



Stephanie Kalinowski

PARTNER

A partner and recognized leader in pension and benefits law, Stephanie's experience and strategic perspective help clients navigate the wide range of governance, compliance and tax matters affecting the administration and sponsorship of pension, benefit, and executive compensation plans.

CONTACT

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Overview

Stephanie maintains a broad practice advising employers, plan administrators and service providers on strategic, compliance, and implementation issues such as pension plan asset transfers, mergers and wind-ups, correction of enrolment and contribution errors in pension plans, annuity purchases, delegated investment mandates, and governance structures for single employer and jointly sponsored plans—as well as pensions and benefits issues that arise across the spectrum of corporate transactions and insolvencies. Stephanie also frequently guides clients on the tax treatment and employment aspects of incentive plans and various group benefit plans.

Stephanie has appeared before the Financial Services Tribunal, the Ontario Superior Court and the Court of Appeal for Ontario.

Recognition and Awards

2020-2025 *Chambers Canada*—Leading lawyer in pensions and benefits

2018-2019 *The Legal 500*—Leading lawyer in pensions and benefits law

2018-2025 *Best Lawyers in Canada*—Leading lawyer in employee benefit law

2018-2023 *The Canadian Legal Lexpert Directory*—Consistently recommended in pensions and employee benefits

2019-2022 *Who's Who Legal*—Global leader in pension and benefits law; national leader in labour, employment and benefits (Canada)

2022 Don Ireland Award for Exceptional Volunteerism

2019 ACPM Council Award

Insights

Budget 2024: pensions, benefits and employment updates

The Budget proposes several initiatives affecting pensions and employers, from investment opportunities and disclosures to modernizing employment equity frameworks.

[2025 DC Plan Experience Forum](#)

[Pension governance considerations](#)

[New disclosure requirements for large federally regulated pension plans](#)

[The perils of poor pension plan governance](#)

[HR law seminar](#)

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News

81% of Torys' Canadian partners ranked by *Chambers Canada*

We are pleased to share that 130 Torys partners and 38 of our practice areas have been recognized in this year's guide, including 15 Band 1 rankings.

[How Canadian employers are responding to surplus DB pension plan funds](#)

[179 Torys lawyers recognized in the 2025 Best Lawyers guide](#)

[161 Torys lawyers named in the 2024 Best Lawyers guide](#)

[Update to federal pension rules may relieve solvency funding issues for plan sponsors](#)

[Torys' Toronto office welcomes new Pensions and Employment partner](#)

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Professional Involvement

Before joining Torys, Stephanie was a partner and Chair of the pension, benefits and executive compensation group at a leading management-side labour and employment law firm.

Stephanie is the Past-Chair and current member of the National Policy Committee of the Association of Canadian Pension Management (ACPM) and Past-Chair and current member of the Ontario Regional Council of the ACPM. She is a member of the Canadian Association of Counsel to Employers, the Canadian Pension and Benefits Institute, the International Pension and Employee Benefits Lawyers Association, and the Ontario Bar Association (Pension and Benefits and Taxation). She participated in the Financial Services Regulatory Authority's Technical Advisory Committee on family law. She is a past member of the Canada Revenue Agency's former Pension Advisory Committee and the former Pension Legal Advisory Committee of the Financial Services Commission of Ontario, and a Former Executive Member (Chair of Continuing Education Committee, Pensions & Benefits section) of the Ontario Bar Association.

Education and Bar Admissions

Education

LLB, 1996	Queen's University
BA, 1993	Queen's University

Bar Admissions

Ontario, 1998