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Kathy Bergstrom, CEBS, is a senior editor at the International Foundation of Employee Benefit Plans in Brookfield, Wisconsin. She is the editor of *Benefits Magazine* and *Benefits Quarterly*, the magazine for members of the International Society of Certified Employee Benefit Specialists. Bergstrom is a frequent contributor to the International Foundation's Word on Benefits® blog and was previously the editor of *Plans & Trusts*. Prior to joining the International Foundation, she was a freelance writer and newspaper reporter. Bergstrom holds a B.A. degree in journalism from Drake University.