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THURSDAY, JUNE 6

PLENARY SESSIONS: THURSDAY AM

7:45 – 8:30 Level 700 Foyer	**Registration, Continental Breakfast, and Exhibits** Courtesy of our silver sponsors: • ***BMO Trust Company*** • ***Cadesky Tax*** • ***Concentra Trust*** • ***Emergent*** • ***Étude Généalogique Savary Inc.*** • ***Hodgson Russ LLP*** • ***Minden Gross LLP*** • ***PPI Advisory*** • ***Thorsteinssons LLP*** • ***WEL Partners***
8:30 – 8:45 Room 718 (Overflow to 716 and 714)	**Welcome and Recognition of Sponsors** ***Pamela Cross****, LLB, TEP, Ottawa: Borden Ladner Gervais LLP; Deputy Chair, STEP Canada* ***Nathalie Marchand****, LLB, TEP, Montreal: Miller Thomson LLP; Chair, STEP Montreal*
8:45 – 9:30 Session 1 Room 718 (Overflow to 716 and 714)	**International News** Moderator: ***Pamela Cross****, LLB, TEP, Ottawa: Borden Ladner Gervais LLP; Deputy Chair, STEP Canada* Globalization poses many challenges for tax collection by the nation state. Governments are adapting with rapidly expanding programs for financial data collection and exchange to enhance tax enforcement in respect of cross-border income. In this session, the speaker examines how intergovernmental coordination - and competition - in the field of taxation is likely to unfold for internationally minded private clients. Could we be headed toward a central taxing authority that imposes globally coordinated taxation? ***Richard Hay****, LLB, LLM, TEP, London, UK: Stikeman Elliott (London) LLP*
9:30 – 10:00 Session 2 Room 718 (Overflow to 716 and 714)	**Practitioners' Update: US Tax Law** Moderator: ***Pamela Cross****, LLB, TEP, Ottawa: Borden Ladner Gervais LLP; Deputy Chair, STEP Canada* The US Tax Cuts and Jobs Act that was passed at the end of 2017 ushers in the most sweeping US tax changes since 1986. This session will focus on what we have learned through additional guidance issued by the IRS in the last year. The new rules require a re-examination of many cross-border planning situations, such as US persons with interests in Canadian private companies and trusts, Canadians with US business and investment activities, US real property ownership for both commercial and residential purposes and cross-border estate planning. Our speaker will explain these new US tax changes and how they affect planning considerations for your clients. ***Leslie Kellogg****, JD, TEP, Buffalo/Toronto: Hodgson Russ LLP*
10:00 – 10:30 Level 700 Foyer	**Health Break and Exhibits** Courtesy of bronze sponsors: • ***Estateably Inc.*** • ***Hull & Hull LLP*** • ***MNP***

10:30 – 11:00 **Session 3** **Room 718** (Overflow to 716 and 714)	**Practitioners' Update: Canadian Tax Law** Moderator: ***Rachel Blumenfeld***, *LLB, TEP, Toronto: Aird & Berlis LLP; Secretary, STEP Canada* The speaker reviews recent legislative changes, case law, Canada Revenue Agency (CRA) interpretations, and other recent developments that are relevant for estate and trust practitioners. The session includes a discussion of the 2019 federal budget announcements. ***Paul Gibney***, *LLB, TEP, Toronto: Thorsteinssons LLP*
11:00 – 11:30 **Session 4** **Room 718** (Overflow to 716 and 714)	**Practitioners' Update: Trust and Estate Law** Moderator: ***Rachel Blumenfeld***, *LLB, TEP, Toronto: Aird & Berlis LLP; Secretary, STEP Canada* Overview of recent case law, including on Henson trusts, multiple wills, beneficiary designations, discretionary decisions by trustees and more. ***Janet Michelin***, *BCL, LLB, TEP, Montreal: IMK SENCRL/LLP* ***Carmen Theriault***, *QC, TEP, Vancouver: Norton Rose Fulbright LLP*
LUNCHEON	
11:45 – 1:45 **Level 800** **Hall F**	**Aging and Longevity: Tools for Planning for Future Health and Finances** Greater longevity and longer periods of good health are factors that should be part of everyone's financial planning. The speaker begins with a basic discussion of human aging and longevity, revealing that scientific breakthroughs will result in people living slightly longer lives than they do today and experiencing extended periods of better health. He also discusses the new biomarkers that will be used by insurance and reinsurance companies to place people in risk pools and explains the use being made of facial analytics by financial planners and insurance companies. ***S. Jay Olshansky***, *PhD, Chicago: School of Public Health, University of Illinois at Chicago, Division of Epidemiology and Biostatistics* Courtesy of our gold sponsors: • ***Fasken LLP*** • ***Gowling WLG (Canada) LLP*** • ***IG Private Wealth Management*** • ***Miller Thomson LLP***
CONCURRENT SESSIONS: GROUP 1 THURSDAY PM	
1:55 – 3:10 **Session 5** **Room 718**	**Estate and Trust Valuations: More Than Just a Question of Fact** Moderator: ***Dale Franko***, *CPA, CA, CPA (IL, USA), TEP, Calgary: Moodys Gartner Tax Law LLP* An interactive discussion of key valuation issues with respect to estates and trusts. The discussion will begin with the definition of "value", and then drill down into the impact of minority discounts, latent income taxes, and the valuation of goodwill. The context of the discussion will be a recent Tax Court of Canada decision involving a discretionary trust owning shares of a private corporation and facing the 21-year deemed disposition rule. ***Andrew Freedman***, *CPA, CA, IFA, CBV, ASA, Toronto: Duff & Phelps* ***Catherine Tremblay***, *CPA, CA, ASA, CFF, CBV, Montreal: MNP* ***Doug Welsh***, *CA, CPA, CBV, Calgary: Welsh Valuation Inc.*
1:55 – 3:10 **Session 6** **Room 716** Professionalism Accreditation in Application Where Applicable	**In Sickness and in Health: Strategies for Maintaining Effective Relationships with Clients Dealing with Mental Illness or Substance Misuse** Moderator/Speaker: ***Jody Hatto***, *CPA, CA, TEP, Grand Forks: Wild Hare CPA Inc* Each year, 1 in 5 Canadians experiences a mental health problem or illness. Every day, 11 Canadians die of an opioid overdose. Practitioners may not be aware that many of their clients are dealing with these issues. The panel discusses practical tips for recognizing when a client may have challenges, identifying if the client's challenges impact their ability to instruct the advisor, and determining next steps where they do have concerns about ability to instruct. Panelists will provide insight into the need for practitioners to be mindful of not pre-judging a client based on their own biases and ways to constructively help the client in navigating their challenges, assuming they ask for help. The panel provides tools and approaches for becoming aware of biases and advising clients in sickness and in health. ***Steve Ivacko***, *CPA, CMA, FEA, TEP, Vancouver: CV TrustCo Inc; Board Director, Anxiety Canada* ***April Trewhitt***, *Registered Psychotherapist, Toronto: Agency Lead, Addictions, CMHA Toronto*

1:55 – 3:10 **Session 7** **Room 701**	**The Global Testator: Multiple Wills Strategy** *Moderator/Speaker:* ***Timothy Matthews****, LLB, QC, TEP, Halifax: Stewart McKelvey; Chair, STEP Canada Trust and Estate Technical Committee* The increasing mobility of people and the global expansion of international property holdings make it critical that estate planners understand the strategies and options available in the context of the global village. Using a multijurisdictional fact pattern, the panel considers the benefits of multiple situs wills in implementing a comprehensive estate plan for the global testator. Speakers intend to address the risks and provide planning and drafting points to achieve a well-coordinated estate plan. ***William Dion-Bernard****, LLB, Notary,TEP, Montreal: Robinson Sheppard Shapiro s.e.n.c.r.l./LLP* ***Genevieve Taylor****, LLB, TEP, Vancouver: Legacy Tax + Trust Lawyers* ***Marni Whitaker****, LLB, TEP, Toronto: Macdonald Sager Manis LLP*
1:55 – 3:10 **Session 8** **Room 714**	**The Battle of Two Giants: Privacy Versus Transparency** Moderator: ***Rhonda Johnson****, LLB, TEP, Edmonton: Duncan Craig LLP* Increasingly, legislators in the wealth-planning world are opting for transparency over privacy. At the federal and provincial levels, varying degrees of higher disclosure requirements, some accessible by the public, are being implemented, particularly in the field of trusts. Conversely, in the health-planning world, privacy protection is being rigorously defended with increasingly stringent procedures to restrict data sharing and access by anyone other than the patient. How do planners help clients protect their privacy in wealth matters yet allow loved ones to assist when needed? The panel considers some of the recent federal and provincial legislation that reduces financial privacy and the policy issues behind this legislation. It also examines the policy considerations and practical issues in allowing loved ones access to health care information. ***Fiona Hunter****, LLB, TEP, Victoria: Horne Coupar LLP* ***Hilary Laidlaw****, LLB, TEP, Toronto: McCarthy Tétrault LLP*
3:10 – 3:40 Level 700 Foyer	**Health Break and Exhibits** Courtesy of bronze sponsors: • ***Legacy Private Trust*** • ***PricewaterhouseCoopers LLP*** • ***Wilson Vukelich LLP***
CONCURRENT SESSIONS: GROUP 2 THURSDAY PM	
3:40 – 4:55 **Session 9** **Room 718**	**CRA Technical Interpretations and Advance Rulings: Everything You Wanted To Know But Were Afraid To Ask** Moderator: ***Richard Niedermayer,*** *LLB, TEP, Halifax: Stewart McKelvey; Deputy Chair, STEP Canada National Conference Program Committee; Director at Large, STEP Canada* This session features a unique opportunity to hear directly from the CRA on this topic. The panel addresses common misconceptions about the rulings process for interpretations and advance rulings. Panel members explain what services are provided by the Rulings Directorate, how these services may suit practitioners' and clients' needs, and how to make the most of ruling requests. The panel also considers best practices in submitting requests for an advance ruling, what to expect when dealing with the directorate, why not all advance ruling requests take the same amount of time, and how to use the pre-rulings consultation process. ***Katie Campbell****, CPA, CA, Ottawa: Industry Sector Specialist, Trusts Section I, Income Tax Rulings Directorate, Canada Revenue Agency* ***Phil Kohnen****, CPA, CMA, TEP, Ottawa: Manager, Trusts Section, Income Tax Rulings Directorate, Canada Revenue Agency* ***Bruce Harris****, CPA, CA, TEP, Toronto: PwC Canada*

3:40 – 4:55 **Session 10** **Room 716**	**Litigation with Foreign Connections: Attacking Foreign Structures** Moderator: ***Aileen La Borie****, LLB, TEP, Vancouver: RBC Wealth Management; Chair, STEP Canada Member Services Committee; Director at Large, STEP Canada* As the world becomes a smaller place, estate litigation is becoming multijurisdictional. In this session, leading litigators discuss the situations in which foreign jurisdictions may become a factor in Canadian estate and trust litigation and the issues that arise in these disputes, including the following: the proper jurisdiction in which to bring an estate claim; parallel proceedings in foreign jurisdictions; challenging foreign proceedings on jurisdictional grounds; bringing a proceeding in Canada when assets are located outside the country; preferred jurisdictions; and tips and traps for litigators in producing evidence by way of documents, witnesses, and cross-examination. ***Nicholas Holland****, LLB, London, UK: McDermott Will & Emery* ***David Lobl****, JD, TEP: Toronto: Gowling WLG (Canada) LLP* ***Jonathan Lancaster****, LLB, Toronto: Fasken LLP*
3:40 – 4:55 **Session 11** **Room 714**	**The Complexities of Domestication: Extrajurisdictional Recognition and Enforcement of Judgments** Moderator: ***Paul Taylor****, LLB, TEP, Ottawa: Borden Ladner Gervais LLP* A number of seemingly outdated and restrictive requirements exist in these areas. The principle of comity between nations ought to result in more straightforward procedures to validate representative or substitute authority and to obtain recognition of foreign probate or guardianship orders. The speakers, preeminent estate practitioners from Florida, Ontario, and British Columbia, analyze relevant statutory provisions and evaluate the gaps and incongruities in probate application processes, including the difficulties in obtaining recognition of probate equivalents. ***Deidre Herbert****, LLB, Vancouver: McLellan Herbert* ***David Stevens****, LLB, TEP, Toronto: Gowling WLG (Canada) LLP* ***Bruce Stone****, JD, Naples/Coral Gables/Boca Raton: Goldman Felcoski & Stone PA*
3:40 – 4:55 **Session 12** **Room 701**	**Evolving Trends in Philanthropy and Planned Giving** Moderator: ***Pam Prior****, CPA, CA, TEP, Vancouver: KPMG LLP* The panel discusses philanthropic giving in Canada by providing an overview of recent legislative and policy trends and examining how current donor behaviour is affecting the nature and amount of charitable giving, the planning undertaken by philanthropists and their advisers, and the role of charities. The panel also examines how philanthropy in Canada is evolving beyond the traditional donor/charity donee interaction to include new approaches, such as social impact investing, social enterprise, and social media fundraising, including crowd funding. The speakers also consider post mortem gift planning since the graduated rate estate tax legislation came into effect in 2016, including an examination of gifts of estate residue, gifts of trust residue, gifts of substituted property by an estate, and post mortem gifting through private corporations. ***Terrence S. Carter****, LLB, TEP, Orangeville: Carters Professional Corporation* ***M. Elena Hoffstein****, LLM, TEP, Toronto: Fasken LLP* ***Brenda Lee-Kennedy****, CPA, CA, TEP, Toronto: PwC LLP*
SOCIAL EVENT	
6:30 **Arcadian Court** **401 Bay Street**	Join us at the Arcadian Court, Toronto's historic Art Deco event space. Enjoy the company of friends and colleagues in a state-of-the-art venue, accompanied by the Milestones Trio's easy-listening jazz. The Arcadian Court is a 25-minute walk from the InterContinental Toronto Centre Hotel. This event, which is priced separately from the conference sessions, includes a networking reception with beverages and hor d'oeuvres, followed by a three-course dinner with wine. Menu selection is available when tickets are purchased. ARCADIAN Courtesy of our platinum sponsor: **RBC Wealth Management, Royal Trust**

FRIDAY, JUNE 7	
7:45 – 8:30 Level 700 Foyer	**Registration, Continental Breakfast, and Exhibits** Courtesy of our silver sponsors: • ***Buttonwood Property Management*** • ***Carters Professional Corporation*** • ***CIBC Private Wealth Management*** • ***Estate Research*** • ***Fogler Rubinoff LLP*** • ***HeirSearch.com*** • ***Legacy Tax + Trust Lawyers*** • ***Nexus Investment Management Inc.*** • ***Stewart McKelvey*** • ***WeirFoulds LLP***
8:30 – 8:45 Room 718 (Overflow to 716 and 714)	**Welcome from STEP Canada and STEP Worldwide** ***Ruth March****, CPA, CA, TEP, Halifax: KPMG LLP; Chair, STEP Canada* ***Simon Morgan****, TEP, FCIB, Channel Islands: Vistra (Jersey) Limited; Chair, STEP Worldwide*
PLENARY SESSION: FRIDAY AM	
8:45 – 10:30 Session 13 Room 718 (Overflow to 716 and 714)	**STEP Canada / Canada Revenue Agency Round Table** Moderator: ***Christine Van Cauwenberghe****, LLB, CFP, RRC, TEP, Winnipeg: IG Private Wealth Management; Treasurer, STEP Canada* Senior representatives from the CRA answer questions prepared by trust and estate practitioners about cases and issues of concern to both practitioners and their clients. ***Michael Cadesky****, FCPA, FCA, FTIHK, CTA, TEP, Toronto: Cadesky Tax* ***Kim G.C. Moody****, FCPA, FCA, TEP, Calgary: Moodys Gartner Tax Law LLP* ***Steve Fron****, CPA, CA, TEP, Oshawa: Manager, Trust Section II, Income Tax Rulings Directorate, Canada Revenue Agency* ***Marina Panourgias****, CPA, CA, TEP, Toronto: Industry Sector Specialist, Trust Section II, Income Tax Rulings Directorate, Canada Revenue Agency*
10:30 – 11:00 Level 700 Foyer	**Health Break and Exhibits** Courtesy of bronze sponsors: • ***Moodys Gartner Tax Law LLP*** • ***Norton Rose Fulbright*** • ***Wolters Kluwer Limited***

CONCURRENT SESSIONS: GROUP 3 FRIDAY AM	
11:00 – 12:30 Session 14 Room 701	**The Estate Freeze from Hell Redux Part 1 of 2** (Sessions 14 and 17) Moderators: ***Brian Cohen,*** *LLB, TEP, Toronto: Gowling WLG (Canada) LLP; Deputy Chair, STEP Canada National Conference Program Committee; Director at Large, STEP Canada AND* ***Corina Weigl****, LLB, TEP, Toronto: Fasken LLP; Chair, STEP Canada National Conference Program Committee* In this first part of a two-part concurrent session, the panel of multidisciplinary experts revisits the estate freeze from hell program, which involves a case study in which an estate plan is formulated. The panel examines tax, insurance, family law, business succession, and personal issues that must be considered when a corporation passes from generation to generation. In part 1, the speakers examine the set-up process for the succession plan; in part 2, they examine the implications of the plan 21 years later and consider the impact of the impending 21st anniversary of the trust. By attending both parts 1 and 2, conference delegates will obtain a complete understanding of the freeze plan from the planning stage to the ultimate transfer. In the interest of time, speakers in part 2 will not review the issues raised in part 1. Delegates are expected to have reviewed the fact situation before attending the session. ***Jim Cruickshank****, LLB, TEP, Halifax: Stewart McKelvey* ***Ed Esposto****, LLB, TEP, Toronto: Aird & Berlis LLP* ***Joan Jung****, LLB, TEP, Toronto: Minden Gross LLP* ***Greg Leslie****, CPA, CA, TEP, Halifax: Baker Tilly; Chair, STEP Atlantic* ***Florence Marino****, LLB, TEP, Waterloo: Manulife Financial* ***Kevyn Nightingale****, LLM, CPA, CA (ON), CPA (IL), TEP, Toronto: MNP LLP* ***Rhonda Rudick****, LLM, TEP, Montreal: Davies Ward Phillips & Vineberg LLP*
11:00 – 12:30 Session 15 Room 716	**Tax on Split Income: A Case Study Approach** Moderator: ***Chris Ireland****, CPA, CA, TEP, Vancouver: PPI Advisory; Co-Chair, STEP Canada Tax Technical Committee; Deputy Chair, STEP Canada* The panel examines the rules that govern tax on split income, which have been effective for over a year. The panelists use a series of case studies and examples that highlight the continuing difficulties in interpreting and implementing many aspects of the legislation and provide a practical approach to dealing with the rules. ***Maureen Berry****, LLB, LLM, TEP: Toronto: Fasken LLP; Co-Chair, STEP Canada Tax Technical Committee* ***Kenneth Keung****, CA, CPA (CO, USA), TEP, CFP, MTax, LLB, Calgary: Moodys Gartner Tax Law LLP* ***Kyle Lamothe****, JD, Toronto: Thorsteinssons LLP*
11:00 – 12:30 Session 16 Room 718	**Take That to the Bank: Legal, Estate, Beneficiary, and Capacity Issues when Dealing with Financial Institutions and Some Practical Solutions** *Moderator:* ***Jamie Golombek****, CPA, CA, CFP, CLU, TEP, Toronto: CIBC* This panel addresses the common issues that practitioners face when dealing with financial institutions and propose some solutions to matters such as joint accounts, the requirement of a probated will, powers of attorney, and beneficiary designations. Also discussed is the manner in which Quebec deals with the non-civil-law concepts of rights of survivorship and beneficiary designations. ***Ann Elise Alexander****, LLB, TEP, Toronto: CIBC, Legal Department* ***Troy McEachren****, BCL, LLB, TEP, Montreal: Miller Thomson LLP* ***Amanda Stacey****, JD, Toronto: Norton Rose Fulbright LLP* ***Melanie Yach****, LLB, TEP, Toronto: Aird & Berlis LLP`*
LUNCHEON	
12:45 – 2:45 Level 800 Hall F	**Philanthropy for High Net Worth Families** ***Legacy Building and Bizarre Bequests: Helping Clients Make Informed Decisions*** Caren Yanis, principal of Croland Consulting LLC and former executive director of the Oprah Winfrey Foundation, works with high net worth families on governance and philanthropic legacy. Join us for her luncheon keynote address to learn about the intersection of family values, sustainable governance, and technical compliance in philanthropic giving. Conference delegates will leave the session thinking about ways to engage high net worth multigenerational families in legacy planning, using philanthropic giving as a tool. ***Caren Croland Yanis****, Croland Consulting LLC* Courtesy of our gold sponsors: • ***Aird & Berlis LLP*** • ***KPMG LLP*** • ***O'Sullivan Estate Lawyers*** • ***TD Wealth Private Trust***

CONCURRENT SESSIONS: GROUP 4 FRIDAY PM	
2:45 – 4:15 Session 17 Room 701	**The Estate Freeze from Hell Redux Part 2 of 2** (Sessions 14 and 17) Moderators: ***Brian Cohen***, *LLB, TEP, Toronto: Gowling WLG (Canada) LLP; Deputy Chair, STEP Canada National Conference Program Committee; Director at Large, STEP Canada AND* ***Corina Weigl****, LLB, TEP, Toronto: Fasken LLP; Chair, STEP Canada National Conference Program Committee* In this second part of a two-part concurrent session, the panel of multidisciplinary experts revisits the estate freeze from hell program, which involves a case study in which an estate plan is formulated. The panel examines tax, insurance, family law, business succession, and personal issues that must be considered when a corporation passes from generation to generation. In part 1, the speakers examine the set-up process for the succession plan; in part 2, they examine the implications of the plan 21 years later and consider the impact of the impending 21st anniversary of the trust. By attending both parts 1 and 2, conference delegates will obtain a complete understanding of the freeze plan from the planning stage to the ultimate transfer. In the interest of time, speakers in part 2 will not review the issues raised in part 1. Delegates are expected to have reviewed the fact situation before attending the session. ***Jim Cruickshank****, LLB, TEP, Halifax: Stewart McKelvey* ***Ed Esposto****, LLB, TEP, Toronto: Aird & Berlis LLP* ***Joan Jung****, LLB, TEP, Toronto: Minden Gross LLP* ***Greg Leslie****, CPA, CA, TEP, Halifax: Baker Tilly; Chair, STEP Atlantic* ***Florence Marino****, LLB, TEP, Waterloo: Manulife Financial* ***Kevyn Nightingale****, LLM, CPA, CA (ON), CPA (IL), TEP, Toronto: MNP* ***Rhonda Rudick****, LLM, TEP, Montreal: Davies Ward Phillips & Vineberg LLP*
2:45 – 4:15 Session 18 Room 718	**The Trouble with Life Interest Trusts as Will Substitutes** *Moderator:* ***Angela Ross****, LLB, TEP: Toronto: PwC LLP* The panel reviews life interest trusts (alter ego, joint partner, and spousal trusts) from both a trust law and a tax law perspective and discusses the rules that can limit the benefits of using these trusts in an estate plan. Hypothetical situations illustrate how the use of these trusts can create unexpected problems. ***Daren Baxter****, QC, TEP, Halifax: McInnes Cooper* ***Peter Glowacki****, LLB, TEP, Vancouver: Borden Ladner Gervais LLP* ***Martin Lord****, M.Fisc., TEP: Montreal: Robinson Sheppard Shapiro, SENCRL/LLP*
2:45 – 4:15 Session 19 Room 716 Professionalism Accreditation in Application Where Applicable	**Practical Advice for Serving Today's Clients** Moderator: ***John Poyser****, LLB, TEP, Winnipeg: Tradition Law LLP Estates & Trusts* As baby boomers age and a massive transition of wealth occurs, trust and estate professionals are at the forefront of this generational shift and have the opportunity to work with older clients and their families on business succession and personal estate planning. The multidisciplinary panel offers practical tips for communicating effectively with older clients and their families. Topics include recognizing and dealing with incapacity and undue influence, defensive note-taking skills, understanding the concerns of the relatives of older clients, assisting a surviving spouse in managing the family assets, communicating effectively with older clients, and communicating with clients who refuse to listen to professional advice. ***Dr. Amy D'Aprix****, Toronto: Life Transition Expert, Dr. Amy D'Aprix Consulting* ***Eric Hoffstein****, LLB, TEP, Toronto: Fogler Rubinoff LLP* ***Helen Ward****, LLB, TEP, Edmonton: Duncan Craig LLP* ***Graham Webb****, LLM, Toronto: Advocacy Centre for the Elderly*
4:15	**21ST NATIONAL CONFERENCE ADJOURNS**

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