



Is Risk **Your** Opportunity?

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OPPORTUNITY

# Are **You** a Risk-Taker?

Are you passionate about problem-solving?

Do you like to find new ways to address complex issues?

Do you like math?

If this sounds like you then  
you should consider a career as an actuary.

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## **Actuarial** work

requires a combination of strong analytical skills,  
business knowledge and understanding of human behavior.

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## How is Risk Opportunity?

The old-school definition of risk is generally negative, claiming risk is the potential that you may lose something. On the contrary, there is a whole group of professionals embracing a new school of thought—that risk is opportunity. This group is actuaries, business professionals who analyze and convert financial risk into opportunity—looking beyond what can be lost to what can be gained.

Actuaries conduct their qualitative and quantitative analysis by combining a variety of skills, including mathematics, statistics and financial theory. Their findings provide risk management insight and solutions to today's toughest business and societal issues.

## The Opportunities in Risk

Actuarial skills are readily transferable to any business that deals with risk. Actuarial opportunities are expanding beyond traditional insurance jobs to non-traditional jobs in:

- Financial services
- Investment banks
- Mutual funds
- Hedge funds
- Healthcare
- Energy
- Transportation
- Marketing
- Manufacturing and many other fields

An actuary might:

- Determine how a company should invest its money based on risk and potential return
- Analyze the costs and benefits for a manufacturing company to purchase a new piece of equipment or build a new factory
- Identify ways that utilizing certain flight routes can help an airline maximize profitability

Nominated as **Best Career in 2007** by *U.S. News and World Report* and rated as one of the highest-paid job opportunities, actuaries are increasingly sought-after as trusted advisors to senior executives, valued for their unbiased, ethical and comprehensive risk insight.

## Making Risk Opportunity

### Preparing to seize the opportunity?

Actuaries are rigorously trained through a combination of college coursework and on-the-job experience that prepares them to pass a series of exams resulting in professional certifications.

Actuaries in the U.S. and Canada achieve full professional status by passing a set of examinations prescribed by the professional societies: the Society of Actuaries (SOA), the Casualty Actuarial Society (CAS) or the Canadian Institute of Actuaries (CIA).

The SOA certifies actuaries in the fields of life insurance, health benefits systems, pension and retirement systems, finance and investment. The CAS gives a series of examinations in the property and casualty field and similar risk exposures. The CIA co-sponsors SOA and CAS certification exams and offers a Canadian country-specific workshop.

Unlike other professions, such as law and medicine, in the actuarial profession many students receive on-the-job training while enrolled in the examination process. Employers are generally supportive and may give students study time during working hours, pay exam fees and award salary increases for each exam passed.

### Prepare to take the risk.

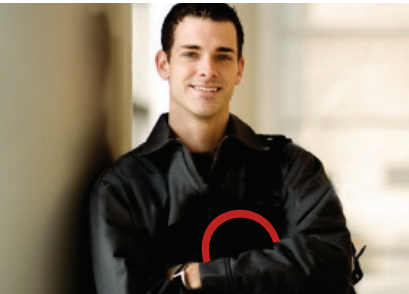
Start preparing now for your career as an actuary. Completing coursework in economics, applied statistics, corporate finance, probability and calculus will put you in a good position to begin the examination process.

## Make Risk Your Professional Opportunity.

### Consider a career as an actuary.

The actuarial profession was rated among the **top four best jobs** in the United States by the *Jobs Rated Almanac's* past six editions.

Learn more about how **Risk Is Your Opportunity** and start planning your career path today by visiting [www.RiskIsOpportunity.com](http://www.RiskIsOpportunity.com).



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