

Denise Stephenson, EA, MAAA

Consulting Actuary

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Summary of Experiences

As a Consulting Actuary for Clarity in Numbers, LLC (Clarity), Denise has over 15 years of experience providing actuarial valuation and consulting services for clients including for-profit (private or publicly-traded) and church plan organizations. She communicates results for pension, retiree medical, and plan administration in a manner that Clarity clients can understand.

Denise has experience working closely with senior HR and finance executives as well as attorneys, auditors, and investment advisors to help clients manage their retirement programs, including pension and Other Post-Employment Benefits (“OPEBs”).

Denise serves as a valuation leader and project manager and assists for-profit and church plan employers with:

- Actuarial valuation and administration of their retirement programs
- Calculation of minimum and maximum funding requirements as well as annual government filings for pensions
- Employer financial statement accounting for qualified, nonqualified, pensions and OPEBs under U.S. GAAP Accounting Standards Codification (ASC) 715 and under U.S. GAAP Accounting Standards Codification (ASC) 960 for qualified pensions; (ASC) 965 for OPEBs
- Forecasting contribution and expense requirements under various economic and demographic scenarios, which also helps to determine the long-term effect of plan and law changes
- Assistance with plan administration including benefit calculations, benefit statements, drafting SPD and plan amendments
- Plan sponsor education regarding current issues and regulatory changes
- Experience/assumption studies
- Plan terminations

Prior to joining Clarity in Numbers, LLC, Denise was a Senior Associate at Mercer managing several clients of all sizes in various industries. She also handled special projects or assignments as needed and provided leadership and training to actuarial interns and analysts.

Professional Affiliations

- Enrolled Actuary under ERISA
- Member of the American Academy of Actuaries

Education

B.S. Actuarial Science, The Ohio State University