

JUST.

NEWS RELEASE

Tuesday 20th June 2023



Just Group appoints Dan Ryan as Director of Demographic Risk

Just Group plc, the FTSE 250 retirement specialist, has appointed **Dan Ryan** as **Director of Demographic Risk**, reporting to Paul Fulcher, Group Capital Management and Investment Executive.

Dan is a medical demographer with three decades of experience in the insurance industry and an internationally recognised speaker on future trends in longevity, behavioural science and unlocking the power of data for individuals.

He has led global multi-disciplinary teams at Willis Towers Watson and Swiss Re on product innovation, emerging risks and the digital transformation of insurance, bringing together actuaries, doctors, underwriters, behavioural experts and data scientists.

Paul Fulcher, Group Capital Management and Investment Executive at Just Group, said: "It's a great pleasure to welcome Dan to Just Group, he brings a tremendous depth of experience in medical demography and the insurance industry which will help our business as it continues to focus on attractive segments of the UK retirement income market.

"Just Group has a reputation for innovation and Dan's strategic insight on demographic trends, emerging risks and product development will bring a valuable perspective to our business as we execute our ambitious growth agenda."

Dan Ryan, Director of Demographic Risk at Just Group, said: "This is a great time to be joining Just Group. The company is a retirement specialist and the markets it serves have many years of growth ahead of them as the population ages.

"I am looking forward to using my experience and expertise to help Just Group meet its ambitious plans for growth as it delivers better outcomes for customers and fulfils its purpose to help people achieve a better later life."

In addition to his experience at Willis Towers Watson and Swiss Re, Dan was a founding member of the COVID-19 Actuaries Response Group, and advised insurers, pensions schemes and governments on epidemiology, vaccination, demographic risk and social behaviours at the risk research consultancy, COIOS.

He is the UK representative on the Mortality Virtual Forum of the International Actuaries Association, and co-chair of the Longevity & Mortality Actuaries Forum, as well as Non-Executive Director at Club Vita.

Dan is a self-confessed data geek and loves all things tech, and in his spare time enjoys pitting himself and his family against the mental and physical challenge of an escape room.

-ENDS-

Enquiries

Media

Stephen Lowe, Group Communications Director

Lucy Grubb, Head of Media & PR

Telephone: +44 (0) 1737 827 301
press.office@wearejust.co.uk

Temple Bar Advisory

Alex Child-Villiers
William Barker
Sam Livingstone

Telephone: +44 (0) 20 7183 1190

Notes to Editors

About Just

Just (Just Group plc) is a FTSE-listed specialist UK financial services company.

A leader in the individual retirement income, care and defined benefit de-risking markets, Just has been trusted to manage around £23 billion of customers' retirement savings and has helped customers release more than £6 billion from their properties.

Just provides the following wide range of products, advice and professional services to individual customers, financial intermediaries, corporate clients and pension scheme trustees:

Marketed Products

- De-risking solutions for pension scheme trustees who want to remove the financial uncertainty of operating defined benefit pension schemes;
- Individually underwritten retirement income products delivering a guaranteed income for life;
- Long term care plans that provide those people moving into residential care with peace of mind by knowing a regular payment will be made to the care provider for the rest of their life;
- Lifetime mortgages for people who want to safely release some of the value from their home.

Professional services

- Regulated financial advice and guidance services for individuals wanting help in using their pension savings and/or releasing some of the value from their home; and
- A range of business services tailored for our corporate clients, ranging from consultancy and software development to fully outsourced customer service delivery and marketing services.

The companies within Just Group are authorised and regulated in the United Kingdom by the Financial Conduct Authority and / or the Prudential Regulation Authority.

Just Group plc is registered in England and Wales with company number 08568957. Its registered office is at Enterprise House, Bancroft Road, Reigate, Surrey, RH2 7RP. Just is a trading name used by Just Group plc and its group companies. For information about Just Group plc and its group companies visit www.justgroupplc.co.uk or www.wearejust.co.uk. Please contact us if you would like this document in an alternative format.



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