

FUTURE FELLOWS

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Produced by the Candidate Advocate Working Group (CAWG)

An Interview with CAS President Barry Franklin

By Jason Rutten, ACAS

I had an opportunity to sit down with new CAS President Barry Franklin in November at the CAS Annual Meeting in Austin. As a CAS candidate myself, I wanted to ask questions geared toward what would be most helpful or interesting for others in a similar situation. I had a great conversation with Barry and learned more about what the CAS president does and how the CAS is positioned to succeed into the future. A few key excerpts from the interview are included below. An extended version of the interview, is available in the online publication of *Future Fellows* on the CAS website.

Jason: My goal in this interview is to share some optimism about the future state of the CAS and the candidate experience. I'd like to learn a little bit more about you and your role, some current initiatives regarding candidates, and some other topics related to the CAS Strategic Plan. Would you like to make an overall comment on what your goals are and where you'd like to see the CAS over the next few years?

Barry: Sure, thank you. As I hinted at in my remarks during the Annual Meeting yesterday, the Strategic Plan is a great place to start. We're going to be fully pursuing its implementation. And a key element of that is enhancing the candidate experience. There are other parts to it, too, that relate to that, such as having a differentiated brand. Part of that brand work is to communicate better to students and prospective students about the value of the CAS designation and make them feel good about the journey. And that's important because you've got to know where you're heading. The other part of it is more operational. We recognize that the exam process is rigorous and challenging, and you know I certainly had my struggles along the way. ...



Barry Franklin

Jason: Me too!

Barry: ... So we need to define ways to support candidates as they maneuver their way through that process. We've done some things already, for example, increasing the frequency of exams. I think that's a big one to help people stay on the pathway. We recently released videos showing how exams get graded and how the graders think about giving credit for different parts. I think those insights are helpful to candidates. We're also looking at ways to release more preparatory materials. And one thing that's currently underway is enhancing score reports. So if a candidate is unsuccessful, they can learn from that experience and get better insight into what they need to do to succeed. I think those may seem like small operational things, but when you put them all together, it's a lot to help candidates.

But back to the broader question about where do I see the CAS in the next few years: if we successfully execute the Strategic Plan, we're going to be in a great place.

Jason: I really appreciate that you said to support candidates because it is a rigorous pro-

Calendar of Events

2026 Ratemaking, Product Management, and Modeling
Chicago, IL
March 16–18, 2026

2026 CAS Spring Meeting
New York City, NY
May 3–6, 2026

2026 CAS Seminar on Reinsurance
Philadelphia, PA
May 31–June 2, 2026

2026 Casualty Loss Reserve Seminar
Las Vegas, NV
September 14–16, 2026

2026 CAS Annual Meeting
Honolulu, HI
November 8–11, 2026

Learn More
and Register at
casact.org/calendar

When and Why Should My Study Strategy Change?

By John Varnas, ACAS

If you've passed your first few actuarial exams, you've likely developed a reliable strategy for conquering them. However, you'll almost certainly have to change tactics as you continue the journey to ACAS and FCAS. Let's discuss a few reasons why you may need to switch up your study tactics.

1. Multiple-choice questions without exact answers

While Exams P and FM contained only multiple-choice questions, most of the answer choices were exact numbers. If you solved a problem and your answer wasn't one of the available choices, you clearly did something wrong. However, on the MAS I & II Exams, many of the answer choices are ranges. If the possible choices included "Less than 0.55," "At least 0.60 but less than 0.65," and "At least 0.70," that gives you an idea of where the correct answer lies. But what if you calculated 0.43? Did you make a mistake, or is "Less than 0.55" the right answer? Get plenty of practice with answer choices being presented in ranges.

2. Advancing from multiple-choice to written-answer questions

On a multiple-choice exam, it doesn't matter how you get the correct answer. This changes significantly when you need to show all your work in the Pearson spreadsheet environment. Be sure to familiarize yourself with the available functions, as they might vary slightly from those in Excel. Since the exams are timed, be concise with your responses, but ensure that you answer the given question. Don't write a whole paragraph for a question worth only 0.5 points! A CAS article: "**The Importance of Adverbs on Exams**" discusses the expected level of detail for "briefly describe," "describe," and "fully describe" questions.

Recently, the CAS has introduced more varied question types, such as matching, fill-in-the-blank, and multiple-selection. You should prepare for some of these to appear on your exam.

3. Being "good at math" is no longer enough

Most actuarial candidates have above-average mathematical ability. Exams 5 to 9 still require computation, but significantly less calculus or algebra is involved. Instead, you'll need to become proficient with insurance concepts that are the bread and butter of P&C actuaries. Required readings can range from short journal articles to hundreds of pages, with perhaps only a few numerical examples in the body of the text. Expect many more qualitative questions, for instance: "Why must premium be on-leveled and trended when preparing a rate indication? Name the disclosures required in a Statement of Actuarial Opinion." Creating lists, such as the advantages and disadvantages of a

particular reserving technique, are important.

4. Greater importance of source material

On early exams, candidates can frequently rely completely on third-party resources, including online courses, study guides, and question banks. These cover primarily mathematical topics, and content outlines may have suggested texts (instead of required), such as for the Statistics portion of MAS I. However, on Exams 5–9, reading the source material becomes essential. Test-prep vendors usually emphasize the major concepts, but this may not be sufficient to pass the exam. Question writers can draw on information from any part of a required reading, whether five pages or 105 pages.

The Werner & Modlin, Friedland, and Odomirok texts on Exams 5 and 6 are excellent references even after you complete those exams. Also, many source readings can be difficult to digest on the first try, such as the Mack Chain Ladder article on Exam 7. In a situation like this, watching video lessons or reviewing a study guide can provide an excellent foundation before tackling the source reading itself.

5. Failing the same exam multiple times

If you've been unsuccessful on the same exam several times, this means you need to adjust your approach to preparing. On their score report, candidates who failed will receive performance feedback on each subsection. This may seem obvious, but when resuming your study sessions, **begin with the areas that caused you the most trouble, not the topics you're already comfortable with!** Improving from 20% to 80% knowledge on a particular reading is a better use of your time than going from 85% to 95%.

Finally, since exam questions are no longer released, be cautious when someone labels a topic as "fringe" or "less important," as that's merely one person's opinion. A writer may decide to dedicate a partial or complete question to that concept. Instead, keep a list of areas labeled as "less important" and make sure to allocate time to reviewing them. The CAS volunteers are incredibly creative when writing questions. One sitting could feature a calculation-heavy question on a topic and the next sitting could be conceptual. It's to your advantage to practice on as wide a variety of problems as possible. If you're feeling extra ambitious, try writing your own original questions to solve.

Passing actuarial exams is a marathon, not a sprint. Adapting to new types of questions, mathematical versus qualitative concepts, and learning from previous failures are crucial parts of the journey. Best of luck on your exams! **f**

An Interview with CAS President Barry Franklin

from page 1

cess. We don't necessarily need to make the process easier from an exam difficulty perspective, but being able to support people as they prepare for the exams is a really important part.

Barry: A CEO who I worked for had a saying that I think is relevant here. He said, "You know we have a complex business, right?" Insurance is a complex business. We don't need to make it more complicated. And one could say the same thing about the exams. They're challenging and complex, and we don't need to make it more complicated than it needs to be.

Jason: As a member of CAWG (Candidate Advocate Working Group), we've seen some of the things that have been proposed, and I think they'll be very positive changes for candidates moving forward.

Jason: How does the CAS plan to grow its membership among aspiring actuaries and students who are in other disciplines and strengthen its presence in universities?

Barry: At the CAS, we've really focused a lot on building the future of the profession by connecting the students and academics earlier in the process. We want to help aspiring actuaries understand the opportunities specifically within property and casualty and make the CAS pathway visible, accessible, and attractive. We're doing that through multiple things. I already talked about university visits and that type of outreach. We also have university liaisons who bring the CAS directly to the campus. The CAS Student Central Summer program is wildly popular and very successful. We're creating an on-demand version of that, which can be accessed throughout the year and not just during the summer. CAS Student Central is going to get a rebrand and refresh. We're really trying to expand Academic Central as well and reach the faculty through that effort.

The on-demand summer program will help students discover the CAS earlier, which will broaden our pipeline and promote more diversity among candidates as well. A lot of it is outreach and awareness. I go to a university, and I ask people how many are members of Student Central. Not everybody's there. And I tell them, "Hey it's free!" and then talk to them about what's there. So we're trying to just market it better and get people excited.

Part of that will come with the branding efforts. And then you have the CAS University Liaison program that has been around for a long time, and we've got some ideas on how to make that even better.

Academic Central has been around for a long time as well. But recently, we held our first ever Academic Summit, where we brought together professors from more than 30 universities. We were able to exchange ideas on teaching methodologies and build stronger networks between faculty and the CAS. So I think those are important. Professors get excited about things like case competitions, so we're

enhancing those offerings as well.

Jason: How do you see career encouragement outreach initiatives benefiting the CAS? Have there been any meaningful efforts to increase numbers of candidates from underrepresented groups? And given the rigorous credentialing requirement, what could the CAS do better to improve awareness across many different groups of people?

Barry: First and foremost, the CAS and the profession do benefit from a wide variety of experiences and backgrounds from candidates and members, especially as we look to grow globally. One of the biggest barriers remains awareness of the profession itself at earlier ages, particularly with university programs where you're coming out with two, three, or four exams, and you must decide earlier as to which path you are going to follow.

If you are, like yourself, a career changer, or somebody who in their third year of university decides to look at actuarial science, you might already feel behind when it comes to getting a job. So that world has shifted, and we need to recognize that. Getting the word out to younger and younger cohorts of STEM students is critical.

There's also financial aid, particularly as we try to expand in some emerging markets. The exams themselves can be a financial hurdle. And even once candidates get out of college and are working, the willingness and ability of employers in some markets to provide study time and exam support varies. So through discounts and things like that we can help address that, but I think we also need to do a better job educating employers on the value proposition of hiring a CAS actuary.

Jason: Tell me a surprising fact about yourself that most people wouldn't know?

Barry: We talked about struggling through exams. I actually failed one more exam than I passed. But I persevered, right? I had four wonderful kids along the way, so I wouldn't change that. One of the things people might not know is that I'm a recovering drummer. I was in so many musical groups that in high school that many people thought I was going to major in music when I graduated.

Jason: I play piano and pipe organ, so it's interesting to hear you say that. We're doing the exams as prerequisite, right? But exam success isn't going to determine how good of an actuary you are. How fast you get through the exams isn't going to determine your career success.

Barry: Right. You know I was able to have a very rewarding and successful career in actuarial along the way. My career didn't start when I finished my exams, which is another thing students really need to appreciate and understand. There is a certain apprenticeship to our pathway, and I like that. **ff**

Maximizing GenAI: Tips for Writing Effective Prompts

By Christopher Lepore, CAWG Candidate Representative

Generative AI tools like ChatGPT, CoPilot, Gemini, and Claude have become powerful assistants for actuaries across the industry. Whether you're studying for exams, summarizing lengthy material, or drafting communications, these tools can help you think faster and work smarter.

To get valuable results, you must ask the right questions. Knowing how to write effective prompts will make all the difference in turning generic answers into outputs that elevate you in the workplace and beyond.

1. Be clear about your goal

Before you start typing, pause to develop a clear idea of what you want the AI to do. The more specific your objective, the better the response.

Before: "Evaluate Company XYZ's financial strength."

After: "Evaluate Company XYZ's financial strength using its latest financial reports. Provide insights on combined ratio, growth rate, and market share."

The first prompt here provides an overall task, but it lacks specific action. By going a step further and providing the details of what you expect to see in the output, AI can produce targeted and purposeful responses.

2. Provide context and constraints

This is often the core of a strong prompt. Provide the necessary information that your AI tool needs to complete the task at hand. At the same time, AI performs best with boundaries – guide your response by defining anything that it should or should not include.

Before: "Summarize this report."

After: "Summarize this five-page claims trend report into three bullet points for a five-minute presentation to senior management. Focus on frequency trends rather than severity."

Adding context ("claims trend report," "for a five-minute presentation," "to senior management") and constraints ("focus on frequency trends rather than severity") are the keys to producing relevant results. They prevent AI from veering off-topic or producing a response that doesn't fit your needs.

3. Assign a role or perspective

Assigning the AI a role helps it deliver the level of detail you expect.

Before: "Explain loss reserving."

After: "You are an actuarial analyst explaining the concept of loss reserving to a summer intern with no prior experience. Use basic terminology."

By defining the role and audience, you shape the AI's response. This tactic can be especially effective for practicing dynamic com-



munication – something every actuary needs when presenting technical results to nontechnical business partners.

4. Specify the output's tone

AI can write in almost any style – from formal and technical to conversational or persuasive – but only if you tell it what tone to use. This helps ensure that the output matches your audience and purpose.

Before: "Write an email explaining upcoming rate changes."

After: "Write a concise, professional email to underwriting managers explaining upcoming rate changes. Keep the tone confident and collaborative, avoiding overly technical language."

By defining the tone (e.g., professional, approachable, empathetic, casual, neutral), you help the AI calibrate its voice to fit your needs – whether you're preparing a presentation for leadership, drafting an email to a business partner, or creating study notes for peers.

5. Provide examples

One of the most effective ways to help AI understand what you're looking for is to show it examples. Including an example in your prompt serves as a benchmark for what you're expecting to see in the output.

Before: "Write a short bio summarizing each candidate's work experience."

After: "Write a short bio summarizing each candidate's work experience. For example: 'Chris is an actuarial analyst at Travelers with 1.5 years of experience.'"

By providing an example like this, you're showing AI exactly what you want. This technique can help avoid the back and forth of editing your prompt to get the AI to deliver your desired output.

Perspectives on the Profession

By Peter Bolgert, ACAS

How will your career evolve after one, 10, or even 30 years? I interviewed three actuaries at different stages of their careers and asked them to share their insights with our readers.

Chris Lepore works at Travelers, where he is part of the Actuarial Leadership Development Program. He graduated from UConn in 2023 with a degree in actuarial science.

Leah Windt works as a consulting actuary at Milliman. She joined Milliman in 2017 after graduating from the University of Wisconsin. Leah obtained her FCAS in 2023.

Adam Kreuser has over 38 years of industry experience at various companies. He currently works at Acuity as director of actuarial strategy. Adam obtained his FCAS in 1995.

Future Fellows (FF): How did you hear about the actuarial profession, and what drew you to the career?

Chris Lepore (CL): I knew in high school that I wanted to pursue a math-heavy career, and it happened by chance that I fell upon actuarial science. As a Connecticut resident, I was interested in going to UConn, and they happen to have a big actuarial science program. After being accepted, I got to hear about different majors, and what really drew me in was the passion of the people who were leading the actuarial science program at UConn.

Leah Windt (LW): Growing up, my swim coach was an actuary, and he introduced me to the profession. I was interested enough to pursue it as my major. As I started taking actuarial classes, it became clear that it was a great fit for me. I have always liked math, but I was drawn to its business applications rather than pursuing a different math-related field, such as engineering.

Adam Kreuser (AK): I had no clue what an actuary was in college. I was strong at math but didn't want to become a mathematician. During my senior year, I was interviewing with an insurer, and they were hiring for different jobs, including actuarial. I learned from the interview what an actuary is. Once I learned about it, I felt it perfectly described what I wanted to do.

FF: What aspects of your job do you enjoy?

CL: I really enjoy working with other people, even though I'm into math! Actuaries can never be in their bubble because they have to explain the numbers that they're calculating. You have to explain what you're doing and talk about it with other parts of the organization — products, claims, finance, and whatever else it might be.

FF: Do you have any advice for new hires who are just starting out?

CL: My main piece of advice is to just talk to people. When

you start out on a new team, make a point to meet with those people (and their closest business partners) and develop relationships with them. Once you establish connections, don't be afraid to go to those people when you need help with something or a little bit of direction.

FF: As you've advanced in your career, how have your daily tasks and responsibilities changed?

LW: As my career has progressed, my work has become less "in the weeds." Rather than doing detailed data and analysis prep directly, I've spent more time performing higher-level reviews, setting direction for new projects, and communicating with clients. I also volunteer on the Board of the Midwestern Actuarial Forum (a CAS Regional Affiliate), which has replaced some of the time that used to be spent studying.

FF: What is the biggest lesson you've learned since becoming credentialed?

LW: Having a mentor (or several) has been important for me since becoming an FCAS. As you are taking exams, it feels like there is a defined path towards the next step of your career. Afterwards, it's less clear how to continue to grow and challenge yourself. Finding mentors has helped me continue developing as an actuary. They've encouraged me to think about the future of my career on a regular basis, provided opportunities that challenge me, and helped me get involved in the actuarial community.

FF: How has the profession changed during your career?

AK: The biggest change has to do with data and data availability, both in terms of what you can get and how you can use it. And the computing power changes everything. When I started, there was one computer for the department, and everyone had to share time.

Back then, actuaries were often considered backroom number crunchers. Today, an actuary has more career options within and outside the traditional actuarial area, including becoming a senior leader. There's unlimited opportunity when you can bring an analytical mind to solve company problems.

FF: Beyond technical skills, what qualities make a great actuary?

AK: The ability to communicate with nontechnical people is huge. Actuaries are smart people, but we need to realize that we don't have all the answers. We need to communicate with people from other disciplines to best solve the company's challenges. A rate indication isn't the whole world; it's part of a bigger problem — how do you make the state of XX profitable? Working together to solve larger problems helps actuaries be more valuable to the organization. **ff**

Celebrating a Year of Impact: The Candidate Advocate Working Group's 2025 Highlights

By Mindy Moss, FCAS, CAWG Chair

As 2025 draws to a close, it's the perfect time to celebrate the incredible work of the Candidate Advocate Working Group (CAWG). This year, our volunteers made significant strides in advancing the Candidate Experience pillar of the CAS Strategic Plan — ensuring that candidates' voices are heard and valued at every stage of their journey.

One of our biggest achievements was deepening collaboration with CAS Admissions. I have the privilege of serving on the Admissions Governance Committee, representing candidate perspectives at the highest level. Alongside Vice Chair Jack Richards and Staff Chair Stephanie Litrenta, we presented on the candidate experience at the Syllabus & Examination Committee (SECOM) Leadership Summit and partnered with Jon Lim, the new general officer of candidate experience, to host brainstorming sessions with admissions volunteers. These efforts ensure that candidate feedback is heard throughout the credentialing process.

The CAWG played a pivotal role in two major projects: redesigning score reports and enhancing content outlines. While these initiatives are still underway, our members provided critical input to address current challenges. Jack Richards led a dedicated team to create mock-ups for the new score reports, now in beta testing — a big step toward clearer, more granular

post-exam feedback for candidates who've failed their exam attempt. For the content outline enhancements, CAWG members have been providing targeted input and feedback to the task force leading the project, helping ensure the enhancements address candidate needs and current pain points.

Our volunteers also contributed to the new grader insight videos released by Admissions. From participating in video creation to offering feedback during focus groups, CAWG members helped ensure these resources meet candidates' needs. This input will guide future improvements as more tools are developed.

Amid these initiatives, the CAWG continued its core work. We once again successfully produced *Future Fellows* for 2025. Every article was written by our volunteers, and their creativity and dedication shone through each issue. The group was also involved in reading and providing feedback on key communications to candidates from the CAS, and they continued to bring up important topics as they arose throughout the year.

This year, the CAWG truly made an impact, and I couldn't be more proud of what we've accomplished together. As we look to 2026, I'm excited for the opportunities ahead and the continued progress we'll make for candidates everywhere. [f](#)



Maximizing GenAI: Tips for Writing Effective Prompts

from page 4

6. Format your output

AI isn't just a text generator – it can help you organize information, too. You can request frameworks, outlines, or tables to make complex information easier to digest.

Before: “Compare GLMs and machine learning for pricing.”

After: “Create a table comparing GLMs, gradient boosting, and neural networks for personal auto pricing, with columns for interpretability, data requirements, and typical use cases.”

When you ask for structure, the output becomes instantly more practical. This can be used to tailor a response style (list, table, bullets), generate data in a specific structure (“provide the result in CSV format”), or create sections in writing (“include an introduction, body paragraph, and conclusion”).

7. Use iteration

It's OK if your initial prompt doesn't answer everything. Like writing a draft and revising it, you can also refine your instructions to test different outputs or add information.

Before: “Write a paragraph about how climate change impacts catastrophe modeling.”


After (using iteration):

1. “Write a paragraph about how climate change impacts catastrophe modeling.”
2. “Can you expand that with an example specific to property insurance?”
3. “Now make it concise enough for a presentation slide.”

By iterating, you can almost treat AI as a conversation partner that you're coaching toward your goal. It also can be helpful to experiment with tweaking details of your initial prompt and seeing how it affects your output.

Conclusion

As generative AI becomes part of the actuarial toolkit, those who can communicate clearly with it will have a powerful edge. So next time you open your go-to AI assistant, pause before typing. When you define your goal, provide the appropriate details (context, role, tone, format, examples), and refine through iteration, you are maximizing the benefit of AI in the workplace.

For more information on the uses and risks of generative AI, refer to this article written by David Idoux, “[GenAI: Uses and Risks](#),” included in the December 2024 issue of *Future Fellows*. 

The Candidate Advocate Working Group Mission

The Candidate Advocate Working Group (CAWG) focuses on issues of importance to candidates who are pursuing CAS designations. It serves as a direct point of contact for candidates to engage with the CAS and admissions working groups by sharing their thoughts and feedback. The CAWG also supports candidates' career advancement by advising candidates of resources available to them. The working group utilizes various communications tools, such as the quarterly *Future Fellows* newsletter, to engage candidates and provide information on topics of importance. Candidates may contact the Candidate Advocate Working Group at CAWG@casact.org.

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