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Dr. Bonnie-Jeanne MacDonald is the director of financial security research at the National Institute on Ageing (NIA), Ryerson University (Toronto). Her research focuses on the policies and practices needed to address the multiple challenges and opportunities presented by Canada's aging population. Bringing together leading industry experts and building on academic best practices coupled with innovative ideas, MacDonald's work aims to improve retirement financial security for Canadians through practical insights, industry innovations and government solutions. She has published academic papers on a wide variety of topics relating to retirement financial security for Canadians. MacDonald's research contributions have received numerous awards and have been adopted by industry and government, both in Canada and around the world. She is a high-profile speaker at industry and public policy engagements and a regular contributor to *The Globe and Mail*. MacDonald is also a member of Purpose Investments' Retirement Advisory Committee for the Longevity Pension Fund and a fellow of the Society of Actuaries, a fellow of the Canadian Institute of Actuaries and the resident scholar at Eckler Ltd. A recipient of the 2001 Gold Medal in Actuarial Science at the University of Western Ontario, she received her FSA designation in 2004 and her FCIA designation in 2019. MacDonald holds a Ph.D. in actuarial mathematics from Scotland's Heriot-Watt University. In 2011, she was chosen as one of Canada's top young economists and attended the Lindau Nobel Laureate Meeting in Germany.