



## Meet CCA Member: Maria Sarli

**Title:** Senior Director, U.S. Retirement Resource Actuary

**Employer:** Willis Towers Watson

**Location:** Heber City, UT

**Practice Area:** Pension and Other Employee Benefits

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### “All the Difference”

Life is full of challenges. Often, it is the tough decisions we must make that end up defining who we are. When looking at the success that Maria Sarli has had throughout her life and career, it may be difficult to imagine her as a high-school dropout working a low-wage job just to get by. Yet, doesn't that make her subsequent successes all the more impressive? Furthermore, it has instilled in Maria the desire to cultivate the skills of future generations and to help guide them by allowing them to grow through challenges of their own. She would be the first to attest that being outside of your comfort zone is where real, meaningful change happens. The best kind of knowledge is the wisdom you gain by simply figuring it out for yourself. That can be an inherently uncomfortable process, but one that is equally rewarding.

Let Maria's story inspire you to blaze your own trail – to seek out what others may have missed. For in the immortal words of Robert Frost in his poem “The Road Not Taken,” “...Two roads diverged in a wood and I - I took the one less traveled by, and that has made all the difference.”

So, we implore you to take a moment to get to know our 2020–2021 President – a CCA member, volunteer, and mentor to many: Maria M. Sarli!

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**Name:** Maria Sarli / **Location:** Heber City, Utah / **Employer:** Willis Towers Watson / **Title:** Senior Director, U.S. Retirement Resource Actuary / **Area of Practice:** Pension and Other Employee Benefits

**How did you get into the actuarial profession?**

Back in the pre-Internet days, we learned about careers in our college career guidance center. I loved math, was a math major but did not want to teach. I went to the career center and looked up what careers were suited to math majors. I saw that actuaries earned on average \$50,000 per year (this would have been around 1979). As a lower-middle-class kid with no money, that sounded pretty intriguing and I was off to the races. I signed up for the first 2 actuarial exams.

**What is your favorite part about being a CCA member?**

I love all the people I have met, from CCA staff to actuaries from many different firms and practice areas. I have made friends, learned many things I never would have learned otherwise, and moved into leadership positions that would not have been available to me at the large firm I work for unless I moved away from the technical and consulting work that I love.

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

I don't look very athletic, and I am not, but I have had a couple of wonderful experiences in my life that were quite challenging physically. The first was a three-week bike ride in the Vancouver area of the U.S. and Canada, averaging around 60-70 miles a day, to raise money for the American Lung Association. The second was a three-week rafting trip down the Colorado River through the Grand Canyon – I went on a private trip with my family (not a commercial trip), so we did all the managing of the rapids, rafts, supplies, etc. ourselves. Both of those trips were fantastic, and I really enjoyed them despite finding the physical demands challenging.

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

I love anything written by John Irving or Craig Johnson, which is the only fiction I read. I love reading history and I read *The Wall Street Journal* religiously (not for the financial news, but for the other stories and opinion pieces).

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

My first boss at my first job – John Wiskowski at Kwasha Lipton. He taught me the two most important things a young actuary can learn – how to do reasonableness checking and attention to detail. I would bring him a report and sit there nervously while he spent about 10 minutes silently looking through it, and then he would point out the things in the report that didn't make sense and might be wrong and explain how he zeroed in on those.

He also taught me by example how to handle mistakes by junior colleagues. I remember very clearly one such instance. I spent a couple of months working on a big benefit statement project from start to finish – preparing all the data, performing all the calculations, laying out a visually appealing statement, printing over twenty thousand of them on very special (and expensive) paper pre-printed with the company's logo, and overseeing having them stuffed into equally expensive envelopes with the company logo. Just before mailing, I proudly showed him a sample

of these fine-looking statements – he looked at it for less than 15 seconds and pointed out (with a hint of amusement on his face) that I had a statement that said, “Here is your estimated annual Social Security benefit...” that then showed the monthly amount. I nearly died. This was a very costly mistake (both in money and in terms of the client deadline) that I should have caught. He merely directed me to go talk to the client and fix it, and I never heard another word about it. It again taught me attention to detail, but also how to handle careless mistakes by junior colleagues.

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

My family – my husband and I have raised four kids who are all doing well in life, despite certain challenges they have faced.

**Where did you go to school and what did you study?**

Rutgers University, Newark College of Arts and Sciences. I studied Math.

**How do you define success?**

I define success as being happy and feeling (and actually being) helpful to others.

**What advice do you have for future actuaries or actuaries just getting their careers started / What do you see as the future of the profession?**

Three things – first, work on your communication skills. All actuaries, whether they are consulting actuaries who work for many different principals or actuaries working for a single company, need to be able to distill and clearly explain complicated topics to provide decision-makers with the information they need to make good decisions. Second – Get outside your comfort zone. Every forward step I have taken in my career happened because I took on something I did not feel 100% equipped to handle – you never learn or grow if you are not willing to take on things that involve a bit of muddling through and figuring it out. Finally, broaden your horizons. It is tempting to spend all your time learning things directly relevant to your work. Pursuing things that do not seem directly relevant to your job, but that you find interesting or you enjoy, has numerous benefits – it makes you a happier and more interesting person, often allows you to better manage through the inevitable work challenges, and allows you to see connections among seemingly unrelated things that others might miss. In short, it makes you a better consultant.

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

To step back a bit and allow more junior colleagues to step up and take on tasks that might be a stretch for them initially. Like many people, I have problems delegating, but delegating is of

utmost importance to helping other people grow and freeing up more of your time so you can also grow. I should have been doing more of this years ago.

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

I would love to be a forest ranger or a writer.

**What do you do in your free time?**

Skiing, walking in cities I travel to or in the woods/mountains, boating, and reading.

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

I dropped out of high school after my junior year due to some family problems, went to work full-time, and took the exam for a GED. I assumed I could not go to college, as I was supporting myself with a low-wage job and saw no way to pay for it. But New Jersey had a program where they looked at GED scores and sent Rutgers scholarship offers to high scorers, and I got such an offer out of the blue in the mail. I worked out an arrangement with my employer that would allow me the time to attend classes and still make enough money to support myself and went to college after all. Thank you, New Jersey!

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

It means being a part of a tight-knit community of people who help each other grow, learn and have fun.