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Michel St-Germain is a Partner at Mercer in the Montréal office retirement business. He joined Mercer in 1975. He has a Bachelor's degree in Actuarial Sciences from Laval University (1972) and a Master's degree in Business Administration from the Massachusetts Institute of Technology (1974). He is a Fellow of the Society of Actuaries (FSA) and of the Canadian Institute of Actuaries (FCIA).

His area of practice includes the development, financing and administration of pension plans for organizations of various sizes and industry sectors. He has been a speaker on several occasions for seminars and other conferences on pension topics.

He is the Chair of the Pension Advisory Committee of the Canadian Institute of Actuaries. He is also on the Executive Committee of the Association of Canadian Pension Management (ACPM).