

# 24TH NATIONAL CONFERENCE

STAY CONNECTED, STAY INFORMED.

VIRTUAL DELIVERY

JUNE 15, 2022 | Round Table

JUNE 16-17, 2022 | Conference Sessions

# STEP

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Society of Trust and Estate Practitioners (Canada)

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Version: May 30, 2022  
STEP reserves the right to modify program content and/or speaker line up as required.

## FINAL PROGRAM

### CONFERENCE PRIMER – WEDNESDAY, JUNE 15, 2022

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| 11:55 am ET                            | <p><b>Welcome to the Round Table</b></p> <p><b>Viewing Options for Registered Delegates:</b></p> <p><b>1. Online through the STEP Canada Conference App from your own home or office</b></p> <p><b>2. In-person (reservation required due to capacity limits) at one of the following theaters:</b></p> <p>Halifax - Cineplex Cinemas Park Lane (5657 Spring Garden Road)</p> <p>Montreal - Cinéma Cineplex Forum et VIP (2313 St. Catherine St. West Suite 101)</p> <p>Ottawa - Cineplex Cinemas Lansdowne and VIP (325 Marche Way, Unit 107)</p> <p>Toronto - Cineplex Cinemas Yonge-Dundas and VIP (10 Dundas Street East, Suite 40)</p> <p>London - Cineplex Odeon Westmount Cinemas and VIP (755 Wonderland Road South)</p> <p>Winnipeg - Cineplex Odeon McGillivray Cinemas and VIP (2190 McGillivray Boulevard)</p> <p>Saskatoon - Scotiabank Theatre Saskatoon and VIP (347-2nd Avenue South)</p> <p>Edmonton - Landmark Cinemas 9 Edmonton City Centre (10200-102 Avenue NW)</p> <p>Calgary - Cineplex Odeon Eau Claire Market Cinemas (200 Barclay Parade SW #200)</p> <p>Kelowna - Cineplex Cinemas Orchard Plaza (160-1876 Cooper Road)</p> <p>Vancouver - Cineplex Cinemas Marine Gateway and VIP (452 SW Marine Drive)</p> |
| 12:00 – 1:45 pm ET<br><b>Session 1</b> | <p><b>2022 CRA/STEP Canada Round Table</b></p> <p>Moderator: <b>Christine Van Cauwenberghe</b>, LLB, CFP, RRC, TEP, Winnipeg: IG Wealth Management</p> <p>Senior representatives from the Canada Revenue Agency (CRA) answer questions prepared by trust and estate practitioners about cases and issues of concern to practitioners and their clients.</p> <p><b>Michael Cadesky</b>, FCPA, FCA, FTIHK, CTA, TEP (Emeritus), Toronto: Cadesky Tax</p> <p><b>Kim G.C. Moody</b>, FCPA, FCA, TEP, Calgary: Moodys Tax / Moodys Private Client</p> <p><b>Steve Fron</b>, CPA, CA, TEP, Oshawa: Manager, Trust Section II, Income Tax Rulings Directorate, Canada Revenue Agency</p> <p><b>Marina Panourgias</b>, CPA, CA, TEP, Toronto: Manager, Trust Section I, Income Tax Rulings Directorate, Canada Revenue Agency</p>                                                                                                                                                                                                                                                                                                                                                                                                                |
| 1:45 – 2:15 pm ET                      | <p><b>STEP Canada Round Table Take-Aways</b></p> <p>STEP member panelists provide insight and commentary on the answers provided by CRA.</p> <p><b>Michael Cadesky</b>, FCPA, FCA, FTIHK, CTA, TEP (Emeritus), Toronto: Cadesky Tax</p> <p><b>Kim G.C. Moody</b>, FCPA, FCA, TEP, Calgary: Moodys Tax / Moodys Private Client</p> <p><b>Christine Van Cauwenberghe</b>, LLB, CFP, RRC, TEP, Winnipeg: IG Wealth Management</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 2:15 – 2:30 pm ET                      | <p><b>Post-Round Table Networking</b></p> <p>Delegates attending the Round Table at the theaters are welcome to enjoy the opportunity to network after the broadcast.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |

## FULL DAY ONE – THURSDAY, JUNE 16, 2022

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| 10:45 – 11:00 am ET                     | <b>Welcome and Recognition of Sponsors</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| <b>Session 2</b><br>11:00 – 12:00 pm ET | <b>International and US Cross-Border Update: Coping with Change</b><br>Moderator: <b>Chris Ireland</b> , CPA, CA, TEP, Vancouver: PPI Advisory; Chair, STEP Canada<br><p>In an increasingly diversified and interconnected world, change is perhaps the only constant in our practice. In this session, leading practitioners will provide a timely discussion on how cross-border compliance requirements, taxation and estate and trust legislation, and case law across common-law and civil-law jurisdictions may affect Canadian wealth planning in a post-pandemic world.</p> <p>This session is intended to address the following:</p> <ul style="list-style-type: none"> <li>• China's Personal Information Protection Law (PIPL), family offices and tax reforms in Hong Kong and Singapore, and solicitor-client privilege vs. a trustee's disclosure obligations to beneficiaries in light of <i>Lambie Trustee Limited v. Addleman</i>, [2021] NZSC 54 (1 June 2021);</li> <li>• the doctrine of economic substance and beneficial ownership registration in the Cayman Islands and the British Virgin Islands;</li> <li>• US estate and gift tax planning, cross-border estate and trust planning, and US tax compliance programs for US citizens;</li> <li>• the impact of recent and potential US legislative changes, including the Build Back Better Act, on wealth planning for high net worth and ultra high net worth Canadians with US assets and US citizens living in Canada;</li> <li>• the impact of EU Succession Regulation 650/2012 on Canadian wealth planning;</li> <li>• the use of common-law trusts and the taxation of trusts in Italy, relocation under Italy's lump-sum tax regime, and tax litigation involving foreign companies that hold mainly Italian real estate; and</li> <li>• the new mandatory disclosure regime under the European Union's DAC6.</li> </ul> <p><b>Ryan Gill</b>, CPA, CA, CPA(NH), Vancouver: KPMG LLP<br/> <b>Richard Grasby</b>, LLB, TEP, MHKIoD, IMCM, CAMS, Hong Kong: Appleby<br/> <b>Nicola Saccardo</b>, LLM, TEP, Milan, Italy: Maisto e Associati</p> |
| <b>Session 3</b><br>12:03 – 1:03 pm ET  | <b>Cross-Border Tax Issues and How to Solve Them</b><br>Moderator: <b>Nadja Ibrahim</b> , LLB, LLM, TEP, Calgary: PwC Canada<br><p>The session will address common cross-border tax situations faced by practitioners, such as:</p> <ul style="list-style-type: none"> <li>• How do I structure the purchase of a US vacation or investment property?</li> <li>• How do I make a gift to my US children during my lifetime?</li> <li>• How do I leave assets to my US citizen spouse or children in my will?</li> <li>• Do I need to change my corporate structure if one of my children moves to the United States?</li> </ul> <p><b>Brent Nelson</b>, JD, LLM, TEP, Tucson: Rimon Law<br/> <b>Rhonda Rudick</b>, BCL/LLB, TEP, Montreal: Davies Ward Phillips &amp; Vineberg LLP</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <b>Session 4</b><br>1:05 – 2:05 pm ET   | <b>A Collaborative Approach to Supporting Issues Faced by Vulnerable Clients</b><br>Moderator: <b>Amanda Doucette</b> , LLB, LLM, TEP, Saskatoon: Stevenson Hood Thornton Beaubier LLP<br><p>Given our aging population, and the increase in isolation as a result of the COVID-19 pandemic, professionals will increasingly be faced with preventing, recognizing, and responding to the abuse and mistreatment of vulnerable adults. In 2021, STEP Canada's Public Policy Committee hosted a symposium in order to start a cross-sector conversation on the issues, barriers, and opportunities for professionals to better serve and support their vulnerable clients. Delegates at the symposium confirmed that there is a lack of information about what a professional can do to support a vulnerable client, and through dialogue they identified resources that are available but that may not be widely known or disseminated.</p> <p>This session is intended to continue the important conversation of how professionals across various disciplines can work together to support vulnerable clients. Through the use of a short case study, presenters will walk delegates through a practical approach to identifying the solutions that might be available to assist in the circumstances. The session will include a discussion about why a</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |

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|                                       | <p>professional may be reluctant to take an additional step to assist a vulnerable client, and what protections are available to alleviate those fears.</p> <p><b>Dr. Carole Cohen</b>, Toronto: Professor, Department of Psychiatry, University of Toronto; Clinical Director, Community Psychiatric Services for the Elderly, Sunnybrook Health Sciences Centre</p> <p><b>Ann Soden</b>, BCL, LLB, Ad.E., Montreal: Executive Director, National Institute of Law, Policy and Aging and The Elder Law Clinic</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| 2:05 – 2:20 pm ET                     | <b>Health Break</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |
| <b>Session 5</b><br>2:22 – 3:22 pm ET | <p><b>Documenting Intentions: Honouring Mens Rea or Paving the Road to Hell?</b></p> <p>Moderator: <b>Rhonda Johnson</b>, LLB, MBA, TEP, Edmonton: Dentons LLP</p> <p>In recent years, there has been a clear trend toward greater deference to upholding a will maker's intentions, even where certain formalities are lacking. Curative provisions are now found in the various wills statutes across the country. This is a marked departure from a long tradition of upholding documents as testamentary only if and when they meet stringent, formal will-making requirements. But how far is too far? And what about extrinsic evidence such as statutory declarations, letters of wishes, and memorandums of wishes? Can we help our clients to better document their intentions by using these popular tools? Or are we exposing the estate to litigation down the road by adding fuel to families' already varied interpretations of the deceased's capacity, wishes, and intentions?</p> <p>This session will review recent cases on curative provisions in wills legislation; discuss common themes and limits to curing a document; debate what can and should be done to further document clients' wishes and intentions in both wills and trusts; and consider how these documents can or should be used.</p> <p><b>Troy McEachren</b>, BCL, LLB, TEP, Montreal: Miller Thomson LLP</p> <p><b>Amy Mortimore</b>, LLB, Vancouver: Clark Wilson LLP</p>                                                                                                                                                        |
| <b>Session 6</b><br>3:24 – 4:24 pm ET | <p><b>Accounting Conundrums in the Civil Law and Common Law</b></p> <p>Moderator/Speaker: <b>Marilyn Piccini Roy</b>, Ad.E., PhD, LLB, BCL, TEP, Montreal: Robinson Sheppard Shapiro LLP</p> <p>Simply stated, the duty to account is a core obligation of administrators of the property of others in the civil law and of fiduciaries in the common law. Yet the challenges of that duty — the why, what, when, how, and to whom it is owed — beset both planners and litigators. The panel will address how to avoid these problems and how to resolve them when they arise.</p> <p><b>Nancy Golding</b>, QC, TEP, Calgary: Moodys Tax / Moodys Private Client; Chair, STEP Worldwide</p> <p><b>Kathleen McDormand</b>, LLB, TEP, Ottawa: Borden Ladner Gervais LLP</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>Session 7</b><br>4:26 – 5:26 pm ET | <p><b>Tax Issues for Settlement of Contentious Estate Disputes</b></p> <p>Moderator: <b>Brian Cohen</b>, LLB, TEP, Toronto: Gowling WLG (Canada) LLP</p> <p>Even the best estate plans can sometimes go be derailed by disgruntled beneficiaries, a change of assets prior to death, or unanticipated tax changes. Any of these reasons could bring an estate into a contentious dispute. Litigation is costly and often ends up causing financial loss for all beneficiaries. It is therefore in the best interests of all parties to find a way to deal with these disputes efficiently so as to minimize the costs and allow everyone to move forward with their lives. Tax is an important factor in these negotiations and needs to be considered, both to ensure that there are no unexpected costs to implementation, and to efficiently provide a greater overall asset pool for the beneficiaries. The panel in this session will review tax issues that should be considered in reaching a settlement in an estate dispute, including:</p> <ul style="list-style-type: none"> <li>• variations vs. rectifications — the difference to the beneficiaries and how the Canada Revenue Agency views the impact of these tools;</li> <li>• what a butterfly is, when it is available, and the benefits and pitfalls of implementing one;</li> <li>• spousal trusts and dependency claims; and</li> <li>• common tax issues that are often missed in the settlement of an estate.</li> </ul> <p><b>Rahul Sharma</b>, LLB, Toronto: Miller Thomson LLP</p> <p><b>Nicole Watson</b>, CPA, CA, TEP, Kelowna: KPMG LLP</p> |
| 5:26 – 5:30 pm ET                     | <b>Day One Closing Remarks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |

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| 6:00 pm ET                                                   | <p><b>Evening Social Events!</b></p> <p>Atlantic – Halifax – 7:00 pm – 9:00 pm ADT</p> <p>Eastern – Montreal, Ottawa, Toronto, London – 6:00 pm – 8:00 pm EDT</p> <p>Central Daylight – Winnipeg – 5:00 – 7:00 pm CDT</p> <p>Central Standard – Saskatoon – 4:00 pm – 6:00 pm CST</p> <p>Mountain – Edmonton, Calgary – 4:00 pm – 6:00 pm MDT</p> <p>Pacific – Kelowna, Vancouver – 3:00 pm – 5:00 pm PDT</p> <p>Further details will be provided when tickets go on sale!</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| <b>FULL DAY TWO – FRIDAY, JUNE 17, 2022</b>                  |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 10:45 – 11:00 am ET                                          | <b>Welcome from STEP Canada and STEP Worldwide</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>Session 8</b></p> <p>11:00 – 12:00 pm ET</p>           | <p><b>Practitioners' Update: Canadian Tax Law</b></p> <p>Moderator: <b>Robbie Brown</b>, CPA, CA, CFP, TEP, Halifax: BMO Private Wealth</p> <p>The speakers will review recent legislative changes, case law, interpretations by the Canada Revenue Agency (CRA), and other developments relevant for estate and trust practitioners.</p> <p><b>Henry Shew</b>, CPA, CA, LLM, TEP, CPA (WA), MAcc, Toronto: Our Family Office</p> <p><b>Richard Weiland</b>, LLB, TEP, Vancouver: Clark Wilson LLP</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
| <p><b>Session 9</b></p> <p>12:03 – 12:43 pm ET</p>           | <p><b>Practitioners' Update: Canadian Trust and Estate Law</b></p> <p>Moderator: <b>Paul Taylor</b>, LLB, TEP, Ottawa: Borden Ladner Gervais LLP</p> <p>The panelists will review leading cases from the past year in both common-law and civil-law jurisdictions.</p> <p><b>Janet Michelin</b>, BCL, LLB, TEP, Montreal: IMK LLP</p> <p><b>Alison Oxtoby</b>, LLB, TEP, Vancouver: Fasken LLP</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| <p><b>SPECIAL PRESENTATION</b></p> <p>12:45 – 1:03 pm ET</p> | <p><b>A Special Presentation Announcing the 2021 STEP Canada Awards</b></p> <p>Please stay tuned to help celebrate the recognition of these distinguished awards!</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |
| <p><b>Session 10</b></p> <p>1:05 – 2:05 pm ET</p>            | <p><b>Domicile: What Is It, When Does It Matter, and Why Do You Care?</b></p> <p>Moderator: <b>Harmanjit Mavi</b>, JD/MBA, TEP, Winnipeg/Calgary: MLT Aikins LLP</p> <p>Trust and estate practitioners are generally comfortable with the concepts of residency and nationality and their implications for estate administration and taxation — but what about domicile? This session will explore in detail the concept of domicile and its implications for estate, trust, and tax planning and administration. Starting from the basics (how domicile is acquired, changed, and given up), moving to the practical (the role that domicile plays in the planning and administration of an individual's life, assets, and estate), and finishing with an exploration of some of the unanticipated consequences of having a domicile different from one's residence (and the implications for those advisers working to plan or administer such an individual's affairs), this session will be beneficial for conference delegates of all levels of experience. Practical case studies will be presented and analyzed.</p> <p>In addition, the session will address:</p> <ul style="list-style-type: none"> <li>• How do domicile, residency, and nationality interact?</li> <li>• When will a tax treaty or other statutory provision be the ultimate tiebreaker?</li> <li>• When does domicile limit the types of assets that can be owned by an individual?</li> <li>• How do certain countries use domicile to determine how title to estates/assets devolves and how estates/assets are taxed?</li> </ul> <p><b>William Dion-Bernard</b>, LLB, DDN, TEP, Montreal: Robinson Sheppard Shapiro LLP</p> <p><b>Barbara Kimmitt</b>, LLB, TEP, Calgary: Bennett Jones LLP</p> |



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| 2:05 – 2:20 pm ET                      | <b>Health Break</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
| <b>Session 11</b><br>2:22 – 3:22 pm ET | <p><b>Leveraged Life Insurance: The Good, the Bad, and the Ugly</b></p> <p>Moderator: <b>Barrington Grey</b>, CFP, CLU, FEA, Toronto: Vice President and Estate Planning Specialist, RBC Wealth Management</p> <p>Leveraged life insurance has sparked interest in recent years and is being implemented as part of many estate plans. It offers flexibility by allowing the policy owner to collateralize a life insurance policy in order to supplement an individual's retirement income, or to use the borrowed funds in order to invest and in the process create tax deductions and capital dividend account balances and add to a client's overall wealth. In addition to understanding the benefits of leveraged life insurance, professional advisers should be aware of certain considerations before having their clients implement these structures.</p> <p>This session is intended to facilitate an understanding of:</p> <ul style="list-style-type: none"> <li>• the basics of leveraged life insurance structures involving individuals and their corporations;</li> <li>• the tax and financial implications of the various approaches to leveraged life insurance; and</li> <li>• where leveraged life insurance works well and where it does not.</li> </ul> <p><b>Joël Campagna</b>, CPA, CMA, CFP, TEP, Waterloo: MNP LLP</p> <p><b>Sathees Ratnam</b>, CPA, CA, TEP, Toronto: PwC LLP</p> |
| <b>Session 12</b><br>3:24 – 4:24 pm ET | <p><b>With the Benefit of Hindsight: Unintended Consequences of Settling a Discretionary Family Trust in the Context of an Estate Freeze</b></p> <p>Moderator/Speaker: <b>Melanie Yach</b>, LLB, TEP, Toronto: Aird &amp; Berlis LLP</p> <p>Owners of private companies are often encouraged to consider implementing an estate freeze and establish a discretionary family trust in the context of that freeze. The focus tends to be on deferring the taxation of the growth of the private company and shifting the tax burden to subsequent generations. However, establishing such a trust to hold the growth shares can have unforeseeable and serious consequences.</p> <p>This session will outline some of the unforeseen consequences and consider how these situations may be avoided or minimized with proper estate planning.</p> <p><b>Amanda Stacey</b>, JD, TEP, Vancouver: Miller Thomson LLP</p> <p><b>John Oakey</b>, CPA, CA, TEP, Halifax, Baker Tilly Canada Cooperative</p>                                                                                                                                                                                                                                                                                                                                                                                                               |
| <b>Session 13</b><br>4:26 – 5:26 pm ET | <p><b>Doing Well and Doing Good: How the Landscape for Private Foundations and Giving Is Changing</b></p> <p>Moderator: <b>Ruth March</b>, CPA, CA, TEP, Halifax: KPMG LLP</p> <p>As with other industries, the private foundation is facing changing times. Yes, the government of Canada's public consultation on the spend rate for Canada's charitable foundations may (or may not) translate into higher payout rates by private foundations, but that is only one of many challenges.</p> <p>This session's panel will discuss a selection of topics that will affect the future of philanthropic giving through private foundations, including:</p> <ul style="list-style-type: none"> <li>• Succession: what happens when the founder dies?</li> <li>• How can diverse perspectives be brought to the decision-making process to ensure that inclusive decisions are made?</li> <li>• Should the foundation become more professional, and how?</li> <li>• How does the family foundation fit in with the family's overall wealth distribution plan? What about the family's persona and reputation?</li> <li>• Should the foundation better engage and/or partner with the charities it supports?</li> <li>• What are society's views of the wealthy, and how can the foundation support or counter that perspective?</li> </ul>                                                                         |

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|                                                                                                                                                                                                                                    | <ul style="list-style-type: none"> <li>How can the foundation ensure that it has sufficient resources for the long term, and should impact investing be part of that strategy?</li> </ul> <p>The session will also provide updates on hurdles that limit access to tax relief for donations made to support these foundations (inter vivos and testamentary).</p> <p><b>M. Elena Hoffstein</b>, JD, TEP, Toronto: Miller Thomson LLP</p> <p><b>Brenda Lee-Kennedy</b>, CPA, CA, TEP, Toronto: PwC LLP</p> |
| 5:26 – 5:30 pm ET                                                                                                                                                                                                                  | <b>Closing Remarks</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |
| <p style="text-align: center;"><b>SAVE THE DATES</b></p> <p style="text-align: center;"><b>2023 National Conference - June 19-20, 2023</b></p> <p style="text-align: center;"><b>STEP Canada's 25<sup>th</sup> Anniversary</b></p> |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>24<sup>TH</sup> NATIONAL CONFERENCE PROGRAM COMMITTEE</b>                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p style="text-align: center;"><b>Corina Weigl</b>, LLB, TEP, Chair<br/>Fasken LLP, Toronto</p>                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Rhonda Johnson</b>, LLB, MBA, TEP, Deputy Chair<br/>Dentons LLP, Edmonton</p>                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Paul Taylor</b>, LLB, TEP, Deputy Chair<br/>Borden Ladner Gervais LLP, Ottawa</p>                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Hemal Balsara</b>, CPA, CA, CFP, TEP,<br/>FEA<br/>Manulife, Toronto</p>                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Robbie Brown</b>, CPA, CA, CFP, TEP<br/>BMO Private Wealth, Halifax</p>                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Brian Cohen</b>, LLB, TEP<br/>Gowling WLG, Toronto</p>                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Amanda Doucette</b>, LLB, LLM, TEP<br/>Stevenson Hood Thornton Beaubier<br/>LLP, Saskatoon</p>                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Troy McEachren</b>, BCL/LLB, TEP<br/>Miller Thomson LLP, Montreal</p>                                                                                                                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Richard Niedermayer</b>, QC, TEP<br/>Stewart McKelvey, Halifax</p>                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Marilyn Piccini Roy</b>, Ad.E., PhD, LLB,<br/>BCL, TEP<br/>Robinson Sheppard Shapiro LLP,<br/>Montreal</p>                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Pam Prior</b>, CPA, CA, TEP, MFA-P<br/>KPMG LLP, Vancouver</p>                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Angela Ross</b>, LLB, TEP<br/>PwC, Toronto</p>                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Rhonda Rudick</b>, BCL/LLB, TEP<br/>Davies Ward Phillips &amp; Vineberg LLP,<br/>Montreal</p>                                                                                                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Ali Spinner</b>, CPA, CA, TEP<br/>Crowe Soberman LLP, Toronto</p>                                                                                                                                                            |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <p><b>Tony Yu</b>, CPA, CMA, MTI, TEP<br/>RBC Wealth Management – Royal<br/>Trust, Vancouver</p>                                                                                                                                   |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |