



Our Senior Report Writers' CVs

An introduction from our CEO, Jonathan Galbraith



In this document you will find details of my Curriculum Vitae, and those of my senior report writer colleagues at Mathieson Consulting Limited. I am privileged to work with such a range of highly skilled and knowledgeable people, and between us we have almost 40 years of experience performing expert witness work in the field of pensions.

You will see also that we each bring to bear a great variety of work experience from our earlier careers, including banking, the provision of financial advice, teaching and post-graduate study, serving as a scheme actuary, the delivery of corporate pensions advice and bulk annuity pricing. This gives us an unparalleled level of knowledge of matters pertaining to pensions upon which to draw, and I truly believe that this is unmatched in any organisation that operates in this field.

We are also fortunate to be supported by other report writing staff and a highly skilled and dedicated pensions administration team, who again can boast a huge level of experience in dealing with complex pensions arrangements and how they ought to be considered under the expert witness work that we perform.

Please contact us if we can be of any assistance to you in the field of pensions expert witness work.

Jonathan Galbraith
CEO, Mathieson Consulting Limited

October 2022





Jonathan Galbraith BSc (Hons) FIA MEWI

Chief Executive Officer and Principal Report Writer

I am an experienced pensions actuary, having been working in the UK pensions industry since 2004. I joined Mathieson Consulting in 2017, and in October 2022 I was appointed as Chief Executive Officer of the Firm.

I serve also as a Principal within the business, preparing and advising on Expert Witness reports in the areas of pensions on divorce, loss of pension rights on dismissal / injury, negligence (in respect of pensions on divorce) and Inheritance Act cases. I have advised in over 800 such cases and am therefore able to draw upon some considerable experience.

One of my pensions reports was used in a February 2020 divorce case, with explicit reference being made to the report by HHJ Hess in his anonymised written judgment (<https://www.bailii.org/ew/cases/EWFC/OJ/2020/B10.pdf>, paragraph 63 (ii)):

"It has been suggested by Mr Galbraith from Mathieson Consulting Limited, the PODE instructed in this case, in his report of 3rd July 2019...that (for reasons convincingly explained in detail by him which have been accepted by both parties, and which include a proper consideration of the Lifetime Allowance and Fixed Protection issues arising here) the appropriate equalisation age on the facts of this case is 60 (rather than the normal 65 or 67). I propose to adopt this recommendation."

My pensions report in a September 2021 case (<https://www.bailii.org/ew/cases/EWFC/OJ/2021/B63.html> for the judgment) is referred to in favourable terms by Mr Recorder Salter.

I am the co-author of the **Galbraith Tables**, being this Firm's proprietary actuarial tables for use when valuing pension rights for offsetting purposes. These tables appeared in the first edition of the new Financial Remedies Journal, published by Class Legal in March 2022. Details may be found at <https://mcact.co.uk/galbraith-tables/>.

In June 2022, I was invited to join "PAG2", being the reformed Pension Advisory Group that will perform a review and update of the *Guide to the Treatment of Pensions on Divorce* i.e. the PAG Report. This group takes in other expert witnesses, solicitors, barristers and members of the judiciary amongst others.

In my earlier career, I worked as a corporate pensions advisor in respect of the risks that employers face in operating defined benefit schemes, drawing on significant experience of performing individual member benefit calculations. I have historically served as a subject-matter expert in public / not-for-profit sector pension arrangements.

Employment history

2022–present	Chief Executive Officer, Mathieson Consulting
2019–2022	Head of Product & Risk, Mathieson Consulting
2017–present	Principal (Senior Actuary and Report Writer), Mathieson Consulting
2006–2017	Corporate pensions actuary, PwC
2004–2006	Trainee pensions actuary, Hewitt Bacon & Woodrow (now Aon)



Qualifications held

- Fellow of the Institute & Faculty of Actuaries, qualified 2009
- BSc (Hons) in Mathematics, Statistics and Accounting, First Class, University of Strathclyde, 2004

Memberships held

- Winner of a Brewin Dolphin (our then parent company) "People Award" in the Expert category, 2021
- Member of PAG2, 2022–
- Member of the Expert Witness Institute, 2021–
- Affiliate Member of the Institute of Mathematics and its Applications, 2021–
- Associate Member of Resolution (formerly the Solicitors Family Law Association), 2019–
- Fellow of the Royal Statistical Society, 2006–

Articles published

- Galbraith J and Taylor R, "*Scrumpping the crop of recent pension decisions*", December [2020] Fam Law
- Galbraith J, Goodwin C and Taylor R, "*The Galbraith Tables: a New Chapter for Pension Offsetting on Divorce?*", Spring 2022 Financial Remedies Journal (available at <https://classlegal.com/books/financial-remedies-journal#latest-issue-issue-1-spring-2022-2>)
- Galbraith J and Morris B, "*Mind the gap—Part 1*", May [2022] Fam Law

October 2022





Chris Goodwin BSc (Hons) FIA

Chief Actuary and Head of Report Writing

I am an experienced pensions actuary, having worked in the UK pensions industry for over 30 years. I joined Mathieson Consulting in 2017, and I prepare and advise on Expert Witness reports in the field of pensions on divorce. I have written or peer-reviewed over 1,000 such cases.

I am also the co-author of the **Galbraith Tables**, being this Firm's proprietary actuarial tables for use when valuing pension rights for offsetting purposes. These tables appeared in the first edition of the new Financial Remedies Journal, published by Class Legal in March 2022. Details may be found at <https://mcact.co.uk/galbraith-tables/>.

Previously during my career, I worked for both actuarial consultants and life assurance companies including Aon Hewitt, Zurich Financial Services and the Prudential. This included serving as a Scheme Actuary to a portfolio of occupational pension schemes and advising clients on pension matters from a wide range of business sectors including financial services, banking, manufacturing, the motor trade and charities. I have also served as a trustee director for a portfolio of Small Self-Administered Schemes.

Whilst working for Zurich Financial Services, I was responsible for implementing the Pension Sharing on Divorce Regulations within the business and as a Scheme Actuary, I advised clients on how they should implement pension sharing orders. I have also provided actuarial tables and procedures to clients for transfer value calculations, including those required to calculate pension credits.

As well as being a qualified actuary, I also hold a Post Graduate Certificate in Education (PGCE) in respect of the teaching of mathematics and have taught economics to actuarial students at the Central University of Finance and Economics, Beijing.

Employment history

2022–present	Chief Actuary and Head of Report Writing, Mathieson Consulting
2017–2022	Senior Actuary and Report Writer, Mathieson Consulting
2016–2017	Trainee Mathematics Teacher, University of Worcester
2013–2015	Director, Goodwin Actuarial Services
2006–2012	Senior Consultant, Aon Hewitt
2003–2006	Senior Business Development Manager, Prudential
1994–2003	Director of In-Retirement Product Development, Zurich Financial Services
1988–1994	Consultant, Bacon & Woodrow (now Aon)

Qualifications and memberships

- PGCE in secondary level Mathematics with post 16 enhancement, 2017
- Exempt approved authority to provide investment advice, 2007–2012
- Scheme Actuary, 1997–2003 and 2007–2012
- Fellow of the Institute & Faculty of Actuaries, qualified 1994
- BSc (Hons) in Economics & Statistics, University of Southampton, 1988

October 2022





George Mathieson

Consultant and Principal Report Writer

I am a Consultant / Ambassador for Mathieson Consulting Ltd, responsible for being the face of the Firm, delivering lectures around the country for Resolution, sets of Chambers, and professionally for specialist legal training firms. I am also available for running in-house training sessions for matrimonial lawyers.

My role is also to be the point of contact with lawyers in especially complex cases, working out how best to approach a case, identifying what are the real proportionate issues and what may just be background noise. I shall also be working with Jonathan Galbraith, the new CEO of Mathieson Consulting Ltd, and his senior management team, to ensure that the Firm stays firmly at forefront of thought leadership in the field of Pensions and Divorce, and that our thoughts and guidance are communicated effectively to lawyers through various media outlets. (I will also still be writing the occasional report for Mathieson Consulting Ltd.)

Mathieson Consulting Ltd is part of the RBC Brewin Dolphin Group, who are outstanding Wealth Managers. I have additional responsibilities, as Divisional Director of the Strategic Partnerships Group, to ensure that the advisers within RBC Brewin Dolphin remain the most technically-proficient Wealth Managers in the field of Pensions and Divorce, and are able to offer advice in some of the most complex areas of financial planning, such as when Pension Sharing Orders meet Lifetime Allowance Tax issues.

I was one of the founder members of the Pension Advisory Group, which produced the seminal work, *A Guide to the Treatment of Pensions on Divorce*, under the co-chairs, Francis J and HHJ Hess, and endorsed by Sir Andrew McFarlane, President of the Family Division.

Employment History

I have worked in the financial services sector for 35 years, in personal banking, corporate banking, investment services and pension advice services. I have a wide experience of managing the investments which comprise the pension assets about which I comment, as well as advising on the establishment, maintenance, funding and administration of many types of pension scheme.

Qualifications and memberships

Historically, I have been an Associate of the Chartered Institute of Bankers, by examination, and an FSA (now FCA) authorised independent financial advisor, which was also granted only on completion of study and examination. In addition, I have studied and passed the Advanced Financial Planning Certificate, as assessed by the Chartered Insurance Institute.

October 2022





Rahim Rashid BSc (Hons) FIA

Principal Report Writer

I started out in the pensions industry in 2005 and qualified as a Fellow of the Institute & Faculty of Actuaries in 2009.

I joined Mathieson Consulting in 2020, and I prepare and advise on Expert Witness reports in the field of pensions and divorce. I have written or peer reviewed over 400 such cases since joining the firm. Instructing solicitors have commented positively on both the clarity and detail of my reports.

Prior to joining Mathieson Consulting, I worked as a consulting actuary at Hughes Price Walker and as an appointed Scheme Actuary provided advice to the trustees of defined benefit pension schemes. The sponsors of these schemes included charities and companies in the agriculture, insurance, and manufacturing industries. I have experience of advising on scheme funding, early/late retirement factors and the assumptions used to determine transfer values, with formal advice on such matters provided in written reports as well as at trustee meetings. As a Scheme Actuary, I provided advice alongside other appointed professionals and hence I have worked with professional trustees, corporate advisors and lawyers.

Despite holding a Scheme Actuary certificate, I have remained hands-on and therefore have experience in also utilising the actuarial factors used to determine pension benefits for individual scheme members and the transfer value of an individual's benefits.

As well as what may be considered traditional actuarial work, I have provided training sessions to trustees to facilitate them meeting the requirements of the Pension Regulator's trustee knowledge and understanding regime.

My experience as an actuary also includes advising companies and higher education institutions on disclosures for company accounts, liability management exercises and due diligence with regards to proposed mergers.

Qualifications and memberships

Scheme Actuary, 2013–2020

Fellow of the Institute & Faculty of Actuaries, qualified 2009

BSc (Hons) in Actuarial Science, London School of Economics, 2005

October 2022





Catherine Anderson PhD FIA

Senior Associate Report Writer

I am an experienced pensions actuary, having started in the pensions industry in 1997 and subsequently qualifying as an actuary and becoming a Fellow of the Institute and Faculty of Actuaries in 2001.

After graduating from the University of Leeds with both a BSc (Hons) in Mathematics and Statistics and a PhD in Statistics, between 1997 and 2007 I worked for Garvin Trustees Ltd, a firm of consulting actuaries which is now part of Barnett Waddingham. At Garvins, I was involved in providing advice to trustees and employers in a wide range of sectors on their occupational pension arrangements, covering both defined benefit and defined contribution pension arrangements. During my time there I gained much hands-on and wide-ranging experience in pensions work, from the administration of the pension benefits of individual members and CEV calculations right through to Scheme Actuary work, holding a Scheme Actuary certificate from 2004 to 2006. I was also responsible for delivering training sessions to trustees and employers.

In 2012 I joined Mathieson Consulting and moved into the area of pensions on divorce and estimate that I have now either written or peer reviewed in the region of 1,000 expert witness reports in the areas of pensions on divorce. As well as the divorce work, I am involved in other areas of advice including loss of pension rights on dismissal cases, negligence (pensions on divorce) and Inheritance Act cases.

Employment History

2018 onwards	Actuary and Senior Associate at Mathieson Consulting Ltd
2017 to 2018	Actuary at Collins Actuaries
2012 to 2016	Actuary at Mathieson Consulting Ltd
2001 to 2007	Actuary at Garvin Trustees Ltd
1997 to 2001	Trainee actuary at Garvin Trustees Ltd

Qualifications and memberships

Fellow of the Institute & Faculty of Actuaries, qualified 2001
PhD in Statistics, University of Leeds, 1997
BSc (Hons) in Mathematics and Statistics, University of Leeds, 1993

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Mathieson Consulting Ltd
actuarial and expert witness services

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