



20|DC
22|PLAN

Summit

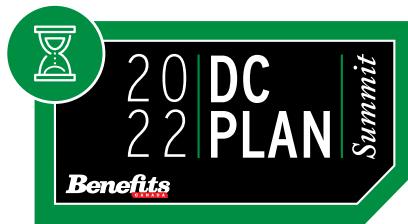
Benefits
CANADA



MAY 11-13, 2022

**THE FAIRMONT EMPRESS HOTEL
VICTORIA, BRITISH COLUMBIA**

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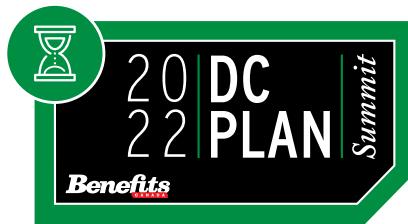
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PANEL SPONSOR:

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AGENDA

May 11, 2022

4:00 PM: CHECK-IN TO HOTEL
5:00 - 6:00 PM: SPEAKER REHEARSAL (CRYSTAL BALLROOM)
6:00 - 9:30 PM: OPENING COCKTAILS AND DINNER (ROSE GARDEN)

May 12, 2022

7:00 - 8:30 AM: BREAKFAST (BENGAL ROOM)
8:30 - 9:00 AM: OPENING REMARKS/BEAR PIT: EXPOSING TRUTHS (CRYSTAL BALLROOM)
9:00 - 10:00 AM: **BOUNCING BACK: GROWTH IS COMING**
Moments of disruption are never without precedent. There are distinct historical patterns at work over the last three centuries that show plenty of context for what we're going through now and what's to come in the near future. We are living in a series of repetitive cycles, known as resets, that readjust the operating system of our very world. While they're complex, they're still predictable in their outcome.
In this presentation, Leonard Brody will aim to shift perspectives on what we're going through and understand that the success stories in the coming years will be tied to leaders who master these cycles and are prepared to bounce back. He'll help plan sponsors and their organizations prepare to lean into the inevitability of a coming recovery. We know factually that periods of upheaval are always followed by economic growth. What changes are permanent and what's only short term? How can we harness that? And how can we adjust business frameworks to move smoothly and smartly into the future ahead? Brody will answer these questions and more, illuminating the big picture with proven research, experience and insights.
SPEAKER:
Leonard Brody, Emmy-nominated business visionary

10:00 - 10:30 AM: **STRESS, FINANCES AND WELL-BEING - INSIGHTS ON THE CURRENT MINDSET OF CANADIANS**
The past two years have been a roller coaster ride for many - it has impacted us emotionally, mentally and physically. This session will explore how these impacts have manifested in the different mindsets and perceptions of Canadians today. DC plan sponsors will gain key insights on the effects of financial stress on Canadian's lives, as well as how to leverage these insights in everyday practice through a study conducted by Manulife's Canadian retirement business.
SPEAKER:
Margaret Adaniel, head of retirement marketing, Canada, **Manulife Investment Management**

10:30 - 11:00 AM: NETWORKING BREAK (PALM COURT)

11:00 - 11:30 AM: **THE IMPACT OF FINANCIAL WELL-BEING ON TOTAL WELL-BEING**
Scotiabank encourages its employees to be able to bring their best selves to work and life, every day. That's why the bank is focused on total well-being – and financial well-being is a crucial part of that. This area has been a key focus for Scotiabank over the years, with the well-being offering continuing to evolve with employees' needs and interests. This session will highlight the multi-media approach that Scotiabank is taking to simplify its financial well-being strategy, including its DC plan, to help employees – in Canada and globally – achieve better overall total well-being.
SPEAKER:
Simon Cabral, director of global DC plans, **Scotiabank**



AGENDA

11:30 AM - 12:00 PM: INVESTING FOR A LIFETIME: CONSIDERATIONS FOR A FIVE-GENERATION WORKFORCE

Meeting the investment needs of an evolving workforce requires consideration of both the plan member and the investing horizon. What are the key risks and priorities for members in the workforce as their age and tenure grow and how can a multi-asset class strategy, such as a target-date fund, meet these needs? This session will follow three DC plan members along the glide path, their investing journey and how that journey needs to evolve over time to meet such challenges as deglobalization, market volatility and aging.

SPEAKER:

Ruthann M. Pritchard, institutional portfolio manager, global asset allocation, **Fidelity Investments**

12:00 - 1:00 PM: LUNCH (ROSE GARDEN)

1:00 - 1:45 PM: FINANCIAL (R)EVOLUTION: DECUMULATING RETIREMENT ASSETS THROUGH DYNAMIC PENSION POOLS

In late 2021, the National Institute on Ageing and the Global Risk Institute co-published a paper on dynamic pension pools, a promising decumulation tool for Canadians who wish to convert their retirement savings into lifetime income. This session tracks the recent evolution of this 350-year-old idea by exploring modern working prototypes and some emerging implementations, both at home and abroad. The session also looks to the future, sketching out the revolutionary impact that dynamic pension pools could have on retirement security and on our entire pension legislative framework.

SPEAKER:

Barbara Sanders, associate professor in statistics and actuarial science, **Simon Fraser University**

1:45 - 2:15 PM: WHY IS 50% CONSIDERED A NICHE?

The role of women has evolved over the years, along with their needs and concerns. Women are faced with the challenges of rising health care costs, planning a family and saving for their long-term financial future. This session will outline the unique generational challenges facing women and the opportunities that exist for financial professionals and will offer ways to better target, retain and connect with this underserved and underrepresented demographic.

SPEAKERS:

Jenine Garrellick, senior managing director, **MFS Fund Distributors Inc.**

Nadia Savva, managing director insurance platforms and subadvisory, **MFS Investment Management**

2:15 - 2:45 PM: HIGH TEA NETWORKING BREAK

2:45 - 3:25 PM: BUILDING RESILIENT WORKPLACE PENSION PLANS FOR A SUSTAINABLE FUTURE

Having a sustainability strategy is fast becoming table stakes for organizations as clients, employees and key stakeholders are increasingly requiring transparency and accountability from the organizations with whom they build relationships. Moderated by Sun Life, this panel discussion will explore the respective sustainability journeys of Definity and Western University. It will highlight the importance of a sustainability strategy in attracting and retaining top talent, as well as its role in building resilient organizations and better communities. Panellists will share examples of how each organization is adopting, embedding and championing sustainability efforts within their organizations while also illuminating how ESG, DEI and net-zero considerations can drive value and better retirement outcomes. Plan sponsors will leave with actionable insights to help them along their sustainability journey no matter where their organization is along their journey.

PANELLISTS:

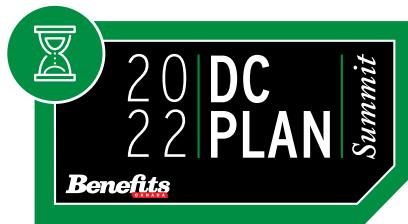
Lianne Buchanan, assistant vice-president, total rewards, **Definity Insurance**

Louise Koza, director, human resources digital and operations, **Western University**

MODERATOR:

Eric Monteiro, senior vice-president, **Sun Life Group Retirement Services**

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AGENDA

3:25 - 4:05 PM:

A LOOK AT TELUS' JOURNEY TOWARD DECUMULATION

As many Canadian employers consider adding decumulation options within their defined contribution pension plan, TELUS will share its story – from the early stages of considering decumulation products to the implementation process late last year to how it communicated the rollout and the feedback received from plan members so far. The session will also focus on the importance of keeping it simple while making the case for why a continuum of guidance, tools, advice and financial planning may lead to better engagement and outcomes for plan members.

SPEAKERS:

Carol Craig, director of pensions and benefits, **TELUS**

Jennifer Katszsch, regional vice-president, Western Canada, group retirement savings, **Desjardins Insurance**

6:00 - 9:00 PM:

COCKTAILS AND DINNER (SHAUGHNESSY BALLROOM)

May 13, 2022

7:30 - 9:00 AM:

BREAKFAST (BENGAL ROOM)

9:00 - 9:30 AM:

ICEBREAKER ACTIVITY (CRYSTAL BALLROOM)

9:30 - 10:00 AM:

PANEL: HOW ARE DC PLAN SPONSORS MODERNIZING THEIR RETIREMENT PLANS?

With up the five generations in the workplace and each demographic facing very different financial priorities, defined contribution pension plan sponsors are stepping up by modernizing their plans to greet this reality. In this panel session, three DC plan sponsors will share how their plans are evolving to ensure retirement savings are flexible, maximize employee engagement and cater to plan members' divergent financial needs.

PANELLISTS:

Ken Adams, vice-president, total rewards, **Foresters Financial**

Kate Interisano, compensation and benefits manager, **Niagara Casinos**

Josee Turgeon, vice-president of total rewards and HR shared services, **Domtar**

MODERATOR:

Jennifer Paterson, editor, *Benefits Canada*

10:00 - 10:30 AM:

NETWORKING BREAK (PALM COURT)

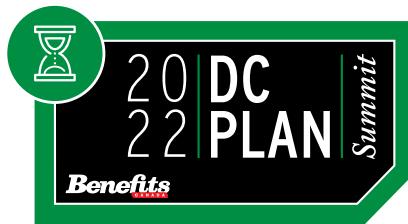
10:30 - 11:00 AM:

A LOOK AT THE BENEFITS OF MAKING DC MANDATORY

Since Kraft Heinz Canada's DC pension plan is mandatory, it has 100 per cent employee participation at its basic contributions. But it also has a voluntary component, which has an impressive 80 per cent participation. This session will explore how the organization landed on this plan design, how it's engaging employees in their retirement savings and what's next for the plan.

SPEAKER:

Tracy Fogale, senior manager, compensation and benefits, **Kraft Heinz Canada**



AGENDA

11:00 - 11:30 AM:

STRONGER DC PLANS THROUGH DIVERSITY AND INCLUSION

Canada is experiencing a renewed focus on diversity and inclusion. The last few years have been marked by events that awakened our collective social consciousness to systemic injustices that exist in our institutions and society as a whole.

We're more aware of the challenges faced by our fellow Canadians, including those that women, people of colour, Indigenous peoples and people with a disability must deal with on a regular basis. Top Canadian employers are making efforts to address the barriers facing these Canadians and create equity in their organizations.

As stewards of DC plans, we're uniquely positioned to contribute to this positive change. Join this session to hear about a few strategies to address and remove barriers in DC plans to create financial resilience for all members.

SPEAKERS:

Elisha Ribeiro, national sales director, group customer, national accounts, **Canada Life**

Ryan Weiss, vice-president, group customer national accounts, **Canada Life**

11:30 AM - 12:00 PM: **FINANCIAL WELLNESS: CREATING AND SUSTAINING AN AWARD-WINNING PROGRAM**

Canfor introduced its financial wellness program in 2020 and was recognized at the 2021 Workplace Benefits Awards. This session will review the program's journey, from initial fact finding to its growth into a three-year curriculum. Join Canfor to hear how the organization involved other internal teams to build and market its program to a multigenerational workforce. Learn the strategies it adopted to get employees from "just curious" to "really engaged" and the approaches it took to drive results for its total rewards and people team.

SPEAKER:

Lisa Weber, benefits and pension advisor, **Canadian Forest Products Inc. (Canfor)**

12:00 - 1:00 PM: **LUNCH (ROSE GARDEN)**

6:00 - 8:00 PM: **PUB NIGHT (BARD & BANKER PUB)**



ATTENDEES

Ken	Adams	Vice-President, Total Rewards	Foresters Financial
Margaret	Adaniel	Head of Marketing	Manulife
Kimberly	Allen	Director, Total Rewards	EY
Cheryl	Andreas	Director of Finance	Saskatchewan Pension Plan
Mark	Betcher	Manager, Pay & Benefits	The University of Winnipeg
Thak	Bhola	Manager, Pension, Investments & Administration	Goodyear Canada Inc.
Jennifer	Boyd	Senior Manager, Pension & Benefits	Purolator Inc.
Leonard	Brody	Chairman & Co-founder	Caravan
Lianne	Buchanan	Assistant Vice-President, Total Rewards	Definity Insurance
Simon	Cabral	Director, Global DC Plans	Scotiabank
Jaye	Calder	Benefits, Pension & Wellness Associate Manager	PepsiCo Canada
Martha	Callum	Senior Director, Total Rewards	Coca-Cola Canada Bottling Ltd.
Elaine	Cheung	Senior Manager, Total Rewards	Coca-Cola Canada Bottling Ltd.
Michelle	Chusan	Vice-President, Total Rewards	Hudson's Bay
Orla	Cousineau	Executive Director, Pensions	University of British Columbia
Carol	Craig	Director, Pensions & Benefits	TELUS Communications
Nadia	Darwish	Vice-President, Business Development & Client Relationships	Desjardins
André	Dupuis	Manager, Employee Benefits	WestRock
Mikaela	Fernandez	Manager, Total Rewards (Benefits & Wellbeing)	Cineplex Entertainment Ltd
Tracy	Fogale	Senior Manager, Benefits and Compensation	Kraft Heinz Canada
Jenine	Garrellick	Senior Managing Director	MFS Fund Distributors Inc.
Christina	Giordano	Senior People and Culture Advisor, Pension	TELUS Communications
Erica	Hall	Vice-President, Client Relations, Canada Retirement	Manulife
BuRum	Han	Head of Global Pension & Benefits	Vale Canada Ltd.
Ron	Hanson	Senior Vice-President, Head of Retirement	Mackenzie Investments
Janice	Holman	Principal	Eckler Ltd.
Kate	Interisano	Compensation & Benefits Manager	Niagara Casinos
Rob	Jackett	Senior Director, Finance and Administration	CBM
Cheryl	Janzen	Manager, Pension & Retirement Plans (Canada)	Cargill Ltd.
Zaheed	Jiwani	Principal	Eckler Ltd.
Jennifer	Katzsch	Regional Vice-President, Western Canada, Group Retirement Savings	Desjardins
Karla	King	Accounting Manager	Saskatchewan Blue Cross
Louise	Koza	Director, HR Digital & Operations	Western University
Nora	Lamb	Manager, Pensions	Suncor Energy Inc.
Chris	Lane	Director, Institutional Sales & Service	Mackenzie Investments
Doug	Lauson	Consultant	Archdiocese of Vancouver
Pat	Leo	Vice-President, Longevity Retirement Solutions	Purpose Investments
John	Lewis	Director of Canadian Affairs/International Vice-President	IATSE
Candice	Li	Pension & Benefits Manager	Marriott International
Kelly	Louie	Manager, Compensation & Benefits	London Drugs
Tasha	Lupanko	Executive Director, Client Service	Public Employees Benefits Agency
Stanley	Mach	Manager, Health & Wealth	Iululemon
Tim	Mark	Senior Director, Pension & Financial Wellness	RBC
Christine	McCloskey-Bruno	Senior Manager, Total Rewards	KPMG Canada
Eric	Monteiro	Senior Vice-President, Group Retirement Services	Sun Life
Paula	Moore	Vice-President, Tax & Treasury	Bayer Inc.
Kate	Nazar	Vice-President, Strategy & Market Development, Group Retirement Services	Sun Life
Adam	Neal	Head of Institutional & Retirement Distribution	Manulife Investment Management
Sharon	O'Grady	Senior Manager, Pension & Benefits, Canada	Nutrien
Darren	Patrick	Managing Director, Relationship Management	MFS Investment Management



ATTENDEES

Maria-José	Perea	Vice-President, Product Innovation, Group Insurance & Savings	Desjardins
Ruthann	Pritchard	Institutional Portfolio Manager	Fidelity Investments
Christopher	Reynolds	Manager, DC Pension Policy	Canada Post
Elisha	Ribeiro	national sales director, group customer, national accounts	Canada Life
Marc-Alexandre	Rinfret	Analyst, Treasury & Pensions	BRP inc.
Lisa	Rosen	Senior Manager, Benefits, Pension & Wellbeing	PwC Canada
Ian	Rozon	Leader, Pension Investments	NOVA Chemicals Corporation
Barbara	Sanders	Associate Professor	Simon Fraser University
Nadia	Savva	Managing Director, Insurance Platforms & Subadvisory	MFS Investment Management
Brent	Sharpe	Vice-President, Corporate Controller	PCL Constructors Inc.
David	Shedd	Vice-President, Institutional Sales	Fidelity Investments Canada
Ted	Singeris	Vice-President, Business Development & Client Relationships, Group Retirement Services	Sun Life Financial
Fraser	Stark	President, Longevity Retirement Platform	Purpose Investments
Kim	Taylor	Assistant Director, Total Rewards	EY
Christa	Taylor	Director, Pension Services	University of Victoria
John	Taylor	President	Ontario Mutual Insurance Association
Josée	Turgeon	Vice-President, Total Rewards & HR Shared Services	Domtar Inc.
George	Turpie	Senior Vice-President, Group Retirement Savings & Investments	Canada Life
Lisa	Weber	Benefits & Pension Advisor	Canfor
Ryan	Weiss	Vice-President, National Accounts	Canada Life
Leanne	Winter	Human Resources Vice-President	The Equitable Life Insurance Co. of Canada
Vincent	Yu	Director, Institutional Client Management	Fidelity Investments Canada



KEYNOTE SPEAKER

LEONARD BRODY

EMMY-NOMINATED BUSINESS VISIONARY

Leonard Brody has been called "a leader of the new world order" and was recently named one of top 30 management thinkers in the world. Brody is an award-winning entrepreneur, venture capitalist, bestselling author and a two-time Emmy-nominated media visionary. Brody has helped in raising hundreds of millions in capital for start-up companies, been through taking a company to a six billion market cap IPO and has been involved in the founding and successful exit of numerous companies to date. In his compelling, customized talks – for clients ranging from the United Nations to Visa and Pepsi – Brody addresses the rapid pace of change, innovation and disruption facing us all, and what to do about it.

After selling his company in 2009, Brody became the president of the Innovation and Digital Group for the Anschutz Company, one of the largest live sport and entertainment businesses in the world. The company owns assets such as the O2 Arena in London and Staples Center in LA; sports teams like the Los Angeles Lakers, Los Angeles Galaxy and the Los Angeles Kings; and is one of the premiere concert promotion businesses in the world, seating hundreds of millions of people a year.

Currently, Brody is the co-founder and executive chairman of Caravan, a joint venture with Creative Artists Agency, the largest sports and entertainment agency in the world. He oversees the building of new ventures for some of the most well-known celebrities and political leaders in the world like Carrie Underwood, Tom Hanks and President Joe Biden. Brody is also one of the proud owners of the professional soccer team Coventry City in England.

Brody is working on a new book in partnership with *Forbes* magazine, *The Great Re:Write*, based on the successful documentary series Brody and *Forbes* produced, which has already garnered an audience of over 7 million in the last year. He holds an honours bachelor of arts from Queens University, a law degree from Osgoode Hall and is a graduate of the Private Equity Program at the Harvard Business School.



KEN ADAMS

VICE-PRESIDENT, TOTAL REWARDS

FORESTERS FINANCIAL

Ken Adams leads the total rewards team at Foresters Financial and has accountability for the strategic direction and operations of the company's compensation, pension, benefits, wellbeing and recognition programs. He is currently leading a holistic review of Foresters total rewards programs to ensure they support the wellbeing of employees and their families and recently implemented a modernized retirement and savings plan and benefits plan that is centred around flexibility and employee wellbeing.

Over his career, Adams has been involved in various aspects of human resources, including HR strategy development, M&A and program harmonization, incentive design, pension and benefits design, succession planning, organization redesign and change management activities.

Prior to joining Foresters, he spent five years at Loblaw Companies Limited and Shoppers Drug Mart, where he led the compensation function before serving as vice-president of human resources at the PC Financial division. He also spent 10 years in HR consulting, with a focus on executive compensation, at Towers Watson.

Adams graduated from Queen's University in Kingston with a bachelor of commerce (honours) degree. He has also been a speaker at various total rewards conferences and a guest lecturer at Ryerson University.



MARGARET ADANIEL

HEAD OF RETIREMENT MARKETING, CANADA
MANULIFE INVESTMENT MANAGEMENT

Margaret Adaniel is an experienced marketing leader with proven experience in building best in class strategies, campaigns and teams. She is a passionate customer advocate through both insights and experiences with the ability to translate this into impactful solutions that drive results.

Adaniel joined Manulife's global wealth team in June of 2021 to support one of the largest retirement businesses in the world. The team works with over 200,000 employers across Canada, the U.S. and Asia and helps 7.9 million of their employees save for, plan for and live a better retirement.

Prior to this, she was the head of RBC Insurance and investments marketing and in the 5 years there had achieved several notable accomplishments, such as establishing the RBC Check In program and campaign, developing and launching the RBC Insurance brand "We'll Help You Get It" and leading the key go-to-market strategies for key strategic imperatives like MyAdvisor and RBC Virtual Advice capabilities, redefining digital investing and savings etc.

She started in the marketing profession at RBC Dominion Securities, where she supported investment advisors in their individual marketing efforts and ran key loyalty programs. Earlier in her career she had sales advisory, practice management and branch management focused roles with Richardson Greenshields, Manulife Securities, Trimark Investments and Merrill Lynch.

Adaniel has held a wide variety marketing leadership roles including head of brand and sponsorships, personal and commercial bank campaign management, North American chief operating officer of marketing and more leading projects like Global Affluent Tribe, Business Without Borders, HSBC Global Economic forums and Canadian airport branding (Montreal, Toronto, Calgary and Vancouver airports).



LIANNE BUCHANAN

ASSISTANT VICE-PRESIDENT, TOTAL REWARDS
DEFINITY INSURANCE

Lianne Buchanan is head of the total rewards team at Definity Insurance, formerly Economical Insurance. Founded in 1871, Definity is one of Canada's leading property and casualty insurers and as of November 2021, one of Canada's newest publicly traded organizations. Buchanan is responsible for and leads the direction and operation of Definity's compensation, retirement savings, benefits, wellbeing and recognition programs.

Buchanan has worked in the in the human resources field for over 20 years and has a broad human resources background in a variety of industries including hospitality and tourism, financial services and not-for-profit. She has previously taught compensation at the University of Guelph. She has both a bachelor of arts (honours) degree and a bachelor of education degree from Queen's University and a post-graduate certificate in human resources management from Humber College.



SIMON CABRAL

DIRECTOR OF GLOBAL DC PLANS
SCOTIABANK

As director of global DC plans at Scotiabank, Simon Cabral is responsible for the governance and design of the bank's global DC pension and savings plans, along with various employee share ownership plans. Prior to joining Scotiabank, Cabral worked for a global consulting firm, specializing in DC plan consulting. Previous to that, he worked for a major Canadian DC record-keeper, focusing on employee communications and education.



CAROL CRAIG

DIRECTOR OF PENSIONS AND BENEFITS
TELUS

Carol Craig has over 25 years' experience in human resources management. She is knowledgeable and experienced in the development, implementation and communication of pensions and benefits design and strategy. In her current role as director, pensions and benefits, she is responsible for benefits and pensions design and strategy for over 28,000 TELUS team members across Canada. She has extensive experience in the design and redesign of flexible benefits plans, providing innovative benefit offerings, creating new benefit and pension plans for mergers and acquisitions, collective agreement negotiations and the team member communication and education. Carol takes pride in ensuring the benefit and pension plans recognize the diversity of the TELUS team and that they provide the flexibility to meet the changing needs of all team members. She is an inspiring, enthusiastic source of support for the team she works with.



TRACY FOGALE

SENIOR MANAGER, COMPENSATION AND BENEFITS
KRAFT HEINZ CANADA

As senior manager of compensation and benefits at Kraft Heinz, Tracy Fogale is responsible for the governance, communication and compliance of the Kraft Heinz retirement programs, as well as the wellness and compensation programs. She has an extensive background in pension in benefits within the CPG industry, including prior work experience at Sofina Foods and Kellogg.



JENINE GARRELLICK

SENIOR MANAGING DIRECTOR
MFS FUND DISTRIBUTORS INC.

Jenine Garrellick is a senior managing director for MFS Fund Distributors, Inc., a subsidiary of MFS Investment Management® (MFS®). In this role, she has management oversight of the firm's business development team and internal sales team, including the broker/dealer, financial institutions and defined contribution investment channels. Garrellick has also been at the forefront of MFS' ongoing initiative to educate financial advisors about the unique and evolving financial needs of women. She has taken on a leadership role on the subject, participating in speaking engagements and sharing her perspective with the media.

Garrellick has more than 20 years of industry experience. She joined MFS in January 2007. Before joining the firm, she was a managing director at ProFunds, working with prudential securities. Previously, she served as a director at State Street Research, where she managed a key accounts group, ran a sales desk and managed the east coast division of external wholesalers. Earlier in her career, she worked as a wholesaler at American Skandia, where she had sales responsibilities for annuities, mutual funds and 401(k) plans.

Garrellick earned her bachelor of science degree in mathematics from the University of Rhode Island. She holds the certified investment management analyst® designation. She is a registered principal and holds Series 7 and 24 licenses from the Financial Industry Regulatory Agency (FINRA).



KATE INTERISANO

COMPENSATION AND BENEFITS MANAGER
NIAGARA CASINOS

A Young Influencer Award winner (2021), Kate Interisano provides innovative human resource services to support organizational effectiveness. Her strong business acumen and HR knowledge maximize Niagara Casinos HRIS systems to produce meaningful reports and insights that inform workforce planning and development.

Interisano and her amazing team of total rewards experts manage competitive compensation and benefits programs, including a Top 50 DC pension plan in Canada. With quantifiable performance measures and strategic focus, she ensures cost-effective value for the programs of the organization and its great people. Relevant and creative awareness campaigns engage staff members in key topics from mental and financial health to holistic retirement planning.



JENNIFER KATZSCH

REGIONAL VICE-PRESIDENT, WESTERN CANADA, GROUP RETIREMENT SAVINGS
DESJARDINS INSURANCE

Jennifer Katzsche leads the business development and client relationships teams in Western Canada along with the national education and transition team. She is responsible for the overall client satisfaction and new business opportunities in Western Canada and in her role as leader of the national education and transition team, she offers flexible solutions to ensure plan members understand and value the benefits their employers' programs are offering them. Katzsche works closely with her teams to develop innovative solutions and strategies that enhance the client experience and ensures Desjardins' clients, as well as their plan members, are getting the most out of their group savings plan.

For over 20 years, Katzsche has worked with a variety of clients, including large multinational corporations and clients with defined contribution plans, defined benefit plans and savings plans. She has a bachelor of arts degree from Wilfrid Laurier University and a post-graduate diploma in human resources management from Sheridan College.



LOUISE KOZA

DIRECTOR, HUMAN RESOURCES DIGITAL AND OPERATIONS
WESTERN UNIVERSITY

Louise Koza is part of Western University's human resource leadership team and a governing fiduciary of the university pension plans. She is accountable for all strategic planning, negotiated agreements and internal operations of the university compensation programs, including payroll, pension, job evaluation, salary administration, human resource information systems, executive compensation and group insurance programs.



ERIC MONTEIRO

SENIOR VICE-PRESIDENT

SUN LIFE GROUP RETIREMENT SERVICES

As senior vice-president, group retirement services, Eric Monteiro leads Canada's largest provider of workplace and savings and retirement platforms, covering 1.3 million Canadians and over \$125B in assets. His team is responsible for developing and delivering a wide range of products and services to meet the unique needs of Sun Life's plan sponsors and plan members.

Since joining Sun Life in 2016, Monteiro has held several roles including senior vice-president and chief client experience officer. In that role, he oversaw the creation and delivery of great client experiences across all channels and businesses in Canada, as well as the rollover and in-plan wealth and insurance businesses. Before joining the client experience office, he was chief analytics and engineering officer for the retail business.

Prior to joining Sun Life, Monteiro was chief strategy and analytics officer at Aimia Inc., the global leader in loyalty analytics and marketing. While at Aimia, he sat on the board of fractal analytics. Before joining Aimia, he was a partner at McKinsey & Company, where he spent 15 years serving clients across the financial services, telecom and tech sectors, focusing on technology, operations and strategic topics. Monteiro co-led the digital McKinsey practice in Canada during his last years at the organization.

Monteiro sits on the board of directors for the Princess Margaret Cancer Foundation, one of the world's leading cancer research and care organizations. Born and raised in Brazil, Monteiro has a robotics engineering degree from the University of Sao Paulo and an MBA with high distinction from the Ross School of Business at the University of Michigan, as well as an ICD.D designation for corporate directors.



RUTHANN M. PRITCHARD

INSTITUTIONAL PORTFOLIO MANAGER, GLOBAL ASSET ALLOCATION

FIDELITY INVESTMENTS

Ruthann Pritchard is an institutional portfolio manager in the Global Asset Allocation (GAA) group at Fidelity Investments. In this role, Pritchard serves as a member of the investment management team, maintaining a deep knowledge of portfolio philosophy, process and construction, assisting portfolio managers and their CIOs in ensuring portfolios are managed in accordance with client expectations and contributing to investment thought leadership in support of the team. She is also a principal liaison for portfolio management to a broad range of current and prospective clients and internal partners, providing detailed portfolio reviews and serving as a key conduit of client objectives, requirements and marketplace insight back to the investment team. Pritchard's focus is on target date strategies.

Prior to assuming her current position in January 2014, Pritchard was vice-president, investment consultant, in Personal Workplace Investments (PWI), a unit of Fidelity Investments, from 2006 to 2014. Before joining Fidelity in 2006, she was a vice-president at JPMorgan Asset Management and JPMorgan Retirement Plan Services from 2000 to 2006, an associate investment consultant at Evaluation Associates from 1996 to 2000 and a research analyst at Target Investors from 1993 to 1996. Previously, Pritchard worked as an associate at First Boston from 1987 to 1991 and as an analyst/associate at Goldman Sachs from 1984 to 1987. She has been in the investments industry since 1984.

Pritchard earned her bachelor of science degree in applied mathematics and mechanical engineering from Yale University. She also holds the Financial Industry Regulatory Authority (FINRA) Series 6, 63, 7 and 3 licenses.



ELISHA RIBEIRO

NATIONAL SALES DIRECTOR, GROUP CUSTOMER, NATIONAL ACCOUNTS
CANADA LIFE

Elisha Ribeiro joined the Canada Life sales team in 2002 as an employee benefits specialist in Toronto. The role took her to the Okanagan for 4 years and in 2010 she returned to Toronto to continue her focus on business development. In her most recent role as national sales director, integrated and group retirement services, she is accountable for all business development activity with a focus on clients with both group benefits and group retirement services nationally.

Ribeiro holds a bachelor of business administration degree with a focus on economics and organizational behaviour from the University of Toronto and has achieved her CEBS designation. She also serves as co-chair for the diversity and inclusion committee for the National Club.



BARBARA SANDERS

ASSOCIATE PROFESSOR IN STATISTICS AND ACTUARIAL SCIENCE
SIMON FRASER UNIVERSITY

Barbara Sanders is an actuarial educator and researcher. After spending eight years in pension consulting, Sanders joined Simon Fraser University where she's an associate professor in the department of statistics and actuarial science. Her research is heavily influenced by her background in industry, exploring emerging issues in pension practice through both qualitative and quantitative lenses. Current interests include sustainability in occupational pension plans and the effective design, management and regulation of risk sharing in these arrangements. Sanders is actively involved in public policy discussions surrounding pensions: she chaired the Canadian Institute of Actuaries' task force on target-benefit plans, is an associate fellow of the National Institute on Ageing at Ryerson University and a member of the C. D. Howe Institute's pension policy council. Sanders 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.



NADIA SAVVA

DIRECTOR OF INSURANCE PLATFORMS AND SUBADVISORY
MFS INVESTMENT MANAGEMENT

Nadia Savva is a director of insurance platforms and subadvisory for MFS Investment Management® (MFS®). In this role, she is responsible for building strategic partnerships with Canadian institutional platform and professional buyer clients. She is based in Toronto.

Savva joined MFS in 2013 as a director of institutional sales in Canada and assumed her current position in 2019. Prior to joining the firm, she spent 11 years at Manulife, where she was most recently the national director, investment sales for three years. Her previous roles at Manulife include four years as a senior account executive, two years as a director of investment marketing and two years as a director of investment sales within Manulife's asset management division. She began her career in 2000 as a senior associate at PwC. Savva earned a bachelor of commerce degree from the University of Alberta and holds the chartered financial analyst (CFA) designation from the CFA Institute.



JOSEE TURGEON

VICE-PRESIDENT OF TOTAL REWARDS AND HR SHARED SERVICES
DOMTAR

Josée Turgeon, vice-president of total rewards and HR shared services, has more than 25 years of finance and human resources experience in large corporations. She previously worked for a telecommunications company, where she played a leading role in the development of successful business partnerships with an international reach. She served as a member of the board of directors of the Montreal Women's Y Foundation.

Turgeon leads the total rewards function - compensation, health and retirement benefits for 6,500 employees at Domtar. Since January 2020, she also oversees the HR shared services organization that includes the DESC - Domtar Employees Service Center, designed to provide support and help to employees and HR partners connecting them to the appropriate resources to answer questions and resolve issues, as well the HR process improvement and data analytic functions.

Turgeon joined Domtar in 2001 and in 2005, became senior director, global compensation. She was later promoted to vice-president, total rewards and now holds the vice-president, total rewards and HR shared services position at Domtar. She is a chartered professional accountant with a bachelor's degree in business administration.



LISA WEBER

BENEFITS AND PENSION ADVISOR
CANADIAN FOREST PRODUCTS INC. (CANFOR)

Lisa Weber is benefits and pension advisor at Canfor. For over 20 years, she has worked in mining, academic and forestry sectors as a HR generalist and pension and benefits administrator. Weber is a Chartered HR Professional who is actively pursuing the CEBS certification.



RYAN WEISS

VICE-PRESIDENT, GROUP CUSTOMER NATIONAL ACCOUNTS
CANADA LIFE

As part of the national accounts team, Ryan Weiss has responsibility for national accounts across Canada Life's group customer block of business. This includes business development, underwriting, benefits administration, strategic reporting and organizational wellbeing functions. He's been proud to work at Canada Life for the past 16 years, where previous assignments have included work within the claims and sales operations teams and leading the new business underwriting, product and digital teams.

Ryan has a bachelor of commerce degree from the University of Manitoba and lives in Winnipeg with his family.



CANADA LIFE ASSURANCE COMPANY

Canada Life is a leading insurance, wealth management and benefits provider focused on improving the financial, physical and mental well-being of Canadians. For more than 170 years, individuals, families and business owners across Canada have trusted us to provide sound guidance and deliver on the promises we've made.

As of January 1, 2020, Great-West Life, London Life and Canada Life became one company - Canada Life, and today, we proudly serve more than 13 million customer relationships from coast to coast to coast.

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LA COMPAGNIE D'ASSURANCE DU CANADA SUR LA VIE

La Canada Vie est un chef de file du secteur de l'assurance, de la gestion de patrimoine et des avantages sociaux qui vise à améliorer le bien-être financier, physique et mental des Canadiens. Depuis plus de 170 ans, les particuliers, les familles et les propriétaires d'entreprise de partout au pays savent qu'ils peuvent compter sur nous pour leur fournir des conseils avisés et pour tenir nos engagements.

Depuis le 1^{er} janvier 2020, la Great-West, la London Life et la Canada Vie forment une seule compagnie, la Canada Vie. Nous sommes heureux de servir plus de 13 millions de clients d'un océan à l'autre.

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Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Ranked among the world's strongest banks by The Banker magazine, Desjardins Group has one of the highest capital ratios and credit ratings in the industry.

Choose an organization that encourages its members and clients to make healthy lifestyle choices for good physical, mental and financial health.

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ECKLER

ECKLER

At Eckler, we understand that in today's increasingly complex and competitive world, pension and benefits consulting should focus on one simple issue - helping you to be a talent leader. That's why Eckler has built a full-service DC consulting practice that leads the way with innovation, supported by some of the most experienced DC consultants in the marketplace.

We know that well-designed and effectively communicated pension and benefits programs help to align organizational needs and employee expectations. Eckler's focus on retirement income adequacy, robust governance processes, and effective education and member support help ensure our clients' plans meet financial, organizational, and workforce management needs. Our clients count on our expertise in plan design, retirement readiness analysis, investment manager and record-keeper selection, monitoring, governance, financial wellness and communication. Our team of consultants ensure plans are run as effectively and efficiently as possible, creating the most value for dollars spent.

Effective benefit programs contribute to Canada's social fabric by offering important financial protection to participating members and their families. For many Canadians, understanding and managing multiple financial assets and obligations is a complex and daunting task that can contribute to significant stress, impact work performance and delay retirement. With Eckler's leading financial wellness offering: Guided Outcomes™ (GO), employees get the tools and insights they need to set, plan and obtain their financial goals. Employers get the analytics they need to make strategic decisions that support employee financial health and achieve organizational objectives.

Experience the Eckler difference at eckler.ca



FIDELITY CANADA INSTITUTIONAL™ Investment Solutions for Defined Contribution Plans

Fidelity Canada Institutional™ is dedicated to providing a full complement of investment solutions for Capital Accumulation Plans (CAPs). Mutual funds and institutional pools are available through all major record keeping platforms. Our comprehensive product line-up includes: target date and asset allocation solutions, Canadian equity, U.S. equity, international and global equity and fixed income investments.

TARGET-DATE LEADERS

Fidelity Investments is one of the largest providers of target date solutions in the world with over \$621 billion CDN in assets under management.¹ The Asset Allocation team has a wealth of experience in portfolio management, risk management, asset allocation, investment consulting, actuarial science, economic forecasting and alternative investing. Fidelity Investments: at the leading edge of institutional asset management.

Fidelity Investments is guided by two mandates: seeking superior investment performance and delivering exceptional client service. We offer a number of advantages:

- Substantial resources, including a research capability that is powered by one of the industry's largest and most experienced teams of analysts and portfolio managers
- An investment approach that identifies independent, diversified sources of alpha
- A client-service culture premised on accountability, accessibility, and transparency
- A proprietary trading and portfolio risk management platform

All of these advantages help us meet the needs of Canadian DB and DC plan sponsors, endowments, foundations and other institutions.

¹Source: Fidelity Investments, as of March 31, 2022.
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MACKENZIE INVESTMENTS

We build unshakeable partnerships with advisors, who in turn, build unshakeable relationships with investors. Together, we help people become more knowledgeable, more educated, and more invested. When you combine our insights, knowledge and proven investment solutions with advisor expertise, Canadians can worry less about their money and focus more on the things that truly matter.

We believe that when we work together in true partnership, we create the greatest impact for everyone.

Our story started in 1967, with one advisor working with one Mackenzie employee. As we've evolved, partnership has been at the core of everything we do. We help advisors, help their clients become more invested. Here's how:

1. Partnering with advisors to help investors reach their full potential.
2. Delivering performance-driven, innovative investments solutions, for all types of investors.
3. Investing in a sustainable and responsible future.
4. Making investments easier to understand.

AT A GLANCE

<ul style="list-style-type: none"> • Canadian-owned • Global offices across Canada, Boston, Dublin, London, Hong Kong and Beijing • Owned by IGM Financial • Part of the Power Corporation of Canada • Strong strategic partnerships 	50+ Years of partnership
	17 Investment boutiques
	175 Investment professionals
	1M+ Clients
	\$205.4B Assets under management



MFS INVESTMENT MANAGEMENT

MFS is a global investment manager with capabilities spanning all major asset classes, serving institutional investors and consultants for more than 40 years. The firm manages US\$608 billion for clients across the global (as of 12/31/20).

What sets MFS apart from other managers is our commitment to a single purpose: to create long-term value for clients by allocating capital responsibly. Through that sense of responsibility and the strength of our investment platform, we strive to protect our investors' assets and our clients' reputations. Our powerful investment approach combines collective expertise, thoughtful risk management and long-term discipline to uncover investment opportunities that drive sustainable value for investors. We call this Active Intelligence®, and we support it with our distinct culture of shared values and collaboration. That means bringing together teams of diverse thinkers to actively debate ideas, assess material risks and uncover what we believe are the best investment opportunities in the market.

As an active, global investment manager with investment and industry professionals located in nine financial centers across five continents, MFS is committed to being a valued partner for plan sponsors, endowments, foundations, sovereign wealth funds, insurance companies, intermediaries and consultants worldwide. We help clients meet their financial goals by providing long term focused investment strategies, flexible investment vehicles and perspectives on the financial markets.

LEARN MORE:

Website: <https://www.mfs.com/en-ca/institutions-and-consultants.html>

CONTACT:

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MANULIFE FINANCIAL

WHO WE ARE

Manulife is a leading international financial services group that helps people make their decisions easier and lives better. We provide financial advice, insurance, as well as wealth and asset management solutions for individuals, groups, and institutions.

OUR COMMITMENT TO BETTER BUSINESS

We believe our greatest contribution to society is the products we provide to help Canadians achieve their financial goals. But we also strive to make meaningful impacts in other ways: by adhering to the strongest standards of conduct, through environmental responsibility, philanthropy, employee volunteerism, promoting health and wellness, and much more.

MAKING RETIREMENT PLANS BETTER

Manulife takes a hands-on, guided approach based on the idea that no two plans—and no two plan members—are exactly alike.

We partner with plan sponsors to ensure their plan is easy to manage, and personal to their members, through a guided savings journey that delivers proven results.

As one of Canada's most trusted financial brands¹, we've helped Canadians for over 130 years. This century-plus of experience gives us the perspective to keep an eye on the future and allows us to offer innovative solutions.

SOURCE

¹2020 Manulife Brand Tracker Annual Report

LEARN MORE ABOUT MANULIFE:

<https://www.manulife.ca/about-us.html>

Longevity® by Purpose

PURPOSE INVESTMENTS INC.

Purpose Investments Inc. is an asset management company with more than \$14 billion in assets under management. Purpose Investments has an unrelenting focus on client-centric innovation, offering a range of managed and quantitative investment products. Purpose Investments is led by well-known entrepreneur Som Seif and is a division of Purpose Financial, an independent, technology-driven financial services platform which is reshaping the industry by connecting and creating opportunities across asset management, wealth management and small business financial services.

As part of its commitment to creating innovative solutions, in June 2021 Purpose Investments launched the Longevity Pension Fund to address the increasingly urgent retirement income problem. It is the first income-for-life mutual fund in the world and is designed to help Canadians enjoy financial freedom by incorporating longevity risk pooling.

LEARN MORE:

Website: <https://www.retirewithlongevity.com/www.purposeinvest.com>;
 LinkedIn: <https://www.linkedin.com/company/purpose-investments/>
 Facebook: <https://www.facebook.com/Retirelongevity>

CONTACT:

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 T 416.583.1562
www.purposeinvest.com
<https://www.retirewithlongevity.com/>



SUN LIFE

Sun Life is a leading international financial services organization providing asset management, wealth, insurance and health solutions to individual and institutional Clients. Sun Life has operations in a number of markets worldwide, including Canada, the United States, the United Kingdom, Ireland, Hong Kong, the Philippines, Japan, Indonesia, India, China, Australia, Singapore, Vietnam, Malaysia and Bermuda. As of December 31, 2021, Sun Life had total assets under management of \$1.44 trillion. For more information please visit www.sunlife.com. Sun Life Financial Inc. trades on the Toronto (TSX), New York (NYSE) and Philippine (PSE) stock exchanges under the ticker symbol SLF.



Guided Outcomes™: Eckler's Financial Wellness Solution

Helping Canadians achieve their financial goals through unbiased expert insights

With Eckler's Guided Outcomes™ (GO), employees get the tools and insights they need to set, plan and obtain their financial goals. Employers get the analytics they need to make strategic decisions that support employee financial health and achieve organizational objectives.

At Eckler, we believe that people and businesses everywhere deserve to secure and safeguard their future. While a good retirement plan and sound investment strategy are key components, we believe in a broader vision and a more holistic approach.

For many Canadians, understanding and managing multiple financial assets and obligations is a complex and daunting task that can contribute to significant stress, impact work performance and delay retirement. In fact, almost half of working Canadians admit that stress related to personal finances has had an impact on their performance at work.

We want to change that. We think you might like to change it too.



GO Journey

for Plan Members

At Eckler, we believe that plan members need to be actively engaged in planning and managing their financial health. Whether looking to pay down student debt, learning how to save for a house, planning for their children's education, or retiring, Eckler offers a robust suite of tools to help plan members set, and achieve, their financial goals.



- **Member Statements:** With GO Member Statements, plan members gain critical understanding of their retirement readiness and what they can do to close any gaps.
- **Start, Dream, Plan:** With Eckler's online portal, members will journey through a series of modules (GO Start, GO Dream, GO Plan) that will help them assess their current situation, set realistic goals, and stay on track.
- **Financial planning workshops:** Recent research tells us that plan sponsors and plan members alike want unbiased financial education, delivered by accredited professionals. Whether a one-hour session, a full-day workshop, or one-on-one coaching, our certified financial planners can help your plan members achieve their financial goals.

GO Insights

for Plan Sponsors



Retirement income adequacy is a growing concern for Canadians. It's more important than ever to understand what your plan delivers, so you can make sure your members get what they need from it.

GO provides the analytics to assess, strategize and implement solutions so your workforce can achieve their retirement goals. By marrying your existing HR information and data from your plan carrier, we implement sophisticated analytics using an award-winning economic scenario generator.

It illustrates the likelihood of your plan members' achieving the same level of living standards when they retire as they enjoyed while working – or the Living Standard Replacement Rate™.

Detailed analysis (by salary levels, tenure, age, or division) ensures you're making strategic decisions about which actions can help close the gaps for your employees and ensure your organizational objectives.

Our financial wellness services are backed by 90 years of unbiased expertise in helping Canadian employers, and their employees, achieve their financial objectives. To learn more, we invite you to connect with your Eckler consultant, or visit us at eckler.ca to learn more.



BRINGING
THE BEST OF
FIDELITY'S GLOBAL
INSTITUTIONAL
INVESTMENT
CAPABILITIES
TO CANADA

We offer dedicated expertise across a broad range of asset classes. Our focus is working with you to translate your needs into tailored solutions.

Learn more at
institutional.fidelity.ca

Download our latest paper **Defining and Selecting Strategic Asset Exposures for Target Date Investors**





**Continue the partnership
you've built over the
years with your members
long after retirement, by
providing them with well
earned income for life.**

THE LONGEVITY PENSION FUND

•••

This retirement solution has a unique pooling structure that aims to support Canadians throughout their lives. This first-of-its-kind retirement solution will help instill the confidence Canadians need to tackle their post-career goals.

IN RETIREMENT, YOUR MEMBERS WILL BENEFIT FROM:



Income for Life

Members have peace of mind with a lifetime retirement income stream.



Flexibility

Members can invest at any time and over time with any starting amount.



Daily Liquidity

Members can access their unpaid capital at anytime

The Longevity Pension Fund

1 64 and Under Accumulation class

- **Plan Ahead:** With pension-style investing, the fund minimizes volatility to help those near retirement stay on track with their savings plan.
- **Tax-Free Rollover:** Directly transition into the Decumulation Class at 65 years old without triggering a taxable event and receive an **income for life**.

2 65 and Over Decumulation class

- **Lifetime Income:** Individuals receive monthly payments for as long as they live.
- **Liquidity:** The mutual fund structure allows individuals to redeem and invest more at any time.
- **Attractive Income Payments:** The fund provides competitive lifetime income rates vs. other lifetime income products with opportunity for income payment increases for those who live longer.

How is income for life possible through a mutual fund? Let's explore.

- 1 The Fund uses longevity risk pooling to provide lifetime income to Canadian retirees, like a DB plan, uses longevity risk pooling to provide lifetime income to Canadian retirees.
- 2 The Fund establishes distribution rates by grouping individuals of similar age into a cohort and then conservatively calculating life expectancy.
- 3 Distribution payments are made monthly and are designed to increase over time, but may be adjusted up or down based on investment returns and mortality experience of each cohort.
- 4 Individuals can redeem their investment at any time for the lesser of their unpaid capital or NAV, effectively leaving their returns in the pool to benefit remaining members and increase payments to them.

An elegant and cost-effective solution designed to give retirees accessible income for life.

How does 'Pooling' work?

Pooling works by combining the investments of similarly-aged individuals into cohorts. As time passes and those individuals age, they continue to receive their monthly income. When individuals exit the fund, the returns generated on their assets are left in the fund, enabling the distributions to the remaining members to continue and increase.

The Longevity Pension Fund is designed to provide income for life using longevity risk pooling, unlike traditional funds/income funds that solely rely on investment return.

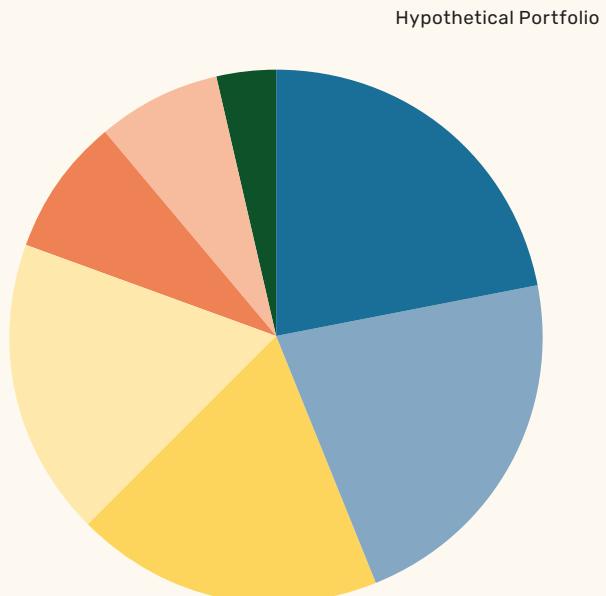
	Longevity	Mutual Funds
Designed as income for life	✓	✗
Longevity Risk Pooling	✓	✗
Easy to understand	✓	✓
Revocable/Redeemable	✓	✓

Low Risk with Global Diversification

The Longevity Pension Fund offers broad diversification across asset class, manager, style and market capitalization. No matter what stage of life your members are in, The Fund will help them save for retirement, and in retirement, will help provide them income for life. The Fund is professionally managed so that your members can focus on life and leave the investing to us.

Asset Class and Geographic Breakdown

Canadian Assets	International Assets
● Equities	● Equities
● Fixed Income	● Fixed Income
● Alternatives	● Alternatives
● Cash	



Fund Details

Both Accumulation and Decumulation classes are invested in one globally diversified fund.

Born on or after 1957? If yes you are investing in the accumulation class.

Cohort/Class Type	Date of Birth Ranges	Initial Distribution Rate for Purchases Made in 2021*
Accumulation	Eligible for individual investors of any age below the date of birth ranges listed above.	N/A

Born before 1957? Then select the cohort with year they were born.

Decumulation Cohort 4	01/01/1954 to 12/31/1956	6.15%
Decumulation Cohort 3	01/01/1951 to 12/31/1953	6.50%
Decumulation Cohort 2	01/01/1948 to 12/31/1950	6.90%
Decumulation Cohort 1	01/01/1945 to 12/31/1947	7.40%

* Distribution based on a fund management fee of 0.60%

For institutional use only – not for distribution

Commissions, trailing commissions, management fees and expenses all may be associated with investment fund investments. The prospectus contains important detailed information about the investment fund. Talk to your investment advisor to determine if the Longevity Pension Fund is right for you and always read the prospectus before investing. There is no assurance that any fund will achieve its investment objective, and its net asset value, yield, and investment return will fluctuate from time to time with market conditions. If the securities are purchased or sold on a stock exchange, you may pay more or receive less than the current net asset value. The Fund has a unique mutual fund structure. Most mutual funds redeem at their associated Net Asset Value (NAV). In contrast, redemptions in the decumulation class of the Fund (whether voluntary or at death) will occur at the lesser of NAV. Investment funds are not guaranteed, their values change frequently and past performance may not be repeated.

The Longevity Pension Fund is managed by Purpose Investments Inc. The content of this document is for informational purposes only, and is not being provided in the context of an offering of any securities described herein, nor is it a recommendation or solicitation to buy, hold or sell any security. Information contained in this document is not, and under no circumstances is it to be construed as, an offering memorandum, prospectus, advertisement or public offering of securities. This advertisement is not investment advice, nor is it tailored to the needs or circumstances of any investor. No securities commission or similar regulatory authority has reviewed this document and any representation to the contrary is an offence. Information contained in this document is believed to be accurate and reliable, however, we cannot guarantee that it is complete or current at all times. The information provided is subject to change without notice.

Certain statements may be forward-looking. Forward-looking statements ("FLS") are statements that are predictive in nature, depend on or refer to future events or conditions, or that include words such as "may," "will," "should," "could," "expect," "anticipate," "intend," "plan," "believe," "estimate" or other similar expressions. Statements that look forward in time or include anything other than historical information are subject to risks and uncertainties, and actual results, actions or events could differ materially from those set forth in the FLS. FLS are not guarantees of future performance and are by their nature based on numerous assumptions. Although the FLS contained in this document are based upon what Purpose believes to be reasonable assumptions, Purpose cannot assure that actual results will be consistent with these FLS. The reader is cautioned to consider the FLS carefully and not to place undue reliance on the FLS. Unless required by applicable law, it is not undertaken, and specifically disclaimed, that there is any intention or obligation to update or revise FLS, whether as a result of new information, future events or otherwise.

Longevity®
by Purpose

Longevity®
by Purpose

Our institutional approach

Our story

Mackenzie Investments, founded in 1967, is a leading Canadian global asset manager, headquartered in Toronto with additional investment teams in Boston, Dublin and Hong Kong. As part of IGM Financial Inc., a subsidiary of Power Corporation with a history dating back to 1925, Mackenzie benefits from the financial stability of a deep corporate structure while maintaining a multi-boutique investment management profile.



Our distinct and experienced investment teams offer both fundamental and quantitative approaches with expertise across traditional and non-traditional asset classes, including equities, alternatives, currency and multi-asset strategies.

We are committed to delivering strong investment performance and offering innovative, relevant solutions to our clients by drawing on the experience and unique perspectives gained over 40+ years of building institutional client relationships.

Boutique mindset, consultative approach

Our firm's optimal size and nimbleness allows us to provide specialized solutions, through a multi-boutique structure and distinct investment philosophies, while benefiting from the stability & scale of a global asset management solutions provider.

Multi-boutique structure & distinct investment philosophies

Our firm's autonomous multi-boutique structure allows each investment team to have their expertise and views fully reflected in their portfolios, identifying and encouraging each team's performance edge.

Proven investment strategies & consultative approach

Our consultative approach allows us to develop specialized and innovative solutions for clients, delivering an exceptional level of personalized service.

Stability & scale of a global asset management solutions provider

Our firm benefits from the financial stability of a global diversified management and holding company, while maintaining our entrepreneurial culture and independent thinking.

Our investment teams

Mackenzie Investments is headquartered in Toronto with additional investment teams in Boston, Vancouver, the UK and Hong Kong. Our investment management organization delivers its investment offerings through a multi-boutique structure, with independent in-house investment teams that each have a distinct focus and investment approach. Our boutique approach philosophy promotes diversification of styles and ideas, and provides Mackenzie with a breadth of expert, specialist capabilities.

17

Global investment teams

headquartered in Toronto with members on the ground in Boston, Dublin and Hong Kong.

180+

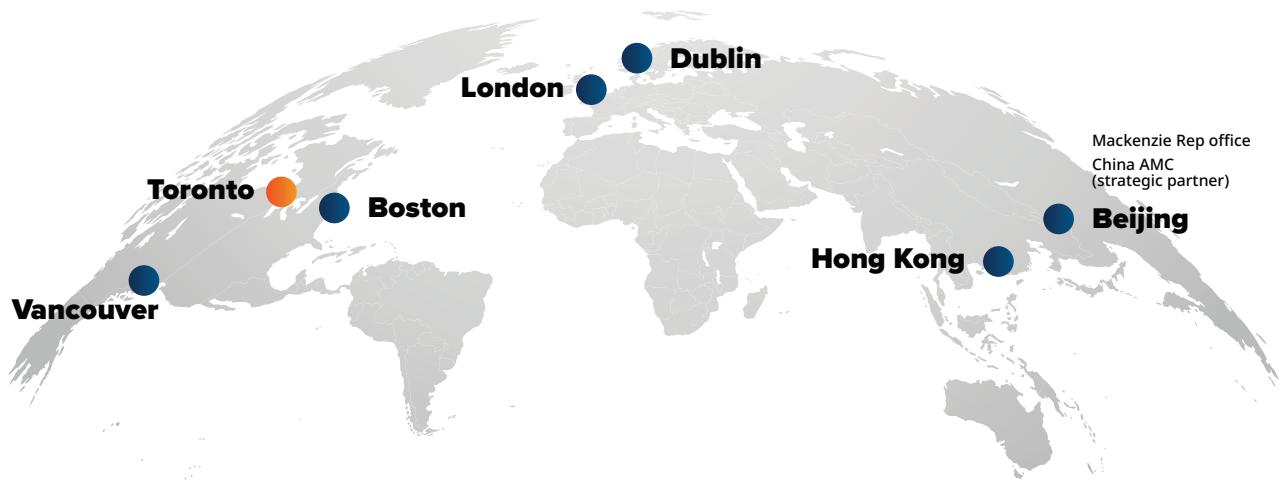
Investment professionals

well resourced and supported, working in local markets while demonstrating a global reach.

\$202B*

Assets under management

including institutional and sub-advised mandates that total \$127B in Canada, the U.S., Europe and China.



Our strategies

We lead with our handpicked, carefully constructed strategies, customized for institutional clients and tailored by region. We manage risk rigorously across all of our investment solutions, investing to meet our clients' objectives and long-term, risk-adjusted performance. We offer a broad range of specialist investment capabilities across asset classes, geographies and sectors.

Quantitative Equities | **Fundamental Equities** | **Fixed Income** | **Multi-Assets and Alternatives**

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mackenzielinstitutional.com

As of June 30, 2021. *Assets reported in CAD, approximately USD 101B, EUR 90B.

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