

Pension Plan Volunteer Member Biographies

Pension Board

Malcolm Boyle, QC, BA, MA, J.D.

Malcolm Boyle is a partner at the law firm McInnes Cooper in Atlantic Canada and works out of their Halifax office. He practises in the area of labour and employment law and is a member of the Pension & Benefits Practice Group at the firm. He represents and advises employers throughout Canada and internationally on workplace issues including human rights, labour relations, occupational health and safety, pension, workers' compensation, and wrongful dismissal. Malcolm is an active member of the Canadian Bar Association having previously held the positions of Chair of the National Sections Council, Chair of the National Labour and Employment Section and, locally, Chair of the Nova Scotia Labour and Employment Law Section. An active member of the United Church, Malcolm has served as chair of a church board, presbytery representative, Conference representative, and as a member of the Church Extension Board of Halifax Presbytery. In 2014, Malcolm co-founded the Halifax JUMP program of Bishop's University, Lennoxville, QC, which provides a mentoring opportunity for recent university students.

Rev. Graham Brownmiller, BGS, MDiv

Graham Brownmiller serves in ministry with the folks of Jubilee United Church in Burnaby, BC. Ordained in 2009, Graham has served The United Church of Canada for over 20 years at all levels of the church. He currently serves on the Executive of the General Council (2012–2018) and its Nominations Committee as chair. Graham has served the Pension Board since 2014 and has been impressed with the dedication of volunteers and staff to the Pension Plan. Graham says, "Thank you friends for this opportunity to serve the church. My ministry has been made better by it!" Graham is sad to be leaving the Pension Board at the end of 2018 but knows that it will continue to be well served by its members.

Rev. Brian Copeland, BA, MDiv, STM

Brian Copeland was ordained in 1979, graduating from Queen's Theological College, Kingston, ON, and settled in La Ronge, SK. Since that time he has served in a number of pastoral charges and roles for ministry personnel in the United Church, including urban and rural pastoral charges, and northern communities and southern urban centres in Saskatchewan, Manitoba, and Ontario. Continuing his education in 1987 and 1988 at the University of Winnipeg's Faculty of Theology, he moved to team ministry in Bells Corners United Church, Nepean, ON. In 1995, Brian became an interim minister, leading change in a number of pastoral charges for nine years. Moving back to pastoral ministry in 2004 to serve an older congregation, Brian's experience with pastoral care for his elderly congregants was very enriching. He now serves the vibrant Glen Cairn United community in Kanata, ON.

David Gilliland, BMath, FSA, FCIA, CFA, MAAA, CERA

David Gilliland joined the Pension Board in 2013 and is the Pension Board representative on the Audit Committee. David graduated with a Bachelor of Math from University of Waterloo in Ontario, and started his work life with Munich Re as an actuary. In 1989, along with two colleagues, he co-founded Gilliland Gold Young (GGY), a company specializing in providing actuarial software to the life insurance industry. In 2016 GGY became part of Moody's Analytics, and David is now President, GGY. David is a Fellow of the Society of Actuaries, a Fellow of the Canadian Institute of Actuaries, and a Chartered Financial Analyst, and he sits on the Advisory Board for Actuarial Science at the University of Waterloo.

He attends Thornhill United Church, where he and his wife Glenda are currently co-chairs of the church council.

Douglas D. Greaves, HBA, CFA, ICD.D

A former chair of the Investment Committee, Doug Greaves now sits on the Pension Board. He is the Vice-President Pension Fund and Chief Investment Officer with Canada Post, and has extensive investment management experience in bonds, equities, real estate, infrastructure and private equity investments in Canada, the U.S. and abroad. Doug joined Canada Post at the inception of the organization's pension plan in 2000, and was responsible for developing and implementing the plan's investment strategy, hiring employees, establishing plan administration procedures and investing plan assets using both internal and external fund managers. Doug is responsible for managing all investments of the \$25 billion pension plan. He oversees an internal management team of about 30 investment professionals. As part of his responsibilities, Doug is also chair of the Canada Post Pension Advisory Council. Before joining Canada Post, he held senior investment positions with the Workers' Compensation Board, Ontario Municipal Employees Retirement Board, and North American Life Assurance Company. Doug received his Honours in Business Administration (HBA) from the Richard Ivey School of Business, University of Western Ontario, and is a CFA charterholder. Doug is a member of the Pension Investment Association of Canada, the Canadian Coalition of Good Governance, and the Institute of Corporate Directors. He is also a member of the Investment Committee of the University of Western Ontario Endowment Fund. He sits on the Board of Trustees of Rosedale United Church, Toronto. Doug and his wife Sandra reside in Toronto.

Rev. Dr. Carmen Lansdowne, BA, MDiv, ThM, PhD

The Rev. Dr. Carmen Lansdowne has served as Executive Director of First United Church Community Ministry Society in Vancouver's Downtown Eastside since February 20, 2017. Carmen is an ordained minister in The United Church of Canada and a member of the Heiltsuk First Nation, with a breadth of experience in both theology and community service. Born in Alert Bay, BC, Carmen grew up in the United Church and was involved in the church in a variety of ways. Ordained in 2007, she served previously on the Executive of the General Council, as United Church representative to the Executive and Central Committees of the World Council of Churches, and on the Theology and Inter-Church Inter-Faith Committee of The United Church of Canada. She holds a PhD from the Graduate Theological Union in Berkeley, CA, and speaks, writes, and publishes across North America on issues of indigenous theology and Indigenous-Christian relationships.

Kit (Kathleen) Loewen, BSc, BEd, MEd

Kit Loewen has retired from a senior administrative role with the Saskatchewan Teachers' Federation (STF), where she worked with the provincial executive in its role as trustee of all the funds of the Federation. An important part of her role with STF was education and promotion of practices that promote good governance, including the development of organizational trust and decision-making. Kit has many years of experience sitting on boards of directors for two benefits plans affiliated to the STF, the STF Income Continuance Plan and the Saskatchewan Teachers' Retirement Plan. She currently serves on the board of The Friends of the Broadway Theatre and Upstream, both non-profit, community-based organizations. Kit has additional non-profit governance experience with multiple organizations, and was formerly the chair of the board of her current church home, St. Martin's United Church in Saskatoon. Kit is pleased to work with the Affirming Action Committee at her church, and is involved in a refugee sponsorship group in her community.

Katharine Preston MBA, B.Eng

Katharine is Director of Responsible Investing at OPTrust, one of Canada's leading defined benefit pension plans with assets of over \$20 billion and offices in London, Sydney, and Toronto. In this role, Katharine leads OPTrust's responsible investing (RI) program reflecting the plan's fiduciary duty to act in the long-term, best interests of its members in alignment with the PRI (Principles for Responsible Investment). Katharine reports directly to the Chief Investment Officer; develops OPTrust RI policy; and oversees environmental, social, and governance (ESG) integration activities, engagement, and proxy voting. During Katharine's tenure, OPTrust's RI program has received global recognition and multiple nominations for Best RI Report for medium and small funds. Katharine serves as a board member of the Pension Investment Association of Canada (PIAC), the pre-eminent voice on pension investment issues that supports a strong and secure retirement income system in Canada. She holds an MBA from Schulich School of Business and a B.Eng. in Civil and Environmental Engineering from McGill University.

Marcus Robertson (Chair), BSc (Hons), MSc, FSA, FCIA

Chair of the Pension Board, Marcus Robertson is a Fellow of the Canadian Institute of Actuaries and of the Society of Actuaries. He has been active in the Canadian pension industry for over 35 years. Now semi-retired, Marcus was a partner at Robertson, Eadie & Associates Ltd. He also worked at William M. Mercer Limited and Martineau, Provencher & Associates, after beginning his career at Commercial Union Assurance Company. Marcus has lived in Adolphustown, ON since 2011 and is a member of Adolphustown United Empire Loyalist Centennial United Church. Prior to 2011, he was a member of St. Paul's United Church in Oakville, ON, where he was involved in a number of committees and boards, including the Finance Committee. Marcus was also a long-time Scouting leader with the 7th Trafalgar Scouting group. Marcus was elected to the Board of Directors for the Society of Actuaries in 2015 and, as a board member, sits on several committees. He is a faculty member for the SOA's Fellowship Admissions Course. Marcus is a member of the Queen's University Pension Committee and, in the past, was an active volunteer with the Canadian Institute of Actuaries.

Ian Thomson, BASc, MASc

Ian Thomson works with Oxfam Canada as a policy specialist on the extractive industries. A deferred member of the United Church pension plan himself, Ian has extensive experience in the areas of responsible investment and corporate accountability. Previously, Ian worked with KAIROS for over 10 years. In his capacity as staff at KAIROS, Ian served on the United Church's Working Group on Responsible Investment and Resource Extraction, and has facilitated education workshops on responsible investment matters for the United Church. Before that, Ian worked at Sustainalytics, a leading investment research firm that specializes in responsible governance, social and environmental benchmarking for organizations. He lives in Ottawa and enjoys cooking, running and live music.

Joanne Wilson, BSc, MBA

Joanne retired as a Senior Consultant and Principal in Mercer's Toronto office at the end of May 2018. Her career spanned roles as a Senior Manager at PwC responsible for the firm's pension and savings programs, and managerial responsibilities at Fidelity Group Retirement and OMERS. She began her pension career at Ontario Teacher's. Joanne has been a member of the United Church of Canada for approximately 30 years. She has been involved in many aspects of the church through Sunday school and youth group leadership. She has also been a member of the Christian Fellowship Committee and Clergy Search Committee. Joanne and her husband have two sons and live in Etobicoke. They attend Applewood United Church in Mississauga.

Pension Plan Advisory Committee (PPAC)

James Clarkson, CPA, CA

James Clarkson joined the Pension Plan Advisory Committee in 2015. James is a Chartered Professional Accountant (CPA, CA) who graduated from the Richard Ivey School of Business program at the University of Western Ontario. He is currently working for the Toronto Transit Commission Pension Fund Society, a \$6.6 billion defined benefit pension plan. There he is involved in preparing and overseeing the audited financial statements, investment due diligence for new acquisitions, asset manager evaluation, performance attribution, compliance, and governance as both the Director of Pension Accounting and the plan's Treasurer. Prior to the TTC, James worked at Kraft Canada as a Manager of Pension Investments. His role at Kraft involved managing change related to corporate mergers, divestitures, annuity purchases, and partial windups through the oversight of 16 defined benefit/contribution plans. James' 19 years in the financial services industry have included increasingly senior roles at Ernst & Young, Assurance and Advisory Business Solutions Team, and London Life Insurance, where he had a number of roles, including Associate Manager of the Internal Audit Department and Manager within the London Capital Management division (Investment Manager for mutual and segregated funds) and administration of the Canada Life, Great West Life, and London Life Pension Plans. His interests include skiing, swimming, and running. He has a 10-year-old daughter named Emma who is his pride and joy.

Caroline L. Helbronner, BA, LLB

Caroline Helbronner is a partner at Blakes law firm and a recognized expert in the areas of pension and benefits, investment, and tax matters. She advises employers, financial institutions, and consulting firms on a wide variety of issues related to management of pension and benefits plans, and the related funding vehicles, in the complex regulatory environment governing operations of these plans in Canada. Caroline is also involved with the design and implementation of a variety of pension plans and related funding arrangements and investment vehicles. She received the 2014 Lexpert Zenith Award for excellence and thought leadership in the area of pension and benefits law, and is recognized as a leading lawyer in the following publications: *The Best Lawyers in Canada 2017* (Employee Benefits Law) and *The Canadian Legal Lexpert Directory 2016*.

Steve Houston, BA

Steve Houston has extensive experience in the pension and benefits field, having spent 33 years with Mercer Consulting Limited as a senior consultant and manager of various offices and practices. He retired in 2008. For a few years, Steve chaired Mercer's Pension Design Development Group, which develops plan design strategies for Mercer's consultants and clients. At Mercer, Steve was involved with the United Church's relationship with the company. In 2010, Steve joined Benefit Plan Administrators Limited, a firm specializing in the administration of multi-employer pension and benefits plans, as their Director of Consulting. A long-standing member of Glen Abbey United Church in Oakville, ON, Steve is chair of the Property Committee, and Ministry and Personnel Committee and a participant in church fundraising. He became a member of the United Church's Pension Plan Advisory Committee in 2010.

Catherine Lai, FCIA, FSA

Catherine is an Associate Partner at Aon's Retirement practice in Toronto. She joined the company in 2013. With 20 years of experience in the pension industry, Catherine is strongly skilled in the areas of design, funding strategies, wind-up, administration and risk management of retirement programs. She also has experience in company re-organization and assisting clients implement pension plan de-risking

strategies. At Aon, Catherine is a committee member of the Professional Development Council and Accounting Committee. Catherine attends Richmond Hill Christian Community Church in Richmond Hill, ON, where she has volunteered on the Worship Team as a synthesizer player since 2014.

Steven McCormick, BA

Joining the Pension Plan Advisory Committee in 2015, Steven brings a career of experience in the pension industry. Currently the Senior Vice President for Plan Operations at Healthcare of Ontario Pension Plan (HOOPP), Steven leads a staff of 150, providing member and employer services along with plan design, policy development, and board support. He is also responsible for modernizing the plan services through staff development along with system and process enhancements. Steven's career started in the banking system in the 1980s with his first job with the Bank of Nova Scotia, progressing through roles with increasing responsibility at TD Financial Group, then Canada Trust, to his current position at HOOPP. Steven lives in Oakville, ON.

Dan Murphy, BSc, FSA, FCIA

Dan Murphy retired in 2008 after nearly 33 years with Willis Towers Watson, a global professional services firm. Dan continues to work in the industry as an independent contractor. During his career with WTW, Dan provided actuarial and consulting assistance to corporations with single-employer retirement plans, advising clients in the areas of plan design, funding and accounting requirements, plan administration, regulatory and legal issues, and employee communication. When he's not enjoying the company of his wife, Karen, four children, their spouses, and four (and counting!) grandchildren, Dan keeps busy with golf, curling, travel, and piano lessons.

Anne Soh (Chair), FSA, FCIA

Chair of the Pension Plan Advisory Committee, Anne Soh is Vice President, Actuarial Services, and Plan Actuary at the Ontario Municipal Employees Retirement System (OMERS). An actuary with over 20 years of experience in the pension and benefits industry, she advises the OMERS boards of directors on plan funding and sustainability matters, and oversees the in-house actuarial department. Before joining OMERS, she was a senior consulting actuary at Mercer and at Watson Wyatt (now Willis Towers Watson), where she provided advice to her clients on funding strategies, plan design, administration, and communication issues. Anne is also a member of the committee for the Pension Plan for Employees of Canada's National Ballet School.

Jacques Tremblay, FCIA, FSA, MAAA

Jacques Tremblay is a Partner with the Actuarial Consulting practice of Oliver Wyman, an operating company of Marsh & McLennan Companies. With over 25 years of experience in the life insurance industry, Jacques is an expert in actuarial standards of practice in Canada. Actuaries study trends and cycles in financial industries and markets to calculate value of funds or organizations at a future time. A Fellow of the Canadian Institute of Actuaries since 1992, Jacques has been very active in that organization as Past President, Past Chair of the CIA Practice Council, and Past Chair of the CIA Committee on Life Insurance Financial Reporting. He also represents the CIA on the International Actuarial Association Insurance Strategic, Accounting and Regulation committees. Jacques graduated from Laval University with a Bachelor of Science.

Lori Walsh

Lori is an accomplished technology leader with over 29 years of experience in the pension industry and in the implementation and development of pension administration solutions. Lori started her career in

the pension field in 1989 with Sears Canada Inc. She joined CPAS Systems Inc. in 1993 to focus on developing best-of-breed technology solutions for pension administrators. Lori has overall operational responsibility for CPAS Systems Inc., including product innovation and strategic initiatives. She has extensive experience in implementing large commercial, public, and not-for-profit pension administration enterprise solutions across the globe. Her passion for client excellence and her extensive experience in the pension sector, as both a client and a software developer, is instrumental in providing world-class technology to her clients. Lori speaks both official languages, having grown up in Montreal, and now lives in Oakville, ON.

Investment Committee

Deborah Leckman (Chair), MBA, CFA

Deborah Leckman is a senior investment executive with over 25 years of experience in the pension fund and retail wealth industries. Currently a Commissioner at the Ontario Securities Commission, Deborah's role consists of a variety of regulatory duties, including developing rules and policies for market participants, adjudicating administrative proceedings and board governance responsibilities. In her previous role as VP Wealth Management at TD Bank Group, she built and managed a team of investment professionals providing market and product research, recommendations, and education to over 1,200 investment advisers and clients of TD Wealth. Before that, Deborah was with OMERS, the Ontario Municipal Employees pension plan, responsible for the \$15 billion public market equities program, including active management of Canadian and foreign equities, and oversight of the global external manager program and hedge fund program. She is a Chartered Financial Analyst and has a B.Comm and an MBA from McGill University.

Andrew (Andy) Greene, MA, CIM, CAIA

Andy Greene brings over 20 years of investment experience in both the U.S. and Canada as a plan sponsor, portfolio manager, and investment consultant to his role on the Investment Committee. Andy is currently serving as the Director, Pension Investments for the Toronto Transit Commission (TTC) Pension Fund Society, a \$7bln defined benefit plan. Prior to this Andy spent eight years at OPTrust, primarily as Director, Public Market Investments overseeing \$9bln in assets across equities, fixed income and hedge funds. Before his work at OPTrust, Andy worked as Northern Trust Asset Management, the University of Wisconsin Foundation and Towers Watson. He holds an MA in Applied Economics from Binghamton University and a BA in Economics from Ithaca College, the Certified Investment Manager (CIM) and Chartered Alternatives Analyst (CAIA) designations, and is a member of the CFA Institute, CFA Society of Toronto, and the Pension Investment Association of Canada, where he serves on the Investment Practices Committee. In addition to his service to the UCC. Andy also serves on the Leadership Council for Capitalize for Kids, which is a community of financial professionals who invest in kids' mental health research and services. Andy lives in Toronto with his wife and three children.

Asif S. Haque, MA CFA

Asif Haque brings over 20 years of experience in finance and investments, currently serving with the CAAT (Colleges of Applied Arts & Technology) Pension Plan. His work with CAAT includes extensive experience working with external investment managers, an important part of the United Church's plan, also. Until recently, Asif was also working with a charitable foundation, the J.W. McConnell Family Foundation, for many years developing and refining investment policies and restructuring the investment profiles of the fund to best serve the specific needs of that Foundation. Starting his career in investments as a mutual fund accountant with State Street Canada, Asif worked through the ranks of increasingly senior roles to the level of Assistant Vice President, Performance and Analytics; he then moved to the Public Sector Pension Investment Board (PSP), concluding his career there as Vice President, External Manager Search and Monitoring before moving to CAAT as Director, Investments. Asif has a BA in Economics from Sir Wilfred Laurier University, and a Master's in Economics from the University of Toronto. He has also been a CFA charter holder since 2000.

David Kaposi, CFA

David Kaposi is an investment specialist with over 20 years of experience in the field. Currently, David serves as Chief Investment Officer, and Chair of the Investment Committee, at Ontario Power Generation (OPG). In this role, David has been instrumental in implementing a revised governance structure for the OPG pension plan, an updated investment program framework and updated the risk management and monitoring for the OPG plan. Before joining OPG, David worked in the private sector, starting at Royal Bank of Canada and serving increasingly senior roles, becoming partner at Mercer Investments with responsibility for international strategy, planning, and staffing across a number of countries. David was also a key decision-maker in all discretionary portfolios managed, during his tenure in this role, by Mercer. Before starting at OPG, David was Partner and Head of Investor Relations at Bastion Infrastructure Group. Currently a member in good standing with the Chartered Financial Analyst Institute and the Toronto CFA Society, David is a University of Toronto graduate with a BA in Economics and Commerce. He enjoys kayaking, scuba diving, and photography, and also coaches minor hockey.

Claire Kyle, CFA

Claire Kyle has a comprehensive knowledge of pension investments as they pertain to a defined benefit pension structure, such as the United Church's. Claire is a past chair of the Pension Investment Association of Canada and retired from the role of Director, Pension Investments, at the Bank of Montreal (BMO). Before working for 10 years at BMO, Claire's career was with TD Bank in increasingly senior roles, working in the United States Division of Toronto Dominion Bank, Mergers and Acquisitions, Insurance, and finally Asset Management. Claire received an MA in Economics from Northwestern University, Illinois, and a Bachelor of Science, Mathematics cum Laude, from the University of Minnesota.

Sean Macaulay, CFA

Sean Macaulay has a breadth of experience in all aspects of operations of pension asset management. In his role as Managing Director, Private Equity, for the Investment Management Corporation of Ontario (IMCO), he is a senior member of a team that manages more than \$60 billion in assets on behalf of its clients which include OPB and WSIB. While at OPB, Sean established OPB's private equity policy and strategy, led OPB's asset/liability studies, and developed OPB's initial external public markets manager review process, among other accomplishments. Previously he worked in the pension investment industry in Vancouver, as the head of the Vancouver investment consulting practice for a multinational pension and benefits consulting firm and later as senior member of a team that managed the endowment and pension assets for a local university. He attended the University of Manitoba, graduating with a Bachelor of Commerce (Honours) with Distinction in 1994, majoring in Actuarial Mathematics and Research/Operations Management. Sean also became a Certified Financial Analyst Charterholder in 2003. Sean lives in Markham, ON, with his wife and two children.

William (Bill) Mackenzie, ICD.D

Bill Mackenzie brings to the committee deep knowledge and experience in corporate governance and sustainability. A 30-year veteran of the financial services and investment industry, he now focuses solely on volunteer activities. Until July 2017, Bill was Senior Advisor to U.K.-based Hermes Equity Ownership Services and led their environmental, social and governance themed engagements with Canadian corporations. He has also worked for the Canadian Coalition for Good Governance (CCGG), developing and promoting policies and best practices dealing with executive compensation, corporate boards, and shareholder rights as well as contributing to regulatory reform relating to capital markets. Bill continues to be active with the CCGG through his committee work. Previously he was president of corporate

governance and proxy voting adviser, Institutional Shareholder Services (ISS) Canada and its predecessor, Fairvest. A graduate of Ryerson Polytechnical University, Bill continued his education with director education programs at University of Toronto's Rotman School of Management. In 2004, he became an Accredited Director (ICD.D). Bill has also worked with KAIROS and the Task Force on the Churches and Corporate Responsibility in the past. He is married, with two adult children, and lives in Toronto.

James B. Walker, BComm, LLB

Jim Walker is the Managing Partner of HOOPP Capital Partners, the private capital group within the Healthcare of Ontario Pension Plan. Prior to that, Jim had co-founded and was a managing director of Clearspring Capital (then named Callisto Capital), a private equity group working with management teams to build industry-leading businesses. Prior to Jim's private equity career, he had been the CEO of a large publicly traded company and has been a securities and mergers and acquisitions lawyer with one of Canada's largest law firms. Specifically, from 1992 to 1998, Jim was a senior officer (including president and chief executive officer) of Gentra Inc., a leading Canadian property investment and real estate merchant banking operation. Before joining Gentra, Jim was a partner with the law firm of Fraser & Beatty (now part of Dentons), specializing in mergers and acquisitions and securities law. Jim is currently the Chairman of Spectrum Healthcare and Champion Petfoods. Jim is a graduate of the University of Toronto (Bachelor of Commerce) and of Queen's University (LLB). Jim is married with four children. The family are members of Eglinton St. George's United Church in Toronto.

Mary Anne Wiley, CFA

Mary Anne Wiley is a senior executive who possesses a deep understanding of the financial services industry in Canada and the U.S., with a background in both the Institutional Asset Management and the Exchange Traded Fund (ETF) businesses. Most recently with Blackrock Asset Management as Managing Director, Head of iShares Canada, she was responsible for overseeing the strategic direction and defining key priorities for iShares Canada to further the development, growth, and promotion of Canada's largest family of ETFs. Mary Anne also participated on multiple boards and committees including the Board of Directors of BlackRock Canada, the BlackRock Canada Executive Committee, the iShares Americas Operating Committee, the iShares Global Talent and Leadership Committee, and the BlackRock Global Human Capital Committee. Mary Anne holds a Chartered Financial Analyst designation and a Bachelor of Arts (Honours) from the University of Western Ontario in London, ON.

Kathleen Wylie, CFA

Kathleen Wylie joined CIBC Asset Management as Executive Director, Investment Management Research group in September 2016. She is responsible for leading and directing the team of Canadian strategy manager researchers in the research and ranking of investment managers as well as thought leadership in the Canadian asset classes. Kathleen has worked for more than 25 years in the capital markets industry with the most recent 15 years as Head, Canadian Equity Research, at Russell Investments, where she specialized in researching and ranking Canadian equity managers. As well, she has been an in-demand public speaker and appeared regularly on BNN to discuss the Canadian active management environment. Prior to Russell Investments, Kathleen held a variety of economist roles on Bay Street, where she made use of her Bachelor and Master degrees in Economics, both from University of Waterloo. She is also a CFA charter holder. Kathleen is a member of Women in Capital Markets, and is involved in the "Up the Down Market" fundraising event in support of the Down Syndrome Research Foundation. Kathleen is married and has two children. The family enjoys travelling together, with Greece, Paris, Walt Disney World, and Aruba among their favourite destinations.