

# Board biographies



## **Simon Moore (61), Chair**

Simon has over 30 years' experience in financial services. He began his career as a credit analyst, specialising in insurance at Lloyds Banking Group and went on to join the global insurance team at Chase Manhattan Bank in London and New York in 1994. In 2004, he was appointed regional director for the corporate banking business at Barclays Bank (South-West of England and Wales). He spent three years as the international director of the Confederation of British Industry (CBI) and as a member of its management board. In 2022, Simon completed a ten-year term as a director and chair of Cambridge and Counties Bank and, in 2024, stepped down from his appointments as chair of RCI Bank UK (the UK arm of the French bank RCI Banque Groupe) and PCF Bank Group. He has also been a governor at the University of the West of England, a non-executive board member of the Government Office of the South-West and chair of Pennant International Group PLC. In 2026, Simon stepped down as chair of WH Ireland Group plc and joined the board of Cornish Mutual as a non-executive director. As well as LV= Chair, Simon is also the chair of Principality Building Society.

*"The Board is a strong, competent and diverse collective with a good balance of skills, knowledge and experience. The Board is guided by transparency and robust governance, with a focus on creating long-lasting value for its members. All directors seeking appointment and re-appointment have an unwavering commitment to LV= and its members, and I am pleased to recommend them to you."*



## **David Hynam (54), Chief Executive (CEO)**

David has over 30 years' experience in the financial services and insurance sector. He began his career at Barclays working in a variety of roles before becoming chief operating officer at Barclays' offshore business. He joined AXA UK in 2001 in a senior operations role, ultimately overseeing operations for the UK and Ireland. When Resolution acquired the majority of the UK life business from AXA, merging the business with Friends Provident to create Friends Life, David joined Friends Life as group chief operating officer, leaving as UK chief executive officer in 2013. He joined Bupa UK in 2014 and led the transformation agenda for the UK business as well as running the health clinics division. His most recent role was as chief executive officer of Bupa's UK and Global markets, which included all the UK businesses and international health insurance. As well as LV= Chief Executive, David is chair of HomeServe Membership Limited.



## **Stephen Percival (50), Chief Financial Officer (CFO)**

Stephen has enjoyed a successful career in financial services and has extensive life insurance experience from 25 years in the industry. He has held a wide range of senior finance roles including CFO of Standard Life's insurance business and CFO of the life businesses within the Phoenix Group. He also has international experience gained from working in China, India and Canada. As well as LV= Chief Financial Officer, Stephen is also a director of The Aquila Foundation.



## **David Rogers (70), Senior Independent Director**

David has more than 25 years' experience of financial services with a deep knowledge of the insurance and life and pensions industry. He worked at Aviva for more than 20 years in a variety of senior roles including chief finance officer of Aviva's UK Life and Pensions business. David's current non-executive experience includes AA Insurance Services Limited and musical charities Hounslow Music Service, The Vauxhall Band and Fieri Consort.



## **Colin Ledlie (60), Non-Executive Director**

Colin is an experienced actuary and risk professional with over 30 years' experience in the insurance industry. He has previously held a number of senior executive roles at Standard Life, including as chief actuary and chief risk officer. Colin is a non-executive director of Reclaim Fund Ltd and a trustee of Transition Edinburgh South. His previous non-executive experience includes Bupa, ReAssure and the National Records of Scotland.



## **Susan McInnes (63), Non-Executive Director**

Susan has worked in the life and pensions sector for over 40 years. She was at the Phoenix Group for over 12 years, where she was customer director of the life companies and chief risk officer, before being appointed chief executive officer of Standard Life Assurance in September 2018. Susan was previously appointed as a board member of the Association of British Insurers (ABI) and chair of the ABI's Long-Term Savings Committee. Susan's non-executive experience includes Rowanmoor Group and Curtis Banks Group. Susan currently sits on the boards of Royal and Sun Alliance and Diligenta.



## **Jonathan Pears (58), Non-Executive Director**

Jonathan is a qualified actuary with over 25 years' experience in the financial services sector covering life insurance, pensions and long-term savings. He brings deep expertise in financial, operational, conduct and regulatory risk – serving for over two decades at Standard Life in positions including actuarial director and chief actuary, and most recently as group chief risk officer at Phoenix Group. Jonathan has substantial board-level experience through executive-nominated and subsidiary board roles within regulated life insurance groups.