



Meet CCA Member:
John Lowell

Title: Partner
Employer: October Three
Location: Woodstock, GA
Area of Practice: Retirement, M&A, Expert Witness

CCA CONFERENCE OF CONSULTING ACTUARIES

“Against All Odds”

Every now and again you hear about someone who seems to have a life so rife with peculiar coincidences that it seems straight out of a work of fiction. Yet if you take a closer look at the lives of those individuals, you may find that they have been the maker of their own fantastical luck. One such person is Penultimate President of the CCA John Lowell. If you are at all familiar with the CCA or any of its events, then whether you know it or not – you know John. He has served on the Joint Program Committee for the Enrolled Actuaries Meeting (which he was the Chair of in 2010), is currently serving on the Board of Directors, and he has given numerous presentations at EA Meetings and CCA Annual Meetings – but most important of all, he has become a friend to so many. Why? You just can’t help but *like* the guy. And why is that? Well, odds are he just can’t help but like you too.

Many people faced with the circumstances that John has been would shy away out of fear of a challenge (just wait until you learn how he became an actuary), but not John. He is the friendly outlier we all want to meet – dare I say, we all want to be. Because as John himself would say, “It’s not the varietal that matters, it’s what the winemaker does with it.” Cheers to that, John.

So, pour yourself a glass of your finest vintage, sit back, and learn more about the CCA member, all-star volunteer, and 2017-2018 President: John Lowell!

Name: John Lowell / **Location:** Woodstock, GA / **Employer:** October Three / **Title:** Partner / **Area of Practice:** Retirement, M&A, Expert Witness

How did you get in to the actuarial profession?

Entirely by accident. I was on a college math faculty when I learned that we were having twins. That meant that we needed a bigger apartment which meant that we would need to pay more rent that would come from a non-existent income. So, I signed up on the Undergraduate jobs board for an on-campus interview

with Hewitt and the next thing I knew, I was in a career as an actuary. I was a bit confounded though when my offer letter told me that my starting salary would be different depending on how many exams I had. So, I picked up the phone and asked, "What exams?"

What is the strangest thing someone has told you they assumed about being an actuary or what it means to be an actuary?

There have been a number, but I think the one that ranks at the top was when a neighbor asked me if I became an actuary because I wasn't smart enough to be an accountant.

Is there something about you people would be surprised by if they knew it? If so, what is it?

I used to be an avid golfer. I've had two holes-in-one in my golf career. One was at age 22 in my first round of the year, the other was at age 44 on my first shot of the year. Any actuary would tell me that despite not having picked up a club in nearly 15 years that I have to play again when I am 66. And, there is one much more surprising thing, but you'll have to ask me in person. Let's just say my family is large.

What is your favorite part about being a CCA member?

The people. No question about it. I've made life-long friends as a CCA volunteer among staff, other volunteers, and other members.

Do you have a favorite book, newspaper, blog, or writer?

My own blog because I write it for my own entertainment and hopefully to entertain and periodically enlighten some of my readers. You can find it at johnhlowell.blogspot.com. Or, check out my new blog at johnsgrapeoftheday.blogspot.com.

Who was a professional mentor of yours and how did he or she impact your career?

He never understands why, but I always answer this with Jim Donofrio. Jim was a Principal at TPF&C (yes, several incarnations ago, there was a well-known firm that went by that name) when I started there a little over two years into my career. By watching Jim in meetings, I learned many of the ins and outs of presenting to clients from him. I knew I had progressed significantly when walking out of a client meeting with Jim, he turned to me and said, "You were really amazing in there. You answered all the questions they needed answers to that they didn't know enough to ask." In case anybody is wondering, Jim is now the Chief Negotiating Actuary (or some similar title) at PBGC.

What is your greatest accomplishment to date – professional or otherwise?

I can't limit this to one, so I'll go with marrying my wife, fathering and raising my kids, and serving as President of the CCA for the 2017-2018 year.

Can you tell us about your favorite experience working with the CCA?

Just one? I'm not sure I know what my favorite one was, so I'll go with the most memorable -- one that people got a laugh from initially and then total sadness. In April 2013, we had an Executive Committee meeting on Sanibel Island, FL. Unbeknownst to us when we agreed to meet there, the venue was undergoing a little more construction than we had expected. Sitting in the meeting room with my back to a large window, I watched some of my fellow EC members suddenly have frightful looks on their faces. A construction crane had just nearly come through the window closest to where I was sitting. We called our facility liaison who moved us to a suite for the rest of our meeting. We decided to take a short break and

turn on the TV for a few minutes. Within seconds of seeing a picture, we were horrified to see explosions near the finish line of the Boston Marathon.

Do you have strong opinions about calculators?

What is a calculator? I don't own one, or if I do, I don't know where it is. I prefer to do things in my head or on paper and keep my mind sharp. I actually forgot to bring a calculator to EA1, so I took the exam without it. And, yes, I did get my enrollment.

What is the most important thing you've learned in the last five years?

It's not the varietal that matters; it's what the winemaker does with it.

If you weren't an actuary, what else might you like to do for work?

I'd be a sommelier without question. My wife continues to twist my arm to take my sommelier exams, but I swore I had had enough with exams when I stopped taking the actuarial ones.

What do you do in your free time?

When I play, I'm a pretty good bridge player. I play tennis decently for an old guy who couldn't run even when he was young. I have a passion for wine. And, most importantly, I love spending time with and doing things with my family.

What would be the title of your autobiography?

To Think I Did All That...I Did It My Way

What is something about you that a lot of people don't know?

I have twins with different birthdays.

What does being a member of the CCA mean to you?

The CCA is my professional home. It has been since the day I joined. I love the education opportunities and I love the networking, but more than that, I love the people.

Thank you, John, for taking the time to share this with us and the actuarial community!