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The Canadian Institute's 16th Annual

REGULATORY COMPLIANCE

for Financial Institutions

Practical Strategies To Help You Conquer Your Compliance Challenges

CO-CHAIRS:

Louise Cannon

Senior Vice President
Group Programs & Domestic Bank Compliance
Scotiabank

Christopher Walker

Vice President & Chief Compliance Officer
MFC Global Investment Management
(Canada)
Manulife Financial

Get Your Questions Answered!

Submit your questions anonymously in advance to have any one of our speakers provide answers at the conference.

See inside for details

PLUS! Gain practical strategies by attending our **pre-conference seminars** on November 17, 2010.

See page 7 for details

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Join 100s of compliance professionals and get the answers to your most pressing concerns!

- Learn about the key compliance priorities and obstacles you should focus on in the upcoming year
- Get updated techniques for your compliance challenges in AML, the payment card industry, privacy and outsourcing
- Walk away with critical regulatory insights from FINTRAC and FCAC and strategies for meeting these expectations

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See inside for details



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Attend Canada's leading Regulatory Compliance conference and see why over 400 organizations have chosen this event!

In today's global economy, Canadian financial institutions are exposed to new and far-reaching risks and increased public scrutiny. It has become **imperative** that you and your organization be well-equipped with the most current information and latest strategies to mitigate the flood of regulatory risks. Regulatory changes are occurring constantly. The demands on FI's to be fully compliant are at an all-time high. You need solutions.

The Canadian Institute's **16th Annual REGULATORY COMPLIANCE for Financial Institutions** is your annual opportunity to keep up to date on the latest challenges and maintain vigilance over the continually shifting regulatory landscape. Attend this annual industry fixture to obtain the most critical information and practical strategies for managing your ever-expanding responsibilities and obligations from top regulatory officials, industry professionals and financial services lawyers.

Conference highlights include:

- **Guidance from the regulators:** including FINTRAC, FCAC and the OPCC about their impressions of the past year and their future priorities
- **Latest updates from senior compliance experts** on key compliance issues and practical advice to help you meet the challenges of your position, including good governance and compliance program efficiency
- **Best practices** for reporting, training and communicating to enhance your organizational reputation and manage all of your risks

...and so much more!

Don't miss Canada's leading event on Regulatory Compliance – **your** only opportunity to mix, mingle and network with your fellow compliance peers.

We look forward to meeting you and your colleagues in **November!**

Get Your Questions Answered:

This year we're providing you with the opportunity to submit your questions in advance – on an anonymous basis – to any member on our speaking faculty. The most pressing questions will be answered by the speakers at the conference!

Email your questions to: regulatorycompliance@canadianinstitute.com

S P E A K E R F A C U L T Y

CO-CHAIRS

Louise Cannon
Senior Vice President, Group Programs & Domestic Bank Compliance
Scotiabank

Christopher Walker
Vice President & Chief Compliance Officer, MFC Global Investment Management (Canada)
Manulife Financial

SPEAKERS

Claude Baksh
AVP, Compliance & Chief AML Officer
Sun Life Financial

David Ball
AVP, Regulatory Compliance
Canadian Western Bank Group

Maureen Bell
VP Compliance, CIBC

J-P Bernier
Senior Vice-President, Compliance – Risk Management and General Counsel
Canadian Life and Health Insurance Association Inc.

Douglas W. Brooks
President and CEO
AEGON/Transamerica Canada

Stuart S. Carruthers
Partner, Stikeman Elliott LLP

Garry W. G. Clement, CFE CAMS AMLP
President & CEO, Clement Advisory Group (White-Collar Consultants and Investigative Group)
Former Superintendent and National Director, Proceeds of Crime, RCMP

Veronica Cocco
Chief Compliance Officer
The Effort Trust Company

Barb Coyle
Vice President Compliance
RBC

Michael R.C. Davenport
Associate General Counsel, Scotiabank

Scott J. Driscoll
Vice President & Chief Compliance Officer
Amex Bank of Canada

Robin Gould-Soil
Chief Privacy Officer
TD Bank Financial Group

Terry Hall
Partner, Cassels Brock & Blackwell LLP

Carol Hansell
Senior Partner
Davies Ward Phillips & Vineberg LLP

Stephen Harvey
Chief Anti-Money Laundering Officer
CIBC

Sheryl Kennedy
CEO, Promontory Financial Group
Canada
Former Deputy Governor of the Bank of Canada

Danielle Lin
Senior Director, Compliance, CIBC

Gerald Matier
Executive Director
Insurance Council of British Columbia

Jill E. McCutcheon
Partner, Blaney McMurtry LLP

Kelly Morris
Partner, Blaney McMurtry LLP

Gordon Murphy
VP and Chief Compliance Officer
AEGON/Transamerica Canada

Michael Pawliw
Senior Compliance Officer, Central Region
FINTRAC

John Rossi
Director
Compliance & Enforcement Branch
Financial Consumer Agency of Canada

Dorothy Sanford, FCA
Partner, PricewaterhouseCoopers LLP

Joann Sochor
VP, BMO Corporate Compliance
BMO Financial Group

Ted Wilby
Senior Director
Associate General Counsel
Capital One Canada

Speaker to be announced
Office of the Privacy Commissioner
of Canada

SEMINAR LEADERS

Phillip Gellatly
Senior Compliance Analyst
Enterprise-wide Compliance, CIBC

Chris Muise
Director Compliance, CIBC

Wendy Rintoul
Senior Manager, BMO Corporate Compliance, BMO Financial Group

Sarah Shantz
Manager Compliance
Manulife Bank of Canada

John Wightman
Director of Group Programs
Group Compliance, Scotiabank

7:30 **Registration Opens – Coffee Served** ☞

9:00 **Opening Remarks from the Co-Chairs**

Louise Cannon

Senior Vice President, Group Programs & Domestic Bank Compliance, Scotiabank

Christopher Walker

Vice President & Chief Compliance Officer
MFC Global Investment Management (Canada)
Manulife Financial

9:15 **Key Compliance Priorities & Challenges To Focus on in the Upcoming Year**

Barb Coyle

Vice President Compliance, RBC

Christopher Walker

Vice President & Chief Compliance Officer
MFC Global Investment Management (Canada)
Manulife Financial

- Key regulatory updates
- Anticipating OSFI's plans and priorities: what's coming down the pipeline?
 - Strategies for compliance
- Overcoming and adapting to the challenges of the ever-changing regulatory landscape
- Reviewing the past year in regulatory compliance:
 - What went right?
 - What went wrong?
- Which regulatory compliance requirements have posed the biggest challenges for FIs?
 - Best practices that have been developed to overcome these challenges
- Reviewing and revising policies as a result of lessons learned
- Strategies for meeting compliance expectations
- Identifying key areas on which FIs should focus for the coming year:
 - Anticipated risks
 - Implementing proactive policies
 - Best approach for non-regulated FIs to integrate these strategies and policies

10:30 **Networking Refreshment Break** ☞

10:45 **A Compliant Anti-Money Laundering Program: Latest Requirements & Strategies for Meeting these Challenges**

Claude Baksh

AVP, Compliance & Chief AML Officer, Sun Life Financial

Garry W. G. Clement, CFE CAMS AMLP

President & CEO, Clement Advisory Group
(White-Collar Consultants and Investigative Group)
Former Superintendent and National Director, Proceeds of Crime RCMP

Stephen Harvey

Chief Anti-Money Laundering Officer, CIBC

- Key AML/ATF updates and new interpretations
- Ensuring compliance with OSFI Guideline B-8, *Detering and Detecting Money Laundering and Terrorist Financing*
 - How have FIs implemented these requirements?
 - Sharing war stories: identifying successes and challenges conquered

- Mitigating the risks: operational, regulatory and reputational
- Recognizing the implications of AML and ATF on the *Proceeds of Crime Act*
 - How does AML/ATF implicate their securities dealers?
- Identifying current and emerging trends
 - Enforcement update: number of prosecutions and convictions
 - Lessons learned from recent cases: assisting you in quickly identifying suspicious activity
 - Identifying specific regions of interest
- Benchmarking: learning what other terrorist regimes look like. What are the international trends and developments in money laundering that may affect Canadian FIs?
- FIs are struggling with the self-assessment required: sharing practical approaches for successfully implementing self-assessment
 - What have others done?
 - What's occurred during an OSFI/FINTRAC audit

12:00 **Networking Luncheon for Delegates & Speakers** 

1:30 **Critical Regulatory Insights and Strategies for Meeting FINTRAC's Expectations**

Michael Pawliw

Senior Compliance Officer, Central Region, FINTRAC

Scott J. Driscoll

Vice President & Chief Compliance Officer
Amex Bank of Canada

- Rumour has it that the regulators are in the process of significantly ramping up activity in the area of AML
 - How so?
 - Other regulatory movement on the horizon
- What are FINTRAC's priorities and expectations for the upcoming year?
- Best approach for responding and adapting to these changes
- Assessing whether payment card products and solutions may be more susceptible to money-laundering and terrorist financing activity
- Advanced strategies for monitoring and ensuring ongoing compliance throughout your institution
- Real examples of what to do and what not to do
- What guidelines are used for creating reliability of documents for Know Your Customer (KYC) requirements?
- Recent techniques in detecting and tracking suspicious transactions in-house
- What does enhanced due diligence look like for small, medium and large-sized institutions?
- Considerations for conglomerates with banking, investment, insurance and other divisions

2:15 **Identifying Emerging Hurdles, Trends & Developments Affecting PCI Compliance**

Michael R.C. Davenport

Associate General Counsel, Scotiabank

Ted Wilby

Senior Director, Associate General Counsel
Capital One Canada

- Identifying growth opportunities, operational challenges and compliance issues with new payment solutions for industry regulators, retailers & consumers including pay-pass credit cards, pre-paid & gift cards, reloadable cards, mobile payments, non-Interac debit cards and CHIP cards

- Loyalty & reward credit card programs (terms & conditions, the “trading stamp” restriction, privacy, unclaimed property)
- New *Payment Card Networks Act* regulating all credit & debit card networks including VISA, MasterCard & American Express
- Impact of the “Code of Conduct for Credit & Debit Card Industry in Canada”
- New federal task force to review the payments system
- Ensuring you incorporate the right security processes & technologies to deal with areas that are prone to fraud

3:00 **Networking Refreshment Break** 

3:15 **Catching up with the FCAC**

Maureen Bell
VP Compliance, CIBC

Danielle Lin
Senior Director, Compliance, CIBC

John Rossi
Director, Compliance & Enforcement Branch
Financial Consumer Agency of Canada

Dialogue on the FCAC/industry perspective concerning a range of topics including:

- FCAC finding in 2010
 - Common complaints
 - Critical FCAC investigations and judgments
- FCAC priorities and objectives for the coming year
- Reviewing key regulations: problems these posed and strategies to overcome these issues
 - *Credit Business Practices Regulations*
 - *Cost of Borrowing Regulations*
- Other topics coming down the pipeline? Anticipated obstacles and practical strategies to overcome these
- FCAC Compliance Framework
- Consumer complaints and self-reporting
- Best practices for integrating and self-monitoring FCAC compliance

4:30 **Implementing an Outsourcing Relationship in Compliance with OSFI Guideline B-10**

Louise Cannon
Senior Vice President, Group Programs & Domestic Bank Compliance, Scotiabank

Terry Hall
Partner, Cassels Brock & Blackwell LLP

- Quick overview of the OSFI requirements for outsourcing
- What challenges are being faced with OSFI B-10 guideline? How are others overcoming these challenges?
- Emerging risks and novel compliance best practices in outsourcing
- Practical risk-assessment approach: bettering your contracts process for outsourcing from the time it's considered, right through to signage
 - What to include
 - Reviewing and selecting the right service provider
 - Knowing what constitutes adequate due diligence and ongoing review of service providers
 - Recognizing specific considerations related to offshoring
- Ongoing monitoring of outsourced relationships for compliance complaints and ensuring FCAC compliance

5:15 **Co-Chairs' Recap – Conference Adjourns for the Day**

7:45 **Coffee Served** 

8:30 **Opening Remarks from the Co-Chairs**

8:45 **Exchanging Best Practices in Ensuring Compliance Program Efficiency**

David Ball
AVP, Regulatory Compliance, Canadian Western Bank Group

Gordon Murphy
VP and Chief Compliance Officer
AEGON/Transamerica Canada

Joann Sochor
VP, BMO Corporate Compliance, BMO Financial Group

These expert panelists will provide you with practical strategies for improving your compliance program and ensuring that it is efficient. Adapting to compliance procedures while meeting consumer demands for new and more complex products is a must in order to survive the highly competitive and ever-evolving regulatory arena.

- Strategies for establishing the principles and mandates of an effective compliance program and implementing them
- Techniques for integrating effective monitoring and reporting procedures
- Oversight procedures and compliance testing programs
- Assessing the extent to which active compliance systems add value to the enterprise: are FIs running more efficiently?
- Best practices on how compliance functions ought to be organized
- Risk-based compliance: how can smaller FIs maximize their compliance dollar? Doing more with less
- Prioritization. Many new regulations have surfaced rather quickly, while others remain on the back burner; how should you prioritize?
- Building-in self-assessment programs to ensure accountability
- Practical tools for maintaining a current program

9:45 **Good Governance in an Era of Heightened Regulatory and Public Scrutiny**

Veronica Cocco
Chief Compliance Officer, The Effort Trust Company

Carol Hansell
Senior Partner, Davies Ward Phillips & Vineberg LLP

- Regulatory backdrop: OSFI's policy and proposals
- Conceptualizing a blueprint that can meet the training needs of both front line staff and management
- Putting safeguards and protocols in place to solidify effective corporate governance
- Board and Director assessments: techniques for measuring the right things and maximizing the value of this assessment process
- Advanced approaches for benching a culture of compliance
- Strategies for effectively benchmarking your evaluation process and results against other FIs
- Creating transparency in order to reassure current and prospective investors
- Overcoming emerging liability and accountability concerns
- Take-away tips for smaller FIs
- Ensuring directors' performance has a direct impact on compensation:
 - How have FIs dealt with OSFI's request for compensation information? How does OSFI plan to practically use this information? What's the purpose of collecting it?
 - Anticipated regulatory changes and how to effectually prepare for these

10:30 **Networking Refreshment Break** 

Meeting & Exceeding Privacy Compliance Obligations

Speaker to be announced

Office of the Privacy Commissioner of Canada

Robin Gould-Soil

Chief Privacy Officer, TD Bank Financial Group

Information. The biggest asset that a company holds. FIs are exchanging personal information internationally. The privacy compliance landscape is always changing and becoming increasingly complex. Meeting your privacy obligations has become exceedingly challenging...but, doing so can increase customer confidence and trust from stakeholders. This session gives you the opportunity to hear what the experts have to say about best strategies for meeting your privacy obligations.

- Examining the latest cases and settlements from the Office of the Privacy Commissioner
- Best practices for responding to privacy breaches and detecting areas of heightened risk for breaches including a look at the Privacy Commissioner's "Guidelines for Organizations in Responding to Privacy Breaches", significant breaches reported in the media like TJ Maxx and Heartland Payment Systems and security standards like the Payment Card Industry Data Security Standard (PCI DSS)
- What are the elements of the new GAPP, adopted recently in Canada and the U.S.?
 - Standards and benchmarks
 - How does it fit into your existing program?
 - What members of the team need to be aware of GAPP?
- What current privacy challenges are being faced by FIs?
 - Overcoming these challenges
 - How are FIs changing their policies?
 - Establishing and improving compliant privacy protections
- New technologies and emerging privacy challenges
 - Best practices for overcoming these challenges
- What impact, if any, is social media having on privacy compliance?
 - Employees and the use of social media...problematic?
- Are there any further regulatory shifts on the horizon?

Advanced Strategies for Risk-Management: A Holistic Approach

Douglas W. Brooks

President and CEO, AEGON/Transamerica Canada

Dorothy Sanford, FCA

Partner, PricewaterhouseCoopers LLP

Risk management extends itself into customs and values from the top of the pyramid right down to the front line soldiers. Financial institutions must define roles and responsibilities while keeping in mind the context of legal obligations and potential ramifications. This is where to obtain the latest strategies for best managing risks!

- Assessing the origins of your institution's reputational risks: where, why and how do these arise?
- Starting with a big picture approach to risk management
- Ensuring you have the basics in place: implementing the elements of effective fraud, whistle blowing and reporting protocols
- Understanding the importance of managing legal and reputational risks: it begins at the top
 - Getting the board and management group outside
- Best practices for incorporating all aspects of regulatory compliance
 - Risk management
 - Auditing
 - Legislative Compliance Management
 - Branding compliance through your marketing and advertising departments

- Is it better to build a risk management system in house or to have an outside vendor build it?
- Best practices for damage control:
 - Properly communicating so as to mitigate a reputational risk crisis and avert a full blown catastrophe
 - Developing a crisis preparedness program
 - Establishing an effectual media policy and following it!
- Take-away tips for smaller FIs:
 - Translating the convergence practices of larger FIs
 - Using limited resources for maximum benefit

Networking Luncheon for Delegates & Speakers

Treating Customers Fairly – A Global Market Conduct Standard for All Financial Institutions: Examining the Latest Trends

J-P Bernier

Senior Vice-President, Compliance – Risk Management and General Counsel
Canadian Life and Health Insurance Association Inc.

- What is Treating Customers Fairly (TCF) and why its growing importance matters
- The G-20 Leaders' agenda and the role of the Financial Stability Board in consumer protection
- Market conduct as a pillar of global financial reform
- The work in progress converging towards international standards
- Rules cannot cover every possible situation
- TCF and principles-based regulation
- The expectations of financial institutions and the responsibilities of senior management
- Scope of application and the holistic nature of TCF
- Monitoring and assessing TCF performance under risk-focused, group-wide supervision
- Good and poor practices to assist compliance and risk management
- The relevant TCF culture framework
- Implications for market intermediaries and smaller enterprises
- Failing to achieve the globally agreed consumer outcomes and facing law enforcement
- Specific Canadian perspectives

Networking Refreshment Break

A Must-Attend Event for In-House Counsel, Privacy Officers, Compliance, Risk Management and Audit Professionals from:

- | | |
|--------------------------------|--------------------|
| • Domestic and Foreign Banks | • Law Firms |
| • Insurance Companies | • Accounting Firms |
| • Trust Companies | • Consulting Firms |
| • Credit Unions | • Pension Funds |
| • Financial Advisory Companies | |

ACCREDITATION



This program has been accredited by the Law Society of Upper Canada towards the professional development requirement for certification in Corporate and Commercial Law.

Conference – 12.0 hours Seminar A/B – 3.0 hours each

OPTION 1 – BANKING TRACK

2:45 **Capital Adequacy Requirements and Managing Liquidity Risk: The Latest Word and Concerns for Compliance Professionals**

Sheryl Kennedy
CEO, Promontory Financial Group Canada
Former Deputy Governor of the Bank of Canada

- Basel Committee Proposals
 - What is involved in the new proposals for capital adequacy, liquidity and leverage? What is the intent?
 - Is it truly beneficial for financial system stability? What is this concern about procyclicality all about? How will these new proposals affect banks?
 - What issues have been raised and how might regulators deal with them?
 - When are the new standards expected to be at a point of execution?
- ICAP and Proposals to Enhance Bank Capital:
 - What is the purpose of ICAP? Where are we now and where are we headed?
 - What are the implications of all the new proposals to enhance Bank capital for the compliance team? For the compliance program?
- New requirements to manage liquidity risk:
 - What is being proposed?
 - What does the compliance professional need to know?
 - What information will be required by the regulators?
 - How will compliance interact with Treasury and others in their institutions to meet these new demands?
- A look into the crystal ball: is there more that compliance professionals ought to be aware of?
 - What can reasonably be expected over the next couple of years? What should you be ready for? How can you prepare?

3:30 **Demystifying the New Mortgage Insurance Regulations**

Speaker to be announced

- Reviewing and understanding the new mortgage insurance regulations
- What changes are being implemented and for what purpose?
- Implications of these changes: what can be considered part of the cost of insurance that may be charged back to the borrower?
- How to establish policies and procedures with respect to the calculation of the actual cost of mortgage insurance

4:15 **Co-Chair’s Closing Remarks – Conference Concludes**

OPTION 2 – INSURANCE TRACK

2:45 **Reviewing Federal Regulatory and Legislative Developments Affecting Insurance Providers**

Stuart S. Carruthers
Partner, Stikeman Elliott LLP

Laura McLaughlin
Assistant Vice President, Global Compliance, Manulife Financial

- Preparing for upcoming federal critical hot button issues that may not yet have surfaced on your radar
- Federal updates: including the regulation of how banks can promote insurance
- Reviewing Part 13 of the *Insurance Companies Act*
 - Understanding the implications of OSFI redefining where the business of insurance is being carried on, from “location of risk” to “location of contract”
 - What problems have been encountered? How have these been overcome?
 - Understanding the treatment of non-admitted policies
- Understanding the changes to the federal regulatory and supervisory approach to reinsurance

3:30 **Cross Canada Update: Reviewing Provincial Regulatory and Legislative Developments Affecting Insurance Providers**

Gerald Matier
Executive Director, Insurance Council of British Columbia

Jill E. McCutcheon
Partner, Blaney McMurtry LLP

Kelly Morris
Partner, Blaney McMurtry LLP

- Revisions to provincial insurance acts and regulations: AB, BC and other provinces
- Looking at Saskatchewan’s incidental sales of insurance regime
- Key developments in the administrative positions of principal insurance regulators
- Meeting regulators’ expectations with respect to product suitability
- Examining the latest trends and rulings from the regulators:
 - How have the regulators dealt with these complaints?
 - How can you overcome these issues?

4:15 **Co-Chair’s Closing Remarks – Conference Concludes**

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- ✓ We print all brochures with **The Canadian Institute’s** Environmentally Tri-Certified (FSC, PEFC, SFI) Print Partner
- ✓ We have reduced paper print and use by more than 25% over the past year
- ✓ We provide webcast options for individuals unable to travel to our events
- ✓ We encourage our delegates to recycle their conference badges

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The Canadian Institute, in partnership with **Zerofootprint**, is pleased to announce a program that will allow attendees to contribute to the reduction of carbon emissions associated with our events. For only \$5 you can offset your contribution and support tire recycling projects in Canada. For more information visit www.zerofootprint.net

- ✓ We also work very closely with all conference venues to reduce, reuse and recycle

Compliance 101: The Fundamentals of Regulation and Compliance for Financial Institutions

Seminar Leaders

Chris Muise

Director Compliance, CIBC

Wendy Rintoul

Senior Manager, BMO Corporate Compliance
BMO Financial Group

Sarah Shantz

Manager Compliance, Manulife Bank of Canada

Whether you are new to your position or simply require a refresher, this interactive and comprehensive seminar will provide you with a concrete understanding of the nuts and bolts of the regulatory framework within which all Financial Institutions must operate. Plus! People often forget how important privacy compliance is within the compliance program. Rediscover the fundamentals of privacy compliance:

- Identifying the key legislation and regulations:
 - Bank Act, Trust & Loan Companies Act, Insurance Act and regulations
 - Proceeds of Crime Money Laundering and Terrorist Financing Act and regulations
 - Securities Act
 - OSFI & FCAC Guidelines
- Familiarizing yourself with the backbone of compliance: the regulatory framework
 - Federal and Provincial jurisdictional divisions
 - Investigating the various regulatory regimes and comprehending what the key regulatory bodies do
 - Identifying the self-regulatory organizations and industry associations and their roles
- Establishing a state-of-the-art compliance program
 - Studying the key components of a compliance program and ensuring the right policies, procedures and controls are in place
 - Top tips for integrating regulatory and other compliance requirements into your program
 - Proactively protecting your institution from criminal and civil liability, fines and penalties
 - Understanding how the compliance officer fits into the organization: mandate, role and responsibilities
 - Overcoming the challenges for small and large FIs
- Governance
 - Reviewing the roles of the board, committees and management
 - Recruiting and organizing a victorious compliance team
 - Injecting risk management into your system framework
 - Overcoming the challenges for small and large FIs
- Privacy Compliance 101
 - Reviewing, analyzing and understanding PIPEDA
 - Considering privacy case law developments and implications
 - Strategies for developing and managing functioning privacy systems
 - Effective retention policies: what you need to know for dealing with inadequate retention and disposal of records
 - Breach! Now what!? Know your obligations during a breach
 - Having a system in place to deal with potential breaches
 - Reporting breaches: steps to take and who to advise
 - Balancing the need to obtain customer account information and fulfill regulatory requirements with privacy compliance
 - Tips on meeting the Privacy Commission of Canada's expectations for privacy audits: how to prepare
 - Balancing operational needs with accountability requirements

Translating Limited Time & Resources into Maximum Output: Tools for Ensuring an Effective Legislative Compliance Management (LCM) Program

Seminar Leaders

Phillip Gellatly

Senior Compliance Analyst, Enterprise-wide Compliance, CIBC

John Wightman

Director of Group Programs, Group Compliance, Scotiabank

In order for Financial Institutions to properly satisfy themselves and federal regulators that they are in fact in compliance with the plethora of regulatory requirements, an effective and all-inclusive Legislative Compliance Management program is crucial! The construction, integration and ongoing management of an enterprise-wide system is often regarded as a daunting task. This interactive and practical seminar will provide you with the hands-on advice, essential tools and valuable knowledge you require to accomplish your LCM objectives. Don't miss out on a seminar that'll leave you with a take-home kit of information that will allow you to create and implement a successful and comprehensive LCM program!

- The divine creation: establishing a tailored, enterprise-wide LCM framework of regulatory risk management controls to meet your specific FI's needs
 - Ensuring these controls comprise oversight by functions (groups or individuals) that are independent of the activities they oversee
- Identifying the steps required to align your LCM system with your overall compliance structure
- Creating and maintaining adequate monitoring and reporting procedures
- Constructing internal audit and self-assessment programs to ensure compliance in all jurisdictions in which your organization conducts business
- Establishing day-to-day independent oversight functions to produce adequate documentation: making certain that regulatory risk is managed to support the flow of reports to senior management and the board
- Strategies for managing the most critical risks:
 - Operational
 - Compliance
 - Legal
 - Liquidity
 - Strategic
 - Reputational
 - Credit
 - Market
- Training your front-line staff to understand the risks of non-compliance
- Best practices for handling escalating issues
 - Factors to be considered
 - Ensuring the management team is trained and ready
- Regularly reviewing LCM controls and methodology in order to address new and evolving regulatory risks, products, activities and corporate structure: adapting and improving
- Resource Allocation
 - Wearing multiple hats: how to juggle different responsibilities
 - Prioritization
 - Avoiding conflicts of interest

The Canadian Institute's 16th Annual

REGULATORY COMPLIANCE

for Financial Institutions

Practical Strategies To Help You Conquer Your Compliance Challenges

Top Reasons to Attend

- ✓ Obtain comprehensive analysis of the most pressing compliance issues
- ✓ Acquire tips on how to enhance your reputation
- ✓ Benchmark your challenges and exchange best practices for success
- ✓ Take home tips for creating and maintaining an efficient compliance program
- ✓ Network among top compliance professionals at Canada's leading Regulatory Compliance event

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YES! Please register the following delegate for the 16th Annual REGULATORY COMPLIANCE for Financial Institutions

Register 4 for the price of 3!

FEE PER DELEGATE	Register & Pay by Oct. 21, 2010	Register & Pay after Oct. 21, 2010
<input type="checkbox"/> Conference (on site)	\$1895 + 13% HST = \$2141.35	\$2095 + 13% HST = \$2367.35
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I am attending Track 1 on Banking or I am attending Track 2 on Insurance

Conference participants will receive a CD-ROM of the conference materials as part of their registration fee.

Please add a copy of the *Conference Proceedings (BINDER) to my order for \$195 + \$21.95 (S&H) + (applicable taxes)

*Published and shipped within 4 weeks from conference

I cannot attend but would like information regarding conference materials.

Yes, I would like to reduce the environmental impact of my attendance by contributing \$5.00 to support tire recycling projects in Canada.

ADMINISTRATIVE DETAILS

VENUE: Hyatt Regency on King
ADDRESS: 370 King Street West, Toronto, ON
TEL.: (416) 343-1234

Hotel Reservations

A limited number of rooms have been set aside until October 18, 2010 for conference registrants at the Hyatt Regency Hotel on King. Rates start at \$169 for a single/double occupancy. For reservations, please call 1-877-806-0006 and mention group code "G-CANI".

Program Materials

Conference participants will receive a comprehensive set of conference materials prepared by the speakers, as an excellent reference source after the conference. If you have paid and are unable to attend, the conference materials will be shipped to you upon request only. Request must be received within 30 days upon conclusion of the conference.

Payment Policy

Payment must be received in full by the conference date to ensure admittance. All discounts will be applied to the Conference Only fee (excluding add-ons), cannot be combined with any other offer, and must be paid in full at time of order. Group discounts available to individuals employed by the same organization. **Groups of 4 will be invoiced individually at 25% off the available rate at the time of registration. For groups of 5 or more please call 1-877-927-7936 for additional discounts.**

Cancellation and Refund Policy

You must notify us by email at least 48 hrs in advance if you wish to send a substitute participant. Delegates may not "share" a pass between multiple attendees without prior authorization. If you are unable to find a substitute, please notify **The Canadian Institute** in writing no later than 10 days prior to the conference date and a credit voucher will be issued to you for the full amount paid. Credit Vouchers are valid for 1 year and are redeemable against any other conference by **The Canadian Institute**. If you prefer, you may request a refund of fees paid less a 25% service charge. No credits or refunds will be given for cancellations received after 10 days prior to the conference date. **The Canadian Institute** reserves the right to cancel any conference it deems necessary and will, in such event, make a full refund of any registration fee, but will not be responsible for airfare, hotel or other costs incurred by registrants. No liability is assumed by **The Canadian Institute** for changes in program date, content, speakers or venue.

STEP 1

STEP 2

STEP 3

CONTACT DETAILS

NAME	POSITION
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EMAIL	
TYPE OF BUSINESS	NO. OF EMPLOYEES
APPROVING MANAGER	POSITION

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Please charge my VISA MasterCard AMEX

NUMBER EXPIRY

SIGNATURE

I have enclosed my cheque for \$_____ including applicable taxes made payable to **The Canadian Institute** (GST No. 84221 1153 RT0001)

Wire Transfer (\$CAD)

Please quote the name of the attendee(s) and the conference code 469L11 as a reference.

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