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Timothy J. Adams has been in the benefits and pensions industry for 30 years, the last 27 as an administrative agent (third-party administrator) and consultant to multi-employer trust funds and student unions from many different industry sectors. His area of expertise is in plan design, governance, administration and cost control. In Adams' role as vice president at Ellement Consulting Group, he is involved in the account management, service delivery and consulting services provided to the multi-employer trust funds' clients and their plan members. Adams is very active in the industry and holds the Certified Employee Benefit Specialist® (CEBS®) designation through the International Foundation. He has taught benefits courses through the CEBS program and is a past member of the Canadian CEBS Committee. He is also an instructor for the Foundations of Trust Management Standards (FTMS®) course. Adams is active in industry-related committees and is a past advisory board member with the Financial Services Commission of Ontario.