



Society of Actuaries in Ireland

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## **Pensions:**

**Is the Government's 2018 Roadmap for  
Pensions Reform headed for success?**

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Roma Burke, FSAI

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# 2015 Actuarial Review of the Social Insurance Fund

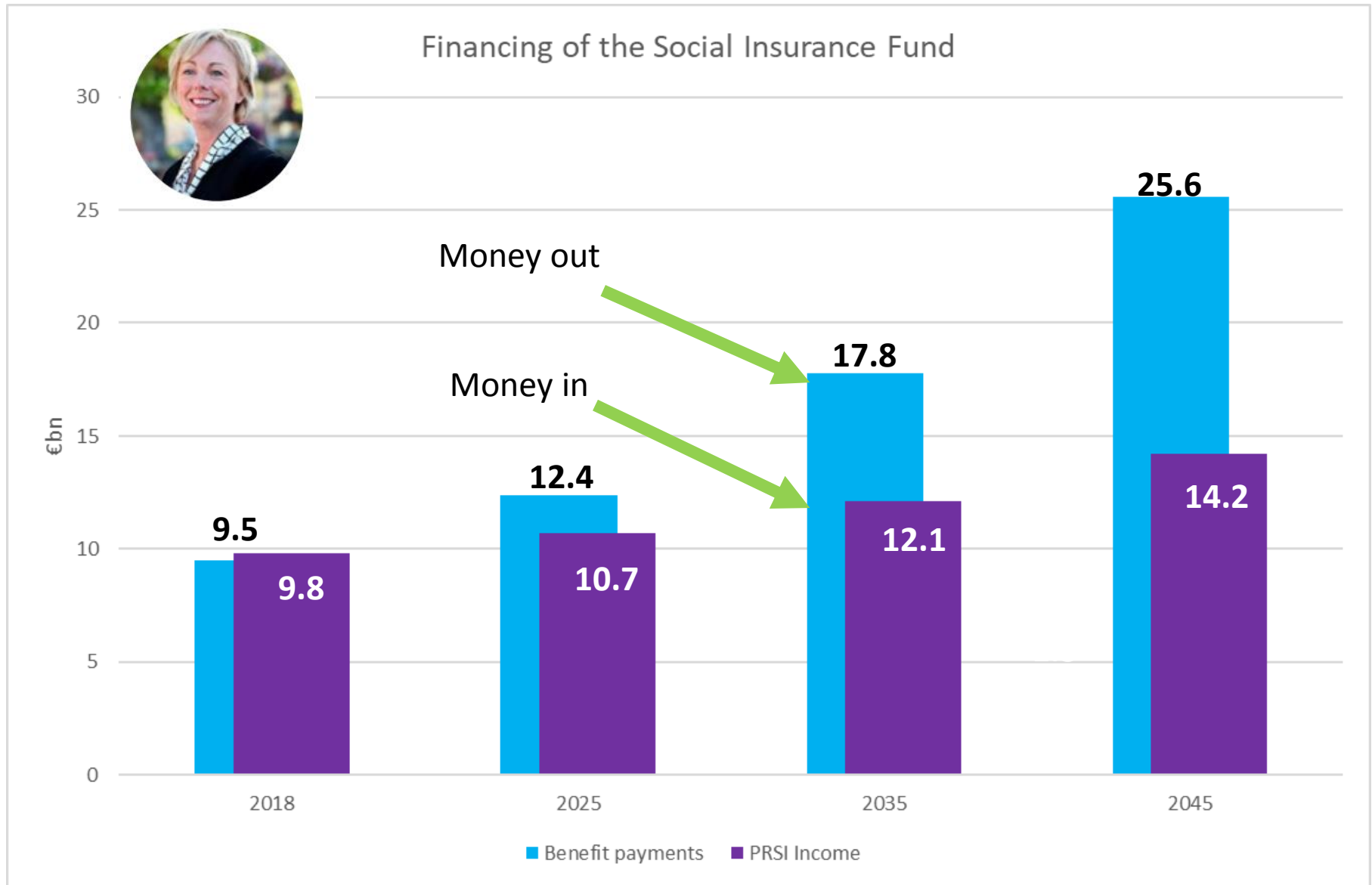
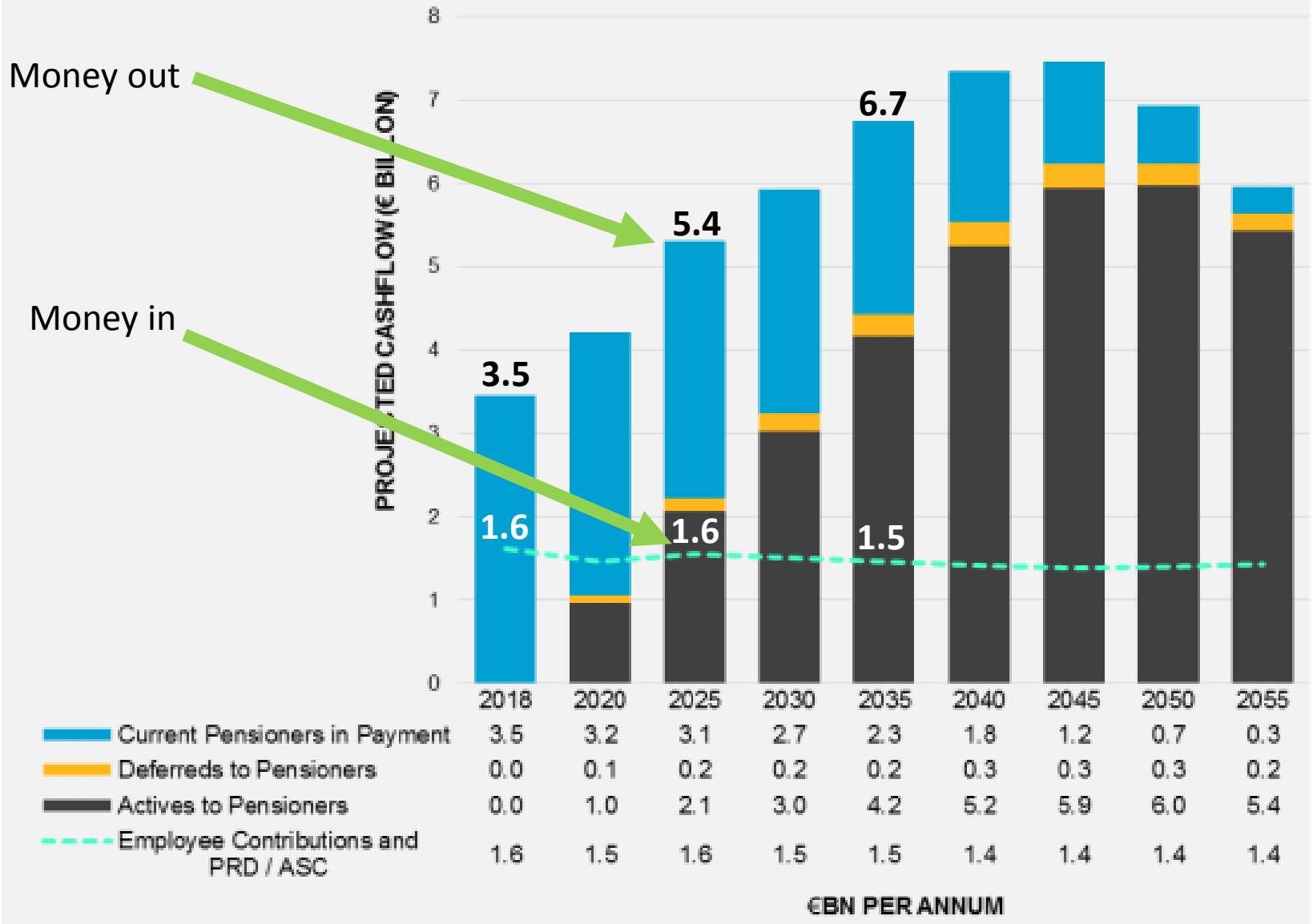


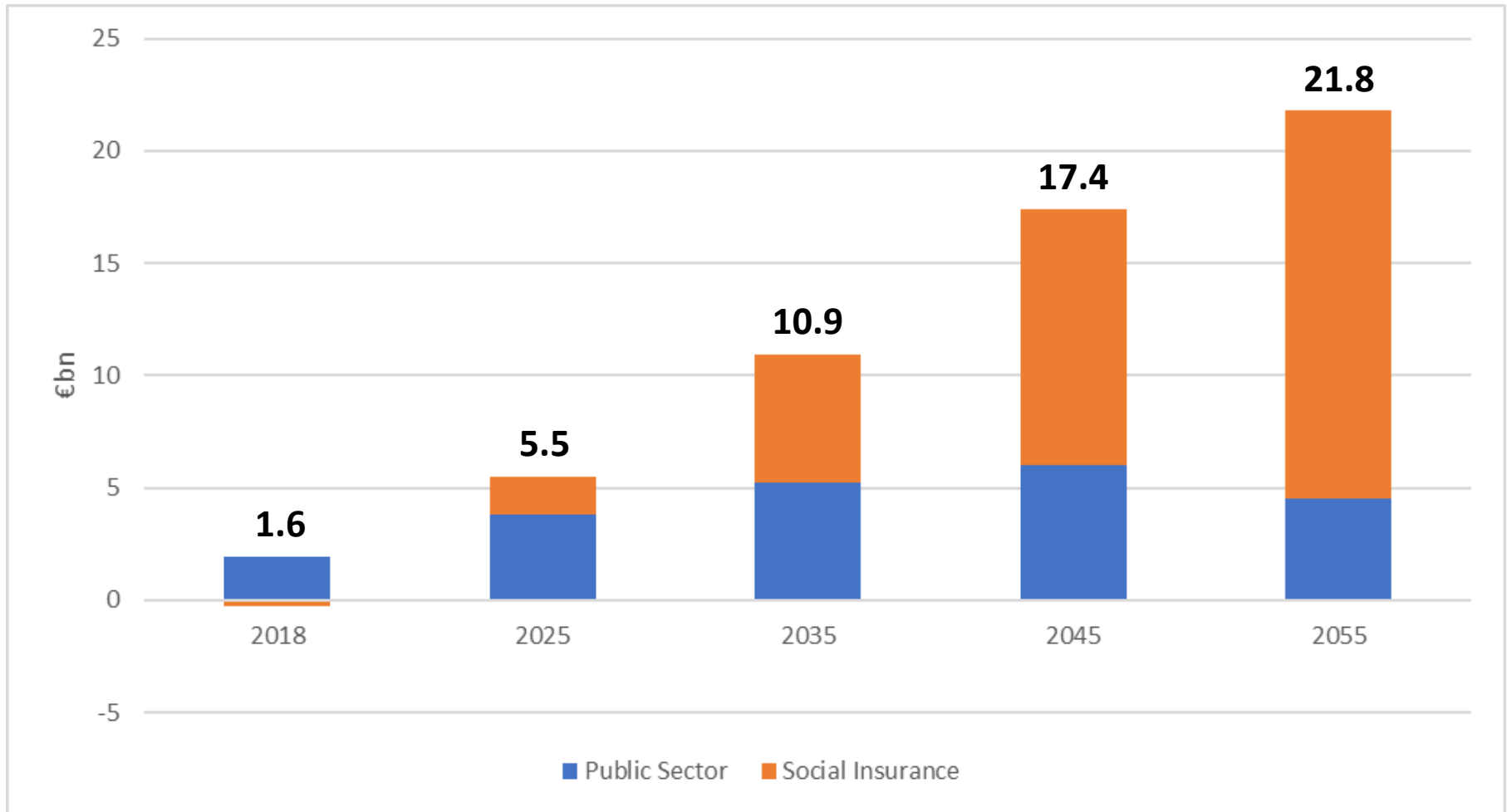


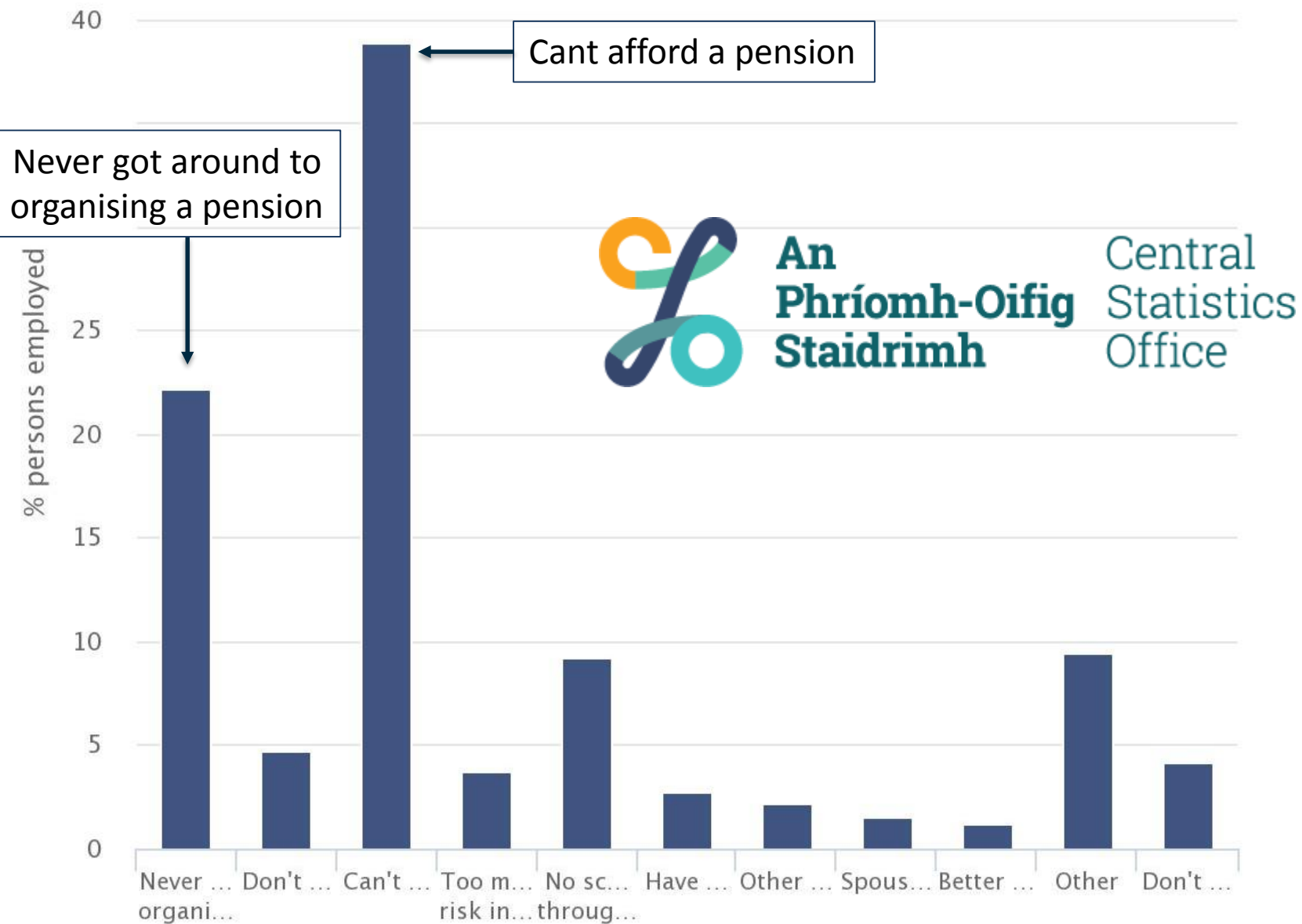
Chart 6.1. Projected Superannuation Cashflow (Real) with Static Public Service Numbers





# Total projected shortfall: Social Insurance + Public Sector Pensions





Persons in employment (ILO) aged 20 to 69 years without a pension by main reason for not having a pension Q4 2015

Source: CSO Ireland

# Some reasons not to save

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**I need the  
money for  
something else**

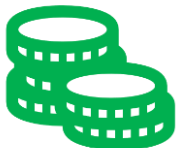
**I might need the  
money for  
something else**

**I'm afraid I'll lose  
money?**

**I don't understand  
pensions!**

**Is that really my  
money?**

# Just Save 😊



# Intergenerational Opportunities

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# Solving everything in one go

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