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Karine Bellavance is an experienced pension and benefits lawyer with more than 15 years of experience advising employers, plan sponsors, administrators, and consultants on the full spectrum of pension and benefits legislation. As a senior advisor in regulatory and corporate affairs, collective retirement savings, with Desjardins Financial Security, her practice spans plan design, governance, complex administrative and compliance matters, where she is recognized for her clear, strategic guidance and ability to translate intricate regulatory frameworks into practical, actionable solutions. Before joining Desjardins Financial Security, Karine practiced as a pension and benefits consultant within a large Canadian actuarial firm, and subsequently as a lawyer in a major Canadian law firm, where she advised on pension and benefits matters in a transactional context.