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Jacqueline Carmichael is president, CEO and founder of JM Pension Advisory, Inc., a pension consulting and administration firm. She has over thirty years of experience offering consulting and administrative services to sponsors of qualified ERISA welfare and retirement plans. Carmichael has been appointed as independent fiduciary by courts and bankruptcy trustees to over one hundred plans. In this role, she has managed and disbursed millions of dollars to plan participants and health service providers. Carmichael has served as compliance officer for Taft-Hartley plans in which she has identified weaknesses and implemented fiduciary best practices. She also has extensive experience with self-correct and governmental correction programs for plans that are not in compliance with written plan documents or governmental regulations. Carmichael conducts continuing education classes on various topics, such as fiduciary best practices, audit procedures, and understanding the world of disclosures and reporting. She received her bachelor of business administration degree from George Washington University. Carmichael is a member in good standing with the American Society of Pension Professionals and the National Institute of Pension Administrators.