



Our team of consultants

Jean-Léon MEUNIER, Actuary, Managing Director of HEPTA CONSULT, has nearly 20 years of experience in the field of life insurance and pension plans. He started his career in Luxembourg in 1986 as head of the group life department of the Luxembourg subsidiary of a large Swiss insurer (national and international pension schemes) for whom he worked for nearly 8 years, then joined one of the big five international consulting companies as Chief Actuary before taking up the MD-ship of an international life insurance company of French origins starting its activities in Luxembourg. He created HEPTA CONSULT in January 2001.

Alain ARNSWALD, Actuarial Consultant, can avail himself of 10 years of professional experience. He started his career in the field of reinsurance in 1995, switched later to one of the big five international consulting companies and ended up working for some 5 years for a local insurance company where he was in charge of traditional life insurance and group business. He joined HEPTA CONSULT in January 2004.

Francis BIRCK, Actuarial Consultant, who has been member of the HEPTA CONSULT team since January 2002, had, at entry, acquired a solid 5-years experience in the field of financial products at a life insurance company active under the Freedom of Services act from Luxembourg.

Carlo MERSCH, Business Development Consultant, graduated economist, equally joined HEPTA CONSULT in January 2004. He has close to 20 years of experience, of which 18 passed working for several local life insurance companies. Throughout his career he assumed high level responsibilities within different fields, i.e. the development and promotion of traditional and unit-linked products, both locally and internationally, the implementation of back- middle- and front-office procedures as well as of institutional partnerships and agreements governing the relations between insurers, intermediary's, asset managers and custodian banks. He managed sales teams active in several countries and the marketing department of a local life insurer working under the Freedom of Services act, for whom he was "N° 2" and one of the main driving forces behind the launch of activities.

Henri Lenne, Accountancy & Finance Consultant, will join HEPTA CONSULT in January 2006 after a career of some 10 years in his profession. He has a university degree in accountancy and has spent the first 3 years of his career with a firm of chartered accountants. He has then worked for two different life insurance companies in Luxembourg. For his last employer he managed the accountancy team and was responsible for the finance administration, the ALM and the establishment of all statutory reports.