

**Joann Williams, F.C.I.A, F.S.A.**

**Qualifications:** B.Sc. (major in Mathematics), Dalhousie University, 1982  
Fellow of the Society of Actuaries (FSA) 1988  
Fellow of the Canadian Institute of Actuaries (FCIA) 1989

**Current Experience:** Consulting Actuary at Welton Parent Inc. since 1997:

- Provides actuarial and consulting services for pension plans, including plan design and valuation of liabilities for funding, solvency and accounting purposes.
- Provides actuarial evidence on pension matters.
- Provides advice to individual pension plan members, and groups of plan members such as unions.
- Interpretation and research of the Canadian regulatory environment for pension plans.
- Provides actuarial and consulting services for employee disability benefit plans, including valuation of liabilities for funding purposes.

**Other Experience:** Over 20 years of experience in the pension industry:

- Acting Superintendent of Pensions for the Province of Nova Scotia in 1996, responsible for all aspects of provincial pension regulation.
- Actuary for the Pension Regulation Division, Nova Scotia Department of Finance, from 1993 to 1997, responsible for the regulation of actuarial work required under the Nova Scotia Pension Benefits Act.
- Pre-1993 experience includes working in the Group Pension Divisions of Mutual Life and Prudential Assurance.

Group long-term disability:

- Responsible for the pricing, profitability monitoring and financial reporting for this product line during 1988-1990 at Mutual Life Assurance.