

## **CURRICULUM VITAE**

### **PERSONAL**

Name: DAVID LOCKETT  
Date of Birth: 18<sup>th</sup> August 1961  
Profession: Actuary  
Nationality: British

### **EMPLOYMENT**

2003 to Date: Senior Actuary of Actuaries for Lawyers Ltd

Actuaries for Lawyers Ltd was set up to provide actuarial services to solicitors in 2003 at a time when the predecessor company decided to withdraw from the market. David was asked to head this up as Senior Actuary.

In Autumn 2004, Actuaries for Lawyers Ltd joined with Pension Actuaries Ltd, an existing firm of consulting actuaries set up by fellow actuary Paul Windle. Both firms subsequently trade as "Actuaries for Lawyers" and provide pension and actuarial services to solicitors, barristers and individual clients.

"Actuaries for Lawyers" is consulted on over 1,000 matrimonial cases, 50 personal injury and employment cases and 20 Trust valuation cases (life interests) per year.

David continues to be involved in trying to assist solicitors in occupational pensions matters and to provide information and Reports for solicitors and Courts throughout the UK on actuarial matters relevant to the legal profession.

Actuaries for Lawyers is dedicated to providing information that is unbiased and understandable to the legal profession and its' clients. The company runs seminars for solicitors throughout the country and these are well attended and very well received.

David has been a guest speaker at seminars run by Resolution and by several barristers' chambers as well as speaking at the "Unlocking Pension Rights in Divorce" seminars run by Jordans in 2008, 2009 and 2010, at the "Pensions on Divorce" seminar run by Jordans in 2010, 2011 and 2012 and at the "Ancillary Relief Update Conference 2008" by Central Law Training Ltd.

David has given a number of talks at the Judicial College in 2010 and 2012.

David also contributed significantly to the 2007 publication "Unlocking Matrimonial Assets on Divorce" (reprinted in 2009 and 2012) and is co author of the 2008 publication "Pensions and Divorce" along with Edward Hess (His

Honour Judge Hess) and Fiona Hay (Recorder and barrister at Harcourt Chambers), with second and third editions published in 2012 and 2017.

David also appears on the College of Law's Legal Network Television training DVDs speaking about pensions on divorce.

David was also part of the Pensions Advisory Group and one of only two people who attended every official meeting.

David now has 34 years experience in pensions, of which 31 years' has been in occupational pensions and has been working exclusively on pensions advice for solicitors for 21 years.

David has acted as expert witness to Courts and tribunals on many occasions and given expert evidence regularly in Court, attending Court on average approximately six times per year. David was consulted as actuary in the Court of Appeal in the case of *Martin-Dye* in 2006.

David is a member of the Expert Witness Institute.

2001 to 2003: Consulting Actuary at Brinkworth Actuarial Services Limited

In addition to being a Consulting Actuary, David developed the procedures and operations manual and also ran the Brinkworth Actuarial Services Limited/Hazell Carr Work Centre in Wiltshire.

David gave over 100 seminars to groups of solicitors and IFAs as well as doing most of the training for Hazell Carr in this field.

2002 to date: Adviser to OPAS

Adviser dealing with pension complaints in Occupational Pension Schemes

2000 to 2001: Director of CPSSL

As Director, David developed the business from the outset, producing standard reports, procedures and developing contacts throughout the UK. This was a predecessor company providing pensions advice on divorce matters.

1997 to date: Associate of and Various Roles with Hazell Carr plc

This included Pension Review, Scheme Library development and running the Scheme Analysis project. David also spent two years working as a Consultant in the Pensions Unit at the Financial Services Authority (FSA).

David was in charge of running the Scheme Analyses and Guardians, whereby Hazell Carr had comprehensive and detailed analyses of the Top 600 UK Pension Schemes.

1996 to 1998: Various Actuarial Roles at SwissRe UK

1993 to 1996: Various Actuarial Appointments with N&P Life

These Roles included product development and system development. David also worked with the Financial Services for Women initiative.

1990 to 1993: Actuarial Student and Pensions Consultant with Noble Lowndes (Leeds)

This included actuarial valuation and consultancy work. All of the work involved occupational pension schemes.

Part of the role was to prepare and to attend Trustees meetings, to prepare and present calculations about employee benefits and to discuss issues concerning defined benefits pension schemes and on employment rights and winding up pension schemes.

1987 to 1990: Branch Manager of a Mortgage Brokerage tied to Legal & General

## **EDUCATION**

1997: Qualified as a Fellow of the Institute of Actuaries

1989 to 1996: Student Member of the Institute of Actuaries

1979 to 1988: Jesus College, Oxford

MA (Hons) in Mathematics with Philosophy in 1982.

Between 1982 and 1986, David did a research degree (which has no relevance to his subsequent career) and tutored in Applications of Statistics at Oxford University.

David was an Open Scholar at Oxford and also held a Mainguy Scholarship from Guernsey (this was another academic scholarship from the Channel Islands).

During the time as an undergraduate, David won the College prize for a Mathematics Essay.

David was also captain of the Oxford University Bridge team for one year when it had its most successful year ever and boasted 4 England internationals in the team.

1972 to 1979: Elizabeth College Guernsey

David passed 13 O' Levels, 4 A' Levels and an S' Level with distinction. As well as 14 School prizes, David was Scholar of the Year ("valedictorian") in 1979.