



Bernadette Chik, CFA

**Leader of the Defined Contribution (DC) Advisory Business
Mercer
Toronto, Ontario**

Bernadette Chik is the leader of the defined contribution (DC) advisory business at Mercer—a Canadian leader in helping shape the future of work. As a consultant, Bernadette has worked with organizations of all sizes and complexities. She is keen to draw on analytics, research and a deep knowledge of the industry best practices to help plan sponsors make informed decisions for their retirement and savings plans. Her key areas of expertise include DC plan design, retirement readiness, investment structure, governance and ESG considerations. Previously, Bernadette has held roles as the leader of innovation, leader of DC and financial wellness research, and program manager at Mercer. In these roles, she committed herself to explore ways to improve financial outcomes of Canadian workers and to bring efficiency to the DC landscape in Canada. These themes continue to be a focus for her. Bernadette is a CFA Charterholder and graduated with honours in finance from the University of British Columbia.