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Sonia Massicotte is a lawyer and senior consultant with PBI Actuarial Consultants Ltd., specializing in pension- and benefits-related issues. She has almost 23 years of industry experience and consults on various legal aspects related to pension and employee benefits, such as plan governance and compliance of pension and benefits plans with current legislation, as well as counselling clients on issues related to the daily administration of their plans. In addition to other internal responsibilities, Sonia is in charge of research for PBI. Previously, she worked with Watson Wyatt Worldwide for more than six years. Sonia completed a bachelor's degree in law at the University of Montréal and has been a member of the Québec Bar since 2001. She is a frequent speaker at industry events (including International Foundation events) and a lecturer at the University of Québec at Montréal (UQAM).