



Sonia Mak

Partner

T 416.367.6171

F 416.367.6749

Toronto

SMak@blg.com

[Pensions & Benefits](#)

[Commercial Contracts](#)

Sonia's practice focuses on pensions and benefits law. She advises a range of stakeholders, including:

- employers and their non-Canadian parent companies
- plan administrators
- pension fund trustees
- investment managers and other service providers
- individual beneficiaries with respect to different types of retirement income plans and benefits plans

Sonia works closely with clients relating to:

- retirement income and benefits plans
- plan mergers, conversion, wind-ups and the transfer of assets and liabilities
- transfer of jurisdiction of registration
- pensions and benefits arrangements in corporate transactions

Sonia was the inaugural chair of BLG's Diversity and Inclusion Committee (2010-2018). She is fluent in Cantonese, and reads and writes the Chinese language.

Experience

- Acted for the board of trustees in an Ontario multi-employer pension plan.

- Acted for a national automobile business in the closure of its defined benefit pension plans for new hires, the addition of defined contribution components and the subsequent defined benefit to defined contribution conversions in respect of current employees.
- Acted for a national automobile business in the change of its funding media and master trust fund arrangement for pension plans, benefit plans and welfare plans.
- Acted for a national grocery store in the use of group annuity policies as a de-risking strategy in respect of its defined benefit pension plans.
- Acted for a financial institution and its affiliates in a legal compliance review of all the client-facing documents of their registered plan products.
- Acted for an aerospace business on funding relief regarding its pension plan registered in Ontario and the use of a letter of credit to fund the solvency deficiency of a federally-registered pension plan.
- Acted for employers in pension asset transfers.
- Acted for various financial institutions in relation to their locked-in addenda. Mandates included drafting locked-in addenda and regulatory filings and legal compliance review.
- Acted for a financial institution in establishing a defined contribution pension plan template for use across Canada.

Insights & Events

- Practical considerations in pension plan administration during COVID-19
- COVID-19 Plan Administration Issues: Actions from Federal and Ontario Pension Regulators
- Co-author, "Is Annuity Purchase a De-Risking Solution for your Pension Plan," Benefits and Pensions Monitor, November 2018
- Impact of the New Mandatory Breach Notification Requirements under PIPEDA on Pension Plan Administration
- New Funding Rules For Ontario Pension Plans
- Proposed Regulations for Discharge of Pension Plan Administrator Regarding Purchase of Annuities
- Contributor, "BLG Not-for-Profit and Charity Law in Canada Blog," 2018
- New Funding Rules For Defined Benefit Pension Plans In Ontario
- The Ontario pension regulator provides new guidance concerning missing beneficiaries
- Author, "Non-plan-sponsor held liable for pension plan deficit," a case commentary on Tibbett & Britten Group Canada Inc. v. Sobeys Inc. (2016), The Lawyer's Daily, October 2017
- New Pension Plan Guidelines Issued by The Federal Pension Regulator
- Pension Risk Management: Administration Risks
- Pension Risk Management: Financial Risks
- Pension Alert – ORPP Update: Ontario Retirement Pension Plan Act (Strengthening Retirement Security for Ontarians), 2016
- Pension Alert — ORPP Update: New Key Developments on the Ontario Retirement Pension Plan

Beyond Our Walls

Professional Involvement

- Member, Canadian Bar Association, Pensions and Benefits Law Section
- Past Chair of Executives, Canadian Bar Association, Pensions and Benefits Law Section
- Member, Ontario Bar Association, Pensions and Benefits Law Section

Awards & Recognitions

- Recognized in the 2022 edition (and since 2017) of *The Canadian Legal Lexpert® Directory* (Pensions and Employee Benefits).
- Recognized in the 2022 edition (and since 2016) of *Chambers Canada – Canada's Leading Lawyers for Business* (Pensions and Benefits)
- Martindale-Hubbell® DistinguishedSM Peer Review Rating
- Canadian Pension and Benefits Institute – Ontario Regional Volunteer Appreciation Award, 2009

Bar Admission & Education

- Ontario, 1992
- England, 1988
- Hong Kong, 1985

- PCLL, University of Hong Kong, 1983
- LLB, University of Hong Kong, 1982

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As the largest, truly full-service Canadian law firm, Borden Ladner Gervais LLP (BLG) delivers practical legal advice for domestic and international clients across more practices and industries than any Canadian firm. With over 725 lawyers, intellectual property agents and other professionals, BLG serves the legal needs of businesses and institutions across Canada and beyond – from M&A and capital markets, to disputes, financing, and trademark & patent registration.

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