

## Pensions and Benefits

### SUMMARY

With sweeping reappraisals of retirement income and employee benefits arrangements you need innovative legal advisors who can provide multi-disciplinary solutions. BLG's Pensions and Benefits Group is committed to working with you in every aspect of this complex area of law and helping you overcome challenges through prompt, insightful and effective solutions. With a team that consists of lawyers from various disciplines who are experienced in pensions and benefits law, including employment, litigation, and tax, the Group has the knowledge and experience to meet your every need and unique issue.

As a pre-eminent full-service, national law firm, we act for a range of participants in retirement income and employee benefits arrangements, including plan administrators, employers, boards of directors, trustees, regulators, investment managers and plan beneficiaries. Members of the Group are active participants in professional organizations, industry groups, and advocacy on law reform in the pensions, benefits and investment fields. We provide a full range of services, including:

- Plan design and plan administration
- Investments and funding
- Plan transactions and corporate transactions
- Litigation and tax

We have extensive experience advising on complex issues arising from multi-jurisdictional arrangements. The Pensions and Benefits Group is particularly sensitive to the inter-relationship of Canadian arrangements with those in a global corporate group, and recognizes the importance and expertise of in-house counsel and other professionals and service providers.

### PUBLICATIONS

- "[Labour & Employment Law in Canada](#)," November 2018.
- "[Impact of the New Mandatory Breach Notification Requirements under PIPEDA on Pension Plan Administration](#)," October 2018.
- "[New Funding Rules for Ontario Pension Plans](#)," September 2018.
- "[Be Prepared for a Targeted Review](#)," March 2018.
- "[Proposed Regulations for Discharge of Pension Plan Administrator Regarding Purchase of Annuities](#)," January 2018.
- "[New Funding Rules for Defined Benefit Pension Plans in Ontario](#)," December 2017.
- "[The Ontario pension regulator provides new guidance concerning "missing beneficiaries"](#)," October 2017.
- "[Can Employers Be Liable for Employees' Loss of Disability Benefits Coverage?](#)," August 2017.
- "[Welcome Clarification for Plan Administrators on Pension Investment Restrictions](#)," May 2017.
- "[Ontario Changes Definition of "Spouse" in Pension Benefits Act](#)," March 2017.

- "[New Pension Plan Guidelines Issued by the Federal Pension Regulator](#)," February 2017.
- "[Pension Risk Management: Income and Commodity Tax](#)," December 2016.
- "[A Flurry of Activity: PRPP Act in Force Today and A Trio of Other New Regulations for Employer Consideration](#)," November 2016.
- "[Litigation Risks of De-Risking](#)," September 2016.
- "[New Framework Regulation: Ontario Capping Salary & Performance Pay for Broader Public Sector Organizations](#)," September 2016.
- "[Stand Up Now If You Want to Be Heard – Ontario “Pension Advisory Committees”](#)," September 2016.
- "[Pension Risk Management: Administration Risks](#)," September 2016.
- "[Pension Risk Management: Administration Risks](#)," September 2016.
- "[Can an Employer Implicitly Waive Its Right to Amend the Pension Plan and the Benefits Package of Its Employees?](#)," July 2016.
- "[Pension Risk Management: Investment Risks](#)," July 2016.
- "[Pension Risk Management: Financial Risks](#)," May 2016.
- "[Pension Alert – ORPP Update: Ontario Retirement Pension Plan Act \(Strengthening Retirement Security for Ontarians\), 2016](#)," May 2016.
- "[Pension Alert — ORPP Update: New Key Developments on the Ontario Retirement Pension Plan](#)," February 2016.
- "[Ontario Considers Elimination Of 30% Corporate Control Limit](#)," February 2016.

## REPRESENTATIVE WORK

- Acted for a national employer in preparing defined benefit pension plans and defined contribution pension plans
- Advised a plan administrator regarding the design and implementation of a governance structure, including consolidation of the administration of several pension plans and delegation to affiliates
- Acted for employer in the conversion of a defined benefit pension plan to a defined contribution pension plan, with members in several provinces
- Advised a purchaser on the pensions and benefits aspects of a significant restructuring and share acquisition of a business
- Litigated with respect to deficit funding obligations of a participating employer in pension plan with multiple employers
- Represented employers in resolving with the Canada Revenue Agency tax issues relating to registered pension plans
- Acted for insurance companies in preparing buy-in annuity policies
- Acted for different national employers in implementing “freezes” of their defined benefit pension plans
- Acted for financial institutions in preparing and reviewing locked-in addenda across Canada

- Acted for financial institutions in setting up voluntary retirement savings plans

## **RANKINGS & RECOGNITIONS**

The Pensions and Benefits Group or its members are recognized in:

- The 2019 edition of *The Legal 500 Canada*.
- The 2019 (since 2018) edition of the *Chambers Canada — Canada's Leading Lawyers for Business*.
- The 2018 edition of the *Best Lawyers in Canada*®.
- The 2018 edition of the *Chambers Global — The World's Leading Lawyers for Business*.
- The 2017 edition of the *Canadian Legal Lexpert*® Directory.