



## Andrew Harrison

### Partner

T 416.367.6046  
F 416.367.6749  
Toronto  
[AHarrison@blg.com](mailto:AHarrison@blg.com)  
[LinkedIn](#)

[Pensions & Benefits](#)  
[Corporate Commercial](#)  
[Financial Services](#)

Andrew has a broad financial services and commercial practice, focusing on **pension and benefits** and **financial institutions** law.

He is experienced in all aspects of pension and benefits arrangements, including:

- design
- governance and administration
- investment
- pension plan transactions
- corporate transactions and reorganizations involving plans
- executive compensation and supplemental plans
- pension and benefit product development.

He advises plan administrators, employers, boards of directors, trustees, insurance companies, investment managers and financial institutions.

In addition to his practice, Andrew is the National Leader of the firm's Pension and Benefits Group.

Andrew provides legal services through a Law Corporation.

## Experience

- Providing strategic advice and advocacy regarding pension legislative and regulatory reform.
- Advising on issues of pension plan governance, including fiduciary duties, proper delegation and statutory requirements.
- Advising regarding the investment of pension fund assets and pension-eligible investment products, including innovative and complex investments such as offshore, derivatives and hedge funds.
- De-risking transactions including annuities.
- Structuring, reviewing and drafting pension and benefit plans and amendments.
- Conducting legal compliance audits of pension plans and pension funds.
- Providing legal opinions concerning pension legislation, plan terms and rights of plan members.
- Advising on compliance and establishment of compliance procedures.
- Reviewing and drafting pension funding agreements, including master trust agreements, trust agreements, pooled fund arrangements, segregated funds and insurance contracts.
- Preparing investment agreements and statements of investment policies.
- Designing and advising on the administration of "locked-in" investment vehicles, such as life income funds (LIFs) and locked-in retirement accounts (LIRAs).
- Structuring and advising on amendments, mergers, demergers, conversions and terminations of pension and benefit plans.
- Structuring and advising on corporate purchases, sales, financings, mergers and demergers and other transactions involving pension and benefit plans.
- Advising regarding entitlement to pension fund surplus, and the recovery of surplus, including surplus sharing agreements and contribution holidays.
- Advising the Government of Canada in its \$4.5 billion acquisition of the Trans Mountain and Puget Sound Pipelines, and related terminals.
- Advising domestic and foreign banks, trust companies, insurance companies and securities dealers in all aspects of financial services regulation in Canada, including ownership restrictions, operating requirements, permissible corporate structures and product development.
- Advising Canadian banks, both domestic and foreign-owned, in all aspects of bank and financial services regulation in Canada.
- Advising financial services corporations, such as banks, insurance companies and investment dealers, regarding asset sales and corporate restructurings.
- Negotiating and completing complex business arrangements, such as investments, divestitures, commercial contracts, shareholder and partnership agreements, and lending and other financing arrangements.
- Providing general corporate and commercial advice to businesses.
- Coordinating teams of lawyers in complex projects and transactions.
- Advising corporations regarding acquisitions and sales of businesses.

## Insights & Events

- Author, "Neurodiversity in the workplace: Best practices for inclusion", BLG Article, December 2022
- Author, "Breaking the cycle of high-performer burnout with Dr. Robyne Hanley-Dafoe", BLG Article, June 2022
- Co-author, "Is Annuity Purchase a De-Risking Solution for your Pension Plan," Benefits and Pensions Monitor, November 2018

## Beyond Our Walls

### Professional Involvement

- Past chair of the board, Association of Canadian Pension Management
- Member, International Pension and Employee Benefits Lawyers Association
- Canadian editor, International Pension Lawyer

### Community Involvement

- Former Director, International Mountain Bicycling Association (Canada)

## Awards & Recognitions

- Selected by peers for inclusion in the 2024 and previous editions of *The Best Lawyers in Canada*® (Employee Benefits Law) and in 2022 and previous editions (Banking and Finance Law).
- Recognized in the 2024 edition (and since 2016) of *Chambers Canada - Canada's Leading Lawyers for Business* (Pensions & Benefits (Nationwide)).
- Recognized in the 2023 (and since 2019) edition of *Legal 500 Canada* as a Leading Individual (Pensions).
- Recognized in the 2022 edition of *Who's Who Legal: Canada* (Labour, Employment & Benefits).
- Recognized in the 2023 (and since 2014) edition of *The Canadian Legal Lexpert*® *Directory* (Pensions and Employee Benefits), the 2023 (and since 2018) edition (Asset Equipment Finance/Leasing), and the 2023 edition (Corporate Commercial Law).
- Recognized as a 2019 Acritas Star.
- Recognized in the 2018 edition (and since 2013) of *Chambers Global - The World's Leading Lawyers for Business* (Pensions & Benefits).
- Martindale-Hubbell® BV® Distinguished™ 4.4 out of 5 Peer Review Rated.

## Bar Admission & Education

- Ontario, 1989
- LLB, Queen's University, 1988
- LLB, University of Natal, South Africa, 1984
- B.Com., University of Natal, South Africa, 1982

---

### BLG | Canada's Law Firm

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.

[blg.com](https://www.blg.com)

© 2025 Borden Ladner Gervais LLP. Borden Ladner Gervais LLP is an Ontario Limited Liability Partnership.