

Canadian Legal & Legislative Update

July 15-16, 2026

DoubleTree by Hilton Montreal
Montréal, Québec

Preconference: July 14, 2026

www.ifebp.org/can-legal

Attend and stay ahead of regulatory changes that will impact your plan!



Montréal, Québec

Nouveau!
Perspectives & enjeux légaux et législatifs

Pour en savoir plus, rendez-vous à la page 4.

International Foundation
OF EMPLOYEE BENEFIT PLANS



CANADA

Canadian **Legal & Legislative** Update

July 15-16, 2026

DoubleTree by Hilton Montreal | Montréal, Québec

Canada's Source for Legal and Regulatory Education in Employee Benefits

Stay informed on the latest legal, regulatory and technological advancements shaping your plans by attending the Canadian Legal and Legislative Update. Gain valuable insights into need-to-know developments—including the impact of AI and cybersecurity—to help your organization navigate challenges and stay ahead throughout the upcoming year. Don't miss this opportunity to set a strong foundation for success.

Benefits of Attending

- Focus on the critical information you need to know with fresh and relevant topics.
- Gain a deeper understanding of global and national issues affecting the pensions and benefits industry and their impact on your funds.
- Take advantage of opportunities to network with your peers.

Who Should Attend

- This program is especially designed for labour and management trustees, public service trustees, professional advisors and corporate plan sponsors.

“

I have always felt that this program helps me to meet my compliance and regulatory obligations. And the program introduced me to the “new” best practices.

Laurie Caforio
ATB Financial

SESSIONS AT A GLANCE

Breakfast and lunch will be provided.

WEDNESDAY July 15, 2026	
8:30-9:30 a.m.	Cross-Country Benefits Update
9:45-10:45 a.m.	Cross-Country Pension Update
11:00 a.m.-12:00 noon	New and Expanded Protections for Workers
1:00-2:00 p.m.	Understanding Your Fiduciary Obligations With Respect to Cybersecurity
2:15-3:15 p.m.	When Pension and Benefit Plans Invest Outside Canada—Legal and Tax Pitfalls to Avoid
3:30-4:30 p.m.	Tax Rules: Where to From Here?
THURSDAY July 16, 2026	
8:30-9:30 a.m.	Governance and Decision Making: CAPSA Guidelines in Practice
9:45-10:45 a.m.	Data Access and Privacy: What Trustees Must Know
11:00 a.m.-12:00 noon	What If Your TPA Fires You?
1:00-2:00 p.m.	Pension and Benefit Value: Lessons, Risks and Best Practices
2:15-3:15 p.m.	The Rise of LTD Claims
3:30-4:30 p.m.	Human Rights and Pension and Benefit Plans: Risks and Responsibilities

Sessions are subject to change.

(All times are listed in Eastern Standard Time.)

Perspectives & enjeux légaux et législatifs

15 juillet 2026

DoubleTree by Hilton Montreal | Montréal, Québec

Cette année marque la toute première édition de Perspectives & enjeux légaux et législatifs.

Les participants obtiendront des perspectives essentielles sur les enjeux clés à maîtriser afin d'aider leur organisation à relever les défis actuels et à demeurer proactive. Restez à l'affût des plus récents développements juridiques, réglementaires et technologiques qui façonnent vos régimes. Ne manquez pas cette occasion de bâtir des bases solides. Cette conférence incontournable s'adresse aux fiduciaires, promoteurs de régimes, employés du secteur public et privés, fournisseurs de services, professionnels des ressources humaines et autres.

Informations sur les tarifs

Les tarifs de ce programme seront différents de ceux du programme en anglais. Veuillez consulter les détails ci-dessous :

Membre: 700 \$ CA | Non-membre: 810 \$ CA

MARDI | 14 juillet 2026

16 h 00 - 18 h 00

Inscription

MERCREDI | 15 juillet 2026

7 h 30 - 16 h 30

Inscription

MERCREDI | 15 juillet 2026 *(suite)*

7 h 30 - 8 h 30

Petit-déjeuner

8 h 30 - 9 h 30

Nouvelles protections et protections élargies pour les travailleurs

9 h 45 - 10 h 45

Règles fiscales...quelle est la prochaine étape ?

11 h 00 - 12 h 00

La hausse des demandes de prestations d'invalidité de longue durée (ILD)

12 h 00 - 13 h 00

Dîner

13 h 00 - 14 h 00

Mise à jour canadienne sur les régimes d'avantages sociaux et les régimes de retraite

14 h 15 - 15 h 15

Droits de la personne et régimes de retraite et d'avantages sociaux - risques et responsabilités

15 h 30 - 16 h 30

Accès aux données et protection de la vie privée : ce que les fiduciaires doivent savoir

16 h 30 - 17 h 30

Cocktail

Preconference Workshop

Separate registration is required.

Cybersecurity, Fraud and Artificial Intelligence—“Mythos” Is Here!

Tuesday, July 14, 2026

1:00-4:30 p.m.

Registration: 12 noon-1:00 p.m.

Technology, particularly artificial intelligence and quantum computing, continues to evolve at an accelerating pace. Organizations are struggling to keep up and are subject, more and more, to the simultaneous yet contradictory demands of:

- Automation versus labour-force retraining
- Cost control versus investing in technology
- Heightened customer service versus greater privacy and psychographic risk
- Stronger security and due diligence versus newer systems that resist almost any type of oversight and control.

The pension and benefits ecosystem, from fund management to union membership, is not immune. In fact, in some ways, it is right in the middle of what seems to be a generational shift in almost everything—the economy, the nature and value of work, social mobility, education, equity, safety and even the importance of human activity in our new age.

This workshop will not save the world. It will, however, attempt to explore these topics in a meaningful, understandable and inclusive way, fully engaging participants through presentations, cases studies, discussion, debates, tabletop scenarios and more. We will learn from each other in this session; there are few answers, but many questions.

Learning Outcomes

Participants will learn about the impact of artificial intelligence on their businesses, professional practices, stakeholders and society in general. Particular emphasis will be placed on new cybersecurity threats; the rapidly changing nature of frauds; the AI legal and regulatory environment in Canada and globally; and the massive social, economic and union member-related changes likely to arise as AI usage becomes more widespread.

Speaker:



Jerrard B. Gaertner,
SB, CPA, CA, CFF,
CITP, CISA, CGEIT,
CISSP, CIPT, CIA
Principal
BizComGroup
Toronto, Ontario

PROGRAM SCHEDULE

(All times are listed in Eastern Standard Time.)

TUESDAY | July 14, 2026

4:00-6:00 p.m.

Registration/Information

WEDNESDAY | July 15, 2026

7:30 a.m.-4:30 p.m.

Registration/Information

7:30-8:30 a.m.

Continental Breakfast

8:30-9:30 a.m.

Cross-Country Benefits Update

This session will provide an overview of legislative and case law developments of importance to benefit plans across Canada.

9:45-10:45 a.m.

Cross-Country Pension Update

This session will provide an overview of legislative and case law developments of importance to pension plans across Canada.

WEDNESDAY | July 15, 2026 *(continued)*

11:00 a.m.-12:00 noon

New and Expanded Protections for Workers

The legislative protections offered to Canadian employees in the public and private sectors are changing in some significant ways. From legislated pay transparency to the “right to disconnect” to Québec’s expanded privacy legislation, protections in many jurisdictions are evolving to improve employment equity, privacy and work–life balance.

12:00 noon-1:00 p.m.

Lunch *(provided)*

1:00-2:00 p.m.

Understanding Your Fiduciary Obligations With Respect to Cybersecurity

Fiduciaries of employee benefit plans have a legal duty to act in the best interests of plan participants and beneficiaries. This responsibility includes:

- Preventing fraud
- Detecting fraud
- Responding to fraud
- Legal and legislative updates
- Records that belong to trustees.

2:15-3:15 p.m.

When Pension and Benefit Plans Invest Outside Canada— Legal and Tax Pitfalls to Avoid

This session will be a two-person expert discussion of the legal and tax requirements for Canadian pension and benefit plans when they invest outside Canada. Takeaways will include:

- Required fiduciary analysis of investment
- Safest vehicles through which the investment can be made
- Steps that can be taken to reduce potential risks posed by foreign investment.

WEDNESDAY | July 15, 2026 *(continued)*

3:30-4:30 p.m.

Tax Rules: Where to From Here?

This session will explore the changes, challenges and opportunities arising from the latest budgetary developments, providing you with the knowledge needed to navigate the evolving tax landscape.

4:30-5:30 p.m.

Welcome Reception

THURSDAY | July 16, 2026

7:30 a.m.-4:30 p.m.

Registration/Information

7:30-8:30 a.m.

Continental Breakfast

8:30-9:30 a.m.

Governance and Decision Making: CAPSA Guidelines in Practice

Strong governance is the foundation of effective pension and benefit plan oversight. Gain practical strategies to strengthen decision making and oversight, from governance structures to the bare minimum requirements under CAPSA Guidelines.

9:45-10:45 a.m.

Data Access and Privacy: What Trustees Must Know

From the Patriot Act to evolving privacy laws, organizations must understand the legal responsibilities tied to data access, storage and usage. This session explores where data resides, how regulations apply and the key steps to ensure compliance while safeguarding sensitive information.

THURSDAY | July 16, 2026 *(continued)*

11:00 a.m.-12:00 noon

What If Your TPA Fires You?

Break down critical contract clauses, such as liability limitations and service obligations, while highlighting what to watch for in agreements. We'll also explore strategies for managing change and identifying which services may be better handled in-house when contract terms fall short.

12:00 noon-1:00 p.m.

Lunch *(provided)*

1:00-2:00 p.m.

Pension and Benefit Value: Lessons, Risks and Best Practices

This session shares lessons learned from plans across Canada; explores trustee obligations and the risks of miscommunication; and highlights tools such as pension estimates, member statements and annual communication schedules. We will also discuss how to build accessible, effective and compliant communication strategies that reinforce the value of benefits and pensions.

2:15-3:15 p.m.

The Rise of LTD Claims

Explore the drivers behind the rise in LTD claims; the impact on plan sustainability; and strategies trustees, service providers and benefits professionals can use to manage risks while supporting members effectively.

3:30-4:30 p.m.

Human Rights and Pension and Benefit Plans: Risks and Responsibilities

Pension and benefit plans were often designed decades ago, and some structures may unintentionally conflict with today's human rights standards. Session attendees will:

- Examine potential risks for trustees, including age discrimination, job-sharing impacts, LTD and health benefit concerns, and other plan features that could be challenged.
- Learn how to identify vulnerabilities, mitigate risks and align plan governance with evolving human rights obligations.

Sponsorship Opportunities

Sponsor the Canadian Legal and Legislative Update

Showcase your brand and put your organization in front of professionals actively seeking guidance on today's most pressing regulatory and legal developments.

This is more than brand visibility—It's an opportunity to build meaningful relationships with a highly engaged audience looking for trusted partners, innovative solutions and expert insight.

You'll receive brand exposure before, during and after the conference with:

- Prominent recognition on our conference webpage and in preconference promotional emails
- High-impact exposure on large-scale sponsorship slides as part of general session introductions
- Your company logo featured on eye-catching, on-site banners and table tents prominently displayed throughout the conference
- A complimentary company listing in the conference app, complete with your logo, description and direct contact information for attendee inquiries
- Inclusion of your company brochure in the Sponsor Resource Area
- Sponsor designation on your team's name badges to enhance networking opportunities
- Recognition in the annual sponsor recap ad included in *Plans & Trusts* member magazine.
- A FREE, six-month company listing (a \$1,195 value) in the Foundation's Service Provider Directory—an online resource used by members to source vendors, products and services.

To learn more, please contact Diane Mahler at dianem@ifebp.org.



Montréal: A World-Class Escape, Close to Home

Montréal, the largest city in Québec and the second largest city in Canada, is known for its French culture and heritage along with its cobbled streets, quaint cafés and lively nightlife. Montréal is also home to some of Canada's best museums (including the Museum of Fine Arts and the Montréal Museum of History) and many great festivals.

Montréal is also known for its beautiful architecture, including the stunning neo-Gothic structures of McGill University. With so much to see and do, it's no wonder that Montréal is one of Canada's most popular tourist destinations.

With its renowned food scene, lively festivals and stunning architecture, it's the perfect destination for culture, adventure and history—without the hassle of international travel.



DoubleTree by Hilton Montreal

Reservation Deadline: June 15, 2026

Rates: C\$299 single/double occupancy

Hotel Accommodations: You will be charged a C\$400 deposit upon registration. Please specify your hotel requirements on the registration form.

Hotel Cancellation Policy: Cancellations within 48 hours of the scheduled arrival date will incur a cancellation fee equal to one night room and tax.

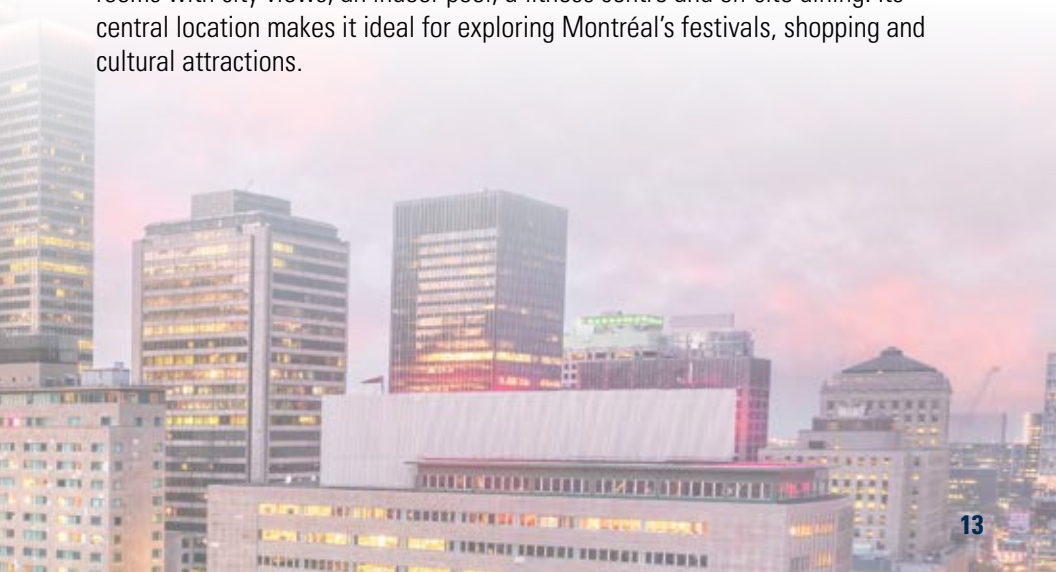
For additional hotel information, visit our Hotel/Travel tab at www.ifebp.org/can-legal.

**Note: Hotel room availability is not guaranteed outside of scheduled program dates.*



Hotel Details

Located in the heart of downtown Montréal's vibrant Quartier des Spectacles, the DoubleTree by Hilton Montreal offers modern comfort with direct access to the city's Underground City and Complexe Desjardins. The hotel features spacious rooms with city views, an indoor pool, a fitness centre and on-site dining. Its central location makes it ideal for exploring Montréal's festivals, shopping and cultural attractions.



Additional Education Opportunities

Trustee Training Pathway

Foundations of Trust Management Standards (FTMS®)

August 28-29, 2026 | Halifax, Nova Scotia

Principes fondamentaux de gestion des fiducies

28 et 29 août 2026 | Halifax, Nouvelle-Écosse

fr.ifebp.ca/fiduciaire

Advanced Trust Management Standards (ATMS®)

Sessions A and B

August 28-29, 2026 | Halifax, Nova Scotia

November 7-8, 2026 | Nassau, The Bahamas

Master of Trust Management Standards (MTMS®)

Sessions A and B

August 28-29, 2026 | Halifax, Nova Scotia

MTMS Advanced Leadership Summit

August 30, 2026 | Halifax, Nova Scotia

For more information, visit www.ifebp.org/cdtrusteepath.

Additional Conferences

59th Annual Canadian Employee Benefits Conference

August 30-September 2, 2026 | Halifax, Nova Scotia

Includes 12 French sessions!

Canadian Investment Institute

November 9-11, 2026 | Nassau, The Bahamas

REGISTRATION

Register today at www.ifebp.org/can-legal.

PRECONFERENCE REGISTRATION FEES

Member: C\$810 | Nonmember: C\$920

CONFERENCE REGISTRATION FEES

Member: C\$1,925 | Nonmember: C\$2,145

REGISTRATION INCLUDES

Breakfast | Lunch | Welcome Reception

POLICIES

Cancel and transfer fees are based on registration fee paid: 60+ days before meeting is 10%; 31-59 days before meeting is 25%; within 30 days of meeting is 50%. Registration fee is forfeited once program commences. For details and the current policy, see www.ifebp.org/policies.

CONTINUING EDUCATION CREDIT

Continuing education (CE) credit for professions and designations MAY be available for attendance at live sessions. You must request CE credit on your program registration at least 60 days prior to the beginning of the program so that the Foundation can seek preapproval from the governing agency. More information is available at www.ifebp.org/ce.

Note: Requests made for CE credit do not guarantee administration of credit. For further information on CE credit, please call (262) 786-6710, option 2, or email continuinged@ifebp.org.



Educational sessions at this program can qualify for self-reported CEBS® Compliance credit. Visit www.cebs.org/compliance for additional information.



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Sessions Include:

- New and Expanded Protections for Workers
- Understanding Your Fiduciary Obligations With Respect to Cybersecurity
- Governance and Decision Making: CAPSA Guidelines in Practice
- Human Rights and Pension and Benefit Plans: Risks and Responsibilities.

Visit www.ifebp.org/can-legal to register or call (888) 334-3327, option 2, for more information.