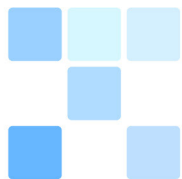


# Building for the Future: The Challenge of Change

2018 CPBI Atlantic Regional Conference

October 3 - 5 • Digby, NS





# Building for the Future: The Challenge of Change



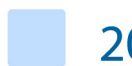
## 2018 CONFERENCE COMMITTEE

### Co-chairs

**Jeff Alexander**, Morneau Shepell  
**Virginia Wickstrom**, University of Prince Edward Island

### Committee

**Tara Anstey**, Mercer  
**Steve Cameron**, Medavie Blue Cross  
**Ron Cashin**, Desjardins Insurance  
**Megan Gee**, University of Prince Edward Island  
**David Harding**, iA Financial Group  
**David Tutty**, Manulife  
**Jennifer Urquhart**, Eckler Ltd.



# Building for the Future: The Challenge of Change

## Wednesday, October 3rd

TIME	EVENT	LOCATION
10:00 am - 6:00 pm	Registration	Main Lodge - Lobby
11:00 am - 5:00 pm	Golf	Digby Pines Golf Course
1:00 pm - 4:30 pm	Winery Tour	Casa Nova Winery
6:00 pm - 7:00 pm	Reception	Terrace (will be moved inside in case of inclement weather)
7:00 pm	Lobster Dinner & Entertainment Featuring Shaydid	Digby Hall - Main Hall

## Thursday, October 4th

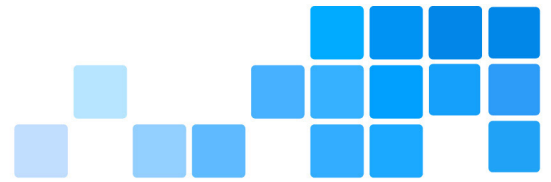
TIME	EVENT	LOCATION
7:00 am - 8:15 am	Breakfast	Main Lodge - Churchill's Restaurant
7:00 am - 6:00 pm	Registration Desk	Main Lodge Lobby & Digby Hall Foyer
8:15 am - 8:30 am	Conference Opening	Digby Hall - Main Hall
8:30 am - 9:30 am	Forum A	Digby Hall - Main Hall
9:30 am - 9:45 am	Break	Digby Hall - Lower Level Foyer
9:45 am - 10:45 am	Sessions 1 & 2	Digby Hall - Salon A & B/C
10:45 am - 11:00 am	Break	Digby Hall - Lower Level Foyer
11:00 am - 12:00 pm	Sessions 3 & 4	Digby Hall - Salon A & B/C
12:00 pm - 1:15 pm	Lunch	Main Lodge - Churchill's Restaurant
1:15 pm - 2:15 pm	Forum B	Digby Hall - Main Hall
2:15 pm - 2:30 pm	Break	Digby Hall - Lower Level Foyer
2:30 pm - 3:30 pm	Sessions 5 & 6	Digby Hall - Salon A & B/C
3:30 pm - 3:45 pm	Break	Digby Hall - Lower Level Foyer
3:45 pm - 4:45 pm	Sessions 7 & 8	Digby Hall - Salon A & B/C
6:00 pm - 7:00 pm	Reception	Main Lodge - Grand Lounge
7:00 pm	Dinner & Entertainment Featuring Comedian Matt Wright	Digby Hall - Main Hall
10:00 pm	Late Night Reception Featuring Bastringue	Main Lodge

## Friday, October 5th

TIME	EVENT	LOCATION
7:00 am - 8:30 am	Breakfast	Main Lodge - Churchill's Restaurant
7:00 am - 12:00 pm	Registration Desk	Digby Hall Foyer
8:30 am - 8:45 am	AGM	Digby Hall - Main Hall
8:45 am - 9:00 am	Closing Remarks	Digby Hall - Main Hall
9:00 am - 10:00 am	Forum C	Digby Hall - Main Hall
10:00 am - 10:15 am	Break	Digby Hall - Lower Level Foyer
10:15 am - 11:30 am	Forum D (Panel Session)	Digby Hall - Main Hall
11:45 am	Lunch	Main Lodge - Churchill's Restaurant (lunch to go available)



# Building for the Future: The Challenge of Change



## Forum A - Thursday morning

### NORTH AMERICAN INTEGRATION - WHERE ARE WE GOING?

The Honourable John Baird

Former Minister of Foreign Affairs and Senior Advisor at Eurasia Group

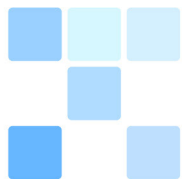
America is Canada's biggest trading partner, and Canada is America's biggest trading partner. NAFTA has been the key driver in building that trade relationship. The ongoing dialogue around NAFTA leads to the obvious question – where is this long-standing trade relationship going?

We are excited to have the Hon. John Baird join us to explore a topic that affects every Canadian. Mr. Baird is a former Cabinet Minister with more than a decade of political experience, and he was an instrumental figure in bilateral trade and investment relationships. He is uniquely qualified to bring together the business, economic and foreign policy insights that surround this key topic.

Mr. Baird will explore trade, infrastructure and foreign policy while offering his insight into where cross-border cooperation is heading.







# Building for the Future: The Challenge of Change



## Forum B - Thursday afternoon

### EVERYTHING IS BROKEN: HERE IS HOW WE FIX IT

Vicki Saunders

Serial Entrepreneur and Founder of the Global Movement, SheEO

Vicki Saunders is the Founder of SheEO, a global collaboration of female entrepreneurs and radically generous mentors who work together to create a powerful ecosystem for growing women-led ventures. Vicki has co-founded and runs ventures in Europe, Toronto, and Silicon Valley, including Zazengo (an online platform for consumer and employee engagement for Fortune500 companies focused on sustainability); KidsNRG/The NRG Group; and Impactation, a global consulting firm focused on engaging youth to tackle the grand challenges we are facing.

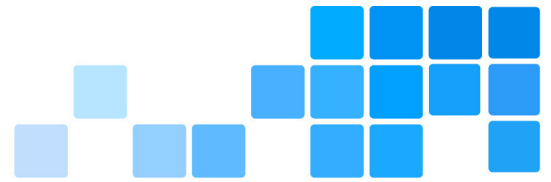
Vicki was named one of the 100 most influential leaders of 2015 by “Empowering a Billion Women,” alongside Marissa Mayer, Melinda Gates, Sheryl Sandberg, and Michelle Obama. She was also selected as a Global Leader for Tomorrow by the World Economic Forum.

As we build for the future and face the challenges that come with change, we must consider alternative approaches to the status quo. Vicki Saunders will explore what’s broken in order to open our mindset to a new path forward.





# Building for the Future: The Challenge of Change



## Forum C - Friday morning

### PEACE BY CHOCOLATE

Tareq Hadhad

In 2012, Tareq Hadhad's family home and chocolate factory in Syria were destroyed by war, forcing them to seek safety in other countries. A former medical student at Damascus University, Tareq joined medial relief efforts before being welcomed to Canada on a community-based sponsorship in December 2015.

After arriving in Canada, Tareq and his family relaunched the family business to recreate the chocolates they once exported across the Middle East. Today, they manufacture 100,000 pieces of chocolate a month and have plans to triple the production in their new factory. Tareq and his family are now focused on job creation, utilizing a network of Syrian refugees from across Nova Scotia with the plan to expand across Canada, offering other newcomers job opportunities.

Tareq will share his family's compelling story and his passion for peace. He will also touch on the spirit of entrepreneurship and the qualities that allowed his family to show deep resiliency in the face of extraordinary challenges and change.





# Building for the Future: The Challenge of Change



## Forum D - Friday morning

### A VIEW FROM THE MONEY SEAT- 3 FORMER FINANCE MINISTERS

Tom Marshall - Newfoundland and Labrador (PC)

Wes Sheridan - Prince Edward Island (Liberal)

Graham Steele - Nova Scotia (NDP)

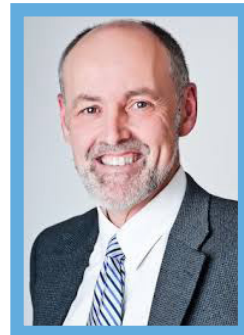
\$25 billion in combined annual budgets. A rapidly aging demographic. 1.6 million constituents. Serious funding challenges. The stakes are high and the multiple variables are staggering for those who sit in the finance chair.

Every day, the finance Ministers in each Atlantic Canadian jurisdiction have to juggle the day to day needs of their constituents while factoring in the added stress of managing issues that are unique to our region.

We are pleased to have 3 former Finance Ministers from 3 Atlantic Canadian provinces on one stage for the first time to share their experiences at the conference. Join us as Tom Marshall, Graham Steele and Wes Sheridan share their perspectives and experiences as they guided their respective provinces through some very challenging times.

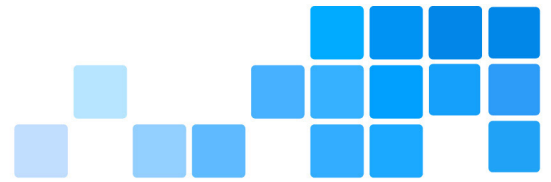
You will hear about the trends they saw coming, how they navigated through the post-2008 economic framework, and their views on what we need to do going forward to make this region thrive. There will be time for Q & A at the end of the session.

This will be a fun, no-holds barred dialogue with a view from "the money seat".





# Building for the Future: The Challenge of Change



## Session 1

### **RESILIENCY: THE MEDICALIZATION OF UNHAPPINESS**

Peter Gove, Green Shield Canada

The impact of Mental Health issues on society and employer benefit costs continues to increase. It is apparent that normal, expected bouts of sadness have become “medicalized”, and we are medicating large portions of the population across the varying age bands.

Are there other strategies for care that would better help these patients? Where do therapy and wellness professionals fit in? What are the options available and what are the statistics that support these options?

This session will examine the history of mental illness in Canada, how it has been treated (and/or gone untreated) and explore the consequences of the practices that have prevailed. We will review how much the landscape has changed over the last few decades and will zero in on the changing medical and social landscape that has led to the proliferation of mental health diagnoses and the widespread prescribing of anti-depressants. Join us as Peter, an innovation leader of health management with Green Shield Canada, will demonstrate initiatives to better manage employee's health and wellness.

## Session 2

### **INSIGHTS ON BLOCKCHAIN AND CRYPTOCURRENCY**

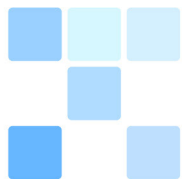
Lucien Foster, Bank of New York Mellon

Innovative technologies have transformed the way that we perform daily business operations, and Fintech continues to evolve with Blockchain and cryptocurrencies gaining traction.

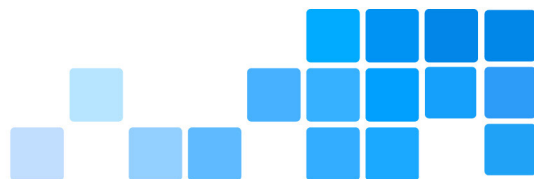
Join us as Lucien Foster, Head of Fintech Strategy & Partnerships at the Bank of New York Mellon, provides his insights into this fast-paced area. This session will outline the key differences of these types of technologies, and the potential opportunities that they bring. The presentation will also address what these changes mean for pension plans.







# Building for the Future: The Challenge of Change



## Session 3

### **DIABETES IN THE WORKPLACE: A FOCUS ON PREVENTION AND SUPPORT**

Irene Higgins-Bowser, Certified Diabetes Educator

Anne-Marie Smith, Medavie Blue Cross

Currently, one in three Canadians has diabetes or prediabetes. In Atlantic Canada alone, approximately 10% of our working population live with diabetes. The increasing rate of diabetes and its complications pose a serious burden on communities, workplaces, the healthcare system, and our economy. In this session, Ms. Higgins-Bowser will speak to how diabetes is affecting today's workforce and the available resources to support a culture of improving health outcomes. Ms. Smith will provide insight on how benefit plan design contributes to improving disease and medical management.

## Session 4

### **ETF's IN RETIREMENT PLANS**

Camilo Gil, CIBC Capital Markets

Exchange Traded Funds ("ETF's") have become a popular trend, given their diversity and price transparency when compared to mutual funds. However, some in the industry have raised concerns around liquidity, investment risk and the capacity of the market. This begs a few questions: Are these valid worries for this asset class, and are ETF's appropriate for both Defined Benefit and Defined Contribution plans?

Join us as Cam covers the ETF Landscape and provides a general overview of ETF products, the growth of this asset class, and emerging trends. He will also delve into the pros and cons for both DB and DC pension plans utilizing ETF's.





# Building for the Future: The Challenge of Change



## Session 5

### **MODERNIZING THE DRUG PLAN: STRATEGIES TO OPTIMIZE PERFORMANCE AND REDUCE RISK**

Kenneth MacDermid, Dalhousie University

Dave Wowchuk, ClaimSecure

Specialty drugs continue to dominate drug manufacturer pipelines and pose increasing challenges with respect to plan funding. This session poses the question: Is it time to revisit your drug plan design and funding arrangements relative to your benefits budget and risk tolerance? Dave Wowchuk will provide commentary on plan design strategies to limit private plan exposure and drive coordination with public/drug manufacturer programs. Kenneth MacDermid will provide a plan sponsor perspective on optimizing funding arrangements/pooling and drug plan modernization strategies to optimize plan performance.

## Session 6

### **REPLACING THE REPLACEMENT RATE: HOW MUCH IS “ENOUGH” RETIREMENT INCOME?**

Bonnie-Jeanne MacDonald, Senior Research Fellow of the National Institute on Ageing (NIA), Ryerson University and Resident Scholar at Eckler Ltd.

For years, the standard for measuring retirement income adequacy has been the final earnings replacement rate (usually targeted at 70%). Financial planners, actuaries, pension plan advisors, academics and public policy analysts all use this benchmark. It's the measure that underlies our pension systems, drives the research that determines whether populations are prepared (or not) for retirement and serves as the backbone of retirement planning software. But the question is, does it work? Will 70% of a worker's final annual employment earnings actually sustain his or her living standards after retirement?

Bonnie-Jeanne will examine whether workers who hit this target, can expect to maintain their living standards in retirement, and will also discuss an alternative, more accurate, basis for assessing how well a worker's living standards are maintained after retirement - the Living Standards Replacement Rate.

Based on ten years of research and analysis, this award-winning work has been receiving media attention and is now being used in the “real world” financial retirement service industry “how much is ENOUGH retirement income?”





# Building for the Future: The Challenge of Change



## Session 7

### **DIVERSITY IN THE WORKPLACE: CONSIDERATIONS FOR DESIGNING INCLUSIVE BENEFITS**

Level Chan, Stewart McKelvey  
Jeremy Woo, Mercer Canada

Diversity in the workplace can be a great advantage and source of strength for an organization. Designing inclusive benefit programs to meet the needs of a diverse workforce can be challenging. This session will consider the human rights implications with respect to discrimination and inequity within benefit plans. It will also explore benefit plan design considerations within the context of gender diversity, gender identity, and the multigenerational workforce, including market trends and research.

## Session 8

### **GOVERNANCE: THE FUTURE DOES NOT REQUIRE EVERYTHING TO CHANGE, BUT ALL ASPECTS SHOULD EVOLVE**

Steve Mahoney, Connor, Clark & Lunn Financial Group  
Peter Muldowney, Connor, Clark & Lunn Financial Group

Setting a solid foundation for governance is critically important. The objective of pension plan governance is to enable the plan administrator to deliver on the pension promise consistent with the pension plan documents and pension legislation.

This session will review the key foundations regarding good governance in managing pension investments, as well as highlighting some “not so good” practices to be avoided. While the importance of governance is generally well appreciated, it is not always well executed.

Steve and Peter will provide background to what aspects have not changed, as well as areas that should evolve to reflect innovation and best practices.



# Building for the Future: The Challenge of Change

## Entertainment

### Shaydid – Wednesday Night

Music lovers from all over the country have expressed their vibrant enthusiasm for this exceptional band hailing from the Halifax music scene. The talented and charismatic foursome comes together with fierce chemistry, playing everyone's favourite tunes...and loving every minute of it! With fervent energy on stage and their compelling sound, Shaydid has lured fans from Newfoundland to British Columbia. Crystal, Mark, Darrin and Kirk have their priorities in order: to be the best crowd pleasing, skilled musicians that they can be, to keep raising the bar and to have a great time doing it!



### Matt Wright – Thursday Night

Matt Wright is an award winning stand-up comedian, writer, actor, and director. He has performed at the Just for Laughs Comedy Festival, Halifax Comedy Festival and has headlined comedy clubs from St. John's to Vancouver. Matt was named as a national finalist at the Just for Laughs Homegrown Competition, a national semi-finalist in the Sirius XM Canada's Next Top Comic competition, and was named "Best Comedian" by the Overcast Magazine 2014 and 2015.



Matt is currently a writer on This Hour Has 22 Minutes and has appeared on The Debaters. His album "Vasectomy Baby" went to #2 on the iTunes Canadian Comedy charts and can be heard frequently on SiriusXM. An accomplished actor/director, Matt's short film "Wife and Death" was an official selection at multiple film festivals and earned him the "Best Emerging Filmmaker" award at the 2016 Nickel Film Festival.

### Bastringue – Late Night Reception

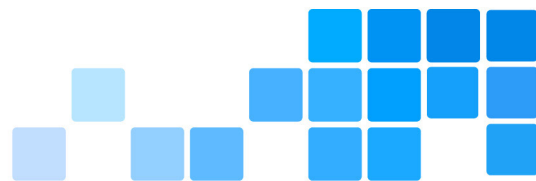
Bastringue is an Acadian folk band from Southwestern Nova Scotia whose style shows influence of Acadian, American, Celtic and French music. They provide a diverse show and add a unique twist to traditional songs. Its members have played in various award winning bands such as Grand Dérangement and Beauphare and have toured in the US, Canada, France, Switzerland, Germany and China.







# Building for the Future: The Challenge of Change



## Activities

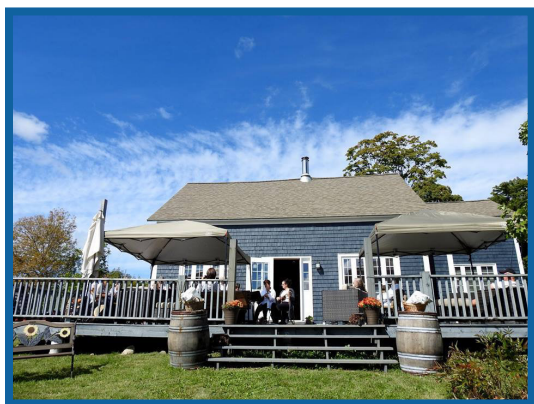
### Golf Tournament at Digby Pines Golf Course

Digby Pines luxury Nova Scotia golf resort is blessed with one of Canada's finest golf courses designed by Stanley Thompson, the famous Canadian architect responsible for such world-class courses as Banff Springs, Jasper Park and the Highlands Links in Cape Breton. With ingenious routing, the course winds through picturesque pine trees and over a meandering brook which widens into ponds on holes two and sixteen. The true beauty of Nova Scotia has been captured and preserved for your golfing pleasure.



The tournament will be run as a scramble event. The CPBI committee will put individual participants on teams balanced by handicap. All players tee off at 11:00 am sharp. Guests accompanying conference attendees are welcome to play in the tournament. A limited supply of rental clubs are available by making arrangements directly with the golf club. Contact the Pro Shop at 902-245-7709. Lunch and transportation to the course will be provided.

### Winery Tour – Casa Nova Fine Beverages, Bear River



Delegates will travel to Casa Nova Fine Beverages, (formerly Annapolis Highland Vineyards), where they will take a tour of the vineyard and will see the vines in action, learn how they grow and are cared for and possibly pick a few to taste! They will tour the winery / cidery building where one of the owners, Brendan Enright, will demonstrate the steps to making incredible wine and ciders. Finally, delegates will arrive on the deck overlooking the front vineyard, where they will enjoy a unique and delicious tapas buffet showcasing some of best locally produced products, along with a glass or two of delicious wine or refreshing cider.

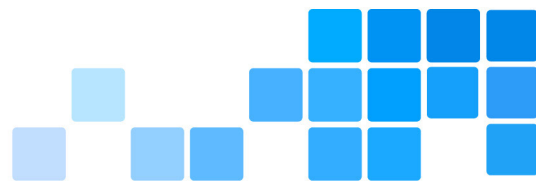
### Nova Scotia Tasting Bar at Late Night Reception

Chef Dale will be creating delectable culinary treats for delegates and their guests to sample. Specially prepared local foods will be highlighted at this Nova Scotia themed tasting bar.





# Building for the Future: The Challenge of Change



## Registration

To register on-line using a credit card or cheque, please go to:

<http://cpbi-icra.ca/Events/Details/Atlantic/2018/10-03-2018-CPBI-Atlantic-Regional-Conference>

Due to limited space, your room may be booked in advance of your conference registration. However, if your conference registration is not received within one week, your room will be released. You are encouraged to book your room and register for the conference at the same time.

### Registration Fees

**Early Bird Conference Fee\*** - book by June 30, 2018

Member \$800.00

Non-Member \$1,250.00

**Conference Fee\*** - book after June 30, 2018

Member \$900.00

Non-Member \$1,350.00

**Spouse Fee** - \$275.00 (includes breakfasts, receptions, evening meals and entertainment)

**Golf Fee** - \$125.00 (spouses/guests are welcome to play)

**Winery Tour** - \$65.00 (spouses/guests are welcome to participate)

*All prices are subject to applicable taxes.*

*\*Includes conference program and meals*

### Cancellation Policy

Conference and activity cancellations received in writing prior to September 5, 2018 will be refunded in full. If received in writing between September 5, 2018 and September 19, 2018, any conference cancellations will be subject to a \$250.00 penalty and activity cancellations will be subject to a 50% penalty. There will be no refunds for any conference or activity fee received after September 19, 2018 for any reason, including weather or travel delays. Substitutions may be made at no cost. CPBI assumes no liability for changes in program, social activities, event dates or venue.

### Early Bird Registration Prizes

Register by June 30th for a chance to win a gift certificate for a night at the Digby Pines plus breakfast for two or one of two \$100 gift cards!



2018 Atlantic Regional Conference



# Building for the Future: The Challenge of Change

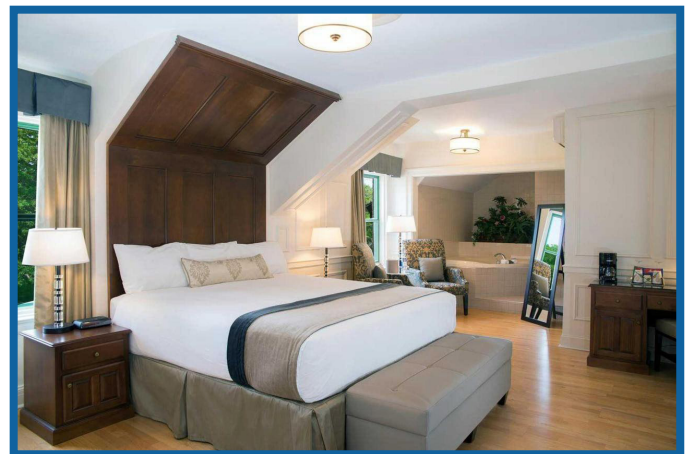


## Accommodations

### Digby Pines Golf Resort & Spa

Digby Pines Golf Resort and Spa is as rare and majestic as the setting in which it resides. A Norman style chateau, beautifully situated overlooking the shores of the Annapolis Basin, the spectacular Nova Scotia lodging has been welcoming guests since 1929. Located in the Town of Digby, home of the world's highest tides and world-renowned 'Digby Scallop' fishing fleet, you can feed your craving for a true Nova Scotia dining experience, fresh sea air, serenity at the Spa or nature trail walk, and a round of golf at an 18-hole Stanley Thompson designed golf course. Join us at this historically rich destination.

Reservations can be made directly with the resort by calling toll-free at 1-800-667-4637 or email at [pines@digbypines.ca](mailto:pines@digbypines.ca) and by identifying yourself as attending the CPBI conference. Rooms are not available to be booked online. All reservations must be guaranteed with a major credit card.



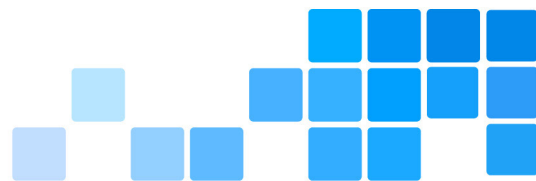
### Pricing

Room Type	Single/Double Occupancy Rate (Per Night)
Guestrooms - queen, king, twins, waterview	\$145.00
2 bedroom cottages	\$290.00 per cottage (1-4 people) \$30.00 per person for extra adults
3 bedroom cottages	\$390.00 per cottage (1-5 people) \$30.00 per person for extra adults
Suites or 1 bedroom cottages	\$205.00





# Building for the Future: The Challenge of Change



## Questions?

### Getting There

#### **From Halifax International Airport – By Car**

Take Highway #102 toward Halifax. Take Exit 4 (Annapolis Valley - Highway #101). When you reach Digby, take Exit 26 and follow the signs for the ferry to Saint John. The resort is 3km before the ferry terminal, located at 103 Shore Drive. Travel time is 2.5 hours.

#### **From Halifax, NS – By Car**

Take Highway #102 from Halifax. Take Exit 4 (Annapolis Valley - Highway #101). When you reach Digby, take Exit 26 and follow the signs for the ferry to Saint John. The resort is 3km before the ferry terminal. Travel time is 2.5 hours.

#### **From Saint John, NB – By Ferry**

Schedule and fares for MV Fundy Rose may be found at <https://www.ferries.ca/nb-nb-ferry/>. Digby Pines Resort is approximately 3 km from the Digby Ferry Terminal, along Shore Road - entrance on the left-hand side of the road. The Pines is pleased to provide shuttle service to and from the ferry terminal if guests wish to leave their vehicle in Saint John, NB for “walk-on” passage on the ferry.

### Bringing Your Spouse

Your spouse is welcome to join you at the Conference. The spousal fee is \$275.00 and includes breakfasts, receptions, evening meals and entertainment. Check with the hotel for available daytime activities and outings.

### Attire

Casual dress is appropriate for all Conference events.

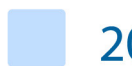
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**If you have any questions about the conference, please contact us at:**

Tel: (902) 835-0391 or [atlantic@cpbi-icra.ca](mailto:atlantic@cpbi-icra.ca)

[www.cpbi-icra.ca](http://www.cpbi-icra.ca)



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