



C.D. Howe Institute
Institut C.D. Howe

C.D. Howe Institute Pension Papers Program

I N D E P E N D E N T • R E A S O N E D • R E L E V A N T

The C.D. Howe Institute launched the Pension Papers in May 2007 to address key challenges facing Canada's system of retirement saving, assess current developments, identify regulatory strengths and shortfalls, and make recommendations to ensure the integrity of pension earnings for the growing number of Canadians approaching retirement. The Institute gratefully acknowledges the participation of the advisory panel for the program:

ADVISORY PANEL:

Co-chairs:

Claude Lamoureux
Former President & CEO of the Ontario Teachers' Pension Plan

Nick Le Pan
Former Superintendent of Financial Institutions, Canada Consulting Limited

Members:

Keith Ambachtsheer
Rotman International Centre for Pension Management,
University of Toronto

Bob Baldwin

Elizabeth Brown
Hicks Morley Hamilton Stewart Storie LLP

Steve Bonnar
Towers Perrin

Peter Drake
Fidelity Investments

Frank Fedy
Human Resources and Social Development Canada

Brian FitzGerald
Capital G Consulting Inc.

Paul Forestell
Mercer, Human Resource Consulting Limited

Bruce Gordon
Manulife Financial Canada

Malcolm Hamilton
Mercer Human Resource Consulting Limited

Bryan Hocking/ Scott Perkin
Association of Canadian Pension Management

Steven James
Canada Pension Plan Investment Board

Ian Markham
Watson Wyatt Worldwide

William Morneau/Fred Vettese
Morneau Sobeco

Michael Nobrega
Ontario Municipal Employees' Retirement System

Ellen Nygaard
Alberta Finance

Jim Pesando
University of Toronto

Tammy Schirle
Wilfrid Laurier University

Jack Selody
Bank of Canada

Terri Troy
Pension Investment Association of Canada

Barbara Zvan
Ontario Teachers' Pension Plan

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Pension Papers Program

The Pension Papers Program Publications

Van Riesen, Gretchen. *The Pension Tangle: Achieving Greater Uniformity of Pension Legislation and Regulation in Canada.* C.D. Howe Commentary 294 (August 2009).

Laurin, Alexandre. *Débâcle à la Caisse : Que faire avec le Régime de rentes du Québec?.* C.D. Howe e-brief (April 2009).

Puri, Poonam. *A Matter of Voice: The Case for Abolishing the 30 percent Rule for Pension Fund Investments.* C.D. Howe Commentary (February 2009).

Pierlot, James. *A Pension in Every Pot: Better Pensions for More Canadians.* C.D. Howe Commentary (November 2008).

Kamstra, Mark and Robert J. Shiller. *The Case for Trills: Giving Canadians and their Pension Funds a Stake in the Wealth of the Nation.* C.D. Howe Commentary (August 2008).

Robson, William. *A Better Riff on Retirement: The Case for Lower Minimum Withdrawals from Registered Retirement Income Funds.* C.D. Howe e-brief (July 2008).

Pesando, James E. *Risky Assumptions: A Closer Look at the Bearing of Investment Risk in Defined-Benefit Pension Plans.* C.D. Howe Commentary 266 (June 2008).

Ambachtsheer, Keith. *The Canada Supplementary Pension Plan (CSPP): Towards an Adequate, Affordable Pension for All Canadians.* C.D. Howe Commentary 265 (May 2008).

Schirle, Tammy. *Greener Pastures: Understanding the Impact of Retirement Incentives* C.D. Howe Commentary 262 (May 2008).

Banerjee, Robin and William Robson. *Lifting the Lid on Pension Funding: Why Income-Tax-Act Limits on Contributions Should Rise.* C.D. Howe e-brief (April 2008).

Robson, William. *Safe Harbours: Providing Protection for Canada's Money-Purchase Plan Sponsors.* C.D. Howe Backgrounder 110 (January 2008).

Laidler, David and William B. P. Robson. *Ill-Defined Benefits: The Uncertain Present and Brighter Future of Employee Pensions in Canada.* C.D. Howe Commentary 250 (June 2007).

The Pension Papers Program Events

Visit our website at www.cdhowe.org to download the following speeches.

- Presentation on the Canada Supplementary Pension Plan by Keith Ambachtsheer, June 11, 2008 at the Rotman International Centre for Pension Management [click here](#).
- Several major speeches are available from the C.D. Howe Institute Policy Conference on “The Canada Pension Plan Reforms Ten Years After: Lessons and Prospects,” which took place on December 10, 2007, in Toronto. The overall goal of the conference was to evaluate the C/QPP reforms of the 1990s with the benefit of ten years’ subsequent experience and identify key challenges and approaches to maintaining the plans’ resulting stability.

Former Prime Minister **Paul Martin**, “Canada Pension Plan Reforms Ten Years after: Lessons and Prospects.”
Keynote luncheon address.

Estelle James, “The International Experience with Social Stresses and Reform.”

Pierre Plamondon, “The Experience and Outlook from Quebec.”

Michael Gourley, “Ontario Perspective on the Reform Package: Where the Province and Where it Ended Up.”

Jean-Claude Menard, “The Benefit Picture: Current and Future Pressures.”

Anne Maher, “Social Security fund Investment Returns and Governance: Lessons from Abroad.”