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Chris Murphy is a senior consultant for PBI Actuarial Consultants in Toronto. He has over 23 years of experience consulting to a wide range of clients across Canada and provides investment and risk management advice with specific expertise in financial modelling and risk management. Prior to joining PBI, Chris was a principal and board member of another larger consulting firm in Canada. In this role, he established and grew the financial modelling and risk management practice area to be one of the largest in Canada. Chris led a major initiative of the Government of Newfoundland and Labrador to successfully transition two large public sector pension plans to joint sponsorship. This included facilitating discussion among various stakeholders leading to a successful negotiated agreement. Chris has a reputation for providing strategic and practical solutions to some of the most complex issues facing his clients.