

The Stepping Stone

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**SOCIETY OF
ACTUARIES**

**LEADERSHIP &
DEVELOPMENT
SECTION**



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To join the section, SOA members and non-members can locate a membership form on the Leadership & Development Section webpage at <https://www.soa.org/sections/leadership-development/leadership-development-landing/>.

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CHAIRPERSON'S CORNER

Fresh Starts

By Anne Katcher

"Though no one can go back and make a brand new start, anyone can start from now and make a brand new ending."

—Carl Bard

As I write this article, it is mid-December and holiday festivities are in full swing. Many of us will soon be making New Year's resolutions for 2018, which are often focused on personal or family goals, such as losing weight, exercising more or saving more.

By the time you read this article, we will be nearing spring, which often signifies growth, new beginnings, cleaning out and fresh starts. It's also a time when people may seriously start a job search, after having stayed at their employer long enough to receive their year-end bonuses. Whatever your own situation may be, it is always a good time for self-reflection on your current circumstances to decide if you want to make changes.

Sometimes the hardest part is getting started. One way to begin is to just write down what you would like to focus on in the next three months, six months and one year. Once you have some goals identified, the next step is to develop a plan to achieve those goals. One easy way to begin is with some research—a skill in which most actuaries excel.

Many tools and resources for career growth and development are available right on the Society of Actuaries (SOA) website, whether you are just starting out (Actuary of the Future Section), thinking about starting your own business (Entrepreneurial & Innovation Section), or recently retired (Social Insurance & Public Finance Section). Our Leadership & Development (L&D) Section offers many helpful resources on personal development topics, including articles, podcasts and webcasts.



Once your plan is in place, it is always helpful to ask someone to be your “accountability buddy.” This can be a current or former work colleague, friend or even a relative. Meet with him or her monthly to discuss your progress and challenges and to get feedback.

And speaking of fresh starts, I'd like to welcome our newly elected L&D Section Council members: James Clark, Brent Walder and Ying Zhao. We look forward to their fresh perspectives to help us develop insightful programs and content for L&D members.

Finally, I want to thank Scott Randles (former chairperson), Carrie Kelley and Tamra VanAllen for all of their efforts during the past three years on the L&D Section Council and wish them well in their future leadership roles. ■



Anne Katcher, FSA, MAAA, is chairperson of the Leadership & Development Section Council and founder of Sage Sense LLC. She can be reached at anne@sage-sense.com.

WHAT WOULD YOU DO?

Personal Differences

By John West Hadley

Here is our next entry in the “*What Would You Do?*” series.¹ Thanks to L&D Section Council member Abe Gootzeit for providing this case study! Write to me at SteppingStone@JHACareers.com to tell me what you would do. In the next issue, I’ll compile the responses received (preserving your anonymity, of course), along with what actually happened in the real-life situation.

Help me craft future case studies. Write to me about your own challenging, surprising or nightmarish situations involving business, leadership, management or any of the topic areas covered by *The Stepping Stone*, and what lessons you learned from them. I’ll collaborate with you on turning your situation into a simple case study, being careful to ensure no one is identifiable. And share your own thoughts (pro and con) on the series as a whole at SteppingStone@JHACareers.com.

PERSONAL DIFFERENCES

James was managing a multi-office group of actuarial consultants on a large assignment. He was approached by an associate who didn’t want to work with a particular consultant based in another city. When James dug into the reasons, he found it was because the other consultant was openly gay.

James’ initial reaction was that a person’s personal opinion and thoughts are private, but at work, we are obligated to work in a

group setting with all of our associates. On the other hand, he couldn’t afford friction that might interfere with deadlines.

What would you do? ■



John Hadley is a career counselor working with job seekers frustrated by their search and professionals struggling to increase their visibility and influence. He can be reached at John@JHACareers.com or 908.725.2437. Find his free *Career Tips* newsletter and other resources at www.JHACareers.com.

ENDNOTE

- 1 Past issues in the series have considered whether to demote or fire a difficult employee; performance reviews and their aftermath; interview challenges from both sides of the desk; evaluating job offers; miscommunication; a difficult product decision; how to build connections with the home office; and career decisions. To catch up on the entire series, which started in May 2013, check out back issues of *The Stepping Stone* on the Leadership & Development Section website at www.SOA.org/ld.



WHAT WOULD YOU DO?

Responses to “A Tough Choice”

By John West Hadley

In the November issue of *The Stepping Stone*, I presented the following work situation faced by an experienced actuary. Here are selected responses and excerpts, edited for space and clarity, followed by the real-life conclusion. Send your own ideas for situations to pose in upcoming issues to *Stepping Stone@JHACareers.com*.

A TOUGH CHOICE

Sam is a career ASA, laid off after working for the same company for many years. He worries that he hasn't gotten that many opportunities to expand his skills, and is afraid he will never land an actuarial role at his current level. The good news is that he has a year of severance to help bridge the gap.

A friend offers to have him do on-site technical support work for his consulting firm three days per week. The work isn't that exciting, likely won't build Sam's marketable skills in meaningful ways, and it will pay 30 percent less than his prior job. It will also eat into the core time he would otherwise be spending networking and interviewing. Still, it will allow him to extend his financial cushion in case his search takes longer than expected, and he's always heard that it's better to look for a job while employed. He reaches out to an actuarial mentor for advice.

1. If you were that mentor, what questions would you ask Sam?
2. If you were Sam, what would you do?

Several respondents felt this is a good time for self-reflection on career directions:

Sam needs to reassess how he managed his career and commit to taking a more active role in setting goals and charting a path that will allow him to achieve them.

I would encourage Sam to take time off to travel and come back refreshed, refocused and reenergized. The workforce is

experiencing seismic shifts; flexibility and perspective are in great demand.

Are there industries other than insurance that would interest Sam? He may want to identify players and associations in those and become active on a volunteer basis.

What is his passion? There's a reason that he is a career ASA and has been with the same company for many years. It is possible his ideal job is not as an actuary.

I would begin by asking about career goals. This is a good opportunity to assess career direction and potentially make a change—to a different type of company or product suite, or between a pricing focus and valuation focus, among many other possibilities. Sam could also consider whether he should pick up the exam process again and pursue his FSA, which could open other doors.

Another who used to be a career ASA expanded on the previous point about continuing with the exams:

- Why are you a career ASA and not an FSA? What is standing between you and FSA? Do you want your FSA?
- Where do you see yourself in five years, and where do you want to be?
- What drives the difference in those two answers and how can you bridge that gap?
- How badly do you need the money now versus if you could find a way to make more money in five years?

No one cares that I used to be a career ASA. They just see (and compensate) me as an FSA. The reason I went back was job security—not just short-term in the job I had, but long-term.

Of course, Sam would have to consider some of these angles:

- Is he married? Going back to school or taking exams requires a supportive spouse.
- Does he have a family? It is hard to invest in the long term with young kids. You have to have a map and you have to see a path.
- He will be older than the average student. However, wrapping up the FSA or getting an MBA at that age might be more doable.

On the flip side, maybe Sam wants to be something other than an FSA—he could take this time to get an executive MBA, or some other degree that can help launch a new twist on his career.

Another gave a road map for exploring Sam’s career directions:

- What makes you think you didn’t learn much in your many years with the company?
- What is your ideal role?
- What would you be doing in this role?
- What skills does this role need?
- What are the tasks about which you are most passionate?
- What types of problems would you love to address?
- What if your ideal role is no longer in the actuarial field?
- Who would you love to be working with? And what type of company?

Here’s a compilation of other questions respondents felt Sam’s mentor should ask:

- Are you mobile, and do you know many actuaries in other cities?
- Is your background as a solid generalist, or very narrow? In either case, you have a solid core as an actuary.
- How is your financial situation? One year of severance sounds like a big cushion, but it may not be if Sam has spending concerns.
- Are you actively working with a recruiter on your search, versus looking through your own network? Working with a recruiter may be more intensive and effective in job searching.¹

And these questions about the consulting assignment:

- If you take on the part-time work, will it help you build skills you will need in your next job? If so, how?
- How much time do you need to effectively network and search for work?

- How could you efficiently focus your job search on your free days?
- How bored would you be doing the part-time work? Could that de-motivate you?
- What is the potential to make new contacts and network on the assignment?
- Will exposure to a consulting firm environment add to your breadth of experience for a new job?
- Could this part-time role lead to a more fulfilling full-time role?

Most respondents felt Sam should clearly take the consulting assignment, for these reasons:

1. It’s much easier to find a new job while you have a job—any job—than when you are unemployed.² Two days a week provides enough time for networking and search.
2. It will give Sam the opportunity to acquire and learn new skills and make himself more marketable, or may lead to a permanent, better-paid position with his friend.
3. Not having a job for an extended period may have a negative psychological impact and exaggerate his search challenges.

Taking the position allows Sam opportunities to network with both internal team members and clients, either of which could be the key to a permanent position. And the extra income reduces the chance that Sam will have to accept a position out of desperation rather than make a well-thought-out career choice.

Unless Sam was working from home already, he may miss the energy that comes from interacting with others in the office.

Being able to provide potential employers with positive feedback from a current boss is the best reference! You never know what you might learn in a new job that could lead you down a completely different and fulfilling path, in addition to avoiding a gap on your resume.

I would take the assignment if it would let me keep relevant skills fresh. It could also lead to other opportunities and networking. Consulting firms are current with technology and what services the marketplace will buy. He will learn very fast about what he needs to know and do to improve his own career. Work at the consulting firm, keep looking for a better job, and create passive income by investing the severance pay.

But one respondent had a different view:

If I have definite evidence that the side job will take away from job searching, I'd tell my friend to give me six months to focus on my search. Being an actuary for a long time, I should have a decent amount of savings, and can afford 12 months of not receiving income other than the severance plus unemployment.

WHAT ACTUALLY HAPPENED?

Sam decided to take the part-time gig. Within weeks, he was frustrated with how difficult it was to schedule the networking meetings he found critical to his search: It was hard to make or receive calls in the consulting office other than at lunchtime, when his contacts were also generally out. Additionally, he was only available for face-to-face meetings on his days off, which often didn't coincide with his contacts' schedules. Sam also felt the work wasn't really advancing his skills in any meaningful way, and might even look like a negative on his resume—as if he had taken a backward career step. However, he still felt it was worth it financially.

After several months, it was clear to him that the negatives outweighed the positives, and he resigned. He then devoted himself 100 percent to networking, which proved more and more productive. Ultimately, this led to a really interesting actuarial role at a 30 percent pay increase over where he had been when he was laid off. ■



John Hadley is a career counselor working with job seekers frustrated by their search and professionals struggling to increase their visibility and influence. He can be reached at John@JHACareers.com or 908.725.2437. Find his free *Career Tips* newsletter and other resources at www.JHACareers.com.

ENDNOTES

- 1 For more on working effectively with recruiters, see "Make the Most Effective Use of Recruiters," originally published in the October 2005 issue of *The Stepping Stone*, www.JHACareers.com/ArticlesRecruiters.htm.
- 2 For another view on this, see www.JHACareers.com/QuittingToFindANewJob.htm.

SOA Explorer Tool

Find Actuaries Around the Globe

The SOA Explorer Tool is a global map showing locations of fellow SOA members and their employers, as well as actuarial universities and clubs.

Explorer.SOA.org



DIVERSITY SPOTLIGHT

Recalibrating the Future: The Organization of Latino Actuaries

By Carlos Orozco

The Latino community is one of the fastest-growing demographics in the United States. In fact, at just more than 17 percent of the nation's total population, this is the largest ethnic minority in the country.¹ That increasing proportion of the general population, however, has not yet translated into the actuarial profession, where less than 1 percent of credentialed actuaries are Latino.² This a big gap to close—and one that the Organization of Latino Actuaries (OLA) is working hard to address.

WHY DOES DIVERSITY MATTER?

The Ethisphere Institute, an organization that defines and measures corporate ethical standards, and recognizes companies that excel by these standards, has discovered that companies with a diverse management team outperform their peers in the Russell Index by 15 percent.³ The reason for this, they have found, is that companies that do business with integrity outperform the market—and the more included people feel within their organization, the greater sense of belonging they have, and the more employees are committed to doing business the right way. Mindy Grossman, who has consistently appeared on the “World’s 10 Most Powerful Women” list according to *Forbes*, says “There’s a pure and simple business case for diversity: Companies that are more diverse are more successful.”

Diversity within the actuarial field is a topic that has been on the radar of actuarial organizations for many years now.

- The Actuarial Foundation has been working since 1994 to “enhance math education and financial literacy through the talents and resources of actuaries,” and, among other initiatives, sponsors the Actuarial Diversity Scholarship.
- The International Association of Black Actuaries (IABA) has been mentoring students and supporting the growth and

development of actuaries and actuarial students for more than 25 years.

- Both the Society of Actuaries (SOA) and the Casualty Actuarial Society (CAS) are taking measures to address diversity within their organizations. Each has an Inclusion and Diversity Committee, and a strategy, driven by the highest levels of leadership.
- The Joint CAS/SOA Committee on Career Encouragement and Actuarial Diversity has a mission to increase awareness of the actuarial career among students, educators and career influencers in high schools, colleges and universities.

These organizations and committees are working hard on behalf of the actuarial profession to promote inclusion and diversity within the profession. To further complement these efforts, and to more specifically target a Latino community, we formed OLA.

Our mission is to increase the number of Latino actuaries by promoting the profession, and by providing guidance, mentorship and networking opportunities. Simply put, OLA is comprised of actuaries, academics and other sponsors who want to help other aspiring actuaries achieve their goals, and to encourage others to join the profession. To reach these goals, we focus on what we know best: our Latino community.

Many throughout the actuarial community have engaged in some of these efforts for various years and joined forces as a recently established charitable organization in August 2017. OLA is run entirely by volunteers, with a board of directors and formal officer positions to set the mission and execute the priorities.

Most of our members are actuaries and actuarial students practicing from across the United States. We also have international members practicing in Latin America, Canada and Europe. Our community has more than 140 members—credentialed actuaries, candidates and academics—representing many areas of practice, including insurance companies, consulting firms and nontraditional areas.

The challenge with any organization focused on increasing diversity—especially OLA—is how to practically address the target market. For Latinos, it is a huge talent pool to reach. Without understanding the culture, how people live and think, and what they aspire to, it is difficult to create products that address the needs of the community. Here is just a sampling of what OLA is specifically doing to bring the message of actuarial science to the Latino community:

- Mentoring more than 40 university students and candidates

- Providing resume review and mock interview sessions
- Sharing studying techniques, study guides and seminars
- Partnering with corporations for internships and full-time positions
- Broadcasting information about the career to universities and high schools
- Sponsoring networking events at SOA and CAS conferences

We are very proud to be actuaries, and this is a career that has many rewards. We want to be sure that other Latinos know about it. This is a journey that will not only benefit the Latino community but will also transform the landscape of the actuarial field in the long run. As American computer scientist Alan Kay said, “The best way to predict the future is to invent it.”

For more information about OLA, go to LatinoActuaries@gmail.com or <https://www.linkedin.com/groups/6585670>. ■



Carlos Orozco, FSA, MAAA, is a board member of OLA and director and actuary at Prudential Financial. He can be reached at carlos.orozco@prudential.com.

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- 1 United States Census Bureau. 2016. *FFF: Hispanic Heritage Month 2016*. Release Number: CB16-FF.16: October.
- 2 Shepherd, Linda, and Davis, Kwame. 2015. Building an Inclusive Work Environment: Why Diversity Matters in the United States. *The Actuary*, December 2015/January 2016, <http://www.theactuarymagazine.org/building-an-inclusive-work-environment/> (accessed January 11, 2018).
- 3 *Nasdaq's Behind the Bell: Gender Diversity Forum*. Nasdaq: February 2017.



Listen at Your Own Risk

The SOA's new podcast series explores thought-provoking, forward-thinking topics across the spectrum of risk and actuarial practice. Listen as host Andy Ferris, FSA, FCA, MAAA, leads his guests through lively discussions on the latest actuarial trends and challenges.

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BUSINESS MANAGEMENT

A Change Will Do You Good

By Mitchell Stephenson

During my time at Prudential Financial, I was fortunate to work with Jim O'Connor. Up until his recent retirement, Jim was a vice president and the domestic chief actuary for the company. Over his four-decade-long professional career, he was part of a leadership team that took the organization through demutualization, acquisitions, historically high interest rates, market crashes and significant advancements in technology. Jim is an advocate for embracing change effectively. He was gracious enough to sit down with me to discuss that topic.

There is a cartoon going around social media. It features a presenter asking a group of professionals, "Who wants change?" Every person in the room raises their hand. Then the presenter asks, "Who wants to change?" Not a single hand goes up.¹ This human inclination to resist change is natural. Recent research on the brain shows that resistance to change is not only psychological, but physiological.² This means that confronting change can make us feel physically uncomfortable. Our natural way to combat this response is to resist change, and to revert to what we have always done. It is human nature.

Yet, drastic change is coming, especially in technology. The Institute of Electrical and Electronics Engineers estimates that by 2040, 75 percent of all vehicles will be driverless.³ NASA has recently revealed a plan for the first humans to live on Mars within a few decades. Artificial intelligence is already in use today, and the capabilities are growing. The future can seem scary if we are unwilling to embrace change. As French poet André Gide wrote, "Man cannot discover new oceans unless he has the courage to lose sight of the shore."

To think about how best to overcome our natural resistance to change in the future, it helps to first look backward in time. There have been significant changes that we've already weathered in the past few years and decades. O'Connor recently reflected on the workplace technology that was in use when he began work in the 1970s. While they were no longer used, he recalls seeing Friden calculators on his floor. These machines

resembled those that NASA used to perform the calculations necessary to send the first astronauts into space.

Through the late 1970s, users fed 80-hole-punch cards into what would be considered massive computers by today's standards. To get output from these large machines, users would input lines of code and data characteristics onto the punch cards. They would need to wait, sometimes for hours, to see if the code executed successfully before they could see output. As technology progressed, people still relied heavily on basic four-function calculators to perform manual calculations, as well as to check computer output, until the mid- to late-1980s. It wasn't until then that personal computers first appeared in the workplace.

Fast forward to the present. The amount of data in the entire world is doubling every two years.⁴ Most cars today possess more computing power than the entire system that guided those first astronauts to the moon in 1969.⁵ In fact, the phone in your pocket is millions of times more powerful than all of NASA's combined computing technology at the time of the moon launch.⁶ These changes have had significant impact on the way that we live, communicate and work.

"Man cannot discover new oceans unless he has the courage to lose sight of the shore."

The rapid change in technology is not the only drastic change in the financial industry. The entire Fortune 500 competitive landscape has almost completely turned over in the last six decades. Of the 500 companies listed in 1955, only 60 remained on the list in 2016.⁷ Companies disappeared for various reasons, one of which was the failure to embrace change.

Why were companies that were once so successful unable to carry that success forward with them decades into the future? Sometimes, O'Connor said, the reason for companies failing to keep up with change is simple: "They get attached to success. It's a type of hubris that suggests they know best."

Fortunately, there are some specific things that individuals and organizations can do to prepare for, guide and embrace change into the future.

- **Be solution-oriented.** How do you solve any problem? Identify three basic things: where you are now, where you want to get to, and how you're going to get there. "When you get right down to it, every problem and every project all

follow that simple model,” said O’Connor. It seems straightforward. Yet, many of us don’t take the time to clearly identify these three critical components of any problem on which we are working. Over the decades, this process of thinking through a problem and being solution-oriented has remained the most effective way to problem-solve. “Our technology is different. What we can do is different, but the way we should be thinking about what we’re doing, that really hasn’t changed,” he added.

- **Have a vision and know how to implement it.** Some companies that have had tremendous success over the last few decades owe it to a few individuals with a concrete and executable vision. An obvious example to point to is Apple, the world’s most valuable publicly traded company. When it started out in the late 1970s, Apple sold personal computers. Because of the vision of Steve Jobs and others, the products and the company evolved into something entirely new and different. It set the trend for the whole industry as opposed to following trends set by other companies. “Vision is great. You need it,” said O’Connor. However, it’s not enough. You need a plan of attack. The rubber hits the road as you implement the vision. That’s where the execution comes in. “We can design the greatest whiz-bang ever,” he said. “If it doesn’t sell, it doesn’t matter.”
- **Balance matters.** When it comes to embracing change, there are the extremes, and there is everything else. On one extreme are individuals and organizations that resist change at all costs. On the other, there are those that follow all trends without remaining focused on their original vision. “Neither one of them is a very successful strategy,” said O’Connor. Individuals and organizations need to find a sweet spot between these extremes that works for them. A company that resists change at all costs will eventually get overwhelmed by the world around it, go out of business, or lose significant market share. Some recent examples of this are Blockbuster, Kodak and Borders. On the flip side, it’s important not to follow every trend just because it’s there. You lose your vision if you do this, and spread yourself too thin. This is another recipe for failure.
- **Use your judgment.** As actuaries and technical professionals, no matter what happens in the future, we will need to rely on our judgment, and our ability to communicate the implications of modeled results. This will become especially true as automation and artificial intelligence become more prevalent in the insurance and financial industries. “Judgment is one of the things that we bring to the table that is unique,” said O’Connor. “When you think about what are the core things that we as a profession provide, it is that understanding. It is the judgment. It is how the world of insurance works.” We

will also need to always keep in perspective that doing the right thing should rise above all others as the primary reason for making business decisions. When it comes to making the right decisions, he said, “In our profession, we’ve got lots of things that help us. We have a code of professional conduct, Standards of Practice, study notes, peers and resources all the way up to—and including—the ABCD (Actuarial Board for Counseling and Discipline), which can help counsel, or if it needs to, discipline,” he said. “All of that structure is there to enable those of us in the profession to do the right thing.”

It’s a certainty that the world around us is going to change, and that we’re going to have to deal with it. It’s something that we’ve all dealt with before. All of us experience change in our lives, at one time or another. In recent decades, we’ve gone through significant changes in the ways that we live, communicate and work. Sometimes we don’t give ourselves enough credit for how rapidly we’ve adapted.

“We have so many examples where people say they don’t like to change, and then they pull their cellphone out of their pocket,” said O’Connor. “We change all the time. Let’s just recognize the fact. We’re more talented at this change thing than we believe.” ■



Mitchell Stephenson, FSA, MAAA, is vice chairperson of the Leadership & Development Section Council and can be reached at mitchell.stephenson@prudential.com.

ENDNOTES

- 1 Hart, Jane. Who Wants Change? Who Wants to Change? Working Smarter Daily, Oct. 26, 2015, <http://www.workingsmarterdaily.com/change/?open-article-id=4211805&article-title=who-wants-change--who-wants-to-change-&blog-domain=c4lpt.co.uk&blog-title=jane-hart>.
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- 6 Your Smartphone is Millions of Times More Powerful Than All of NASA’s Combined Computing in 1969, <https://www.zmescience.com/research/technology/smartphone-power-compared-to-apollo-432/>.
- 7 Perry, Mark J. Fortune 500 Firms 1955 v. 2016: Only 12% remain, thanks to the creative destruction that fuels economic prosperity. AEIdeas, Dec. 13, 2016, <http://www.aei.org/publication/fortune-500-firms-1955-v-2016-only-12-remain-thanks-to-the-creative-destruction-that-fuels-economic-prosperity/>.

CAREER DEVELOPMENT

Resources for Planning Your Retirement

By Anna M. Rappaport

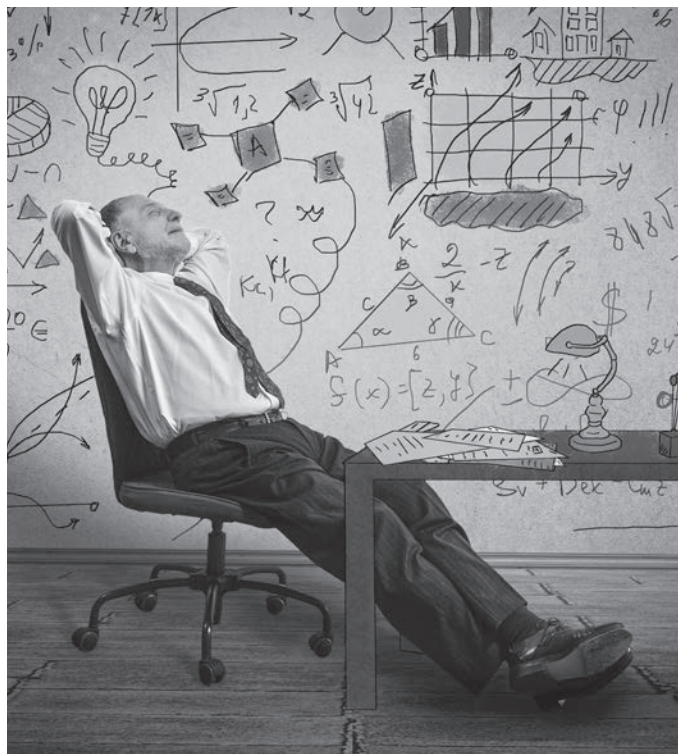
Chairperson's note: At the October 2017 Society of Actuaries (SOA) Annual Meeting & Exhibit, the Leadership & Development (L&D) Section sponsored a session titled "Transitioning From Fully Employed to Fully Retired." Sharon Giffen and I shared some of the trends in the retirement space, including an increased interest in the workplace for transitioning to full retirement.

We also shared some of the resources that can be used by people looking to transition from a full-time position to alternative arrangements. The attendees then discussed and shared their reactions and ideas, as well as their own experiences. This was a great learning experience for all involved, and we are working to continue this conversation. One attendee was Anna Rappaport, past SOA president and expert in the retirement field.

This article is a follow-up to that session and provides some resources to individuals interested in this topic personally, and to those whose clients or employers have interest in this topic.

The SOA Committee on Post-Retirement Needs and Risks has recently developed *Retirement Health and Happiness*,¹ one in a series of publications designed to help improve retirement literacy. It provides information for people nearing retirement and retirees on aspects of retirement planning that go beyond money. This project is jointly sponsored by the SOA and Financial Finesse.²

The SOA supported the Stanford Center of Longevity Sightlines project,³ which examines what is needed for a long and successful retirement. It focuses on three domains of importance: financial resources, health and social engagement. The ideas presented in this project support the need for adopting strategies similar to those in *Retirement Health and Happiness*.



The SOA Committee on Post-Retirement Needs and Risks also has developed a set of 12 decision briefs⁴ to help individuals make a range of retirement decisions as they near and enter retirement. One is about when to retire.

At the annual meeting session, some individuals shared their stories. I shared mine in the January 2013 issue of *Pension Section News*, in a column titled "Some Insights Into Phased Retirement and Retirement Decisions From the Retiree's Point of View."⁵ Here are a few of my ideas and experiences:

- I am a phased retiree, and I retired from my career job at the end of 2004.
- It is important to have a "life portfolio" as well as a "money portfolio." My life portfolio includes some paid consulting, volunteer work and art, as well as leaving plenty of time for friends and family.
- Every individual should find and pursue their own passions, and these should define activities that create value from a personal perspective.

- We need to give thought to and develop a plan for the period that follows full-time employment. This is a different stage of “career planning.”
- At this stage the definition of success is personal, probably different from earlier, and important in choosing activities.
- I like the idea of establishing a personal brand for this period.
- Networking can be important in identifying the right personal opportunities for this period of life.
- This period may be long or short, depending on personal circumstances.
- Volunteer work that follows my passions has been a very important part of this period for me.
- The SOA has been an important part of my volunteer work and my life. I served as president of the SOA 20 years ago.
- My passions include a focus on improving the retirement system, improving opportunities for people in the third age, and making art. You can learn more about them from my website, www.annarappaport.com.
- In my art, I try to invent new things. When asked if I color inside or outside of the lines, I replied that I make my own lines.
- It has been helpful to me to let people know what I am interested in, and I periodically send catch-up letters to contacts to thank those who helped me, to let people know what I have been doing, and what I am interested in.
- One of the biggest challenges in consulting independently as a phased retiree has been contracting. Some of my concerns are limitations of liability, intellectual property ownership and the ability to work on similar issues with different clients.
- While I am very interested in policy and the future of the retirement system, I have chosen not to stay up-to-date on

many detailed laws and regulations. I do not provide advice or calculations for pension plans or individual retirement issues. My current consulting practice includes primarily research, writing and speaking.

I have considered this topic from the viewpoint of the individual, the employer and the policymaker. In the course of my research on this topic, I learned that the Government Accountability Office issued a report on this topic in 2017 (report number 17-536⁶) that offers an up-to-date report on the U.S. retirement scene. I also learned that there are some organizations specializing in helping individuals find or develop opportunities. Websites such as *RetirementJobs.com*, *www.YourEncore.com* and *www.Encore.org* offer different approaches to the challenges at hand. None of them target actuaries, but the ideas may be of interest.

The path of transitioning from full-time employment to full-time retirement is one that I believe many actuaries and other individuals will follow in interesting and different ways. It is a path that will be followed in different countries as well. I hope that more people will share their stories and also offer ideas and resources to others. ■



Anna M. Rappaport, FSA, MAAA, is a phased retiree, chairperson of the SOA Committee on Post-Retirement Needs and Risks, and a past-president of the SOA. She can be reached at anna.rappaport@gmail.com.

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CAREER DEVELOPMENT

It's a Matter of Trust

By Mitchell Stephenson

What do you think is the most important quality in a leader? It might surprise you to learn that it's not the *ability* to motivate others, to be influential, or even the *competence* level of the leader. In fact, a 30-year cross-continental study on leadership conducted by professors Jim Kouzes and Barry Posner indicated that it is something different altogether. "In almost every survey conducted, *honesty* has been selected more than any other leadership characteristic. Overall, it emerges as the single most important factor in the leader-constituent relationships," they write.¹

Why is honesty so important in a leader? It is about what others expect from you over time. People want to know that they can trust you, and they will evaluate that based on whether you have built a reputation of being trustworthy. In building that personal reputation, honesty is the quality that can most enhance it—or cause damage. Billionaire investor Warren Buffett captured that sentiment when he said, "It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."²

In fact, it can take a lot fewer than five minutes to create or destroy trust with others. Studies show that people often make judgments within the first seven seconds of meeting you.³ One of those judgments is the question, "Can I trust this person?" Answering that is more important even than the other question people ask themselves immediately upon meeting you, "Can I respect this person?" Psychologist Amy Cuddy explains why this is so at a very basic level: "From an evolutionary perspective, it is more crucial to our survival to know whether a person deserves our trust."⁴

So how can you convince others that they deserve your trust, and at the same time, avoid pitfalls that may inadvertently display inauthenticity, and sow seeds of distrust? Here are a few suggestions.

BE AWARE OF YOUR BODY LANGUAGE

A famous study by UCLA professor Albert Mehrabian indicated that people trust you when your words, tone of voice, and

nonverbal gestures are all synchronized.⁵ When all three are not working for you in unison, however, people tend not to trust you. In fact, they tend to rely much more on your tone of voice and body language to determine what you are really trying to say, rather than your actual words. Such inconsistencies cause "people to sense that something isn't right, and they begin to suspect that you're trying to deceive them, even if they don't know exactly why or how," writes author and Ph.D. Travis Bradberry.⁶

There are certain, specific nonverbal gestures that can cause others to mistrust you, which you should try to avoid. These gestures include leaning away, crossing your arms, touching, rubbing or grasping your hands together, and touching other parts of your body during a conversation. While no single one of these gestures clearly corresponds to untrustworthiness, say authors and communication experts John Neffinger and Matthew Kohut, your brain recognizes these four behaviors as warning signals.⁷ Avoid these gestures during conversation, and people will be more likely to place their trust in you.

That is also true of exaggerated gestures, which can imply that you're stretching the truth. Be careful of these. "Aim for small, controlled gestures to indicate leadership and confidence, and open gestures—like spreading your arms apart or showing the palms of your hands—to communicate that you have nothing to hide," writes Bradberry. And when it comes to avoiding eye contact, that certainly "makes it look like you have something to hide, and that arouses suspicion," he writes. Don't do this if you want to earn someone's trust.⁸

CHOOSE THE MOST EFFECTIVE FORM OF COMMUNICATION FOR THE SITUATION

Many sources say that it is better to communicate with someone in person, as compared to a less personal method of communication, such as phone, email or instant messenger. This is especially true when having a difficult conversation, or when trying to make a collaborative decision on a complex topic. With in-person communication, you can rely on nonverbal, as well as verbal, cues to project honesty and trustworthiness.

It may not always be possible to speak in person, however, due to your schedule or physical location. In some cases, you may rarely be able to meet in person, and must rely on other methods to develop trust over long distances. The good news is that there are some specific actions you can take to build trust across physical barriers. Jim Clark writes about his experience in building trust while managing a remote team: "Working as a remote manager requires a bond of trust between the employee and manager. A remote manager needs to make a continuous effort to build trust in and with his or her employees. Trust is

developed by regular contact, follow-up, mentoring, encouragement and allowing team members to grow and feel a sense of ownership in their work.”⁹

It is very important to remember that even a single bad interaction can damage the trust you have worked so hard to establish with another person.

BE CONSISTENT

It can often be the case that you work for months, or years, to establish trust with others. The more consistent you appear over time, in terms of your temperament and engagement, the more people will come to trust you—and expect the same of you in the future. You must watch out and not let your emotions get the best of you. This can affect your relationships with others. “To be consistent, you must be reliable, and you must ensure that even when your mood goes up and down it doesn’t affect how you treat other people,” writes Bradberry.¹⁰ If you can maintain your consistency over time, despite your mood in the moment, people will come to trust you even more.

It is very important to remember that even a single bad interaction can damage the trust you have worked so hard to establish with another person. Neffinger and Kohut write, “There is one especially critical difference in how we judge warmth and strength. One cold incident, in which you show clearly that you don’t share another person’s interest, or care about how they feel, can make it very difficult to establish warmth between you later.”¹¹ It is important to remember that over the long term, putting aside your feelings in the moment in favor of the longer-term relationship, will reap benefits with others, and allow you to maintain your trustworthiness with them.

MAKE THE MOST OUT OF YOUR INTERACTIONS

There are certain ways of speaking and listening that can help you to establish and maintain trust with others. For example, psychologist James Pennebaker has found that people who use “I” frequently are more likely to be telling the truth than people who use less forthright language, which deflects attention from themselves.¹² Listening effectively can also help you to develop trust. It is important for others to know that you are truly listening to, and trying to understand, them. “Authentic listeners . . . reflect back what they heard to clarify . . . and they ask questions to probe the other person’s feelings or opinions on the topic of

conversation,” writes executive coach Marcel Schwantes. “That can be as simple as: ‘Tell me how you feel about this.’”¹³ If you can convey authentic listening to others by asking critical questions and seeking first to understand, it will lead them to trust you more.

PUT IT INTO PRACTICE

In his 1986 song, “A Matter of Trust,” Billy Joel warned about the risks of losing trust in relationships when he sang, “The closer you get to the fire the more you get burned.” If you incorporate some of the previous guidance into your daily activities, you can avoid getting burned by the figurative fires that cause others to distrust you, and you can work toward building, maintaining and growing trust in your most important relationships. Building that trust, in turn, will give you the skill that is universally most admired in a leader. Just remember that building and maintaining trust takes effort and attention. As best said by Bradberry, “Trust is a peculiar resource. It is built, rather than depleted, by use.”¹⁴ ■



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COMMUNICATION

Building Influence in Interviews

By John West Hadley

I started part 1 of this series¹ by sharing my definition of the goal you should have for any conversation where you want to achieve true influence:

“To help the other person succeed by producing a solution that best meets their needs.”

Notice that this statement includes *nothing* about what you want to achieve. It is entirely focused on *the other person*. Your goals need to take a back seat to helping others with their needs.

A clear focus on the other person’s goals builds the relationship so critical to achieving influence.

Many candidates struggle with applying this concept to interviews. They think, “I’m here about getting hired—I just want to get an offer!”

True, but the path to getting that offer is a deep exploration of the interviewer’s needs, which ultimately shows how you could be the solution that best meets those. (Or possibly to finding out that the needs are ones for which you either can’t or don’t want to be the solution, which can also be a valuable outcome.)

Consider these true-life situations:

Rich had the best possible credentials and experience I could have hoped for in my critical actuarial opening, but the instant I met him, I realized I would be cringing every time he walked into my office. Since I had flown him in from Boston, I went through the motions of the interview process, but knew I would not extend him a job offer. In fact, others who met him suggested I should have just put him back on the plane right away.

David was a number of years Rich’s junior, and was light in the type of actuarial experience I sought. But the recruiter told me he was sharp, and I decided it was worth exploring his candidacy. I instantly liked him and the way he carried himself. As we

talked, I became confident that he would fit well into my team and always have my back. I decided I could mentor David on his gaps, adjusted the job spec to fit him, and hired him on the spot.

How do you achieve David’s level of engagement? By aiming toward the objective I stated up front.

Exploring my needs shows you are curious, engaged and focused on the right issues. You will be asking the right questions, talking about things that are relevant and important to me, and keeping ME fully engaged in the conversation. Digging deeply into those areas, and not letting things lie at the surface, gains you the understanding that shows you what it is that the job is *really* about, and provides you the road map to showing that you are the solution that best meets my needs.

Notice that I referred to the interview as a conversation. The most successful interview is not a Q&A session, but morphs into a truly influential conversation.

The trick is that this focus on my needs has to be genuine: You can’t just be asking a set of questions you wrote down on a piece of paper ahead of the interview. If your questioning comes across like stock questions you read about in some book, you will likely do worse than if you asked no questions at all.

You need to be genuinely interested in the questions, and my answers. You need to be following the conversation so that the questions are natural and relevant to the point under discussion. You need to be thinking deeply about my answers to see where the conversation should go next.

Part of this involves tension management,² a concept few people consciously apply to the interview process.

Watch for the final installment of this three-part series in our next issue of *The Stepping Stone*. ■



John Hadley is a career counselor working with job seekers frustrated by their search and professionals struggling to increase their visibility and influence. He can be reached at John@JHACareers.com or 908.725.2437. Find his free *Career Tips* newsletter and other resources at www.JHACareers.com.

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- 1 “Building Influence” in the November 2017 issue of *The Stepping Stone*, <http://thestepingstone.soa.org/?issueID=2&pageID=17> (accessed January 11, 2018).
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PERSONAL DEVELOPMENT

Go Beyond Your to-dos: Create a “to-who” List

By Aisha Faleeldeen

Many of us write down a to-do list to plan our day at work and to manage our projects, but we often don't give that same attention or time to connect with our co-workers, friends or even family. Creating a to-who list instead can give us the motivation, and hold us accountable, to fill this void.

WHAT IS A TO-WHO LIST?

A to-who list contains the names of people you want to connect with. It can be a colleague with whom you haven't touched based in a long time, a mentor you've been meaning to call, a friend who can give you that much-needed emotional boost, or a family member you haven't visited for a while. Keynote speaker and author Gary Bradt presented this useful technique at an Actuarial Community Town Hall at Prudential this spring. In a recent article on the *Forbes* website, Bradt explained this concept:

Use a “ToWho” [sic] list to build your change network. ... It is a tool akin to the to-do list. But rather than a list of daily activities, the ToWho list is a list of all the people you want to stay in contact with. ... Successful leaders review and add to their ToWho list regularly, and encourage others to do the same. Reaching out to somebody on one's list is a great way to sustain the relationships that will sustain one most, both personally and professionally, whenever change hits.¹

THE TO-WHO CHALLENGE

For some of us, myself included, networking can be a challenge. I can tell you that in my experience, it often doesn't come naturally. For those of us who are introverts, it can be especially difficult.

To encourage the actuarial community at Prudential to collaborate and engage, a to-who challenge was introduced following Bradt's presentation. The employee with the most networking conversations completed within a three-month period would receive a personal one-on-one coaching session with Bradt.

Two years ago, I relocated from New Jersey to Virginia. I took a position in which I now work from home rather than working out of our headquarters in Newark. In my new role, my department is based outside of Philadelphia, in Fort Washington, Pennsylvania. Even though I knew that working from home would be a challenge, I felt my strengths were in the relationships that I had built over the years. I quickly realized that it was challenging to stay connected with my co-workers, even though I had worked on-site for the company for several years.

When I heard about the to-who challenge, I was excited because I enjoy connecting with people on a personal level and learning about their experiences, and knew I had a head start. Since taking on the new role, I had kept in touch with my co-workers through phone calls, emails and instant messaging. I also made visits to our Newark and Fort Washington offices every other month so I could make in-person connections. Prior to a visit, I would pre-plan and write a list of people to connect with, and I contacted them in advance to see if they were free for breakfast, lunch or coffee. Surprisingly, I found out that most were happy to meet. For each trip, my goal became to fill up my calendar and book time with those with whom I wanted to connect.

What I had not been doing, however, was keeping track of the people with whom I planned to, or wanted to meet with on a frequent basis. The challenge encouraged me to keep better track of my contacts, which helped guide me in recording touch points, so there was not a huge time gap between correspondences. The to-who challenge pushed me to meet someone new on every trip, in addition to connecting with people I already knew. If I have just two days, I told myself, I need to make the most of it—and that's how I won the to-who challenge!

Winning the challenge was invaluable to me because I found Gary to be one of the most engaging speakers I have ever met. During my coaching session, I learned that setting expectations before a meeting can help to level set, and it can help focus on the important points. Touch base with the person prior to your meeting, and let them know what you wish to discuss, whether it's personal or professional. This helps you have a more productive conversation.

Bradt stressed the importance of addressing fears and learning to deal with the outcome. There are things that can be controlled, as well as things that are beyond your control. When you can tell yourself that you are going to make the outcome of a challenging situation work in your favor, there is no longer fear.

Bradt also advised that you can't rely on relationships that you never built, so it's important to invest in sustaining relationships. Little gestures can go a long way. If one of your contacts or someone on your to-who List had a new baby or a death in



the family, a small action like checking in with them can help strengthen the connection, as networking is not just a one-time thing.

Some may say that working from home limits the opportunities to move up the corporate ladder. It is true that not being there in person can be difficult at times; however, people do remember the time that you spent with them, the energy you spent to connect, and the impact you made during that time. As Maya Angelou said, “I’ve learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel.”

TIPS TO STAY CONNECTED

Maintaining relationships can be challenging. Whether it is a business relationship, friendship or your relationship with your significant other, relationships need time and effort. Relationships grow when they are nourished. Keeping that in mind, here are a few tips I learned, to stay connected with others:

- Networking receptions can be a great way to get to know someone and their interests. Listen to their stories but also make sure to share your experiences, whether it’s the countries you have visited, your favorite sports teams, family events, or charities you support. People love to hear about interesting experiences, and it is a great way to remember someone. The next time you meet them, it’s easier to pick up where you left off!
- In my experience, there are always at least two people at each networking event who I find interesting, and with whom I can engage in conversation. I make a mental note and then write to them immediately following the event. This way, I

make sure to keep their contact information handy. I have also found that it is okay to be selective about with whom you network, as you will not naturally connect well with everyone.

- Don’t wait for someone to reach out to you. Instead, take the first step. Set expectations ahead of time if you want to discuss specific topics. I have found that people appreciate it when you make the effort and communicate your intentions ahead of time. I also suggest setting up a lunch meeting as a one-on-one. This really helps to elevate the relationship since people are less apprehensive than in a group setting.
- Plan your meetings a few months in advance. My preferred method to connect with senior leaders or colleagues is through email, since it does not put pressure on them to respond immediately. If for some reason the timing does not work, just let them know when you can meet them next, and *follow up!*
- Follow each meeting with a personal thank you note. People are busy. If they take the time to meet you, take the time to thank them. A simple show of gratitude doesn’t take that much time! It can go far to help ensure there is a next meeting.
- Update your to-who list once a month. Take 10 minutes a month to identify people you want to connect with but haven’t had a chance to yet. This will help keep your to-who list current and make it easier for you to schedule meetings.

Digital media and social networking have made it easier for people to chat online. The access to so many family members, friends and professionals through social media may also mean that many of us neglect to keep important, in-person communications going. This can lead to missing out on the most meaningful interactions. By creating and continuously updating your to-who list, you can work on the relationships that matter the most—and give you that much-needed human touch, which technology cannot replace. ■



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PERSONAL DEVELOPMENT

Make Willpower Your Superpower

By Doreen Stern, Ph.D.

It's a bird. It's a plane. No, it's willpower! It's true: Willpower can help you scale tall buildings in a single bound. Yet when it's depleted, you might find yourself planted face down on the sidewalk.

WHAT IS WILLPOWER?

Willpower is a mysterious mental force that motivates you “to eat right, exercise regularly, avoid drugs and alcohol, save for retirement, stop procrastinating, and achieve all sorts of noble goals,” explains the American Psychological Association.¹

In short, it provides superhuman qualities.

In 2011, Dr. Roy Baumeister, the pre-eminent social psychologist in the world, published the book *Willpower: Rediscovering the Greatest Human Strength*, along with *New York Times* science writer John Tierney. Seeking spectacular strengths, I recently revisited it.

WHY IS WILLPOWER SUCH A BIG DEAL?

All of us can improve our skills. We can become better actuaries, speakers and even spouses. Still, when “psychologists isolate the personal qualities that predict ‘positive outcomes’ in life [such as a happy family, good friends, a satisfying career, robust health, financial security and the freedom to pursue one’s passions] they consistently find two essential traits: intelligence and self-control.”²

Researchers haven’t yet learned how to permanently increase intelligence. However, tried-and-true ways to increase self-control (aka willpower) exist. Thus, you and I can learn what works and use it to enhance our lives.

WHAT ARE FOUR WAYS HUMANS USE WILLPOWER?

1. **Control of our thoughts.** Think of all the crazy thoughts that enter your consciousness during any 24-hour period. Then consider Baumeister and Tierney’s illustration of how



irrational it was for Tiger Woods to think his dalliances wouldn’t be discovered. Or how unreasonable bankers were in 2006 when they thought it wasn’t a problem to give mortgages to people who had no income or assets.³

2. **Control of emotions.** Psychologists call this “affect regulation.” It usually involves trying to change our gloomy mood to a more cheerful one, although it’s possible that it might involve adopting the appropriate emotion to deliver bad news. But make no mistake: Changing affect is difficult; that’s why we sometimes find ourselves online, playing video games or on Amazon, wanting to buy something to assuage our upset feelings.
3. **Impulse control.** This is what most people associate with self-control. Imagine a rail-thin woman waving away a tuxedoed waiter carrying a tray filled with hors d’oeuvres. “No thank you,” she says. “None for me.” Or a stout man skirting the open bar at a wedding, to avoid partaking. Yet Baumeister and Tierney observe that “impulse control” is a misnomer. We can’t actually control our urges; they appear unbidden. What we can control is how we respond to them, like former President Barack Obama did in the White House, when he chewed Nicorette to reduce his desire to smoke.
4. **Performance control.** Finally there’s a way we can become faster than a speeding bullet! It involves focusing “energy on the task at hand, finding the right combination of speed and accuracy, managing time, and persevering when we feel like quitting.”⁴

This last feature is the aspect of willpower in which I’m most interested, since my goal is to complete a book describing how I created the courage to tell the truth. Hence, the rest of this article focuses on performance control.⁵

WHY CAN'T WE CONCENTRATE ON PERFORMANCE CONTROL WHILE ALSO ORDERING THOUGHTS, EMOTIONS AND IMPULSES?

You've probably heard the injunction to focus on only one thing at a time. A compelling rationale is that willpower is a finite resource. It appears to operate much like a muscle, shriveling when overexerted or when we're running on empty.

Remember the time you gobbled up scads of sugary delicacies when you were exhausted? Scientists provide data for this phenomenon. The hormone ghrelin—which is released before meals and is known to increase appetite—has been found to have a negative effect on both decision-making and impulse control.⁶

And where sleep deprivation is concerned, both women and men have been found to experience declines in attention and cognitive efficiency when they sleep six versus nine hours a night. When sleep-deprived, men show a decline in impulse control.⁷

Using Baumeister and Tierney's nomenclature, these effects can be considered instances of ego depletion; that is, when the energy for mental activity is low, willpower is impaired.⁸

HOW CAN WE BECOME MORE POWERFUL THAN A LOCOMOTIVE?

"I think I can, I think I can, I know I can," says a small, female locomotive engine in the children's book, *The Little Engine That Could*.⁹ Published in 1930, by Arnold Munk, under the pen name Watty Piper, it has since sold more than 2 million copies.

In the story, a long freight train must be pulled over a steep mountain to its destination. Several large locomotive engines are asked to tug the train; however, they all decline. "That is too much a pull for me," says a strong, steely one.

In desperation, a little blue engine is asked to draw the long train up the grade and down the other side. "I think I can," puffed the little locomotive, while positioning herself in front of the heavy train. As she tugged, the little engine began courageously puffing faster and faster, saying aloud, "I think I can, I think I can, I think I can!"

As she neared the top of the grade, which had demoralized the larger engines, she moved more slowly. However, she kept saying, "I—think—I—can, I—think—I—can." By drawing on her inner resources, she finally cleared the top.

"I thought I could, I thought I could," she happily repeated, as she sped down the other side, congratulating herself.¹⁰

Accomplishing daily goals provides wins and someone cheering for you makes the slog worth it.

WHAT THREE THINGS INCREASE PERFORMANCE CONTROL, JUST LIKE THE LITTLE TRAIN THAT COULD?

Set a Clear Goal

"The first step in self-control [willpower] is to set a clear goal," proclaim Baumeister and Tierney.¹¹ That's what the Little Engine That Could did when she announced she would pull the train over the mountain. Then she broke down that goal into smaller ones. First she angled into position in front of the freight train. Next she labored up the mountain. At long last, she crested the top. Then she coasted down the other side.

This is the same process all successful goal-setters follow: Large goals are broken down into smaller, more easily achievable ones. A clear idea of how and when you'll accomplish these shorter-term goals facilitates their getting done—so does being accountable to someone. Accomplishing daily goals provides wins and someone cheering for you makes the slog worth it.

So opt for small, sensible daily goals that feed into your large, overarching one.

Establish Habits That Support Your Success

The second step is to establish habits that support your success. One, if not the most important, is exercise. When people start exercising, observes Charles Duhigg in *The Power of Habit*, they



start changing many unrelated patterns in their lives.¹² People start eating better and losing weight. They sleep more. They become more productive at work and manage their time better. (After all, they have to revise their schedules in order to fit in exercise.) Folks report being more patient with colleagues and family members. They reduce their use of credit cards and say they feel less stressed. Regular exercise provides a strong sense of accomplishment. Plus it makes you strong enough to pull the train over the mountain.

How can you start? Some imagine training for a marathon. Take a tiny step instead, advises Dr. Robert Maurer, author of *One Small Step Can Change Your Life* and faculty member of the UCLA and the University of Washington schools of medicine.¹³ You might begin by walking around the block every morning for a week. Walk twice around the block each morning the next week. And three times the third. The fourth, jog slowly for 15 minutes, all the while remembering that your purpose is to create a new habit, not challenge former world sprinter Usain Bolt.

Alter Your Mind-set

Finally, altering your mind-set matters. “Change is frightening,” proclaims Maurer. “The fear of change is rooted in the brain’s physiology,” he observes. “When fear takes hold, it can prevent creativity, change, and success.”¹⁴

One way to tiptoe past fear, Maurer advises, is to be curious and to ask small questions. I loved this idea when I first encountered it several years ago, and started incorporating queries into my daily routine. Some that I’ve posed are “What’s the best thing that can happen?” and “What surprise will appear today?”

I’ve found intriguing experiences often result, like when I found myself last fall lying prone on a flat rock that juts into the reservoir I often circle on foot. When I started my day, I never imagined myself close to the water at dusk, with my eyes closed, serenaded by lapping water and croaking frogs.

The next night, when I asked “What way can I achieve my goal?” my mind replied that I could set my alarm for 6 a.m., and

be at Starbucks first thing in the morning to finish this article. I took my brain’s advice, and am now congratulating myself, just like the Little Engine That Could did. I hope you’ll soon be doing the same. ■



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ENDNOTES

- 1 What You Need to Know About Willpower: The Psychological Science of Self-Control, retrieved from <http://www.apa.org/helpcenter/willpower.aspx>.
- 2 Baumeister, Roy F., and John Tierney. 2011. *Willpower: Rediscovering the Greatest Human Strength*, 1. New York: Penguin Press.
- 3 Ibid., p. 36.
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- 5 See Baumeister and Tierney (2011) for information on other aspects of willpower.
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- 7 Acheson, Ashley, Jerry B. Richards, and Harriet de Wit. 2007. Effects of Sleep Deprivation on Impulsive Behaviors in Men and Women. *Physiology & Behavior* 91, no. 5:579–587.
- 8 Supra note 2, pp. 22–39.
- 9 “. . . Over the years, some versions of the little blue engine have been male,” notes Elizabeth Blair, a Peabody Award-winning senior producer/reporter on the Arts Desk of NPR News. “And some folks have gotten pretty steamed over the issue. When the engine is a ‘she,’ people have assumed the gender was changed to make the story politically correct. But in fact, she was a ‘she’ as early as 1930.” Retrieved from <http://www.npr.org/2014/07/08/329520062/in-little-engine-that-could-some-see-an-early-feminist-hero>.
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- 12 Duhigg, Charles. 2012. *The Power of Habit: Why We Do What We Do in Life and Business*, 108–109. New York: Random House.
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