Fancy going international?

Paul Walsh advises how easy it is now to get the right job abroad.

HE WORLD IS TRULY GETTING SMALLER. The allconsuming trend of globalisation is dramatically changing people's attitudes to where they will work and live. More people are keen to see the world and experience living overseas, at least for a few

This article looks at those features which have accelerated this growth in international recruitment, such as:

- Budget airlines
- ♦ The growth of multi-nationals
- ♦ Mutual recognition
- Working from home
- Globalisation of salaries

and then gives you advice on how to go about getting the right job abroad for you.

Je ne parle pas anglais

The phenomenal success stories of airlines such as Easy Jet and Ryanair have thrown up some unexpected benefits for the business community. Whereas traditionally these airlines had targeted the holiday traveller, keen on a bargain flight to the Costa del Pollutedo for the price of a few glasses of sangria, they have in fact opened up the possibility of commuting to work in a foreign country for little more than the price of a train fare into central London. UK employees can consider potential employers in major financial services centres such as Zurich, Cologne, Paris, Dublin, and Amsterdam without having to move home. They can nip down to the local regional airport for an early flight to the destination of their choice, put in a day's work overseas and take the last flight home in time for the late evening news. Some employees have been allowed the option of working from home Monday and Friday (see below) and, to compensate, put in late hours on Tuesday to Thursday while they work abroad.

No hablo inglés

With increasing globalisation, the majority of us probably now work for multi-nationals with offices in various overseas countries. One of the benefits often touted by these companies is the option of a seamless internal transfer to an international posting. By opening these doors, it has opened our eyes to foreign possibilities - employees can change country without changing employer and employers can gain access to relevant personnel without the time, effort, and expense of an external recruitment process.

Ich spreche kein Englisch

One qualification, one world - your passport to travel. The mutual recognition agreements signed by the various Actuarial Institutes in the UK, the US, Canada, and Australia have facilitated global trade in actuarial services, allowing actuaries and employers alike access to a professional marketplace on a scale not seen before.

Non parlo inglesi

Broadband, video-conferencing, cheap flights, and the scarcity of suitably experienced personnel have encouraged employers to consider allowing employees the option of working from home as means of attracting, and retaining, valued staff. There are increasing instances of employees working from home a few days a week, and travelling abroad to their employer for the remainder of the week. A lot of the old barriers have come down (cost, lack of technology, culture, and attitudes and work practices) - now all that is left is the barrier of time travel and I look forward to the day when the phrase 'beam me up Scotty' is common commuting terminology.

Ik spreek het geen Engels

As the barriers to travelling come down, salaries go up. Employers increasingly find themselves competing for employees interested in working in a variety of different countries and therefore the company has to be aware of salary levels in these overseas markets. And while local conditions still influence, there has been a noticeable 'internationalisation' (upwards!) of salaries and benefit packages. This is particularly the case for the more senior employees, who are often offered ex-pat packages while working abroad. Thus they get the benefit of living in a different environment and culture while being paid a home-country package – the best of both worlds!

I no speako da lingo

If you make the decision to move abroad, how do you find out about job opportunities in your chosen destination, particularly where there are language problems?

A good starting point is an international actuarial recruitment agency, ideally one with affiliate offices based overseas so they really do have local expertise. Even at a basic level the benefits are obvious.

- They will know the key companies who may be interested in your skills & what jobs are currently available
- ♦ They can advise on what skills are in demand in your chosen market
- They can overcome any language difficulties
- ♦ They can help you with information on salary/benefit levels, work permit information
- They can provide guidance on CV writing and the particular style that is preferred in each country (eg in Australia and South Africa CVs are typically several pages long compared to the preferred 2 or 3 in the UK)

All of this will save you days of research and can ensure that you are in the best possible position for being offered an interview due to a well-targeted CV, and then the job.

Which agency to choose?

The following points apply equally whether you are looking for a role at home or abroad but become more



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important when it's the international market that you are targeting as you are likely to have less knowledge yourself and are naturally more reliant on the agency.

Find one agency dealing with all of the actuarial employers in the region that you are interested in and can therefore manage the whole process in a more efficient way for you. Ask around for personal recommendations - actuarial friends or trusted colleagues who could give some feedback on agencies they have used.

Some agencies employ actuaries as recruitment consultants. This adds extra value to the process in that the actuary has the technical background to fully understand your skills. They are likely to have a number of personal contacts in the industry and therefore will have a good insight into the different employers.

Another option is to contact a few agencies. By talking to them about a particular market, you will quickly get a good feel for how much knowledge the consultant has and their level of experience.

What specific help can an agency provide? **Initial discussions**

The first step in the process would be for the recruitment consultant to find out what you enjoy doing and whether a move is right for you. It is easy to be affected by a particularly bad period of work and by exploring your reasons for looking elsewhere and asking searching questions the consultant can assist you in deciding whether you really want to move. Also, they should explore your reasons for wanting to move abroad and whether they are realistic, discuss financial and cultural considerations with you and how it may affect your future career path.

Research and knowledge of the vacancies

By knowing the market and what companies are actively recruiting and advertising vacancies at the current time, the amount of research that you personally have to do is drastically reduced. Also, many companies take on staff for vacancies which are not advertised very widely and in this instance, the recruitment consultant will know who is the best person to call to find out about such positions and will carry out this search for you.

CV writing guidance

The CV is the first tool in marketing yourself to a company and so it is crucial that is accurately brings out your skills, particularly transferable skills and strengths and targets the vacancies available. Having established which vacancies are available and matched up those with your preferences, the consultant can then provide detailed advice on putting together a CV.

This should be in the preferred format for the country concerned and won't necessarily be the same as you would use for a role domestically.

Personal recommendations

Where a consultant has built up a good reputation with employers or via their own contacts then their personal recommendation will also help in gaining you an inter-



view. This aspect can be enhanced where the consultant themselves is an actuary and hence has a certain level of credibility, as well as personally knowing a number of key decision-makers.

Interview practice

Tips on interview technique and even the opportunity to do practice interviews with the consultant can then follow. These can be invaluable, particularly if you have not had an interview for several years or have previously been turned down after interview and are not sure of the reasons why. As a trained interviewer the consultant can give you constructive feedback on how you are coming across, how to demonstrate your strengths effectively and even tips on what are good questions to ask. The consultant's technical knowledge is also useful as inevitably you will be asked technical questions in the real interview so it is a good idea to practice answering this type of question.

Salary negotiations

Many candidates find it hard to negotiate successfully and again this is a process where the consultant can add value and do the negotiating on your behalf as well as checking any concerns or queries that you may have.

They will have a good feel for what is an appropriate level of salary for the position and so can ensure that you receive an appropriate offer.

Don't stop me now, I'm having such a good time...

To paraphrase from the Blues Brothers 'we've got a full tank of gas, half a pack of cigarettes, an actuarial qualification, it's dark and we're wearing sunglasses'. With a wellrecognised qualification, the world is our oyster. The only limitation may well be our imagination – a recruitment agency can't really help with that, but we can help you with everything else.