



**Michelle Oram, CEBS,
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**Retirement Coach
Second Life Vision
Kitchener, Ontario**

After helping people save and prepare financially for retirement for over 30 years, Oram is shifting gears to focus on the nonfinancial side of this best chapter of life. Earlier this year, she earned the Certified Professional Retirement Coach (CPRC) designation and is looking forward to launching her coaching practice later this year. During her career in the group retirement and benefits industry, she developed skills in financial education, retirement plan administration, training, product development, marketing, and plain language communication. Oram earned the CEBS® designation and is CEBS Compliant. She is a past President of the ISCEBS Governing Council, a current board member of the Southwestern Ontario chapter, and has been a regular speaker at chapter sessions as well as the ISCEBS Employee Benefits Symposium. She is a graduate of Wilfrid Laurier University, holds a certificate in adult education from Conestoga College, and is working on the Plain Language Certificate at Simon Fraser University.