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## **Curriculum Vitae of Peter Gorham, F.S.A., F.C.I.A.**

<b>Position &amp; Responsibilities</b>	<p>Peter is the President and Actuary of JDM Actuarial Expert Services Inc. (JDM Actuarial). He provides pension and actuarial consulting advice, expert testimony, retirement planning and governance services.</p> <p>Peter is an experienced public speaker and an author of numerous articles related to pensions and benefits.</p>
<b>Pension Consulting</b>	<p>Within the pension and actuarial consulting practice, Peter's main areas of expertise include the design, financing, administration and governance of pension and benefit plans. His strengths lie in providing innovative and workable solutions that address a client's needs. He is effective in communicating actuarial concepts in simple and understandable terms.</p> <p>He provides pension and benefits consulting services to both corporations and unions in relation to defined benefit, defined contribution and multi-employer pensions, health and welfare plans, post employment benefits and non-registered savings plans.</p>
<b>Expert Testimony</b>	<p>Peter provides expert advice and testimony to the legal profession. His experience includes determining:</p> <ul style="list-style-type: none"><li>• certification of criminal rates of interest,</li><li>• lost income and benefits,</li><li>• valuation of life estates,</li><li>• present value of future trust plan benefits and present value of past funds under various hypothetical investment scenarios,</li><li>• present value of future contingent events.</li></ul> <p>He has provided expert testimony to the Ontario Superior Court of Justice, the Supreme Court of British Columbia, the Ontario Unified Family Court, Ontario Employment Standards Tribunal, Ontario Workplace Safety and Insurance Tribunal, and the Canadian Institute of Actuaries Disciplinary Tribunal.</p>
<b>Background</b>	<p>Peter is an actuary, receiving his fellowship in 1980. He attended the University of Toronto, graduating with a B.Sc. in Actuarial and Computer Sciences. Prior to joining JDM Actuarial, Peter spent 13 years as a partner at Morneau Shepell, and prior to that, 20 years with Aon Consulting, (formerly MLH + A inc), serving clients in the area of pension and employee benefits.</p>
<b>Professional &amp; Other Affiliations</b>	<ul style="list-style-type: none"><li>• Fellow of the Canadian Institute of Actuaries</li><li>• Fellow of the Society of Actuaries</li><li>• Faculty, Humber College PPAC program</li><li>• Past-President and current Treasurer, Rotary Club of Whitby Sunrise</li><li>• Treasurer, Rotary International District 7070 Inc.</li></ul>