

## Message from the Chair



**Michael G. Wacek**

Dear Friends of the Foundation,

It is my honor to serve as Chair of The Actuarial Foundation during a time of unique challenges and opportunities.

I would like to thank our previous

Chair Margaret Resce Milkint and Executive Director Jason Leppin for their leadership in navigating the COVID-19 pandemic.

Margaret's consistently cheerful positivity was inspiring and it lifted our spirits throughout that trying time, while Jason ensured that the day-to-day work continued to get done.

Since its founding in 1994, the Foundation has promoted lifelong math education and financial literacy through its learning resources and scholarships. Our longstanding mission is to enhance math education and financial literacy through the talents and resources of actuaries. In many ways, this global crisis has reshaped how we work and communicate, but the Foundation's mission hasn't changed.

Indeed, I am proud that thanks to the dedication of our staff and volunteers and the generosity of our donors, throughout the pandemic we continued to provide close to our full range of services by pivoting more, like so many other organizations, to a virtual delivery model. Now, as the U.S. and the rest of the world emerges from the pandemic, I am excited about our plans to re-energize the Foundation's programs and continue to expand their reach.

I am particularly excited about the Foundation's upcoming launch of our new STEM Stars Actuarial Scholars Program, which we are piloting in Chicago and Philadelphia. The aim is to identify and recruit skilled high school students potentially interested in the actuarial field and support them as they head off to college. Importantly, the program will provide not only financial support, but also mentoring, tutoring, immersion experiences and guaranteed internships.

At the same time, our existing programs continue in full swing. For example, Math Motivators, our volunteer-driven math tutoring program that pairs underserved middle and high school students with professionals and college students with strong mathematics backgrounds, continues to expand. We are now in 32 cities and expect that number will grow to 40 in 2022.

Demand for the Foundation's array of programs, ranging from the Modeling the Future Challenge to The Hardest Math Problem competition and more, continues to grow. It is gratifying to see the hunger for math growing among America's youth! To feed that hunger, while also widening access, we recently launched a pilot program for the Challenge in Title 1 schools.

A new and exciting way that the Foundation is highlighting the increasing need for and rapid growth of our programs is through our first-ever Virtual Gala "Formula 2022: where math, education & diversity intersect". Formula 2022 will be held on May 12, 2022 and celebrate the Foundation's impacts, shine a light on our diversity initiatives and give us an opportunity to connect with all of the Foundation's supporters.

With much work ahead, the Foundation's successes are only possible because of the unwavering commitment and steadfast generosity of our individual donors and corporate supporters, our volunteers, our supporting organizations, our Board of Trustees and on so many levels, our staff. I am excited and grateful to work with you as we continue to expand our reach and ensure that our Foundation holds strong to our mission in this ever-changing environment to enhance math education and financial literacy nationwide.

With gratitude,

Michael G. Wacek, FCAS, CERA, MAAA  
Chair 2021-2022

## Calendar of Events

**February 16-17, 2022**

The Actuarial Foundation  
Board of Trustees Meeting

**March 6-9, 2022**

ReFocus Conference 2022

**May 3-5, 2022**

Modeling the Future Challenge  
Virtual Symposium

**May 12, 2022**

The Actuarial Foundation  
Formula 2022 Virtual Gala

**May 15-18, 2022**

CAS Spring Meeting

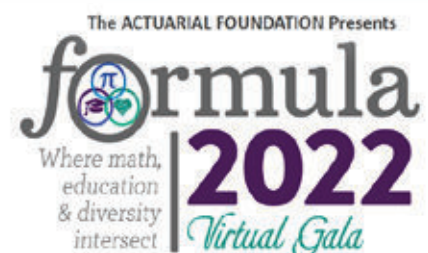
**May 16-18, 2022**

SOA Life and Annuity Symposium

## Celebrate with us in 2022!

Register for our Formula  
2022 Virtual Gala on May 12, 2022  
with Guest Speaker  
Margot Lee Shetterly,  
Bestselling Author of *Hidden Figures*.

Learn more on page 4 or at  
[gala.actuarialfoundation.org](http://gala.actuarialfoundation.org)

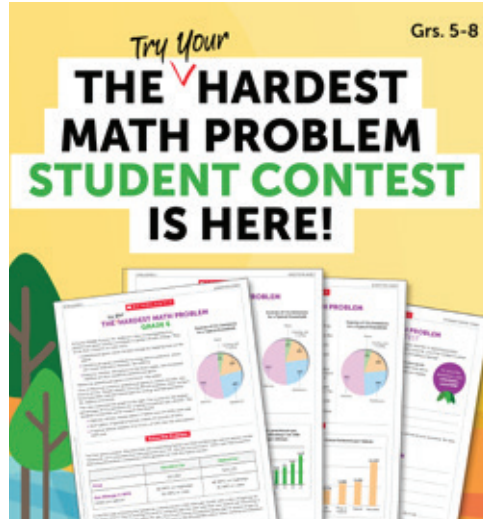


# Changing Lives with Math Education

## EDUCATION

### The Hardest Math Problem Student Contest is live!

Now in its third year, the Hardest Math Problem Student Contest has engaged thousands of students in grades 6-8 across the country. This annual contest produced with educational partner Scholastic and generously sponsored by the New York Life Foundation features grade-specific story problems that present challenging math concepts in real-world scenarios. **The 2021-2022 Challenge 1 is now open** and in it, students will need to flex their skills with ratios, rates and percentages as they investigate how greenhouse gases (GHGs) contribute to global climate change. Students who correctly answer Challenge 1 at or above their current grade level will receive an invitation to participate in Challenge 2.



Sample pages of the 2021-2022 Hardest Math Problem

### Modeling the Future Challenge

The **Modeling the Future Challenge (MTFC)** is a national competition giving high school students the opportunity to develop and present their own mathematical models describing how a new technology or industry might change the future. As with last year's Challenge, this year is once again an open theme allowing student participants to choose their topic. Students who pass Phases 1 and 2 of the competition will present their papers at the Virtual Symposium in May 2022.

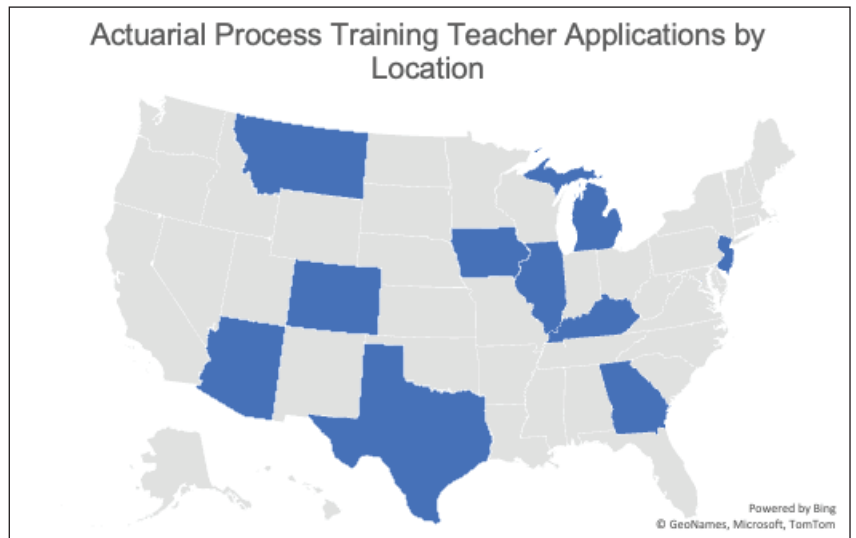
Registration closed on November 12 and we have **197** teams registered! The Modeling the Future Challenge is made possible through its generous corporate sponsors. Learn more about these sponsors at [www.mtfchallenge.org](http://www.mtfchallenge.org)

### Modeling the Future Challenge (MTFC) Title 1 School Support Pilot Program

A new element of the 2021-2022 Modeling the Future Challenge is the Title 1 School Support Pilot Program. Title I Schools overwhelmingly serve economically disadvantaged students and teachers in both urban and rural communities. This pilot program was launched to enhance student learning and engagement through a direct, targeted initiative that will increase the number of participating students from underserved communities and ultimately, bring more diversity to the STEM talent pipeline. The 2021-2022 Modeling the Future Challenge Title 1 School Support Pilot Program is made possible thanks to the generous contributions from Presenting Sponsor F&G Annuities & Life and Champion Sponsor CAS (The Casualty Actuarial Society).

Teachers from Title 1 Schools across the country were invited to participate in a Modeling the Future Competition Actuarial Process Training (APT). The training, which took place over the summer, was designed to offer a unique, transformative experience for students in Title I school classrooms by engaging their teachers over the course of six weeks. Using a curriculum designed by current and former educators at the Institute of Competition Sciences (ICS), the training sessions introduced mathematics teachers to the mathematical, analytical, and communication components that are constitutive to actuarial science within the MTFC.

The training was designed and led by the Institute of Competition Sciences. Moriah Wright, former high school math teacher who led two teams through the Modeling the Future Challenge and Alberto Dominguez, a retired actuary turned high school teacher served as Master Teachers for the Actuarial Process Training. Title 1 Teacher participants in the training had high praise for their instructors and the materials, saying, "Moriah and Alberto were a WEALTH of information! It was well-organized and interesting learning about actuaries." Another teacher said, "I absolutely love the resources and classroom materials that were provided. It truly helps us scaffold the actuarial process for our students."



States in blue show where teacher applications for the Actuarial Process Training (APT) came from

## EDUCATION

### Math Motivators

The Actuarial Foundation's Math Motivators program, which provides free math and financial literacy tutoring to underserved students across the nation, is expanding its reach to students and engaging volunteers from more companies and universities than ever. Despite the many challenges brought on by the pandemic, Math Motivators provided free math tutoring and financial literacy workshops to over 1,000 students in grades 3-12 and engaged over 550 volunteers from 66 companies and 18 universities as tutors. Students at 60 sites in 32 cities in 18 states plus DC were served. Our generous volunteers provided over 10,000 hours of their time and talents to Math Motivators for the academic year 2020-21.

This past spring, Math Motivators launched the Virtual Tutoring Center (VTC), a direct delivery model, which has allowed us to expand our reach to both tutors and volunteers. Our VTC students can be located



Our Math Motivator volunteers started their tutoring sessions in October at FAIR Crystal - Robbinsdale Area Schools in Minnesota.

anywhere in the country, and VTC volunteer tutors can be located anywhere in the world. For our VTC students as well as students at many of our schools and community centers, we now provide IXL.com adaptive curriculum student accounts, which our tutors can use to help build students' foundational skills in addition to learning math topics they are currently learning in school. It also provides additional practice for students in our regional and ACT/SAT/AP test prep courses.



Students and volunteers work at a Math Motivators Virtual Tutoring Center in Des Moines, IA.

The growth of Math Motivators is possible because of the generosity of our volunteers, supporting partner organizations and corporate and individual supporters. This year, we are partnering with at least 20 universities and over 70 companies, and we are increasingly diversifying the STEM fields represented by our volunteer tutors. Visit [www.actuarialfoundation.org/math-motivators-corporate-supporters/](http://www.actuarialfoundation.org/math-motivators-corporate-supporters/) to learn more about our corporate supporters.

## SCHOLARSHIP AND REIMBURSEMENT PROGRAMS

### A Remarkable Year for Scholarships and Reimbursement Programs

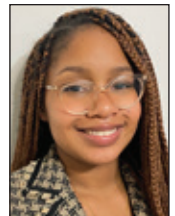
The Foundation awarded **83** college students with **\$239,000** in scholarships for 2021. Here is the distribution of students receiving each scholarship:

- Actuarial Diversity Scholarship - 63
- *Actuary of Tomorrow*: Stuart A. Robertson Memorial Scholarship - 7
- Caribbean Actuarial Scholarship - 3
- Curtis E. Huntington Memorial Scholarship - 10

Meet the 2021 Foundation scholarship recipients at: [www.actuarialfoundation.org/scholarship-winners/](http://www.actuarialfoundation.org/scholarship-winners/)

Two individuals making a career change to the actuarial profession were awarded with the [Actuary - A Career Change: Elizabeth M. Mauro Reimbursement Program](#). Congratulations to [Owen Walker](#) and [Anthony Williams](#)!

*"Thank you so much from the bottom of my heart for the generous scholarship. It means a lot that someone cares enough to invest in my college education and my future. I am beyond honored to be one of the recipients of the Actuarial Diversity Scholarship. Thanks to your generous support, I will be able to continue my college career and pursuit of becoming an actuary."*



Jessica Macha

- Jessica Macha, Georgia State University

## THE ACTUARIAL FOUNDATION IS A JOINT EFFORT

Since 2004, The Actuarial Foundation has received unwavering support from the U.S. actuarial organizations. Their trust and dedication to the Foundation's mission are key elements to our continued growth and success as the philanthropy for actuaries in the United States.



## FUNDRAISING

### The Actuarial Foundation to Host Its First-Ever Virtual Gala May 12, 2022 | 4:30PM CT Pre-show | 5:00PM CT Main Event

We are thrilled to host the Foundation's inaugural Virtual Gala - **Formula 2022: where math, education & diversity intersect**. The gala will feature special guest speaker, Margot Lee Shetterly, author of *Hidden Figures*—the #1 New York Times bestseller that inspired a #1 movie in America. It is a true story of the black women mathematicians at NASA who helped fuel some of America's greatest achievements in space.

We invite you to join The Actuarial Foundation virtually for a night of celebration as we work to enhance math education and financial literacy, and advance diversity, equity and inclusion. This premier event will showcase special guests and entertainment that you won't want to miss! Help us to celebrate the universal language of math and the opportunities it creates.



**Formula 2022: where math, education & diversity intersect** will be live streamed on Thursday, May 12, 2022. REGISTER for FREE before January 1, 2022. Register and learn more about the virtual gala and sponsorship opportunities at: <https://gala.actuarialfoundation.org/>

We are beyond grateful to our generous sponsors and individual donors for their support and to the 2022 co-chairs and virtual gala committee members for their leadership. Meet all of these individuals and sponsors at: <https://gala.actuarialfoundation.org/#sponsors>

### More Than a Scholarship- STEM Stars Actuarial Scholars Program

The Foundation created the *STEM Stars Actuarial Scholars Pilot Program* to address the diversity challenge facing the profession. Based on a culmination of research and input from multiple partners and leaders in the actuarial and insurance industries, the STEM Stars Actuarial Scholars Pilot Program aims to identify, recruit and support skilled high school students interested in the actuarial field. The first cohort of the program will include 20 high school juniors and seniors.



The program offers a scholarship of \$20,000 (\$5,000 annually for four years). Along with this financial support are four student support groups formed by the Foundation, including a Corporate Advisory Council, Scholarship Mentors, University Partnerships and Applications Review, which will create a community of volunteers and partners committed to these students' success. Each of these support groups will provide students with the academic tutoring, social rapport, mentoring, career placement and peer encouragement that they need to be successful on their pathway to becoming actuaries. Another component that sets this program apart is its ability to leverage two of the Foundation's most successful national programs, the Math Motivators Tutoring Program and the Modeling the Future Challenge to engage teachers, students and guidance counselors. The STEM Stars Actuarial Scholars program will be piloted in Chicago and Philadelphia at high schools where the Foundation has strong existing relationships. The first 20 scholarships will be awarded in Spring 2022. Learn more at [stemstarscholars.org](http://stemstarscholars.org)

Special thanks to the members of the Corporate Advisory Council and to our Corporate Supporters for their generous support of this program.

#### Corporate Advisory Council

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Society of Actuaries  
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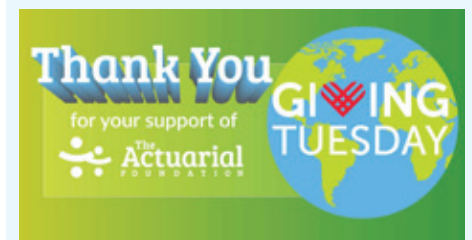
Society of Actuaries - Founding Partner  
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## GivingTuesday

GivingTuesday is a global movement unleashing the power of radical generosity. This year, on November 30, The Actuarial Foundation celebrated this day of giving with a campaign supporting the Modeling the Future Challenge (MTFC). Gifts to this campaign will be used to help us increase awareness of the actuarial profession among junior and senior high school students with a high aptitude for math.

Special thanks to Roy & Georgia Goldman, Helen & James C. Galt, and Rick & Beth Jones who offered matching gifts allowing donors to double their impact.

As Challenge Founder Roy Goldman, Ph.D., FSA, MAAA, CERA said, "If you are looking for an opportunity to donate to a program that will attract talented students to the actuarial profession, the Modeling the Future Challenge is a great place to dedicate your time and money."



### CAS Community Counts Challenge

The actuarial community has frequently been lauded for its generous spirit and steadfast commitment to serving those in need. The Casualty Actuarial Society (CAS) underscored this commitment by making a generous gift of \$40,000 to The Actuarial Foundation's Math Motivators Tutoring Program and the Title 1 School Support Pilot Program of the Modeling the Future Challenge.

CAS members were challenged to join the movement and help raise an additional \$10,000 for these important and innovative Foundation programs that support the academic and career development of students from diverse races and ethnicities to help secure equitable representation in the U.S. actuarial profession. The CAS Community Counts Challenge far exceeded its goal, raising more than \$16,000. Thank you, CAS members!

## Welcome to the Foundation's Newest Trustees

Earlier this year, a distinguished group of new Board of Trustee volunteers began their three-year terms with The Actuarial Foundation. We are honored to have them supporting the efforts of the Foundation.



*"I have always been passionate about helping ensure kids' success in math. I am excited to serve as a Foundation Trustee, to put my leadership skills to work connecting my network with opportunities to volunteer and give back to programs focused on improving math education and financial literacy."*

Andie Christopherson, FSA, MAAA  
Vice President, Chief Actuary  
Blue Cross and Blue Shield of Minnesota



*"I am energized by the Foundation's mission of providing learning resources and scholarships through the talents and resources of actuaries. As a math teacher-turned-actuary, I have been amazed at the dedication and impact of the Foundation that I have seen since entering the field and am passionate about serving as a Trustee as that impact continues to grow with our future initiatives."*

Alex DeWitt, FCAS  
Actuary  
Allstate Insurance Company



*"I became interested in The Actuarial Foundation through presentations and videos describing all of the Foundation's great work in the community around financial and math education while attending Conference of Consulting Actuaries Annual Meetings. It was heartwarming and made me want to further explore opportunities. Eventually, I volunteered for the Math Motivators program in Chicago and have now tutored students at Golder Prep, Rowe Middle School, and Monroe Elementary. Working with the students and seeing their development has been incredibly rewarding. My enthusiasm for the Math Motivators program led me to wanting to do more and make a difference by serving as a Foundation Trustee."*

Steve Eisenstein, FCA, MAAA, FSA, EA  
Director Actuarial  
KPMG LLP

## Why Make a Legacy Gift to the Foundation?

The Foundation reached out to Emeritus Trustee, Craig Baldwin, to learn why he and his wife have made a Legacy gift to the Foundation. Here's what he had to say.



Mr. and Mrs.  
Craig Baldwin

I began working as a summer actuarial student in 1965 while attending the University of Iowa. After a two-year stint in the US Army, I started my full-time employment in the life insurance industry. In 1981, I transitioned from working in the direct life insurance field to working in the reinsurance industry. After thirty years, I retired to travel the world with my wife Marilyn. Our favorite vacation spot on the planet is Bermuda. We have been there 14 times!

The greatest benefit of making this planned gift is knowing that I am contributing back to a profession that has done so much for me and others. I've always been an active volunteer, and I spent several years on The Actuarial Foundation's (TAF) Board of Trustees, serving as Chair for one year. While on the Board I helped create and run a TAF golf tournament in conjunction with a reinsurance conference called ReFocus in Las Vegas. During that tenure I helped raise close to \$250,000 in donations to support the Foundation's programs. I currently serve as a mentor for TAF scholarship recipients and as an Emeritus Trustee of the Foundation.

It was at a Foundation Board meeting that I first learned about leaving a legacy to the Foundation. I have made the Foundation a beneficiary of a portion of my investments. The amount of the gift should grow over time as my portfolio appreciates in value. Marilyn and I hope this gift will contribute towards advancing

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the Foundation's mission of enhancing math education and financial literacy.

Creating a legacy gift is so easy to do and takes VERY LITTLE effort. You don't need a lawyer to make it happen! To learn more about making a bequest, visit the Foundation's planned giving website at: <https://actuarialfoundationplannedgiving.org/>

# Changing Lives with Math Education

Corporate and Foundation partnerships help us develop and provide math education and financial literacy resources, fund scholarships to change lives, and promote lifelong math education. Thanks to all of the organizations below whose support makes our work possible.

## Corporate Supporters (November 2020-November 2021)

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Milliman, Inc.

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### Pacesetter - \$10,000+

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### Builder- \$5,000+

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Hannover Life Reassurance Company of America

### Advocate - \$1,000+

American Agricultural Insurance Co  
JPMorgan Chase

### Planner - \$500+

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Westfield Insurance Foundation

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