

Meet Reema

Pensions Actuarial

My best day so far was attending a client meeting with two senior partners and seeing my work presented to the client.



Reema Patel
*Associate Consultant
London*

After my penultimate year of university, I did an eight week summer internship at LCP. Having experienced the job first-hand, I knew that LCP was where I wanted to work after I graduated.

I really enjoyed the work, but most importantly, it was the friendly and social atmosphere within the workplace which made it impossible for me to say no when I was offered the graduate role at the end of my internship.

As an analyst in the Pensions Actuarial department, I use spreadsheets and in-house software models to calculate the value of people's pension promises, both for individual members and for whole schemes, and I draft reports to explain our results and give advice.

My best day so far was attending a client meeting with two senior partners and seeing my work presented to the client. It was great to sit in, take minutes, and understand how my work is used to help our clients.

I have a good work-life balance, especially working in central London – life is never boring. I'm usually out of the office by 6 which means work doesn't impact my social life too much; if anything, it's even better thanks to the fun work socials.

My advice to future graduates... look for some work experience or a summer internship. Getting some experience of the role will give you a great idea as to whether you'll enjoy it. I think it's important not only to get a feel for the type of work you'll be doing, but also to experience the company culture and make sure it fits what you're looking for.

Meet Laasya

Investment Consulting

I think LCP has a friendly, collaborative and supportive environment and is a great place to start working as a graduate.



Laasya Shekaran
Associate Consultant
Winchester

After finishing my second year at University, I did a six week internship in the Investment Department at LCP. I applied to LCP after some people from the company came to my University to give a talk about what it's like working here. I thought the people who came were very friendly and encouraging. Since joining as a graduate, I can say that the people who work here are still like that!

My day to day work at LCP is split between doing client work and research. Most of our clients are trustees of pension schemes and we advise them on how they should invest their money so that they have sufficient funds to pay their pensioners now and in the future. My regular client work involves producing reports that monitor how the Scheme's assets are performing, as well as using LCP's in-house modelling software to help to set investment strategies for our clients.

I was assigned to an asset class research team within LCP when I joined, so for the first six months I focussed on researching that asset class. I then rotated to a different asset class team for my next six months, which gave me the opportunity to learn something completely different. After the end of the second rotation, I was able to choose which asset class research team I wanted to stay on.

My advice to future graduates... Don't be put off by the word 'Investment' and think that you have to be from a certain kind of background to work in this field. Encouraging a more diverse group of people to apply can only be a positive thing for LCP!

Meet Vic

Pensions Actuarial

...the opportunities I have been given and the range of work and clients I have advised on meant that I was able to build up experience and confidence quickly.



Victoria Snowden
Partner
Winchester

I was recently promoted to partner after joining LCP as a graduate eight and a half years ago. I had previously completed a summer internship in our Winchester office in my second year at university, and it had helped me decide that being an actuary was the career I wanted to pursue. I really enjoy being able to live in Winchester and travel to London regularly.

When I first joined LCP I never expected to become a partner so quickly, but the opportunities I have been given and the range of work and clients I have advised on meant that I was able to build up experience and confidence quickly.

The part of my job that I most enjoy is meeting with clients to discuss their pension challenges and help explain what actions they can take to manage their pensions risks. I recently attended my first trustee meeting as the LCP partner giving advice, which was a great feeling.

I really enjoy the work-social balance at LCP. Moving to Winchester when I started at LCP, I didn't know the area well but the number of social events ran by work meant that I quickly built up a network of friends. I have also been part of the social committee organising office-wide events, my favourite was the company party we planned at London Zoo.

My advice to future graduates... research the different areas (pensions, investment, insurance) to see what area fits your interests best. Or if you're not sure, contact one of us!

Meet Ed

Business Analytics & Financial Modelling

Our modelling is used widely across the industry from evaluating subsidies for renewable power, to assessing whether we are on track to meet our emissions targets.



Ed Smith

*Associate Consultant
London*

While many of my friends at university knew exactly what they wanted to be, I simply wanted a job that would challenge me both personally and academically. For this reason, I sought out a highly technical consultancy role.

The Business Analytics and Financial Modelling team stood out to me due to its focus on mathematical modelling and its wide range of clients. New graduates are hands on with all our work from day one, which provides plenty of opportunity to seek out and follow your interests within the team.

After three years in the role, I lead the model development for the Government's main electricity market forecasting tool. Our modelling is used widely across the industry from evaluating subsidies for renewable power, to assessing whether we are on track to meet our emissions targets. This puts me in regular contact with policy makers and challenges me to adapt our modelling to keep up with an extremely fast-paced industry.

My advice to future graduates... Apply for roles that feel like they're beyond your comfort zone or where you don't feel like you're obviously the perfect fit. Many members of our team applied for a coding-heavy role without knowing how to code! So long as you show an eagerness and ability to learn, that's all we're after!

Meet Holly

Pensions Actuarial

I like being challenged and enjoy building models to solve problems and then using the models to produce advice which helps our clients achieve their objectives.



Holly Scott
Senior Consultant
London

While at university, I did an internship at LCP between my second and third years to gain more insight into what an actuary actually does. Following this, I decided this was definitely the career for me! I particularly enjoy the problem solving aspect of the job.

I like being challenged and enjoy building models to solve problems and then using the models to produce advice which helps our clients achieve their objectives. I particularly enjoy attending meetings and seeing the work we have produced being presented. I always find it interesting how each partner has their own style of presenting and interacting with clients. It helps me when looking to the future and working out how I want to progress.

Due to the complex nature of our work, actuaries have in the past been given (a rather unfair!) portrayal as being not the most exciting of professionals. I have been working at an actuarial company for over 5 years and can dispel those myths. Working at a consultancy means that there is a strong focus on not only the mathematical side but also the softer skills – in particular the ability to be able to explain complex topics to our clients in a clear, concise and understandable way.

My advice to future graduates... try and get some work experience or an internship. It will help you decide what branch of actuarial work to go into and try and speak to actuaries from different departments (insurance, pensions and investment) and see which you think sounds most interesting to you.

Meet Katie

Insurance

I really enjoy the work that I do; it's varied and challenging, and I appreciate working with a great team of incredibly bright people.



Katie Salisbury
Consultant
London

Before joining LCP as a graduate I did an internship at an insurance company in the summer before my penultimate year of university. I actually applied for an internship at LCP and wasn't offered one. It just shows, if you don't get what you want the first time - keep trying!

I chose to work for LCP because it seemed like an exciting and supportive place to work where I would be offered training and support throughout my studies. Everyone I met was lovely and clearly enjoyed what they were doing. I really enjoy the work that I do; it's varied and challenging, and I appreciate working with a great team of incredibly bright people.

One of my main jobs is to advise insurance companies on how much money they need to hold in order to pay for claims as they arise. I do this by assessing the risks that they have taken on, analysing their past claims experience and using mathematical models, plus my judgement, to predict what's going to happen in the future.

My advice to future graduates... before I joined LCP and saw the recruitment process from the other perspective, I didn't realise how important it was to be approachable and have a positive attitude. You need to demonstrate that you're technically competent and have good grades but, beyond that, LCP wants to know that you can work well with others and make a positive contribution to the team.

Meet Aaron

Pensions Actuarial

My advice for ambitious graduates is to look for a role at a firm with high ethical standards, that cares passionately about its people and clients, and is market-leading in technology and innovation.



Aaron Punwani
Partner and CEO
London

I never expected to stay in my first job for 20+ years. Now, as LCP's CEO, I look back on the achievements of those 20 years with great satisfaction. Especially as LCP recently won a special award for '20 years of Excellence in Consultancy' at the prestigious UK Pensions Awards.

I joined LCP in 1996 as a graduate. What struck me most of all when I started my career here was that LCP was a nice place to work. Partners' doors were always open. People helped one another. We worked as a team. And we had fantastic people who were developing great ideas and services that helped our growing client base. Everyone was totally committed to doing the best for the firm's clients.

All this is all just as true today. The first piece of work I did as a graduate over 20 years ago was for a client that I still advise today. Now LCP is known as a firm that consistently innovates for the benefit of its clients, particularly in its use of technology.

My advice to future graduates... look for a role at a firm with high ethical standards, that cares passionately about its people and clients, and is market-leading in technology and innovation - LCP has all of these things!

Meet Yadu

Pensions Actuarial

Starting at the right firm is more important than starting in the right role, and a firm like LCP where you get the opportunity to work with and learn from the most senior people can be invaluable.



Yadu Dashora
Partner
London

I joined LCP as a graduate in September 2009, having done an internship in pensions actuarial during the previous summer. I enjoyed the complex nature of the job and as a respected and challenging profession I felt that training as an actuary would provide the right start to my career. I did not think I would still be in the same job ten years later though, and my promotion to Partner means that number is only going to grow!

I started by learning how to place a value on future pension promises (which are volatile and uncertain) to help our clients budget for their commitments and manage the associated risks. Over the next few years I had the opportunity to work on several different aspects of pensions from liability management exercises to long-term journey planning. More recently I have specialised in advising clients on the best strategy to insure these uncertain promises, which is the work that I find most interesting and challenging.

My advice to future graduates... starting at the right firm is more important than starting in the right role, and a firm like LCP where you get the opportunity to work with and learn from the most senior people can be invaluable.

Meet Lauren

Investment Consulting

LCP is big enough that you can get involved with interesting and varied clients and work, but small enough that you aren't just a number, and can get to know everyone in your department.



Lauren Hawkins
Associate Investment
Consultant
London

I joined the Investment Consulting team of LCP as a graduate in 2017, working in the London office. Having completed an internship the previous summer for another firm I was drawn to LCP due to the overwhelmingly positive views of the firm I heard from individuals that had interned or worked there (which were confirmed by my own experience on the assessment day), and its size.

The focus of my team is to provide investment advice to a range of defined benefit pension schemes as well as a number of charities. As an Analyst I often work with LCP's in-house analysis software and am involved in drafting a range of documents. This can include reports that provide an update to our clients on the performance of their investments, reviews of investment strategy and advice on a proposed new investment or manager.

I am also involved in researching investment managers. This involves meeting key individuals involved in managing our clients' capital and analysing the funds they offer. A really great part of working at LCP is that you get to do both client work and research, and in your first year rotate through a number of research groups for different asset classes.

LCP is also a really social company, with lots going on after work.

My advice to future graduates... although it's helpful to have done an internship in a similar role before you get a graduate job, don't be put off applying to a graduate role at LCP if you haven't done one. You might not have even realised that you are interested in, or a good fit for, an investment consulting role until after your penultimate year at university – and that's OK, not everyone figures out what they want to do early on.

Meet Lara

Insurance

Each day in the office is different, and that's what makes my job enjoyable.



Lara Palmer
Associate Consultant
London

After my second year of university, I completed a summer internship in the Insurance department at LCP. Everyone was so friendly and approachable that I knew LCP's culture was exactly the kind of environment I wanted to begin my career. I remember being shocked at how passionately everybody spoke about their work and the firm. One of the best things about LCP is how people you work with end up becoming some of your closest friends.

The support you receive at LCP is great, both in terms of study and wider training and development. Since day one, I have been working with people at all experience levels. Everybody has made sure that I really understand what I'm doing and why I am doing it, which is great for personal development. I was also able to attend client meetings from very early on in my first year at work. This was great in putting the work I do in the office into context and seeing how our clients use it.

One of the main pieces of work we do is reserving, which involves analysing insurance companies' claims experience and advising them on how much money they need to hold to be able to pay their future claims. We also build and analyse actuarial models and combine this with expert judgement to advise our clients on their financial position. It's really satisfying being able to use skills you have learnt from your degree in a real business environment.

My advice to future graduates... The actuarial industry is full of very technically strong people. What makes the people at LCP stand out is their communication skills, attitude and personality. This is important when building rapport with colleagues, clients and potential clients. It is so important to be approachable and willing to learn. LCP has taught me that you won't know what you enjoy until you give it a go. Be open to new opportunities, question as much as you can and always be willing to learn something new.

Meet Lizzie

DC & Financial Wellbeing

One of the best things about LCP is how much it cares about its people.



Lizzie Potter
Associate Consultant
London

I joined LCP as a graduate in the London office having worked for a year in management consultancy. I was particularly drawn to LCP because of its young, vibrant atmosphere and excellent study package to help with completing professional exams.

Working in the DC (defined contribution) team, we provide investment and governance advice to a range of DC pension schemes. We design investment strategies for different schemes based on the profile of their members, advise on whether members are getting the best value or services available from providers, and we are at the forefront of developments within the pensions industry. As an analyst I use our in-house analysis software to measure performance of scheme assets and how changes in investments can affect a member's projected retirement pot. I also help produce a range of advice for clients to facilitate decision-making that could affect thousands of members.

I am also involved in DC-focused investment research. Having spent time as a graduate rotating round several different asset class research teams, I settled in DC research. We meet and evaluate different asset managers and funds that are available for DC schemes, and research new, innovative investment solutions that might benefit the DC space.

One of the best things about LCP is how much it cares about its people. As a member of the Women's Network, which is just one part of the wider Diversity & Inclusion group, we run internal and external events to help increase awareness and create an equal, supportive environment at LCP.

My advice to future graduates... Don't be put off applying if you don't have prior knowledge or experience of finance or pensions. We have a broad range of backgrounds here from Engineering to Biology - not everybody studied maths/economics!

Consulting opportunities in:

- + *Pensions Actuarial*
- + *Investment Consulting*
- + *DC & Financial Wellbeing*
- + *Insurance*
- + *Business Analytics & Financial Modelling*

Get in touch



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