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**DRAFT**

**Memorandum of Understanding**

**Actuarial Association of Europe**

**And**

**Young Actuaries Initiative**

**SIGNING PARTIES:**

This Memorandum of Understanding (MoU) is entered into by and between:

* The **Actuarial Association of Europe** (AAE, [Actuarial Association of Europe - "Promoting the role, reputation, and recognition of the actuarial profession in Europe"](https://actuary.eu/)) established in 1978 under the name Groupe Consultatif to represent actuarial associations in Europe. The AAE currently has 38 member associations in 37 European countries, representing over 30,000 actuaries. The vision of the AAE is for actuaries throughout Europe to be recognised as the leading quantitative professional advisers in financial services, risk management and social protection, contributing to the well‐being of society, and for European institutions to recognise the valuable role that the AAE plays as a leading source of advice on actuarial and related issues. One of three strategic objectives of the AAE is promoting a European community of actuaries between AAE member associations, their members and the AAE.
* The **Young Actuaries Initiative** (YAI, [Young Actuaries Initiative](https://young-actuaries.eu/)) founded in 2024 by the Institut des actuaires (France, [French Institute of Actuaries (IA)](https://www.institutdesactuaires.com/)) and Deutsche Aktuarvereinigung (Germany, [German Association of Actuaries (DAV)](https://aktuar.de/Seiten/default.aspx)).The overall objective of the YAI is to foster a broad exchange of young actuaries on the international level as well as to motivate actuarial associations intensifying their interaction with young professionals also nationally. For this purpose, the YAI creates offerings that go beyond the national horizon. In addition to making individual association projects visible across countries that can serve as best practices, innovative joint and exchange activities will be implemented to strengthen the cross-border connections of young actuaries.

**PURPOSE OF THE COLLABORATION:**

The purpose is to establish a collaborative framework between the **Actuarial Association of Europe** and the **Young Actuaries Initiative** to jointly address the involvement of young actuaries in the international actuarial movement in Europe

* Promote the visibility of the profession and encourage the exchange of information and ideas across Europe;
* Facilitate networking between young actuaries;
* Strengthen awareness of the opportunities brought by the AAE and the YAI;
* Foster innovation and adaptability within the profession to meet evolving needs.

This partnership is grounded in a shared belief that the long-term sustainability of the profession depends on proactive engagement and intergenerational knowledge transfer.

**SCOPE OF COOPERATION:**

As designed by the Young Actuaries Initiative, the collaboration of AAE and YAI and the corresponding activities will focus on the following three dimensions with high relevance for young actuaries:

| Dimension |  |
| --- | --- |
| **Personal level** | Use actively comprehensive individual career development and cross-border networking opportunities |
| **Professional level** | Contribute constructively to the shaping and development of tomorrow’s actuarial profession by initiating, organising or attending both physical and virtual events or interesting projects and activities |
| **Intercultural level** | Engage in transnational community-building among young actuaries and embracing diversity through various unifying social activities |

**TIMELINE NEXT STEPS:**

The Parties agree to engage in further discussions on a multi-year roadmap to define the specific modalities of the cooperation. Based thereon, a detailed cooperation agreement to supplement the MoU may be developed at a later stage.

The signature of the MoU may take place at the upcoming AAE Annual Meeting in Paris from 24 to 26 September 2025.

Until a cooperation agreement is in place, the partners shall work together in good faith and loyalty.

**SIGNATURES:**

|  |  |
| --- | --- |
| Signed AAE (co-signed) | Signed AAE |
| Name: | Name: |
| Date: | Date: |
|  |  |
| Signed YAI | Signed YAI |
| Name: Simon le Dily (IA) | Name: Susanna Adelhardt (DAV) |
| Date: | Date: |