

Pension Reforms - Part II

Pensions and Benefits Group Seminar
November 16, 2010



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Pension Reforms: Part II

November 16, 2010
Peggy McCallum, Richard Johnston and Ross Gascho

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Ontario Pension Reforms in 2010

Peggy A. McCallum

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Background to pension reform

- Pensions are politically difficult
- Political agenda is always full
- Pension issues come up c. every 20 years:
 - mid-1960s
 - mid-1980s
 - today
- Current legislation and regulatory initiatives driven by:
 - Coverage: various commissions and consultations
 - Retirement income security is threatened
 - What should the future look like?
 - DB funding: how do we survive this mess?

Background

- 2008
 - Expert Commission on Pensions releases its report
 - “A Fine Balance: Safe Pensions, Affordable Plans, Fair Rules”
- June 2009
 - temporary solvency funding relief regulations (with retroactive effect)
 - expansion of provisions for loans and grants to Pension Benefits Guarantee Fund

Reforms – Phase One

- *Pension Benefits Amendment Act, 2011*
 - passed May 18, 2010
 - most sections not yet proclaimed in force
 - many sections require regulations in order to have effect
 - regulations not yet made

Bill 236 Intended to Balance Interests

- For Plan Members
 - immediate vesting
 - phased retirement
 - notice of all proposed amendments
 - advisory committees
 - grow-in benefits on termination of employment
- For Plan Sponsors
 - elimination of partial wind ups
 - less stringent rules for payment of surplus to employer on plan wind up
 - new rules for asset transfers

Reforms – Phase Two

- *Securing Pension Benefits Now and for the Future Act, 2010*
 - tabled October 19, 2010
 - passed second reading
 - subject to change at
 - legislative committee hearings and third reading
 - concentrates on defined benefits
 - intended to increase benefit security and clarify/simplify existing laws

New Funding Rules

- Letters of credit may be used to cover up to 15% of solvency deficiencies
 - requirements to be prescribed
 - costs not payable from plan
- Improved access to refunds of accidental overcontributions
- Benefit improvements void if they reduce funded ratios below a specified level
- MEPPs must specify consequences of withdrawal of participating employers
 - July 1, 2012 deadline proposed
- “Jointly-sponsored” pension plans (i.e., public sector plans) are exempt from solvency funding

Contribution Holidays

- Bill provides clear statutory right to take contribution holidays where:
 - (a) plan has surplus
 - (b) regulatory requirements are satisfied, and
 - (c) not prohibited by plan documents.
- Codifies current common law
- Historical plan documents must still be examined

Payment of Administration Costs

- Provides clear statutory authority for payment of “reasonable” administration fees and expenses from pension fund where not prohibited by plan documents
- Includes fees and expenses of agents, employer and other service providers
- Presumably employer fees and expenses cover internal staff costs
- Codifies current common law
- Historical plan documents must still be examined
- Costs must relate strictly to administration

Recognition of New Forms of Benefits

- Target benefits
 - employer contributions limited to a fixed amount in collective agreement
 - benefit targets are defined
 - no restriction on benefit reduction
 - no PBGF coverage
- Optional benefits
 - “Flexible” pension plan
 - members can make optional contributions to purchase benefit enhancements
 - no PBGF coverage

Surplus Payments to Employers

- Requirements:
 - (a) Plan provides for payment of surplus to employer
 - or
 - (b) Written agreement of:
 - employer
 - trade union
 - if no trade union, at least two thirds of plan members
 - number of former members and others entitled to payments as Superintendent considers “appropriate in the circumstances”
- Historical plan documents are relevant only under (a)
- Applies on wind up and while plan is ongoing
- Subject to time limits on wind up

Surplus Payments to Employers (Cont'd)

- Arbitration option
 - applies on wind up in part or whole
 - upon request of Superintendent, members, former members, or trade union
(either before or after time limits have expired under (a) or (b))
- Arbitration to determine:
 - to whom surplus is allocated
 - in what proportion, and
 - whether costs payable from pension fund
- Decision is final and binding

What Action is Required Now

- Consider what changes (if any) to make in advance of:
 - coming into force of the rest of Bill 236 and its regulations, especially amendments that might be sensitive
 - passage of Bill 120

What to Expect in 2011

- Regulations to spell out the detail of Bill 236 and Bill 120
 - to be released in draft form for public comment
- Implementation of outstanding Ministry of Finance proposals of August 2010?
 - stricter funding rules?
 - adoption of recent changes to federal pension fund investment rules?

Federal Pension Reform: Bill C-9 and C-47

Ross Gascho

Agenda

- Bill C-9 Jobs and Economic Growth Act amendments
 - In force
 - Not yet in force
- Bill C-47 Sustaining Canada's Economic Recovery Act

Bill C-9 Jobs and Economic Growth Act provisions in force

- DB surplus threshold increases from 10% to 25% of liabilities under ITA
- Funding regulations
- Supt consent required if CV transfer would impair solvency

Bill C-9

- Superintendent may:
 - Replace administrator
 - administrator is insolvent, unable to act or doing so is in best interests of members
 - Appoint actuary to prepare a valuation or termination report
 - Must be in members' best interests
- Only Supt may declare partial wind up
- Repeal of 5/15/25% investment limits

Bill C-9 provisions not yet in force

- Void amendments revisions
- Workouts
- Letters of credit
- Temporary direction of compliance
- DC variable benefits
- Immediate vesting
- 50% cost sharing for all years (DB)
- Annual statement to spouses and former members
- Full funding on wind up

Bill C-47: *Sustaining Canada's Economic Recovery Act*

- Electronic communications
- DC Safe Harbour
- Small benefits
- Unlocated members
- Negotiated contribution plans
- Bilateral and multilateral agreements

Electronic communications to members

- Documents may be provided by electronic document if
 - Recipient has consented and designated an “information system” for receipt
- Does not apply to information to Superintendent or Minister
- Consent may be revoked
- Electronic signatures permitted subject to regulations

DC ex-Safe Harbour

- Concept of member selecting investments is confirmed

DC Safe Harbour

- Applies to plans with member-directed investments
- Options must have varying degrees of risk and expected return
- Options must allow a reasonable and prudent person to create a portfolio of investments that is “well adapted” to their retirement needs
 - Compare to CAP Guidelines
 - Consider in context of permitting retirees to remain in plan
 - If meet safe harbour test, administrator is deemed to comply with requirement to invest in accordance with regulations and in a manner that a reasonable and prudent person would apply in respect of a portfolio of investments of a pension fund

DC Safe Harbour

- Regulation making power will extend to:
 - Process by which investment options are offered
 - Manner of making choices among options
 - Investment options offered

Missing persons

- Minister may designate an entity* to hold pension benefit credit of an unlocated person
- Administrator may transfer credit of any person who cannot be located
- Administrator requires Supt consent to transfer to designated entity if Supt of opinion that transfer would impair solvency

Transfers

- Currently, a plan may allow cash out if CV < 10% YMPE
 - increases that to 20%
- If member is eligible for early retirement and elects commuted value transfer:
 - Spouse must consent

Negotiated Contribution Plans

- New subset of multiemployer pension plans
 - DB provision
 - Employer contributions set in collective agreement
 - Employer contributions not variable with solvency standards and prescribed tests
- Deemed to continue as NCPP for one year after ceasing to meet the test

Bilateral and Multilateral Agreements

- Current multilateral agreement
- Bilateral agreement
 - Allow another regulator to exercise Supt powers and vice-versa
- Multilateral agreement can address pension plans that are subject to pension legislation of at least one designate province
- Agreement may
 - Limit application of legislation and adapt legislation to the plan
 - Limit application of PBSA and regns and adapt them to a plan
 - Exempt a plan from PBSA or legislation of designated province
 - Provide for admin and endorsement
 - Authorize regulator of designated province to exercise Supt powers
- Multilateral agreement has the force of law

Backstop for Bilateral and Multilateral Agreements

- Superintendent power to order an administrator to establish a separate plan for members in included employment

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BIOGRAPHIES



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Peggy McCallum practises exclusively in the pensions and employee benefits law area. She provides advice on pension plans, supplemental retirement arrangements and other employee and executive compensation plans for employers, administrators, service providers, regulators, and government. Peggy also provides specialist support in pension litigation.

Peggy has a wide range of experience in private practice as well as in the regulatory and industry sectors, including several years as counsel to the former Pension Commission of Ontario.

Before becoming a lawyer, Peggy enjoyed a successful career as a journalist with The Globe and Mail's Report on Business.

Peggy joined the firm in 1997 and is a partner.

Areas of Practice

Pensions and Benefits

Education

BA (Hons), Journalism
University of Western Ontario,
1976

LLB,
University of Western Ontario,
1983

Year of Call

Ontario, 1985

Representative Experience

- *Co-operators Life Insurance Company and Central 1 Credit Union complete \$245 million acquisition of The CUMIS Group*
Advised Co-operators Life Insurance Company
- *FCI sells North American-based electrical division to Hubbell for US\$360 million*
Advised FCI S.A.
- *Supreme Court issues landmark decision in closely watched pension law case*
Counsel to Kerry (Canada) Inc.
- *Handleman sells its Canadian music operations to Anderson Merchandisers*
Advised Handleman Company
- *C.H. Robinson Worldwide acquires Transera International*
Advised C.H. Robinson Worldwide, Inc.
- *Landmark settlement restores pensions for agricultural co-ops' workers*
Counsel to 14 of the co-operatives in the Participating Co-operatives of Ontario Trusteed Pension Plan
- *DaimlerChrysler sells Chrysler Group to Cerberus Capital Management in US\$7.4 billion deal*
Acted as special Canadian counsel to DaimlerChrysler AG
- *Smiths Group completes US\$4.8 billion sale of aerospace business to General Electric Company*
Advised Smiths Group PLC

Presentations

- Pension Reforms - Part II, Pensions and Benefits Group Seminar, November 16, 2010
- Pension Reforms, Pensions and Benefits Seminar, May 6, 2010

- 25th Fasken Forum, Labour, Employment, Human Rights, Pensions & Benefits Conference, February 12, 2010
- Landmark Pension Decision: What the Kerry Decision Means to You, Fasken Martineau Pensions and Benefits Seminar, September 29, 2009
- Landmark Pension Decision: What the Kerry Canada Decision Means to You, August 20, 2009
- Pension Plan Expenses and the Payment of Legal Costs Related to Pension Litigation, International Pension & Employee Benefits Lawyers Association Conference, May 24-27, 2009
- 24th Fasken Forum, Employment, Labour, Human Rights, Pensions & Benefits Conference, March 3, 2009
- What You Need To Know About Labour, Employment and Pensions, Navigating The Financial & Economic Crisis Seminar Series, January 15, 2009
- Managing Pension Risk, November 25, 2008
- 22nd Labour, Employment, Human Rights, Pension & Benefits Conference, February 8, 2007
- Managing the Risk of Pension Litigation, June 6, 2006
- Practical Primer on Reducing the Risk of Pension Litigation, Fasken Martineau Pensions and Benefits Group Seminar, February 10, 2006
- Fasken Martineau Pension Litigation Seminar, May 10, 2005

Publications

- "Hydro One: Ontario's Partial Wind-up Laws Continue to Evolve", Pension Planning Journal, March 2010
- "New Developments in Pension Partial Wind Ups", Pensions and Benefits Bulletin, January 2010
- "Pension Deficits in Insolvencies", Pension Planning Journal, September 2009
- "Nolan v. Kerry (Canada) Inc. : Important Answers for Employers, Pension Plan Sponsors, Administrators And Participants", Pensions and Benefits Law Bulletin, August 10, 2009
- "Ontario Introduces Solvency Funding Relief for Pensions", Pensions and Benefits Bulletin, July 2009
- "Defined Benefit Pension Plans Face Trouble", Pensions and Benefits Bulletin, November 2008
- "Pension Planning Journal", Editor, Federated Press, ongoing

Memberships and Affiliations

- Sponsors Committee, Colleges of Applied Arts and Technology Pension Plan
- Canadian Bar Association (Pensions & Benefits)
- International Pension and Employee Benefits Lawyers Association
- Canadian Pension and Benefits Institute
- Association of Canadian Pension Management
- International Foundation of Employee Benefit Plans



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Ross Gascho is a partner in the firm's Pension and Benefits Law Group. He has extensive experience advising private and public sector employers on governance, funding (including deficits and surplus), administration and implementation of retirement and group benefit programs as well expertise in changes to pension standards and taxation legislation and regulatory policy affecting registered plans. Ross has worked extensively in restructuring pension and benefit plans to reflect the current economic environment. In some instances, the economics of a business result in strategic acquisitions and divestitures; he has a significant practice advising buyers and sellers on pension and benefits issues arising in the purchase or sale of a business. Ross joined Fasken Martineau in 2003.

Areas of Practice

Pensions and Benefits

Cross-Border and International Transactions

Education

BA,
Wilfrid Laurier University, 1983

LLB,
University of Toronto, 1986

MBA,
University of Toronto, 1988

Year of Call

Ontario, 1990

Representative Experience

- *PwC sells certain regions of personal insolvency practice to Meyers Norris Penny*
Advised PricewaterhouseCoopers LLP
- *MDS completes divestiture of instrument division to Danaher for US\$650 million*
Canadian counsel to MDS Inc.
- *Open Link acquires dbc SMARTsoftware*
Advised Open Link Financial, Inc.
- *Co-operators Life Insurance Company and Central 1 Credit Union complete \$245 million acquisition of The CUMIS Group*
Advised Co-operators Life Insurance Company
- *Quanta Services acquires Price Gregory Services*
Advised Quanta Services, Inc.
- *CCMP Capital stalking horse bidder in Eddie Bauer bankruptcy*
Advised CCMP Capital Advisors
- *Western Financial Group and Bank West acquire AgriFinancial Canada*
Advised Western Financial Group
- *Foresters completes acquisition of Unity Life in Canada's first sponsored demutualization*
Advised The Independent Order of Foresters

Presentations

- Pension Reforms - Part II, Pensions and Benefits Seminar, November 16, 2010
- Pension Reforms, Pensions and Benefits Seminar, May 6, 2010
- Pension and Benefits Issues in Mergers and Acquisitions, Pension Litigation and Governance Conference, Federated Press, March 17, 2010

- *Kerry: What Does It Really Mean?*, Pension Law, Litigation and Governance Conference, Federated Press, March 17, 2010
- Legal Issues in Communicating Pensions and Benefits, Communication of Compensation and Benefits Conference, Federated Press, October 2, 2009
- Landmark Pension Decision: What the *Kerry* Decision Means to You, September 29, 2009
- Landmark Pension Decision: What the *Kerry* Canada Decision Means to You, August 20, 2009
- When the Sky Falls: Managing Legal Risk in a Shaken Economy, Pension Litigation Conference, Federated Press, April 20, 2009
- What are the Pension Implications of the End of Mandatory Retirement?, 10th Annual National Forum On Pension Law, Litigation & Governance, The Canadian Institute, February 5, 2009
- What You Need To Know About Labour, Employment and Pensions, Navigating The Financial & Economic Crisis Seminar Series, January 15, 2009
- Managing Pension Risk, November 25, 2008
- Legal Developments in Pension, Benefits & Compensation Communications, Communicating Compensation, Pension and Benefits Conference, Federated Press, December 17, 2007
- *Kerry* Case - Implications for Pension Plan Sponsors, Canadian Pension & Benefits Institute Conference, Canadian Pension & Benefits Institute, July 10, 2007
- Legal Developments in Pension, Benefits & Compensation Communications, Communicating Compensation, Pension and Benefits Conference, Federated Press, January 29-31, 2007

Publications

- "Recent Developments in Individual Pension Plans", Taxation of Executive Corporation and Retirement, Vol. 21, No. 4, April 2010
- "Solvency Funding Relief in Context", Taxation of Executive Compensation and Retirement, Vol. 20, No. 5, 2009
- "Solvency Funding Relief in Context", Pension Planning Journal, Vol. XV, No. 1, 2009
- "Fasken Martineau Provides Overview of 2009 Federal Budget", Canada Report, January 27, 2009
- "Non-Pension Covenants", Conference on Pensions and Benefits in Mergers and Acquisitions, Canadian Bar Association, November 21, 2008
- "Defined Benefit Pension Plans Face Trouble", Pensions and Benefits Bulletin, November 2008
- "Reducing Pensions & Benefits Cost in Response to Challenging Times", Pensions and Benefits Bulletin, November 2008
- "Bullet Proofing Defined Contribution Plans", HRP A Newsletter, May 2008
- "MEPP Employers May Be Jointly and Severally Liable for Wind Up Deficits", Employee Benefit News Canada, January/February 2008
- "What's New in Canada", International Pension Lawyer, 2008
- "SERPs in a Troubled Economy", Taxation of Executive Commensation and Retirement, Vol. 20, No. 3, 2008

- "Tax-Free Savings Accounts", Taxation of Executive Compensation and Retirement, Vol. 19, No. 2, 2008
- "Ontario Unlocks: Treasure Chest or Pandora's Box?", Taxation of Executive Compensation and Retirement, Vol. 18, No. 8, 2008
- "Kerry at the Court of Appeal: Good News for Employers", Pension Planning, Vol. XIII, No. 3, 2007

Memberships and Affiliations

- Ontario Bar Association, Pension & Benefits Section, Past Chair
- Canada Revenue Agency, Pension Advisory Committee, Member
- Financial Services Commission of Ontario, Legal Advisory Committee, Member
- Association of Canadian Pension Management, Ontario Regional Council, Member
- International Pension and Employee Benefits Lawyers Association, Member
- American Bar Association, Member
- Canadian Tax Foundation, Member



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Areas of Practice

Pensions and Benefits

Securities and Mergers & Acquisitions

Corporate / Commercial

Transportation

Education

B.A.Sc.,
University of Toronto, 1978

JD,
University of Toronto, 1981

Admitted as a Solicitor

Ontario, 1983

Richard Johnston is a partner of Fasken Martineau who primarily practises pensions and employment benefits law. Clients and colleagues appreciate his ability to put pensions and benefits issues in a business context. Richard has over 20 years of wide-ranging corporate/commercial and transaction experience, which allows him to offer pensions and benefits advice that meshes with a client's deal. He provides advice regarding pension regulatory matters, securities law compliance, governance issues, structuring investments, investment management contracts and executive compensation plans. Richard is a member of the Prudent Investment and Funding Industry Advisory Group to the Canadian Association of Pension Supervisory Authorities (the coordinating body for Canadian pension regulators).

Richard has developed long-term relationships with clients, some of whom he has worked with for over 20 years. For example, he has worked with Upper Lakes Group Inc. and its affiliates since 1983, gaining extensive experience in shipping and marine matters.

Richard joined Fasken Martineau as an articling student in 1981, returned as an associate in 1983 and became a partner in 1988. He has served as Fasken Martineau's national director of the corporate/commercial law group and vice chair of the business law department in Toronto.

Representative Experience

- *FCI sells North American-based electrical division to Hubbell for US\$360 million*
Advised FCI S.A.
- *Northland Power Income Fund merges with Northland Power Inc.*
Advised the Independent Trustees of Northland Power Income Fund in its merger with Northland Power
- *Klöckner sells Canadian subsidiary Namasco to Samuel, Son & Co.*
Advised Klöckner & Co and Namasco Ltd.
- *Parker Hannifin Corporation acquires Vansco Electronics*
Advised Parker Hannifin Corporation
- *International Automotive Components completes Collins & Aikman soft trim acquisition*
Advised International Automotive Components Group North America
- *Providence Equity Partners acquires Decision Resources*
Canadian counsel to Providence Equity Partners
- *Martinrea International purchases North American body and chassis operations from ThyssenKrupp Budd Company for US\$275 million*
Advised Martinrea International Inc.
- *Cedar Fair acquires Paramount Parks for US\$1.24 billion*
Advised Cedar Fair, L.P.

- *United Grain Growers Limited v. Commissioner of Competition and the Canadian Wheat Board and Mission Terminal Inc.*
Advised Mission Terminal Inc.
- *Dofasco acquires Copperweld businesses for US\$178 million*
Advised Dofasco Inc.
- *Brand Services acquires operating assets of Aluma Group for \$225 million*
Advised Brand Services, Inc. and certain equipment financiers of Aluma
- *HudBay Minerals acquires Hudson Bay Mining and Smelting from Anglo American*
Advised Anglo American International
- *Clearwater Seafoods Income Fund completes \$211 million IPO*
Advised the underwriting syndicate and the lenders, The Bank of Nova Scotia and Islandsbanki hf.
- *Special committee of Unique Broadband Systems successful in adjourning annual meeting*
Counsel to Unique Broadband Systems, Inc. (Special committee of independent directors)
- *Aluma Systems and Aluma Enterprises restructure \$150 million of debt*
Advised certain equipment financiers of Aluma Systems Canada Inc.
- *Textron acquires Opto-Electronics*
Advised Textron Inc.
- *Mission Terminal purchases grain elevator in Thunder Bay*
Advised Mission Terminal Inc.

Presentations

- Pension Issues in Mergers & Acquisitions, CBA/IPEBLA Pensions and Benefits Conference, June 21, 2010
- Regulatory Risk in Today's Pension Investment Environment, Pension De-Risking, Federated Press, June 17 & 18, 2010
- What You Need To Know About Labour, Employment and Pensions, Navigating The Financial & Economic Crisis Seminar Series, January 15, 2009
- Pension issues in M&A transactions, presented at The Canadian Institute's Advanced Forum on Mergers & Acquisitions, October 27, 2006
- Fasken Martineau Pension Litigation Seminar, May 10, 2005

Publications

- "New Pension Planning Opportunities for Charities and Not-for-Profits", Pensions and Benefits Bulletin, November 1, 2010
- "Voluntary Pension and Benefit Plans: Clear Communication Offers Peace of Mind", Pensions and Benefits Bulletin, October 25, 2010
- "Changing Pension Investment Rules", Pensions and Benefits Bulletin, July 8, 2010
- "Sound Investment: How U.S. pension and endowment funds can invest in Canada", AFP Exchange, June 2010, June 2010
- "US Pension and Endowment Funds", Investing In Canada Bulletin, March 26, 2010
- "CBA Submission: Legislative and Regulatory Framework for Federally Regulated Private Pension Plans", March 2009

- "Pension Fund Investment in Challenging Times", Employee Benefit News Canada, January/February 2009
- "CBA Submission: Proposed Agreement Respecting Multi-Jurisdictional Pension Plans", February 2009
- "Pension Funding Priorities on Insolvency", National Insolvency Review, Volume 26, No.1, February 2009
- "Pension Disclosure under Scrutiny", Securities and Mergers & Acquisitions Bulletin, January 2009
- "Conflicting Duties for Plan Sponsors", Pension Planning, Volume XIV, No. 3, December 2008
- "Pension Contribution Priority in Bankruptcy", Pension Planning, Volume XIV, No. 3, December 2008
- "New Pension Contribution Priorities under the Bankruptcy and Insolvency Act", Pensions and Benefits Bulletin, November 2008
- "Pension Fund Investment in Challenging Times", Pensions and Benefits Bulletin, November 2008
- "Impact of Pension Funding on Credit Agreements", Pensions and Benefits Bulletin, November 2008
- "Defined Benefit Pension Plans Face Trouble", Pensions and Benefits Bulletin, November 2008
- "Reducing Pensions & Benefits Cost in Response to Challenging Times", Pensions and Benefits Bulletin, November 2008
- "Wronko and Changes to Pensions and Other Post-Employment Benefits", Pensions and Benefits Bulletin, October 2008
- "Slater Steel : Pension Funding in Tough Times", National Insolvency Review, Vol 25, No 5, October 2008
- "Tough Times and Pension Funding in Canada: Lessons from Slater Steel", Pensions and Benefits Bulletin, September 2008
- "Non-Canadians Investing in Canadian Issuers", Securities and Mergers & Acquisitions Bulletin by Richard E. Johnston and Aaron Atkinson, June 2004



TORONTO

Fasken Martineau Institute Seminars Fall 2010



Fasken Martineau Institute Seminars

Fall 2010

Welcome to Fasken Martineau Institute! We are excited to announce the fall 2010 program of educational seminars designed to keep you abreast of the key legal issues facing senior business leaders in the GTA.

The course calendar in this brochure provides an overview of the current seminars planned for the fall of 2010. We hope this makes it easier for you to plan which seminars you would like to attend. Save the date for any topics of interest and then keep an eye out for the e-invitations coming to you shortly with further details about each seminar.

Please also visit us online at www.fasken.com to see a list of our upcoming seminars and to register. You will also find more details about each seminar as well as additional seminars added to the program.

We hope you can attend these informative seminars with Fasken Martineau Institute.

Area	Seminar Dates
Antitrust, Competition & Marketing	November 18
Financial Institutions & Services	October 13
Investment Products and Wealth Management	September 17, November 26, November 30
Labour, Employment & Human Rights	September 22, October 20, November 24
Pensions and Benefits	November 16
Product Liability	September 29
Securities and Mergers & Acquisitions	October 5, November 18, November 23
Technology & Intellectual Property	September 15, November 17

SEPTEMBER 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15 Generating Revenue and Reducing Risk: Our IP Survey Results Are In 8:00 am - 10:00 am	16	17 Regulatory Update - NI 31-103 Registration Reform and Other Matters 12:00 pm - 2:00 pm	18
19	20	21	22 Tips for Accommodating Disability 8:00 am - 10:00 am	23	24	25
26	27	28	29 The Canada Consumer Product Safety Act - Let the Seller Beware! 8:00 am - 10:00 am	30		

OCTOBER 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5 What to Do When You Have Allegations of Wrongdoing 8:00 am - 10:00 am	6	7	8	9
10	11	12	13 Legal and Regulatory Developments Affecting Financial Institutions 4:30 pm - 7:30 pm	14	15	16
17	18	19	20 Workplace Violence and Harassment Laws - Are You in Compliance? 8:00 am - 10:00 am	21	22	23
24	25	26	27	28	29	30
31						

NOVEMBER 2010

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16 Pension Reforms - Part II 8:00 am - 10:00 am	17 Modern Software Licensing: New Trends and Options 12:00 pm - 2:00 pm	18 Strategic Considerations in Acquisitions by State Owned Enterprises 8:00 am - 10:00 am	19	20
21	22	23 Special Committees and Lessons from Magna 8:00 am - 10:00 am	24 Wrongful Dismissal - New Issues and Recent Cases 8:00 am - 10:00 am	25	26 Mutual Funds Point-of- Sale Regime 12:00 pm - 2:00 pm	27
28	29	30 Registration Reform Update 12:00 pm - 2:00 pm				

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