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Karen Zangara has more than two decades of experience as an actuarial consultant working with public, Taft-Hartley, and single-employer pension plans. Her experience includes helping plan sponsors understand potential risks their plans face and reviewing projections under alternative scenarios to reduce this risk. In addition to providing annual valuation results, she has extensive experience in completing GASB and FASB calculations to help plan sponsors meet accounting requirements. She also performs experience studies to review actuarial assumptions and funding methods, helps sponsors review alternative plan designs and evaluate alternative funding policies. She has provided training sessions on various aspects of pension plans to trustees, participants, and plan sponsors. She has presented at NCPERS. Karen joined Cheiron in January 2009. She is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries, and an Enrolled Actuary under ERISA.