

Paul Windle BSc (Hons) ARCS FIA MEWI

Founder and Principal Actuary



I set up a new actuarial consulting firm, Pension Actuaries Ltd, in mid-2004 and from autumn 2004 joined with Actuaries for Lawyers Ltd, an existing firm of consulting actuaries set up by fellow actuary David Lockett. Both firms subsequently trade as “Actuaries for Lawyers” and provide pension and actuarial services to solicitors, barristers and individual clients.

I manage the West Yorkshire office of Actuaries for Lawyers (our other office is in Wiltshire in the south of England). The business has grown under my leadership over the past 20 years and we now have three (shortly to become four) experienced specialist pension actuaries signing off our reports who have a wealth of pensions experience behind them, many having previously held positions as scheme actuaries. The actuaries are supported by a team of pension analysts, pension administrators and an office manager. Actuaries for Lawyers is typically consulted on over 1,000 matrimonial cases each year to provide bespoke advice to assist in divorce settlements. We additionally assist legal practitioners and members of the public in a wide range of occupational pension matters including providing loss of pension rights reports for use in both the court and in industrial tribunals. I have attended in court to give evidence as an expert witness on pensions on a number of occasions.

Customer service, attention to detail and always providing the highest quality work for our clients is the ethos of what we strive to achieve. Every client matters to us. An example of feedback recently received on one of my cases is as follows:

Just a brief note of enormous thanks for the report; perfectly presented, laid out, clear and unambiguous. It could not have been better. Thank you. From a feedback perspective, there must be huge numbers of people like me who are going through this process and are met with a barrage of misinformation and complexity which all leads to no clear understanding. In sum thank you.

I have been providing training to legal and financial practitioners in the field of pensions on divorce for over 20 years, throughout the country from Carlisle to Colchester. The attendees include some of the leading legal practitioners and leading financial advisors in the pensions on divorce area. Many attend on an annual basis to keep up to date on new developments in this fast growing and increasingly complex area.

I was invited to join the interdisciplinary Pension Advisory Group (PAG2) in May 2022 to assist in preparing the second edition of their authoritative publication “A Guide to the Treatment of Pensions on Divorce”. This guide is the national bible for both legal practitioners and pensions experts working in this field and is endorsed by Sir Robert McFarlane, the President of Family Division and one of the most senior judges in the UK. My involvement was to chair the pension expert subcommittee for a number of the chapters which needed revising, including the section of pension offsetting. I also had significant involvement in drafting the wording in the section relating to the McCloud judgement.



Employment history

2004 to date:	Founder and Principal Actuary at Actuaries for Lawyers
2002 to 2004:	Founder and partner, Hazell Carr (York) LLP
1999 to 2002:	Self Employed Consulting Actuary, Boston Financial Services Ltd
1998	Product Development Manager, Commercial Union
1996 to 1998:	Marketing Actuary, Britannia Life
1986 to 1996:	Various positions as a trainee and qualified actuary, General Accident Life

Education

2004:	Qualified as a Fellow of the Institute of Actuaries
1986 to 2004:	Student member of the Institute of Actuaries
1983 to 1986:	BSc (Hons) Mathematics, Imperial College, London Associate of the Royal College of Science, Imperial College, London

Professional

2022:	Appointed as a member of the Pension Advisory Group
2005:	Appointed as a member of the Expert Witness Institute

Publications

Dec 2018/Jan 2019	Technical input for article "Perplexed by Pensions", Family Law Journal
Mar 2017	"Claiming State Pension from your husband, wife or civil partner on death or divorce", Linked In.
Feb 2016	"New Guidelines for Sharing State Pension published", Linked In.
July 2015	"Is it worth Sharing the Additional State Pension on Divorce?", Linked In.

June 2024

