



Michelle Oram, CEBS, CPRC

Retirement Coach
Second Life Vision
Kitchener, Ontario

After helping people save and prepare financially for retirement for over 30 years, Michelle is now focusing on the non-financial side of retirement. As a Certified Professional Retirement Coach (CPRC), Michelle offers retirement coaching services to individuals and groups.

During her career in the group retirement industry, Michelle developed skills in financial education, retirement plan administration, training, product development, marketing, and plain language communication.

Michelle earned the CEBS® designation and is CEBS Compliant. She is a past President of the Southwestern Ontario Chapter and the ISCEBS Governing Council, a board member of the Southwestern Ontario Chapter, and is a regular speaker at chapter sessions and Symposium. She is a graduate of Wilfrid Laurier University, holds a certificate in adult education from Conestoga College, and a Plain Language Certificate from Simon Fraser University.