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Albert (Al) Phelps is an area senior vice president with Gallagher's multinational benefits and HR consulting practice. He has more than 30 years' experience providing global consulting, international HR solutions, and actuarial mergers and acquisitions (M&A) advice to multinational organizations. Al's experience includes global benefits, retirement, total rewards, HR strategy, M&A, governance and benefits administration in the United States and globally. He has managed multicountry projects in the Americas, Europe, Asia Pacific and Africa in diverse sectors such as pharmaceutical, manufacturing, financial services, energy and technology. Al has a bachelor of science degree in mathematical sciences from the University of North Carolina at Chapel Hill. In addition to holding the Certified Employee Benefit Specialist® (CEBS®) designation, he is an Associate of the Society of Actuaries, a U.S. Enrolled Actuary, a Fellow of the Conference of Consulting Actuaries and a member of the American Academy of Actuaries.