines on the DC Industry and individual DC plans. We will look at the highlights of the guidelines and key issues and concerns relating to the application of the guidelines.

SPEAKERS: *Colin Ripsman, Mercer Investment Consulting and Hugh Kerr, Sun Life Financial*

MODERATOR: *Peter D'Iorio, Mercer HR Consulting*

2 Structural and Implementation Issues Facing Defined Contribution Pension Plans

Thursday, December 9, 2004

Employers that offer DC pension plans are presented with unique, challenging issues. A well-defined implementation and oversight strategy provides the plan sponsor with an effective and efficient framework for the ongoing management of the program. This session will identify several key themes that should be considered when developing the oversight and administration functions for a DC program.

SPEAKERS: *Stephen Lewis and Florence Holden, Towers Perrin*

MODERATOR: *Stephen Foote, Mercer Investment Consulting*

3 Cost Management & Outsourcing: What do DC plans really cost?

Thursday, January 27, 2005

Defined contribution pension plans are sometimes preferred by employers over defined benefit pension plans with the perception that they are simpler and less expensive to administer. Is this perception the reality? What is the cost in administering a defined contribution pension plan to meet legal compliance and industry-accepted standards? In this session, the speakers will discuss important aspects of administering a defined contribution pension plan.

SPEAKERS: *Carol Kelly, Manulife Financial, Louise Koza, University of Western Ontario and Mary Linton, Watson Wyatt*

MODERATOR: *Sonia Mak, Borden Ladner Gervais, LLP*

4 DC Plan Communication Challenges: You can give your members a handbook – but you can't make them read it.

Thursday, February 24, 2005

Defined contribution pension plans offer unique challenges in employee communication. There is an ever-present challenge of engaging employees in any type of pension and benefit communication, but in addition pension—and particularly investment—concepts are difficult for many people. Not understanding can have a very real—and negative—impact on the eventual retirement income of your DC plan members. In this session we will discuss communication challenges and strategies for your new, current, converting and retiring DC plan members.

SPEAKER: *Jacqueline Taggart, Morneau Sobeco*

MODERATOR: *Cheryl Fullerton, Morneau Sobeco*

5 Unique Challenges Faced by Sponsors with both DB & DC Plans

Thursday, March 17, 2005

More than one-third of DB pension sponsors in Ontario also offer some form of DC pension arrangement to their plan members. This includes about 6% who offer hybrid-type plans that contain elements of both DB and DC. Given the very different nature of defined benefit and defined contribution plans, these sponsors face unique challenges in administering and overseeing both types of retirement programs. This session will explore many of these, including: understanding risks; governance and decision making; investment program structure; and evaluating program effectiveness.

SPEAKERS: *Dean Chambers, Falconbridge Ltd. and John Por, Cortex Applied Research*

MODERATOR: *Dan Markovich, ARDAN Fund Oversight Inc.*

6 Measures of DC Plan Success

Thursday, April 14, 2005

So, now that your DC plan is up and running, how do you determine if it is a success? And, for that matter, how is 'success' defined in this context? Does 'success' mean that the plan sponsor has not been sued (yet); does it mean that all plan members end up with a retirement akin to something we might see in a mutual fund ad? Our speakers will examine a wide spectrum of success metrics, ranging from regulatory compliance to the extent to which the plan is addressing each member's retirement objectives.

SPEAKERS: *Mitch Frazer, Torsy LLP, and Peter Gorham, Morneau Sobeco*

MODERATOR: *Robin Pond, Morneau Sobeco*

Benefits & Pension/Investment Fundamentals 2004-2005

REGISTRATION

- DATE:** October 28, 2004 through April 14, 2005
TIME: Continental breakfast served from 7:30 a.m.
SESSIONS: 8 a.m. – 10 a.m.
LOCATION: The Toronto Board of Trade, Rooms A, B, C, D or East Dining Room, Fourth Floor, First Canadian Place (77 Adelaide Street W.), Toronto
COST:
- Full Series Subscription: \$450 for an entire six-lecture series (includes GST).
 - Corporate Subscription: \$450 for an entire six-lecture series (includes GST). Any one person may attend each session.
 - Corporate Group Subscription (Five People): \$1,750 for a six-lecture series (includes GST). Any five people may attend each session.

PLEASE COMPLETE AND RETURN WITH PAYMENT:

First Name: _____ Last Name: _____
Organization: _____ Title: _____
Address: _____
City: _____ Province: _____
Postal Code: _____ E-mail: _____
Telephone: _____ Fax: _____

Are you a plan sponsor? Yes No

PLEASE INDICATE WHETHER YOU WISH TO ENROL FOR:

- Full Series Subscription (six lectures): \$450 (includes GST)
- Corporate Subscription (six lectures): \$450 (includes GST)
- Group Subscription (six lectures, five attendees): \$1,750 (includes GST)
- Mix and match: Any six lectures across both series: \$450 (includes GST)

INDIVIDUAL SESSIONS:

BENEFITS SERIES

- Session 1 – Oct. 28, 2004 \$125
- Session 2 – Nov. 25, 2004 \$125
- Session 3 – Jan. 13, 2005 \$125
- Session 4 – Feb. 10, 2005 \$125
- Session 5 – Mar. 3, 2005 \$125
- Session 6 – Apr. 7, 2005 \$125

PENSION/INVESTMENT SERIES

- Session 1 – Nov. 3, 2004 \$125
- Session 2 – Dec. 9, 2004 \$125
- Session 3 – Jan. 27, 2005 \$125
- Session 4 – Feb. 24, 2005 \$125
- Session 5 – Mar. 17, 2005 \$125
- Session 6 – Apr. 14, 2005 \$125

AMOUNT ENCLOSED: \$ _____

GST registration number: R-106865330

Please send cheque or money order (payable to CPBI — Ontario Region) to:

BENEFITS & PENSION/INVESTMENT FUNDAMENTALS

Canadian Pension & Benefits Institute, Ontario Region attn: Jackie Ablett
923 Baltimore Ave., Mississauga, ON L5J 2R5

FOR CREDIT CARD ORDERS:

Credit Card Type: Visa Amex MasterCard
Credit Card Number: _____
Name on the Card: _____
Credit Card Expiry Date: _____
Signature: _____

Credit card orders can be faxed to (905) 823-9643.

Yes! Sign me up
for a complimentary one-year
subscription to Benefits Canada.
Here's my e-mail address:

Please send me details
of my subscription.