



# Garda Representative Association

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22 December 2017

Mr. Kevin Duffy  
Chairman  
Public Services Pay Commission  
St. Stephens Green House  
Dublin 2

**Re: GRA Actuarial Data Request**

Dear Mr Duffy

To underpin our preparations for a further submission to the PSPC which will focus on pensions, the GRA would very much appreciate your assistance in providing us with relevant actuarial / pension related base data as follows: -

## **Public Services Pay Commission**

- What fund growth rate or annuity interest rate is being assumed?
- What pension inflation / escalation rate is being assumed?
- Is a separate actuarial calculation being done for Garda pensions alone?
- Are separate calculations being done for the different Garda superannuation scheme rules? (these depend on joining date).
- What is the retirement age being assumed for Gardaí who joined pre-95, post-95, post-2004 and post 2012? (different pension rules apply to each)
- What is the final pensionable pay, starting pension and lump sum on retirement being assumed.
- What mortality tables are being used?
- What percentage is being applied to the mortality tables?
- Are the mortality rates being used gender neutral or gender specific?
- What is the average life expectancy being assumed at retirement?
- Are your actuaries aware of a lower than average life expectancy at retirement for Gardaí than for the population as a whole? If so, is this being taken into consideration and how?

## **Garda Headquarters**

- What mortality history is available for Gardaí who have retired and died to date? i.e. we request an analysis of age at death of Gardaí who have retired and died. This will equate to the age at which pension payments ceased.

## **Meeting with PSPC**

We would welcome the opportunity to present our next submission to the PSPC in person. We feel that this will greatly enhance our ability to communicate our analysis.

Given the time pressure on all concerned, we would appreciate if you could email data elements as they become available.

Thank you for your assistance.

Yours sincerely



Pat Ennis  
General Secretary



c.c. Mr Michael Culhane, Executive Director, Finance