

RICARDO TRACHTMAN

FSA, MAAA

Consulting Actuary & Principal

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Current Responsibility

Ricky Trachtman is a principal and consulting actuary in the Milliman Buffalo Grove office. He joined the firm in 2002. He primarily works with clients to help design and price a wide variety of annuity and life insurance products.

Professional Work Experience

Ricky has experience in the life and annuity industry with a primary focus on product development. His recent projects include the following:

- Pricing RILAs for two major competitors in that space.
- Modeling RILAs under statutory and GAAP accounting for financial planning on a quarterly basis for a major competitor in that space.
- Pricing and extensive product development for fixed-index annuities including the development of new features to help differentiate products in that space, guaranteed living benefit riders, long-term care enhancement riders, guaranteed death benefit riders, innovative crediting strategies, crediting, and premium bonuses.
- Modeling FIAs under GAAP and Statutory accounting for various purposes such as financial planning, deterministic and stochastic pricing, appraisals, and valuation.
- Pricing and modelling variable annuities with guaranteed living benefit riders, death benefit riders, and accumulation benefit riders.
- Developing tools to help visualize and improve understanding of pricing results under deterministic and stochastic environments.
- Reviewing various assumptions for FIAs.
- Developing efficient financial and pricing projection models in MG-ALFA®, MS-Excel, and Visual Basic for Applications.

Professional Designation

- Fellow of the Society of Actuaries
- Member of the American Academy of Actuaries

Education

Degree in Actuarial Science from Roosevelt University