



'Retirement, the Economy, and Wellness in 2015'

Please come and join us at our 'Retirement, the Economy, and Wellness in 2015' seminar being held at The Ramada Plaza Calgary Airport Hotel & Conference Centre, 3515 26 Street N.E., Calgary, on Friday morning, October 16th. We have several speakers lined up to address some of the pressing issues facing plan sponsors of group benefits and pensions.

The Financial, Emotional and Physical Preparedness of Retirement

The Economy – what's in store for the rest of 2015 and into 2016?

A Properly Designed Wellness Program

Our seminar will start with a breakfast between 7:30 a.m. – 8:30 a.m. followed by the presentations until 12:00 p.m.

SPEAKERS

Tyler Smith, FSA, FCIA

Tyler Smith is a Consulting Actuary with Benchmark Decisions Ltd., one of The PBAS Group of Companies. He works with multi-employer plans on the design, funding, and administration of their retirement plans. Tyler also advises clients on non-pension benefits such as long-term disability plans.

Prior to joining Benchmark Decisions Ltd., he most recently led the retirement practice for the Winnipeg office of a large global consulting firm and has 15 years experience working in a variety of roles within the consulting industry.

Tyler has a Bachelor of Commerce degree from the University of Manitoba. He is a Fellow of the Canadian Institute of Actuaries and a Fellow of the Society of Actuaries. He has chaired the Manitoba regional council of the Canadian Pension and Benefits Institute and has been a speaker and instructor for the International Foundation and CPBI.

Topic: Retirement: Are your members ready?

For many, retirement is seen as an opportunity to slow down and enjoy life. But are your members truly ready for retirement?

Being mentally prepared for retirement is just as important as being financially prepared. True retirement planning means thinking about financial, emotional and physical preparedness. Join us as we discuss what members need to consider in all three

aspects in preparing to make that big decision, and how you can help them to plan through retirement education.

Drummond Brodeur, CFA

Drummond Brodeur is Senior Vice-President, Portfolio Management and Global Investment Strategist at Signature Global Asset Management.

Mr. Brodeur has been in the investment industry since 1989. He has a strong background focused on China and the Pacific Basin. Prior to joining Signature in 2007, he oversaw the international portfolios as Vice President, Investments, at KBSH Capital Management Ltd. Previously, he was a senior analyst of Asian equities with the Caisse de Depot and Portfolio Manager, Asian Equities at Bankers Trust Australia. Mr. Brodeur holds a BA from the University of Western Ontario and a MA and MBA from Monash University, Melbourne, Australia.

Topic: Economic Expectations for the rest of 2015 and 2016

This year has been another bumpy year in the markets, with central banks tightening policy, geopolitical crises and plummeting oil prices. What do all of these things mean for the economy and for the future of pension and benefit plans? Drummond Brodeur will provide his perspectives on what lies ahead for the rest of 2015 and into 2016 including key financial market themes and expectations for the economy.

Dr. James Meschino DC, MS, ND, ROHP

Dr. Meschino is a doctor of chiropractic, doctor of naturopathy, and has a master's degree in science with specialties in human nutrition and biology. He has been a Fellow of the Academy of Anti-Aging Research and is an associate professor at the Canadian Memorial Chiropractic College, where he has taught nutrition and natural medicine courses since 1984, within the division of physiology and biochemistry. Dr. Meschino has also taught and coordinated the second and third year nutrition courses at the Canadian College of Naturopathic Medicine, and has been a faculty member of the American Council on Exercise. He is the director of Nutritional Therapy at The Canadian Cancer Immuno-Therapies Clinic in Toronto, Canada, and has been a faculty member of the Integrative Cancer Therapy Program; a program taught to medical doctors and oncologists by the American Academy of Anti-Aging Medicine (U.S.).

He is the author of four nutrition/wellness/ant-aging books, and regularly teaches seminars to major corporations, and at professional continuing education conferences. Dr. Meschino is a nutrition columnist for various professional and consumer publications, and has developed Employee Wellness Programs for various companies in Canada and the United States. He is currently the President of Meschino Health and Wellness and Director of Wellness and Health Promotion for SEB (Smart Employee Benefits).

Topic: Evidence-based Employee Wellness Programs: The proven components that transform health and wellbeing

In the presentation, Dr. Meschino highlights the research showing that properly designed employee wellness programs improve the health profile and quality of life of participants, and enhance morale, productivity, loyalty and retention within the workforce. When the right components are included in the program, studies also show a significant reduction in risk factors for cardiovascular disease, cancer, and diabetes and an improved ability for employees to manage a host of health conditions via the inclusion of targeted proactive lifestyle practices. Properly designed wellness programs also provide aggregate data that allow plan sponsors to make evidence-based decisions regarding intervention programs that would best serve their employees (members) in the future. As the founder of Meschino Health and Wellness, Dr. Meschino will outline the components of a digitally-based, user-friendly, Employee Wellness Program that provides all the key features of a leading edge wellness platform.

**Please RSVP by October 14th to Terry Crawley
at terry_crawley@pbas.ca, Tel. 403.769.9862 or 1.855.886.5866**

If you know someone who may wish to attend, please forward this invitation to their attention. Thank you.

We look forward to seeing you!