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Mr. Franklin is a senior consulting actuary and one of the three founding principals of Horizon Actuarial Services, LLC, based in the Los Angeles office. He has over 40 years of experience providing actuarial and consulting services to many large multiemployer pension funds. Mr. Franklin is primarily involved with the design, installation, administration and financing of retirement programs for multiemployer clients. In addition to performing actuarial valuations for a wide variety of defined benefit pension plans, he has been involved in consulting for multiemployer plans including negotiations, compliance consulting with respect to benefits legislation, valuation of retiree health and welfare benefit plans, retirement planning and total retirement consulting. Mr. Franklin graduated Phi Beta Kappa from the University of California, Santa Barbara. He is a fellow of the Society of Actuaries and an enrolled actuary. Mr. Franklin recently served as Chair of the International Foundation's Expert Panel on Financial Education and Retirement Security.