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Nisha Singh is a senior consultant with PBI Actuarial Consultants Ltd. in Toronto. She has over 20 years of consulting experience, advising clients on both single and multi-employer pension plans. Nisha has broad experience in projects relating to all phases of pension plan operations, including plan design, plan costing, actuarial valuations (funding and solvency), accounting disclosures, experience studies and support for client administration. She is also experienced in conducting member and trustee education sessions and providing plan member communications that meet clients' and members' needs. Nisha is currently the strategic communications actuary for PBI's member communications services, providing a unique skill set to this critical area. Prior to joining PBI, she worked as a consulting actuary with a major North American actuarial consulting firm where she also provided pensions consulting advice to multi-employer plans.