



## 2008 Joint Meeting

Wednesday, November 12 : 10:00AM - 6:30 PM

Sturbridge Host Hotel and Conference Center, Sturbridge, Massachusetts

This will be a paperless meeting. If you would like copies of the slides for the meeting, please visit our website at [www.newenglandactuaries.org](http://www.newenglandactuaries.org) to print them.

- 9:30-10:00 [Morning Session Registration](#)
- 10:00-11:30 [Optional Morning Session](#)  
5 Keys to Becoming a Master Networker  
John Hadley, *John Hadley Associates, LLC*
- 11:30-12:00 [Afternoon Session Registration](#)
- 12:00-1:00 [General Session 1 and Lunch](#)  
The Killer Marketing Message  
John Hadley, *John Hadley Associates, LLC*
- 1:15-1:30 [Club Business](#)
- 1:40-2:30 [Breakout Session 1](#)  
Life Regulatory Issues in New York  
Joel Wolfe & Emily Poriss, *MassMutual*  
Wayne Duckworth, *Actuarial Strategies*
- State Mandated Health Coverage and the Uninsured  
Daniel Bailey, *Reden & Anders*
- Retirement 20/20: Envisioning the Future of Retirement  
Anne Button, *Deloitte Consulting LLP*  
Tom Sablak, *Cassidy Retirement Group*
- The Challenges and Opportunities of Long Term Disability Insurance  
Patti Bennett, *Hartford Life*
- The Actuary's Career Planner  
Michael Braunstein, *Aetna*
- 2:30-3:00 [Snack Break](#)
- 3:00-3:50 [Breakout Session 2](#)  
Enterprise Risk Management  
Bill Stewart, *Stewart Search Advisors*  
Robert Egan, *MassMutual*
- Consumer Driven Health Insurance  
David Tuomala, *Reden & Anders*  
Joan C. Barrett, *UnitedHealth Group*
- Actuaries in Transition: Cross-Disciplinary Solutions to Preserving Your Wealth  
Chris Amon & Beverly Amon, *Sagemark Consulting*
- Life and Annuity LTC Combination Products  
Cary Lakenbach, *Actuarial Strategies*
- 4:00-5:00 [General Session 2](#)  
Professional Ethics 101 - Case Studies from the ABCD  
Tom Griffin, *American Academy of Actuaries*
- 5:00-6:30 [Networking Reception](#)

### Program Committee

Chris Amon, Michael Braunstein,  
Terry Boucher, Thea Cardamone,  
Wayne Duckworth, David Durant,  
Jennifer Fleck, Stephen Fox,  
Michael Ryan, Jeff Stock,  
Madhu Windon, Joel Wolfe

### Officers

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Email: [BostonClub@newenglandactuaries.org](mailto:BostonClub@newenglandactuaries.org)

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DAR-VA Virtual Assistance

Thank you to our sponsor:





# Registration Form 2008 Joint Meeting



**Wednesday, November 12, 2008; Sturbridge Host Hotel and Conference Center, Sturbridge, MA**

**Name:** \_\_\_\_\_

**Company:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

**Please check all the sessions you plan to attend:**

- Morning Session:** 5 Keys to Becoming a Master Networker  
*Space is limited & reserved on a first-come, first-served basis*
- General Session 1:** The Killer Marketing Message  
**Includes Lunch (please choose meal)**
  - Sturbridge Roast Turkey with sage infused dressing and natural gravy
  - Sliced London Broil with fresh mushroom sauce
  - Vegetable Napoleon served atop barley pilaf with a balsamic drizzle
- Breakout Session 1 (please choose one):**
  - 1A Life Regulatory Issues in New York
  - 1B State Mandated Health Coverage and the Uninsured
  - 1C Retirement 20/20: Envisioning the Future of Retirement\*
  - 1D The Challenges and Opportunities of Long Term Disability Insurance
  - 1E The Actuary's Career Planner
- Breakout Session 2 (please choose one):**
  - 2A Enterprise Risk Management
  - 2B Consumer Driven Health Insurance
  - 2C Actuaries in Transition: Cross-Disciplinary Solutions to Preserving Your Wealth
  - 2D Life and Annuity LTC Combination Products
- General Session 2:** Professional Ethics 101 - Case Studies from the ABCD
- Networking Reception** – sponsored by MassMutual Financial Group

\* The Actuaries' Club of Hartford & Springfield and the Actuaries' Club of Boston ("the Clubs") have been designated by the Joint Board for the Enrollment of Actuaries as an approved sponsor of continuing education for enrolled actuaries. The specific requirements for continuing education are published by the Joint Board for the Enrollment of Actuaries. The Clubs have taken all steps reasonably necessary and appropriate to ensure that the pension session(s) presented at this meeting will meet the requirements set forth by the Joint Board. We caution, however, that we cannot guarantee attendees that each pension session presented will earn credit under the Joint Board's program, either as core or non-core, inasmuch as that determination ultimately rests with the Joint Board for the Enrollment of Actuaries.

(Please Select )

<b>Registration Fees:</b>	<b>Active</b>	<b>Retired – Unaffiliated – Regulators – College Students</b>
Morning Session	\$25	\$25
Afternoon Session: Early Bird (By October 31)	\$75	\$35
Afternoon Session: Regular Fee (As of November 1)	\$85	\$45
Total of Morning & Afternoon Session Registration Fee:	_____	_____

**Mail registration form with check to:**

<b>Boston</b>	<b>Hartford &amp; Springfield</b>
Checks payable to "Actuaries' Club of Boston"	Checks payable to "Actuaries' Club of Hartford & Springfield"
Sheryl Battit PricewaterhouseCoopers 125 High Street Boston, MA 02110 E-mail: Sheryl.battit@us.pwc.com Phone: 617.530.7078 / Fax: 813.286.9461	Chris Amon Actuaries' Club of Hartford & Springfield PO Box 305 Cromwell, CT 06416 E-mail: Christopher.Amon@lfg.com Phone: 860.298.1846 / Fax: 860.298.1812

**Note that the Clubs do not have the ability to accept "on-line" registrations or credit card payments.**

**Please register before Friday, November 7**

**Advance payment is preferred; however, payment will be accepted at the door.**

**Payment is required unless registration is cancelled on or before Friday, November 7**



## Directions to the Sturbridge Host Hotel and Conference Center



*Welcome to the heart of Sturbridge, Massachusetts, on beautiful Cedar Lake*

### **Boston, MA (54 miles)**

MA Turnpike West to Exit 9 onto Rte 84, Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

### **Hartford, CT (45 miles)**

Rte 84 East to Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

### **Providence, RI (45 miles)**

Rte 146 North to MA Turnpike West. Take 95 North to Rte 495 North to MA Turnpike. Exit 9 on the MA Turnpike. Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

### **Worcester, MA (22 miles)**

Rte 290 West to MA Turnpike West to Exit 9 onto Rte. 84, Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

### **New Hampshire (2.5 hours from Concord)**

Rte 495 South to MA Turnpike West to Exit 9 onto Rte 84, Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

### **Maine (3 hours from Portland ME)**

Rte 95 South to Rte 495 South to MA Turnpike West to Exit 9 onto Rte 84. Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

### **Vermont (3.5 hours from White River Jct.)**

Rte 91 South to MA Turnpike East to Exit 9 onto Rte 84. Exit 3B brings you to Rte 20 West. Hotel driveway is approximately 1 mile down on the right, between McDonalds & Burger King.

## Morning Session

### 5 Keys to Becoming a Master Networker

Do you know you SHOULD network, but can't seem to find the time?

- Is it uncomfortable to walk up to people you don't know and introduce yourself?
- Are you not even sure how to get started?
- When you tell people what you do, do you get a blank stare?
- Do you find it difficult to keep up a meaningful dialog?

Every actuarial consultant and business owner knows that networking is essential to generating Business Growth. Networking is also how you achieve the visibility that leads to exciting new Career Opportunities both externally and at your own company! Master Networkers tap into advice, insights and new opportunities, and make sure people know the value they can bring to the table. This can become a key asset you bring to both your current and potential future employers, as well as strategic business partners.

In this workshop, John Hadley ([www.JHACareers.com](http://www.JHACareers.com)) will show you specific techniques and strategies he has applied to build 2 successful independent practices! You will walk away equipped with new skills and confidence to dramatically improve the results of your own networking activities.

**John Hadley** teaches job seekers strategies and skills that enable them to tap into the 'hidden' job market and find the best jobs now. He also works with professionals struggling to achieve the visibility that leads to great new opportunities at work or in the market.

John Hadley was a Fellow of the Society of Actuaries in the financial services industry for 25 years. He began his career at Equitable Life, ultimately serving as Disability Income Product Manager. Commercial Life brought John in to build a new department, where he progressed to Chief Actuary. He then opened a successful consulting practice helping companies make their systems operate as advertised, which generated over \$1 million in revenues.

John continues to be active in the community and the corporate sector. He has served on many community and industry initiatives, is a sought-after speaker on career and marketing issues, contributes regularly to a variety of publications as well as his own *Career Tips* newsletter, read by over 6,000 professionals internationally. He conducts a wide variety of tele-classes, webcasts, and seminars. He has a BS in Mathematics from Stanford University, where he also satisfied the requirements for an Economics major.

## General Session 1

### The Killer Marketing Message

Are you tired of answering the question "What do you do?", and realizing the listener isn't particularly interested in your answer? John Hadley ([www.JHACareers.com](http://www.JHACareers.com)) will show you exactly what to do to create engaging messages that get you the visibility and influence to create new opportunities at work and in the market. By the end of this lunchtime session, you'll understand:

- The biggest mistakes even experienced professionals make when telling people what they do,
- How to articulate a compelling message clearly and succinctly, so that you stand out,
- How to get the conversation started when networking, and
- How to leverage this knowledge to create consistent visibility!

**John Hadley** teaches job seekers strategies and skills that enable them to tap into the 'hidden' job market and find the best jobs now. He also works with professionals struggling to achieve the visibility that leads to great new opportunities at work or in the market.

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## Breakout Session 1

### 1A – Life Regulatory Issues in New York

This panel discussion will address some of the recent regulatory issues in NY including:

- Proposed Modifications to New York Section 4228
- Product Suitability, and
- Potential Compensation Disclosure

**Wayne Duckworth**, FSA, MAAA, is a Vice President and Consulting Actuary with Actuarial Strategies, in Bloomfield, CT. He has over 35 years of experience in the profession. At Actuarial Strategies, his areas of specialty include: individual life insurance product design, pricing, financial analysis, and compliance review; policyholder tax issues dealing with IRC Sections 7702, 7702A, 7702B, and Section 72; and New York Section 4228 compensation compliance. Wayne is a member, and past president, of the Actuaries Club of Hartford and has served on a number of industry task forces dealing with New York compensation regulation and federal income taxation of life insurance companies and policyholders.

**Emily J. Poriss**, B.A., J.D., LL.M. (Tax) is Second Vice President & Associate General Counsel of Massachusetts Mutual Life Insurance Company working in the product management and operations group of the Law Division. She advises on matters relating to individual insurance product development and related regulatory matters. She is a member of the LICONY Suitability Working Group.

**Joel I. Wolfe**, F.S.A., M.A.A.A, is Second Vice President & Actuary for the MassMutual Financial Group working in the product management area of the Individual Insurance Group. His split responsibilities include the analysis of competitor individual life contracts as well as being the chief compliance officer for N.Y. Section 4228. He has spent the greater portion of 28 years in overseeing MassMutual's compliance with New York's Selling Expense Law. He is a member of the LICONY Section 4228 Technical Advisory Committee, as well as a member of LIMRA's Financial Management Committee.

### 1B – State Mandated Health Coverage and the Uninsured

This session will cover State Mandated Health Insurance and some of the initiatives surrounding the problem of the uninsured and underinsured in the US.

Topics will include the development of an issue brief on State Mandate Coverage by a workgroup of the American Academy of Actuaries. In addition to discussion of proposals by states around the US,

emphasis will be placed on recent developments with programs in the New England states, such as MA Connector and the Charter Oak plan in CT.

**Daniel Bailey**, FSA, MAAA, is a Senior Consultant in the Rocky Hill, CT office of Reden & Anders and has 17 years of actuarial experience in health care. Dan's background includes commercial business of all funding types and group sizes from small to jumbo. He has also worked with various government programs including managed Medicare, managed Medicaid, SCHIP, and high risk pools.

Prior to Reden, Dan worked with Blues plans, community HMOs, not-for-profit, mutual, and for-profit payers. He has presented on and written articles about Medicare and managed Medicare, Small Group, State Health Reform, and Health Cost. Dan is a member of the International Association of Actuaries Health Section. He is a fellow of the Society of Actuaries and an elected member of the SOA Health Section Council. Dan is also involved with the Academy of Actuaries and is part of several Academy workgroups, including Mental Health Parity, the Uninsured, and the State Mandated Coverage task force.

## **1C – Retirement 20/20: Envisioning the Future of Retirement**

What if you could replace all existing retirement systems in the U.S. with an entirely new system created from scratch? How would you build it? Retirement 20/20, an initiative of the Pension Section Council of the Society of Actuaries, is exploring just that. Started in 2005, Retirement 20/20 is looking for solutions to meet the economic and demographic needs for the 21st century in North America. This breakout session will provide an overview of this intriguing initiative, as well as a preview of what's next.

(Note: It is anticipated that this session will qualify for continuing education credit for Enrolled Actuaries. The ultimate determination as to whether this session qualifies for EA credit rests with the Joint Board for the Enrollment of Actuaries.)

**Anne Button** is a consulting actuary with Deloitte Consulting LLP and specializes in the design, implementation and valuations of qualified retirement plans. Anne has over 20 years of experience in the consulting field and is a Fellow of the Society of Actuaries, a Member of the American Academy of Actuaries and an Enrolled Actuary. Anne is currently on the Board of Directors of the Society of Actuaries.

**Tom Sablak** is a consulting actuary with Cassidy Retirement Group in Concord, MA. He has over 15 years of consulting experience, specializing in the valuation, design, and administration of defined benefit retirement programs. In addition to his consulting work, he is the chair of the Continuing Education Committee of the Pension Section Council of the Society of Actuaries and the Director of Continuing Education of the Actuaries' Club of Boston. Tom is a Fellow of the Society of Actuaries, an Enrolled Actuary, a Member of the American Academy of Actuaries, and a Fellow of the Conference of Consulting Actuaries.

## **1D – The Challenges and Opportunities of Long Term Disability Insurance**

This interactive session will highlight what makes LTD unique and the challenges involved in successfully selling profitable business. You will learn what is currently hot in the marketplace, what risks need extra considerations, and why LTD rate quotes often seem irrational.

**Patti Bennett** is an Assistant Director and Underwriting Consultant for Group Reinsurance Plus, a division of Hartford Life. She has been underwriting LD risks for 23 years. She has previously worked at companies such as Unum, MetLife, and CNA.

## 1E – The Actuary’s Career Planner

Take a guided tour through *The Actuary’s Career Planner—a Practical Guide for Actuaries* developed by the Society of Actuaries’ Management and Personal Development Section and published by the Society of Actuaries.

Begin planning your personal career by taking a close look at your vision and goals. Consider what technical and business competencies you have and which need to be developed further. Focus on what type of role suits you best, then set a plan in place.

Tour guide Michael Braunstein will take you over the bumps in the road, around the detours and beyond the dead ends in this career planning workshop which focuses on you as a “Business of One.” Along the way, you’ll have an opportunity to rank your values, determine your entrepreneurial quotient and gauge your flexibility. And, when your trip is complete, you’ll be ready to head down that road to success.

This session is intended for actuarial students, seasoned veterans and, most of all, for those who are ready to take control of their careers.

**Michael M. Braunstein**, ASA, MAAA is currently responsible for Actuarial Talent Management at Aetna in Hartford. In prior roles, he spent 15 years doing actuarial work at Hartford Life, 12 years recruiting actuaries on his own and about 6 years with Actex and BPP Professional Education providing actuarial study support for those taking exams. He is a Past Chairman of the Society of Actuaries’ Management and Personal Development Committee (now a Section), was Program Committee Chairman for the 2002 Society of Actuaries Spring Meetings in Colorado Springs and San Francisco, and is a past and current President of the Actuaries’ Club of Hartford/Springfield.

## **Breakout Session 2**

### 2A – Enterprise Risk Management

This session reviews several examples of mis-management that have occurred in the corporate world. Presenters provide an analysis of each situation to shed light on what went wrong, what mistakes were made, what individual leadership skills may have been lacking, and what the future actuary will need to know to avoid similar problems.

Attendees will:

- Recognize potential problems that may be lurking
- Be better equipped to anticipate what could go wrong
- Understand what missing skills led to the problem
- Be able to identify what is required to successfully manage an enterprise

**Bill Stewart** is a leader in Actuarial Recruitment and Development. He is the founder of Stewart Search Advisors and Actuarial Edge, firms dedicated to hiring, developing and retaining Actuaries. Prior to starting Stewart Search Advisors and Actuarial Edge, Bill was a relationship manager and lending officer for JP Morgan Chase. He had additional responsibilities working with credit risk management operations for the fixed income area and system development. Bill completed JP Morgan Chase’s Corporate Finance and Credit Training Program as well as its Management Development Program. Before joining JP Morgan Chase, he worked with William M. Mercer in their Boston office. Bill is a graduate of the School of Management, Boston University with a concentration in Finance.

**Robert James Egan**, FSA, MAAA, is currently AVP, Risk Management, at Massachusetts Mutual Life Insurance Co. Bob has had over 18 years of valuation, financial reporting, pricing and risk management roles for several Boston area insurance companies.

## **2B – Consumer Driven Health Insurance**

Consumer-driven health (CDH) plans continue to attract attention and interest in the market. In this session, we will discuss the experience of some large groups with consumer driven health plans and the findings of a recent monograph developed by the American Academy of Actuaries that reviews the results of recent studies of emerging experience for CDH plans. This paper examines some of the key questions around the performance of CDH plans and assesses what the emerging data has to say about the performance of the plans. We will also discuss the future of consumerism and highlight some of the possible trends and areas of innovation that we might see in these products down the road.

**Joan C. Barrett**, FSA, MAAA, is an actuary with UnitedHealth Group in Hartford, CT specializing in large group pricing and experience rating. She is also an elected member of the SOA Health Section Council, author of articles for the health section newsletter and a frequent speaker at actuarial conferences on health topics.

**David M. Tuomala**, FSA, FCA, MAAA, is a Senior Consultant at Reden & Anders specializing in consumer driven health benefit plans. Prior to joining Reden & Anders, he oversaw the pricing of CIGNA Healthcare's consumer-driven products and prior to that, was Chief Actuary for Definity Health, one of the pioneers in developing and offering consumer-driven health products. His other areas of health experience include Small and Large group pricing, Individual and Medicare Supplement product pricing, Pharmacy benefit development and pricing, and State and Federal health care regulation and legislative initiatives. In addition he currently serves as chair of two Academy of Actuaries' work-groups (Defined Contribution Health Plan and the Consumer-Driven Health Plans Emerging Experience) and as vice-chair for the group health examination committee of the Society of Actuaries. He has been a frequent speaker on consumer-driven health topics for meetings of the Society of Actuaries, American Academy of Actuaries, and the Conference of Consulting Actuaries.

## **2C – Actuaries in Transition: Cross-Disciplinary Solutions to Preserving Your Wealth**

Using the case study method, the program explores important financial issues which are unique to executives, both when they leave a job and when they are evaluating new options. The presentation will offer a heads up on common problems that executives often face and how to fix them before it's too late. Utilizing a cross disciplinary approach, we will share innovative ideas in the areas of wealth creation and wealth preservation - many of which Actuaries have not been exposed to.

**Beverly Amon** owns her practice as a Private Wealth Coach. Combining her actuarial skills and financial knowledge, Beverly works with individuals to develop and implement personal strategies to meet their goals. Prior to beginning her business, Beverly was Head of Education Pricing for Retirement Services at ING. She is a Fellow of the Society of Actuaries and holds a Masters degree in Mathematics from Boston University. Beverly has affiliated her practice with Sagemark Consulting in Windsor, CT and lives in Cromwell with her husband, Chris.

**Chris Amon** owns a wealth preservation firm specializing in wealth creation, wealth protection, and wealth distribution strategies. Providing cross-disciplinary solutions for his clients, Chris ensures that each component is professionally coordinated and fully integrated with the other advisors. Chris' prior experience includes roles in Executive Benefits, Pensions, Finance, and Individual Life Insurance. Besides being a Fellow of the Society of Actuaries, Chris is also a CERTIFIED FINANCIAL PLANNER™, Chartered Financial Consultant (ChFC), and a CHARTERED RETIREMENT PLANNING

COUNSELOR<sup>SM</sup>. Chris has affiliated his practice with Sagemark Consulting in Windsor, CT. He lives in Cromwell with his wife, Beverly.

## **2D – Life and Annuity LTC Combination Products**

The Pension Protection Act has important, if not profound, implications for insurers and annuitants. With the expanded definition of qualified long term care contracts under the Act, new opportunities are arising for life insurance and annuity providers to offer valuable products to their clients. That is timely because the market for such offerings is huge and largely untapped. Cary will describe the current environment for these products and discuss the ways companies are developing combination products for the future. He will also identify key issues that insurers must address when considering, developing, and administering combination products.

**Cary Lakenbach**, FSA, MAAA is President of Actuarial Strategies, in Bloomfield, CT. He has over 30 years of experience in the profession. The firm's specialties include life and annuity combination products including long-term care and critical illness riders. The firm has gained recognition for the combination of its creative product development activities and solid core actuarial and financial expertise. Cary writes for the National Underwriter and presents frequently at industry conferences.

Cary is a member of the Hartford Actuaries Club, a charter member of the Society of Actuaries Foundation, a member of NAVA, and has served on a number of industry group task forces. His education includes a BS degree from the City College of New York and an MA degree in Mathematics from Syracuse University.

## **General Session 2**

### **Professional Ethics 101 - Case Studies from the ABCD**

Tom Griffin is a staff attorney at the American Academy of Actuaries. In this position, he advises, and facilitates the work of, the Actuarial Board for Counseling and Discipline ("ABCD"). Tom will present several case studies from the ABCD to share with us how the ABCD provides guidance to actuaries with ethical questions, and how it investigates apparent violations of the Code of Professional Conduct.

**Tom Griffin** has worked as a staff attorney at the American Academy of Actuaries since June 1994. He advises, and facilitates the work of, the Actuarial Board for Counseling and Discipline ("ABCD"). Established through the Academy's bylaws, the ABCD serves the profession as a whole. It provides guidance to actuaries with ethical questions, and it investigates apparent violations of the Code of Professional Conduct. Throughout his Academy tenure, Tom has participated in professionalism presentations at meetings of actuarial societies and actuarial clubs.

Prior to joining the Academy staff, Tom served 20 years in the U.S. Army, 17 years as an army lawyer. For approximately five of those years, he either prosecuted or defended criminal cases, serving one year as a Special Assistant U.S. Attorney in the U.S. Magistrate's Court in Augusta/Fort Gordon, Georgia, prosecuting on-base offenses. After trial work, Tom's legal career in the army focused on administrative law issues, such as federal employee standards of ethical conduct, investigations, due process, and military personnel law.

Tom received his B.A. in Political Science from Oberlin College, his J.D. from the University of Tennessee College of Law, and an LL.M. [Master of Laws]-equivalent in Military Law from the Army Judge Advocate General's School in Charlottesville, Virginia. He is a member of the American Bar Association, the South Carolina Bar, the District of Columbia Bar, and ASAE & the Center for Association Leadership.