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Summary of Experience

As a Consulting Actuary for Clarity in Numbers, LLC, Chad consults with employers to help them manage their total retirement program including pension and Other Post-Employment Benefits (OPEBs). He has experience providing actuarial valuation and consulting services in many industries, including not-for-profit, tax-exempt, and publicly traded companies.

Chad assists <u>private</u> sector employers with the governance and administration of their retirement programs: actuarial valuations of pension plans, including the calculation of minimum and maximum funding requirements; benefit calculations and benefit statements; experience/assumption studies; financial statement accounting for qualified and nonqualified pensions under U.S. GAAP Accounting Standards Codification (ASC) 715/960, International Accounting Standards No. 19 (IAS 19); financial statement accounting for qualified and nonqualified OPEBs under U.S. GAAP Accounting Standards Codification (ASC) 715/960; and design or redesign of qualified retirement programs and nonqualified OPEBs.

Chad assists <u>public</u> sector entities with the administration of their retirement programs: determination of cash flow and financial statement accounting for pensions under Governmental Accounting Standards Board (GASB) No. 25 and No. 27 (GASB 25 and GASB 27) and for OPEBs under GASB 43 and GASB 45; benefit calculations and benefit statements; experience/assumption studies; and design or redesign of nonqualified retirement Programs under IRC section 457 plans.)

Prior to joining Clarity in Numbers, LLC in September of 2008, Chad worked as an actuarial consultant at Watson Wyatt Worldwide on more than 20 pension, OPEBS, and nonqualified retirement programs. Chad has worked with several not-for-profit and tax exempt organizations to consider the design, implementation, and cost implications associated with changing or developing new retirement programs.

Professional Affiliations

- Fellow of the Society of Actuaries (FSA, 2008)
- Enrolled Actuary under ERISA (EA, 2007)
- Member of the American Academy of Actuaries (MAAA, 2007)

Education

BS in Actuarial Science from Ball State University

Community Service

Ball State University Actuarial Science Advisory Board