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Lilach Frenkel is a seasoned actuary with over 25 years of experience in the pension industry working with various stakeholders to manage and meet risk objectives through strategy and innovation. As director of product innovation at the CAAT Pension Plan, she develops products and initiatives that open new strategic opportunities and risk mitigation techniques for the Plan. Prior to joining CAAT, Lilach was a partner at Aon, providing strategic advice to plan sponsors, boards and pension committees on initiatives related to plan design, policy reform, funding and accounting for pension plans. She often speaks and writes about plan sponsor risk management and decumulation strategies as well as member engagement as a means to drive best outcomes. Lilach has volunteered on numerous committees of the Canadian Institute of Actuaries and the Financial Services Regulatory Authority of Ontario. She is a Fellow of the Canadian Institute of Actuaries (FCIA) and a Fellow of the Society of Actuaries (FSA). Lilach holds a degree in actuarial sciences from the University of Toronto.