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Marie-Josée Vandal has more than 30 years of experience in the investment and pension consulting industry. She was initially involved in the development and monitoring of retirement savings investment platforms for an insurer. Drawing on her experience, Marie-Josée has chosen to pursue her career in client consulting, with a focus on accumulation plans. She advises plan sponsors on risk management, including the development of governance frameworks, as well as reviewing plan design, investment structure and member communication strategies. Marie-Josée holds a bachelor's degree in mathematics from l'Université de Montréal. She is also an Associate of the Society of Actuaries (ASA) and an Associate of the Canadian Institute of Actuaries (ACIA). Marie-Josée is a member of CFA Montréal, l'Association de la retraite et des avantages sociaux du Québec (ARASQ) and l'Association des Femmes en Finance du Québec (AFFQ).