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STEP reserves the right to modify program content and/or speaker lineup as required.

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PRELIMINARY PROGAM

DAY ONE – MONDAY, JUNE 16, 2025

7:45 – 8:30 Exhibit Hall Grand Foyer	**Registration, Buffet Breakfast, and Exhibits** **Continental Breakfast Courtesy of Silver Sponsors** • **BMO Trust Company** • **Concentra Trust | EQ Bank | Equitable Bank** • **Emergent** • **Fogler Rubinoff LLP** • **Hull & Hull LLP** • **MNP LLP** • **PPI Advisory** • **Solus Trust Company** • **Stewart McKelvey** • **WeirFoulds**

PLENARY SESSIONS – MONDAY AM

8:30 – 8:50 Grand Ballroom	**Opening Remarks** ***Richard Niedermayer***, *KC, TEP, Halifax: Stewart McKelvey; STEP Canada Deputy Chair* ***Sébastien Desmarais***, *LLB, JD (USA), LLL, TEP, Ottawa: TD Wealth, Wealth Advisory Services*
8:50 – 9:20 Grand Ballroom **Session 1**	**The Trust Industry: Ways Forward for the Next Decade** The role of trusts is constantly evolving. This session will review the current context of trusts in Canada and, drawing on recent developments from around the world, will consider the future of trusts both in Canada and more generally. Moderator: ***Richard Niedermayer***, *KC, TEP, Halifax: Stewart McKelvey; STEP Canada Deputy Chair* Speaker: ***Prof. Adam S. Hofri-Winogradow***, *PhD, MA, LLB, Bmus, TEP, Vancouver: Associate Professor, Peter A. Allard School of Law, The University of British Columbia*

9:20 – 10:20 Grand Ballroom **Session 2**	**Practitioners' Update: Canadian Tax Law** This session will provide an overview of recent changes and updates to Canadian tax laws that all trust and estate practitioners should be aware of: • 2025 tax changes to be announced as part of the 2025 federal budget • Recent Tax Court of Canada cases of importance • Recent CRA technical interpretations of importance • T3 trust reporting updates • Lessons learned from dealing with 2024 tax changes Moderator: ***Richard Niedermayer**, KC, TEP, Halifax: Stewart McKelvey; STEP Canada Deputy Chair* Speakers: ***Amanda Doucette**, LLB, LLM, TEP, Saskatoon: Stevenson Hood Thornton Beaubier LLP; STEP Saskatchewan Chair* ***Kenneth Keung**, CPA, CA, CPA (CO, USA), CFP, MTAX, LLB, TEP, Vancouver: Doane Grant Thornton LLP; STEP Canada Director at Large*
10:20 – 10:45 Grand Foyer	**Health Break and Exhibits** **Health Break Courtesy of Bronze Sponsors** • **Bennett Jones LLP** • **Bequest Finance Inc.** • **Custodius Inc** • **Ferrari & Associates** • **Field Law** • **Gordon's Downsizing & Estate Services Ltd Brokerage** • **LINMAC LLP** • **Manulife** • **Norton Rose Fulbright** • **Stevenson Hood Thornton Beaubier LLP**
10:45 – 11:45 Grand Ballroom **Session 3**	**Practitioners' Update: Canadian Trust and Estate Law** The panelists will review and share insights from leading cases of the past year in both common-law and civil-law jurisdictions. Moderator: ***Brian Cohen**, LLB, TEP, Toronto: Gowling WLG (Canada) LLP; STEP Canada Deputy Chair* Speakers: ***André-J. Barette**, LLL, TEP, Montreal: Trust Eterna* ***Kathleen McDormand**, LLB, TEP, Ottawa: Borden Ladner Gervais LLP*
11:45 – 12:30 Grand Ballroom **Session 4**	**KEYNOTE ADDRESS** **Adapting to a Riskier World: Insight from a Former Bank of Canada Governor** Moderator: ***Brian Cohen**, LLB, TEP, Toronto: Gowling WLG (Canada) LLP; STEP Canada Deputy Chair* Speaker: ***Stephen Poloz, Special Advisor, Osler, Hoskin & Harcourt LLP, and former Governor of the Bank of Canada***

LUNCHEON	
12:30 – 1:45 Sheraton Hall	**Networking Luncheon** **Luncheon Courtesy of Gold Sponsors** • **Aird & Berlis LLP** • **Fasken LLP** • **Gowling WLG (Canada) LLP** • **IG Private Wealth Management** • **KPMG LLP** • **Miller Thomson LLP** • **O'Sullivan Estate Lawyers** • **TD Wealth Private Trust**
CONCURRENT SESSIONS: GROUP 1 – MONDAY PM	
1:45 – 3:15 Osgoode East **Session 5**	**Untangling the Illogical: Decoding Laws that Baffle the Mind** Estate planning and administration in Canada must contend with a complex web of laws that vary significantly across provinces and territories. The difficulty of this task is only increased when the following are considered: • Forum shopping • Wills variation legislation • Assets located outside the country, and/or gifts to beneficiaries residing outside the country • The impact of pre- and post-death tax planning • The interplay of common law, civil law, and federal regulation, and the importance of collaboration among advisory team members This session will explore some of these complications and potential legal pitfalls for advisors and their clients. Attendees will gain a deeper understanding of how these issues can lead to estate litigation. The speakers will also share practical strategies for navigating these complexities. Moderator & Speaker: ***Elisabeth Evans-Olders**, LLB, TEP, Montreal: RBC Royal Trust* Speakers: ***Amie Heil**, LLB, TEP, Edmonton: Field Law* ***Melissa Saunders**, JD, TEP, St. John's: Saunders Collins & Loeb*
1:45 – 3:15 Grand East + East Large **Session 6**	**Between Two Generations: The Adult Child's Challenge of Balancing Care for Dependent Parents While Respecting Their Autonomy** This session explores the unique challenges faced by the "sandwich generation"—individuals who are simultaneously caring for aging parents and raising their own children. As demographic trends lead to longer life expectancies and changing family dynamics, many find themselves in the difficult position of having to navigate these dual responsibilities, with a shift in roles as they become caregivers to aging parents. This session will cover planning for various dependencies, as well as matters to consider when executing/implementing the plan, including: • The broader meaning of "dependency," including spendthrifts, grandparents raising grandchildren, addiction issues, and increased vulnerability to predatory conduct such as financial abuse and predatory marriage • Spousal trust planning, including the interaction between spousal trusts and income testing for provincial support systems, and the pros and cons of alternatives such as mutual wills and annuities • Alter ego/joint partner trust planning • Overview of typical planning options such as registered disability savings trusts, Henson trusts, insurance trust planning, inter vivos trusts, and qualified disability trusts • The support systems available in Canadian provinces, including differences in resources, health-care access, and government assistance programs that can affect caregivers'

	experiences • Planning for the grey zone between capacity and incapacity, including such tools as "the fire drill," the trusted contact person, and supported decision-making authorizations Moderator: ***Krista Clendenning**, JD, TEP, Winnipeg: Tradition Law LLP* Speakers: ***Andrea Frisby**, LLB, TEP, Vancouver: Farris LLP* ***Gordon VanderLeek**, LLB, TEP, Calgary: VanderLeek Law*
1:45 – 3:15 Grand Centre + West **Session 7**	**Families Holding Multi-Generational Real Estate Assets: Options for Long-Term Success** Many Canadian families hold significant real estate or other investment assets and would like to keep them in the family for generations. These families face unique challenges in holding non-liquid (and sometimes non-income-producing) assets across generations. This session will explore practical options for solving the "Great Real Estate Conundrum" that many of our clients are facing: • Jointly held assets (often owned through corporations) become subject to a variety of challenges as they are transferred from one generation to the next. A simple joint ownership or investment arrangement that starts with a few members can accumulate many smaller investors/owners as the assets are passed down through generations. • Many historical ownership structures are not governed by any formal ownership agreement document, such as a shareholders' agreement or a co-tenancy/joint venture agreement. • Double taxation will most likely arise when a minority owner dies and bequeaths their share to the next generation. • Jointly held assets can attract large taxes on death, but the ownership group may lack the liquidity to fund the liability. • Many ownership groups are considering what to do. Should the assets be sold? What options are available if there is no formal ownership agreement? • Can jointly held assets be dealt with on a tax-effective basis after a minority owner's death? • Can jointly held assets be dealt with on a tax-effective basis during a minority owner's lifetime. This session will look at the pitfalls associated with the co-ownership of non-liquid investment assets by families that wish to transfer the assets across generations. The complexities are endless, but there are some legal and tax principles that can provide clear guidance for advisors and their clients. Moderator & Speaker: ***Alexandra (Ali) Spinner**, FCPA, FCA, TEP, Toronto: Crowe Soberman LLP* Speakers: ***Alexander Demner**, JD, TEP, Vancouver: Thorsteinssons LLP* ***Ian Pryor**, LLB, TEP, Ottawa: Pryor Tax Law*
3:15 – 3:40 Grand Foyer	**Health Break and Exhibits** **Health Break Courtesy of Bronze Sponsors** • **Bennett Jones LLP** • **Bequest Finance Inc.** • **Custodius Inc** • **Ferrari & Associates** • **Field Law** • **Gordon's Downsizing & Estate Services Ltd Brokerage** • **LINMAC LLP** • **Manulife** • **Norton Rose Fulbright** • **Stevenson Hood Thornton Beaubier LLP**

CONCURRENT SESSIONS: GROUP 2 – MONDAY PM	
3:40 – 4:55 Osgoode East **Session 8**	**Beyond Capacity: Navigating Estate Planning after Loss of Capacity** A declaration of incapacity is often treated as the end of the ability to do tax and estate planning, but creative and practical planning may still be possible. This session will cover when and how such planning could be implemented. This session will also address interprovincial differences in the available planning options: • Planning by power of attorney, including beneficiary designations • Gifts of assets to inter vivos trusts • Estate freezes • Statutory wills • Court-ordered planning This session will also explore the deontological implications of post-capacity planning, including the limits of client confidentiality and how to identify red flags of elder abuse in post-capacity planning. Moderator: ***Tanya Butler**, LLB, TEP, Dartmouth: Touchstone Legal Inc.* Speakers: ***Anna Kamateros**, LLB, DDN, LLM, TEP, Montreal: KRB Avocats | Lawyers* ***John Poyser**, LLB, TEP, Winnipeg: Tradition Law LLP*
3:40 – 4:55 Grand Centre + West **Session 9**	**Post Mortem Planning 101: An Introduction to Post Mortem Planning** Tax deferral using private corporations has proliferated thanks to increased personal tax rates and decreasing corporate tax rates on active business income. However, tax deferral is not tax elimination; there can be multiple layers of tax when a corporate shareholder passes away and the deceased's estate or heirs subsequently receive cash from the corporation. Post mortem planning must be deployed to help minimize these layers of tax. This session will review the impact of double taxation and what post mortem planning strategies can be deployed. Possible strategies include subsection 164(6) carrybacks, post mortem pipeline transactions, paragraph 88(1)(d) bumps, and hybrid planning. This session will also review how favourable tax attributes such as refundable dividend tax on hand and the capital dividend account (often created by life insurance) can be integrated with such planning. Moderator: ***Jonah Mayles**, LLB, TEP, Toronto: MNP LLP* Speakers: ***Alex Kerslake**, LLB, LLM, FPFS, CFA, CFP, TEP, Toronto: PwC Canada* ***Jeannie Lim**, CPA, CA, TEP, Toronto: Manulife*
3:40 – 4:55 Grand East + East Large **Session 10**	**The Fiduciary's Powers and Duties: Exercising Discretion** This panel explores important questions facing fiduciaries in their exercise of discretionary powers: • What does "discretion" mean for fiduciaries such as trustees and executors? • What powers require discretion, how should that discretion be exercised, and what factors influence it? • In the drafting of powers, should there be limits on a fiduciary's discretion? • In the event of a conflict in a fiduciary's duties, what powers can be exercised? • When and how do courts approach the exercise of discretionary powers? Moderator: ***Tony Yu**, CPA, CMA, MTI, TEP, Vancouver: BMO Trust Company* Speakers: ***K. Thomas (Tom) Grozinger**, LLB, CS, TEP, Ottawa: RBC Royal Trust* ***Fiona Hunter**, LLB, LLM, TEP, Victoria: Horne Coupar LLP*

INTERACTIVE COCKTAIL PARTY / SOCIAL EVENT	
5:30 – 7:30 Arcadian Court 8th Floor 401 Bay Street 4-minute walk from the Sheraton Centre Hotel.	**MONDAY NIGHT INTERACTIVE COCKTAIL PARTY / NETWORKING EVENT** Step into one of Toronto's most iconic venues and elevate your conference experience with an evening full of **connection and celebration**. The beautifully restored **Arcadian Court** sets the stage for a vibrant social gathering where STEP Canada members and guests can relax, reconnect, and recharge. • **Mingle freely** with peers from across Canada in a sophisticated yet relaxed setting • **Indulge** in curated hors d'oeuvres and premium drink stations throughout the space • **Experience** live performances by talented local artists • **Unwind** before heading to your own dinner plans elsewhere in the city Whether you're catching up with longtime colleagues or making new connections, this night promises memorable moments. Tickets are not included in the price of in-person conference registration and must be purchased separately at the time of conference registration. **Social Event Courtesy of Platinum Sponsor** • **RBC Wealth Management, Royal Trust**
DAY TWO – TUESDAY, JUNE 17, 2025	
7:45 – 8:30 Exhibit Hall Grand Foyer	**Registration, Buffet Breakfast, and Exhibits** **Continental Breakfast Courtesy of Silver Sponsors** • **Cadesky Tax** • **CIBC Private Wealth Management** • **Estate Research** • **Estateably Inc.** • **Hodgson Russ LLP** • **Legacy Private Trust** • **Legacy Tax + Trust Lawyers** • **PricewaterhouseCoopers LLP** • **Thorsteinssons LLP** • **Tompkins Insurance Services Ltd.** • **WEL Partners**
PLENARY SESSIONS – TUESDAY AM	
8:30 – 9:00 Grand Ballroom	**Welcome from STEP Canada and STEP Worldwide** ***Rachel Blumenfeld**, LLB, TEP, Toronto: Aird & Berlis LLP; STEP Canada Chair*
9:00 – 9:30 Grand Ballroom **Session 11**	**Estate and Capacity Considerations for Indigenous Clients: Understanding and Planning for One of Canada's Fastest-Growing Populations** Indigenous peoples have been in Canada since time immemorial, yet they remain underserved by the trust and estate-planning industry. There are almost two million Indigenous individuals in Canada, and their numbers are growing at about double the rate of the non-Indigenous population. At the same time, many Indigenous individuals and communities are experiencing significant and often sudden increases in wealth as a result of large claim settlements and greater participation in economic ventures both on and off reserve. Predictably, there is a corresponding increase in demand for estate and trust planning from Indigenous individuals and families in almost every community in Canada. In order to advise Indigenous clients in a nuanced and culturally competent manner, it is important to understand their legal and economic context, including: • Indigenous history in Canada • "Indian status" • Family and kinship structures (including cultural adoption)

	• The application and limitations of the Indian Act and the policies of Indigenous Services Canada relating to estate administration • The treatment of on-reserve versus off-reserve assets • The resolution of claims by Indigenous peoples against Canada, leading to the distribution of significant wealth in some communities This session, intended as an introduction to many of these concepts, will enable estate and trust practitioners to spot issues and better serve all members of their community. Moderator: ***Rachel Blumenfeld**, LLB, TEP, Toronto: Aird & Berlis LLP; STEP Canada Chair* Speakers: ***Nicole Richmond**, JD, Thunder Bay: Nicole Richmond* ***Ashley Stacey**, JD, Montreal: Olthuis Kleer Townshend LLP*
9:30 – 10:15 Grand Ballroom **Session 12**	**Practitioners' Update: US Tax Law** **2025 US Tax Update: Key Planning Updates for US/Canada Estate Planning** This session will provide an overview of recent tax and planning developments for US taxpayers living in Canada and Canadians with ties to the United States, including the potential reduction in the US estate tax exemption amount after 2025 and other hot topics affecting current planning. Moderator: ***Rachel Blumenfeld**, LLB, TEP, Toronto: Aird & Berlis LLP; STEP Canada Chair* Speaker: ***Britta McKenna**, JD, Buffalo, NY: Hodgson Russ*
10:15 – 10:40 Grand Foyer	**Health Break and Exhibits** **Health Break Courtesy of Bronze Sponsors** • **Bennett Jones LLP** • **Bequest Finance Inc.** • **Custodius Inc** • **Ferrari & Associates** • **Field Law** • **Gordon's Downsizing & Estate Services Ltd Brokerage** • **LINMAC LLP** • **Manulife** • **Norton Rose Fulbright** • **Stevenson Hood Thornton Beaubier LLP**
CONCURRENT SESSIONS: GROUP 3 – TUESDAY AM	
10:40 – 12:10 Grand East + East Large **Session 13**	**Interjurisdictional Marriage in Canada: Planning for Foreign Assets, Inheritances, and Beneficiaries** In a globally connected world, it is common for clients living in Canada to have beneficiaries or assets situated in other jurisdictions. How can clients be assured that their intentions with respect to succession are fulfilled in a practical and tax-efficient manner, particularly when they or their family members may no longer reside in their "home" jurisdiction? This session will present a case study of an interjurisdictional marriage in Canada, where both spouses were born and have assets and family members in jurisdictions outside Canada. The session will address differences in testate and intestate succession, private international law, probate processes, the taxation of capital gains, and taxation on death. The speakers will review differences in the definition of marriage, constraints on foreign ownership, foreign exchange rules, and relevant provisions of Canada's tax treaties, and will also address certain cross-border planning options. Moderators & Speakers: ***Harmanjit Mavi**, JD/MBA, TEP, Toronto: Davies Ward Phillips & Vineberg LLP* ***Sathees Ratnam**, CPA, CA, TEP, Toronto: PwC Canada* Speakers: ***Shaishavi Kadakia**, BLS, LLB, Solicitor, Bengaluru, Karnataka, India: Cyril Amarchand Mangaldas*

	***Wei Kang**, JD, TEP, Quarry Bay, Hong Kong: Stephenson Harwood*
10:40 – 12:10 Osgoode East **Session 14**	**Legal Nasties: A Smattering of Conundrums** This session will identify various drafting and implementation challenges relating to estate-planning documents, and will discuss possible ways to address them in the planning stages, including: *Drafting and execution challenges* • Accumulation and perpetuity rules • Drafting definitions of "incapable" for beneficiaries in another jurisdiction • Private companies ○ Gifting shares and unanimous shareholders' agreements ○ Gifting underlying assets ○ Change of control and powers of attorney • Deeds under seal—does it matter? • Remote witnessing • Powers of attorney ○ Execution requirements in different jurisdictions ○ Recognition of extra-jurisdictional powers of attorney ○ Springing versus active powers of attorney *Unique Quebec considerations* • Recognition of incapacity-planning documents from other jurisdictions • Recognition of Quebec incapacity-planning documents in other jurisdictions • Bare trusts purporting to transfer Quebec real property • Right of survivorship for owners who later move to Quebec *At death and post mortem issues* • Using "zombie" and "pocket" deeds ○ What are they? ○ When are they used? ○ What can go wrong? • Dealing with claims by disinherited children ○ Dependants' relief claims where the executor is the child's guardian or trustee ○ The role of the public trustee Moderator: ***Corina Weigl**, LLB, TEP, Toronto: Fasken LLP; STEP Canada Secretary* Speakers: ***Troy McEachren**, BCL/LLB, TEP, Montreal: Miller Thomson LLP* ***Farha Salim**, BCL, LLB, TEP, Calgary: Field Law*
10:40 – 12:10 Grand Centre + West **Session 15**	**Post Mortem Planning 301: Complexities Associated with Post Mortem Planning** This session is designed for tax practitioners who have experience with or are curious about advanced tax issues associated with post mortem planning, including: • Traps commonly encountered in post mortem planning, including affiliated and capital dividend account (CDA) stop-loss rules, timing with post mortem pipeline transactions, tainting graduated rate estate (GRE) status, non-resident beneficiaries, the general anti-avoidance rule (GAAR), specific anti-avoidance rules triggered on streaming tax attributes (including subsections 129(1.2) and 83(2.1)), and part VI.1 issues on the redemption of taxable preferred shares • Actual steps taken for hybrid transactions • Considerations when working with the CDA, including: a review of the stop-loss rules in subsections 112(3.2) and 112(3.3); where grandfathered shares still apply; spousal rollovers and redemptions; properly structuring a redemption through a paid-up capital (PUC) increase when working with the CDA; considerations on increasing PUC; and options for pipeline transactions, including a discussion of extraction at capital gain rates versus eliminating tax using the CDA on future growth • The practical difficulty of unlocking the paragraph 88(1)(d) bump • Issues related to life interest trusts and life insurance Moderator: ***Pam Prior**, CPA, CA, MFA-P, TEP, Vancouver: KPMG LLP*

	Speakers: ***Chris Ireland**, CPA, CA, TEP, Vancouver: PPI; STEP Canada Past Chair* ***Ruth March**, FCPA, FCA, TEP, Halifax: KPMG LLP*
LUNCHEON	
12:10 – 1:25 Sheraton Hall	**Networking Luncheon** **Luncheon Courtesy of Gold Sponsors** • **Aird & Berlis LLP** • **Fasken LLP** • **Gowling WLG (Canada) LLP** • **IG Private Wealth Management** • **KPMG LLP** • **Miller Thomson LLP** • **O'Sullivan Estate Lawyers** • **TD Wealth Private Trust**
CONCURRENT SESSIONS: GROUP 4 – TUESDAY AM	
1:25 – 2:40 Osgoode East **Session 16**	**Mental Health and How It Impacts Estate Planning and Administration** As awareness grows about the prevalence of mental health concerns beyond dementia—including schizophrenia, depression, and psychosis—practitioners must develop a more nuanced understanding of these conditions, the potential impact of mental health issues on advisors and decision making, and strategies for approaching and accommodating different conditions. The panel will discuss the impact of mental health issues on estate planning and administration, both where a client has mental health issues and where the client has dependants, family members, or beneficiaries with such conditions. The discussion will focus on practical, legal, and psychiatric guidance in identifying and dealing with these situations, including accommodation and drafting strategies. Moderator: ***William Dion-Bernard**, LLB, DDN, TEP, Montreal: Robinson Sheppard Shapiro LLP* Speakers: ***Dr. Adam Abba-Aji**, MD, FRCPC, FRCPsych, MICPsych, MBA, MSC, FAPA, GCSRT (Harvard), European Certification in Affective Neuroscience, Associate Clinical Professor Department of Psychiatry, University of Alberta, Facility Medical Director, Alberta Hospital, Edmonton* ***Kathy Shettell**, RSW, BSW, Edmonton: Social Worker, Family Peer Support Worker, Addiction and Mental Health Recovery Alberta, Young Adult Cross Level Services* ***Kimberly Whaley**, LLB, LLM, CS, TEP, Toronto: WEL Partners; Canadian Representative, STEP Council*
1:25 – 2:40 Grand East + East Large **Session 17**	**Sale Planning for Businesses Revisited** Exiting a business is often a major milestone for a business owner, representing the culmination of years of hard work and effort. The sale of a business can be effected in many ways, including an asset sale, a share sale, and a hybrid sale, each of which has its own tax implications and potential tax risks. There have also been many recent developments that can impact sale planning, including the new Canadian entrepreneurs' incentive, the increases in the lifetime capital gains exemption, and much more. This session will review planning opportunities for a business owner to become more tax-efficient prior to the exit of a business and will walk through the tax issues that will often be encountered in the course of the sale process. Moderator: ***Henry Shew**, CPA, CA, LLM, CPA (WA), MAcc, TEP, Toronto: Our Family Office* Speakers: ***Brad Berry**, CPA, CA, Edmonton: Mowbrey Gil LLP* ***Manon Thivierge**, LLB, TEP, Montreal: Osler Hoskin & Harcourt LLP*
1:25 – 2:40 Grand Centre + West	**Cross-Border Financial Planning for US Persons in Canada** This session addresses unique challenges for financial advisors in estate planning and

Session 18	administration for US persons or Canadians with US family members, including: • The impact of the SECURE Act on US pension plans (IRAs and 401(k)s) and coordinating with RRSPs, RRIFs, and RPPs • Dealing with cross-border bank and investment accounts and compliance considerations • Cross-border practical issues with financial institutions during the administration of an estate • Corporate-owned life insurance, including the impact of the Connelly v. United States decision • Is the death benefit of a life insurance policy received tax-free? Moderator: ***Sébastien Desmarais**, LLB, JD (USA), LLL, TEP, Ottawa: TD Wealth, Wealth Advisory Services* Speakers: ***Joan K. Crain**, CFP, AED, TEP, The Villages, FL: J. Crain Consulting* ***Mariska Loeppky**, CPA, CA, CFP, TEP, Winnipeg: IG Wealth Management; STEP Winnipeg Chair*
2:40 – 3:05 Grand Foyer	**Health Break and Exhibits** **Health Break Courtesy of Bronze Sponsors** • **Bennett Jones LLP** • **Bequest Finance Inc.** • **Custodius Inc** • **Ferrari & Associates** • **Field Law** • **Gordon's Downsizing & Estate Services Ltd Brokerage** • **LINMAC LLP** • **Manulife** • **Norton Rose Fulbright** • **Stevenson Hood Thornton Beaubier LLP**
3:05 – 4:35 Grand Ballroom **Session 19**	**STEP Canada/CRA Roundtable** Senior representatives from the Canada Revenue Agency (CRA) will answer questions prepared by trust and estate practitioners about cases and issues of concern to practitioners and their clients. Moderator: ***Pamela Cross**, LLB, ICD.D, TEP, Ottawa: Borden Ladner Gervais LLP; Canadian Representative, STEP Council; STEP Worldwide Board Member* Speakers: ***Michael Cadesky**, FCPA, FCA, FTIHK, CTA, TEP (Emeritus), Toronto: Cadesky Tax* ***Angela Ross**, LLB, TEP, Toronto: PwC Canada* ***Katie Campbell**, CPA, CA, Ottawa: Acting Manager, Trust Section II, Financial Industries and Trusts Division, Income Tax Rulings Directorate* ***Steve Fron**, CPA, CA, TEP, Oshawa: Industry Sector Specialist, Trust Section II, Financial Industries and Trusts Division, Income Tax Rulings Directorate*
4:35 Grand Ballroom	**Closing Remarks & Adjourn**

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SAVE THE DATE FOR THE 28th STEP CANADA NATIONAL CONFERENCE Monday, June 1 – Tuesday, June 2, 2026

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