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Phil M. Rivard is a senior vice president of consulting at Ellement Consulting Group. He has more than 25 years of experience in pension plan funding, design, administration, risk management, communications and governance, having worked primarily as a consulting actuary for negotiated contribution plans governed by boards of trustees. Rivard is a fellow of both the Canadian Institute of Actuaries (CIA) and the Society of Actuaries. He has served as the chairperson of the CIA Practice Council and as an ex-officio member of both the CIA board of directors and the Canadian Actuarial Standards Board. Rivard serves on the Alberta Specified Multi-Employer Pension Plan Advisory Committee, the Actuarial Advisory Committee for Alberta Finance and an Alberta/British Columbia Joint Advisory Group. He is a frequent speaker and an instructor for the International Foundation of Employee Benefit Plans Foundations of Trust Management Standards (FTMS®) course. Rivard received a bachelor of commerce degree from the University of Manitoba.