Curriculum Vitae

Independent Trustee Services

Tegolin Harding
Director - South West

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Background

Tegolin joined ITS in March 2020. She is a qualified actuary with over 15 years experience in the finance industry, having previously worked in investment consulting, asset management and retail banking. In her most recent role she was a Strategist at Mercer, working with pension schemes to help them design a funding and investment strategy that best meets their objectives and delivers member benefits.

Tegolin naturally focuses on the big picture and her natural style is open and direct. She has a track record of being able to bring different stakeholders together to find solutions that work for everyone.

Tegolin has experience in all aspects of investment strategy and implementation including integrating Environmental, Social and Corporate Governance (ESG) considerations. She has experience of working with pension schemes of a range of different sizes from £10m to £1bn+ schemes. Her experience extends to working with schemes in the retail sector where the sponsor is experiencing challenges, including those under TPR review and those in PPF assessment.

Notable Client Achievements

- Advising on long term strategies for schemes to deliver member benefits which focus on practical actions around investment, funding and covenant.
- Designing and implementing changes in investment strategy including LDI strategies, alternative investments and de-risking plans.
- Worked with trustees and employers to deliver the optimum outcome where the employer covenant is distressed, including designing and implementing contingency plans.
- Worked with schemes in surplus to act to secure the position including buy-ins.

Professional Qualifications/Awards

Tegolin is a Fellow of the Institute of Actuaries and has a first class degree in Economics and Finance. She has specialised in risk management and is a qualified as a Chartered Enterprise Risk Actuary.

Areas of Expertise

- ✓ Expertise in Investment Strategy
- ✓ Working to agree long term objectives
- ✓ Expertise with or moving to a Fiduciary and/or delegated investment model
- ✓ Integrating Environmental, Social and Corporate Governance (ESG) considerations into strategy
- ✓ Repairing/rebuilding trustee relationships
- ✓ Mentoring lay trustees
- ✓ Risk transfer (buy in/buy out)
- ✓ Ongoing support to DB/Hybrid schemes
- ✓ Ongoing support to DC
- ✓ Difficult Valuation Exercises
- ✓ Scheme/sponsor under TPR investigation
- ✓ Working with a Challenging Covenant review
- ✓ Provider review
- ✓ Ongoing support to large and/or complex schemes
- ✓ Scheme Mergers and closures