

Christopher Espinoza
Executive Vice President



Christopher Espinoza is executive vice president of Pacific Federal, LLC (PacFed). PacFed is a Zenith American company, providing health and pension administration to nearly 2 million families from over 45 offices across the nation.

With over 23 years of experience in the employee benefits field, Christopher specializes in statewide and local multiemployer pension, individual retirement, vacation, and health and welfare plans. He has exceptional knowledge and experience with Taft-Hartley Multiemployer Funds, and understands the information required for trustees and plan professionals to reach a collective decision conforming to the fiduciary standards of a fund.

Christopher's background and expertise enable him to handle a broad spectrum of issues related to plan administration, including benefit claims, fiduciary issues, multiemployer plans, withdrawal liability, delinquent contributions and subrogation.

He joins the PacFed team after serving as vice president of Zenith American Solutions, where he assisted clients with compliance matters, administrative and plan design issues, benefits plans and summary plan descriptions, Internal Revenue Service and Department of Labor investigations, and the review and negotiation of service provider agreements.

Prior to that, he served as vice president for Benefit Programs Administration, where he helped deliver outstanding fund administration services for single and multiemployer trust funds. He also held the position of executive vice president at Southwest Administrators, Inc., where he was responsible for the oversight of multiemployer pension and health trust funds.

Christopher holds a Bachelor of Science degree from California State Polytechnic University and a Masters Administrator designation from the International Foundation of Employee Benefit Plans.