



The Actuarial Landscape in Asia, Multiculture & International Opportunities

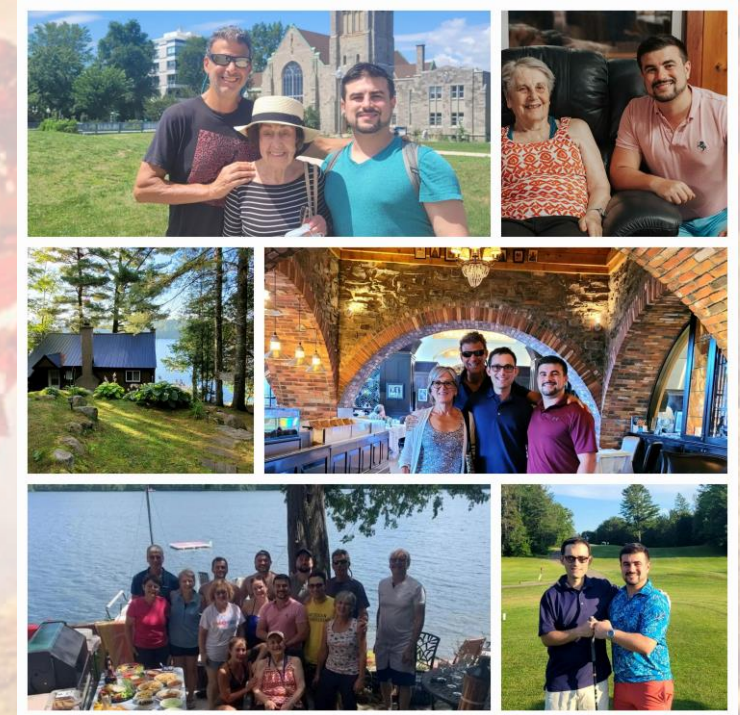
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Disclaimer

- I don't have the answers; only perspective
- International experiences can be very challenging but equally rewarding, both personally and professionally
- Good luck on your career journey!

The Great White North

- **Career Highlights:**
 - Concordia University; Specialization in Actuarial Mathematics/Finance
 - Internship Experiences in Montreal, Waterloo, and Toronto
 - Rotational roles across Retirement, Pricing, Capital, and Projects
- **Reflections:**
 - Strength of Canadian education system & internships
 - Taking ownership in your role and career
 - Creating social capital
 - Know when it's better to be effective than to be right
 - The impact of a great manager
- **Formative Moments:**
 - Exam failure
 - Canadian Reinsurance Conference
 - LICAT Development & Implementation
 - Decision; Temporary assignment to Singapore?



The Lion City

- **Career Path:**

- High Net Worth Product Pricing; Launched the first Indexed Universal Life product in the local market

- **Market / Country Observations:**

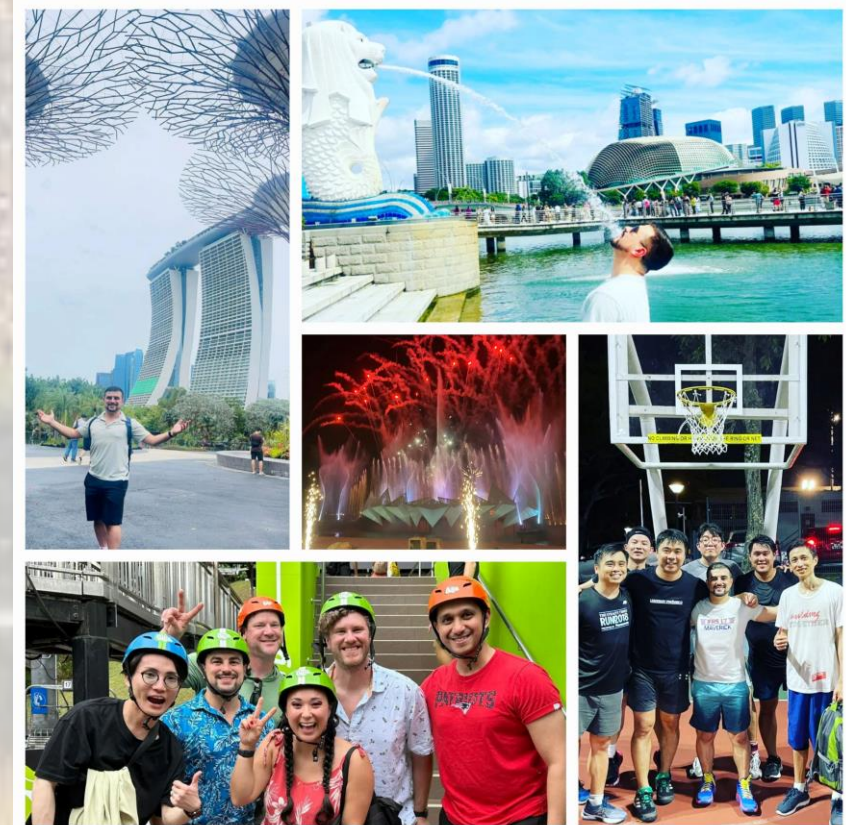
- Ideal location for a smooth transition from North America to Asia
 - Global & multicultural country
 - World class infrastructure & technology
 - Sophisticated financial markets and regulatory environment
- High degree of innovation and competition for market share
- Different distribution channels and customer segments than N.A.

- **Reflections:**

- Fast pace of change & intensity of work
- Generalization vs Specialization
- If you don't ask, you won't get an answer
- It's a small actuarial world; reputation & network is valuable

- **Key Moments:**

- IUL Hedging Program
- Asia Finance & Actuarial Conference
- Decision; Stay or Go Home?



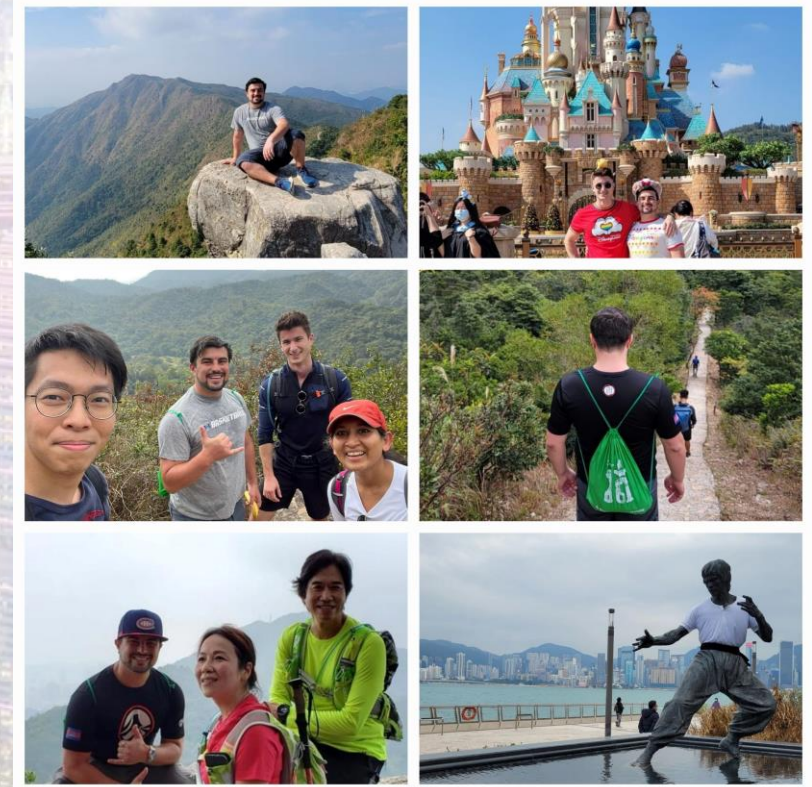
The Kingdom of Wonder

- **Career Path:**
 - Cambodia Chief Actuary; Head of Valuation, Product, Pricing, and Risk
 - Interim CFO, Cambodia
 - Interim CA, Myanmar
- **Market / Country Observations:**
 - Rich history (Angkor, Colonialism, Khmer Rouge) and ongoing impact on society
 - Navigating culture shock as an expat/minority in a homogenous population with different language and ethnic background
 - Emerging financial markets and regulatory environment
 - Prevalent entrepreneurial mindset
- **Reflections:**
 - Mobility, flexibility, and learning agility can be differentiators
 - Asking for help and setting boundaries
 - There is always more work; do you know your core mandate?
- **Key Moments:**
 - Movement of CEO, CFO
 - AWHM Fundraising connected to our mission / vision
 - Canadian Chamber of Commerce in Cambodia
 - COVID Impact (personally, professionally)
 - Decision; Move again, during COVID?



The Fragrant Harbour

- **Career Path:**
 - Head of Actuarial Services (transition period)
- **Market / Country Observations:**
 - Unique position as a global city deeply connected with Mainland China
 - Incredible urban planning, purposeful design, and character within the city
 - Highly sophisticated and competitive business environment
- **Reflections:**
 - Articulate and live your values; Share Your Humanity
 - Leading remotely; You get your standards, not your goals
- **Key Moments:**
 - Quarantine
 - Typhoon Odette (PH)



The Pearl of the Orient Seas

- **Career Path:**

- Head of Actuarial Services, overseeing 160 actuarial staff supporting 11 markets across Valuation, Asset Modelling, Experience Studies, Pricing, Reinsurance, Retirement, Audit, and more.

- **Market / Country Observations:**

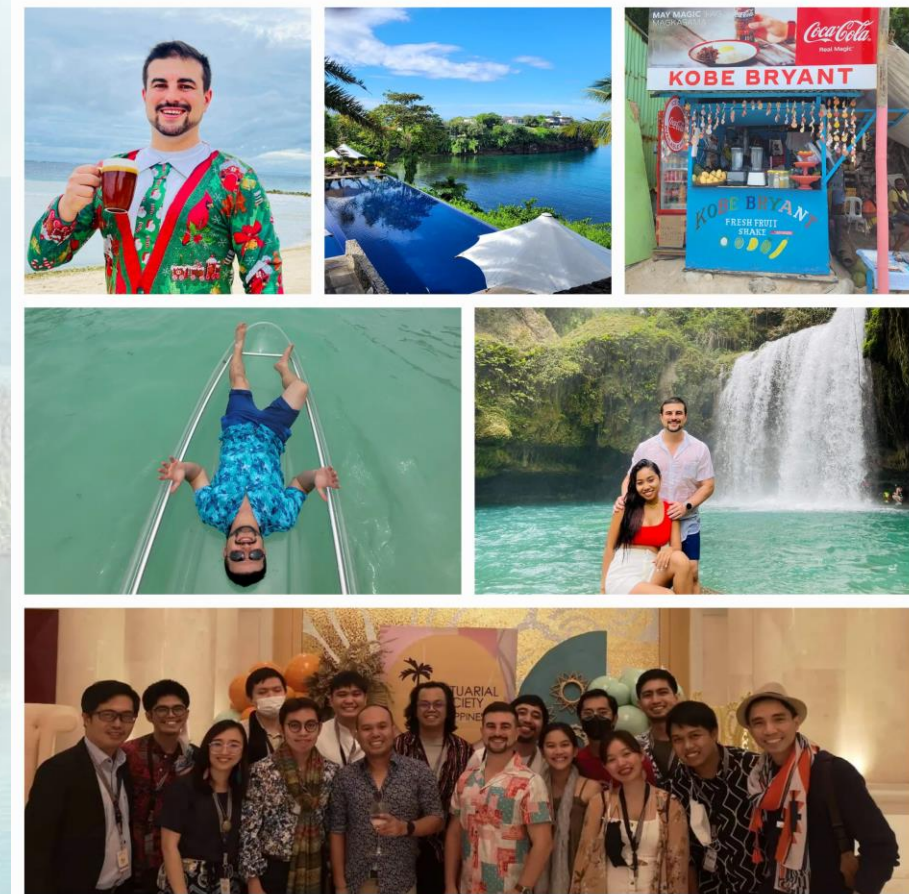
- Mature insurance industry within ASEAN markets (100+ year history)
- Industry supports direct insurance as well as shared service delivery centers
- Smooth cultural integration from Canada due to Filipino hospitality and commonalities in language and traditions
- Most densely populated city in the world with heavy ongoing infrastructure investments
- 7000+ islands with some of the best beaches in the world!

- **Reflections:**

- Transition between technical/commercial owner and general management
- **Shadow of a Leader**
- **Pass it On**

- **Key Moments:**

- Local Associateship & ASP Convention
- Continuous learning through Global EMBA
- Facilitating international movements of my own staff



Evaluating International Opportunities

- **Is the timing right for you, right now?**
 - Do you have the right support system in place?
 - Have you sought feedback from family, friends, peers, and mentors?
- **Identifying & applying to roles**
 - Have you done enough to express your interest and learn what's available?
 - Do you have advocates / sponsors in your network?
 - Is the role challenging enough that you will learn, but familiar enough that you will be able to contribute meaningfully?
 - Thinking 2-3 roles ahead, what types of opportunities would contribute to your target career progression?
- **Interviews are two-way; is a role the right fit for you?**
 - Are you prepared to adapt to the new country and corporate culture?
 - What do you know about the manager's leadership style & career plans?
 - Do you understand the market context, business strategy, your core mandate, and initial challenges to overcome?
- **Risk is Opportunity!**



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