



SOCIETY OF ACTUARIES

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What I've Learned over the Past Ten Years

By Jill Hoffman

May 2013 marked the ten year anniversary of my ex-pat adventure. It seems like a good time to reflect on what I've learned during the adventure.

1. Fortune favours the brave. It is often said the biggest regrets in life are the chances not taken. While I've met ex-pats who don't enjoy an assignment and return to their home country after two years, they don't regret taking the chance.
2. Routine is routine. For anyone who has had a newborn, they know the importance of routine. It's important for adults as well. When in a foreign environment, it's nice to keep some of the small little touches of a routine the same to help cope. Whether it is always arriving early in the office, or having an evening run, these little bits of routine make all the difference in your happiness.
3. Expect to be an expert on your home country. Make sure you keep up to date on all the demographic statistics, politics, regulations, products and other items of interest, as you'll be viewed an expert on it by others.
4. You can complain all you want, it isn't going to change. Whether it's the weather in Singapore or Moscow or the traffic in Jakarta or Mumbai, complaining isn't going to change it. And didn't you have weather and traffic back home? At least now the view is different.
5. People are people. A German accent or a South African accent, at the heart of it all, we are all people. And it's interesting to speak to someone who was there when the Berlin Wall came down or Nelson Mandela was elected. Take advantage of talking to someone who witnessed history. And share your own witnessing as well.
6. Extended Family is important. This may seem

like an odd one coming from someone who has moved away from parents, siblings and cousins. The distance however, makes the time spent together that much more intense and special. This is the biggest struggle that I have though.

7. Nuclear Family is even more important. Due to the sometimes powerful moments of being an ex-pat, nuclear family bonds have to be extremely strong. I've said before, the trailing spouse makes or breaks the assignment.
8. Friendship takes on a special moment in time. Remember when you went to summer camp or on a school trip? The bonds that you would make with friends would be extremely intense and perhaps wouldn't last much past that specific time, but carry a very special place in your heart. Friendships made as an ex-pat can tend to be like that. However, if you are really lucky, the friendships will survive past the posting.
9. The world is small. Social networks, Skype / Facetime make keeping in touch easy today. It is not the same ex-pat experience that would have taken place twenty years ago.
10. The world is large. Time zones mess with me when trying to Skype (12-13 hour time zone difference is difficult to manage with busy friends and family). And while planes are getting faster, twenty-four hours of travel time is still a day of your life.

What lessons have you learned as being an ex-pat? I'd love to hear them. □