



Jonathan Galbraith BSc (Hons) FIA

Head of Product & Risk and Senior Report Writer

I am an experienced pensions actuary, having spent over 15 years working in the UK pensions industry. I joined Mathieson Consulting in 2017, and I prepare and advise on Expert Witness reports in the areas of pensions on divorce, loss of pension rights on dismissal, negligence (pensions on divorce) and Inheritance Act cases. I have advised in well over 300 such cases and I continue to develop my experience in this field.

One of my pensions reports was used in a divorce case in February 2020, with explicit reference being made to the report by HHJ Edward Hess in his anonymised written judgement (<https://www.bailii.org/ew/cases/EWFC/OJ/2020/B10.pdf>, paragraph 63 (ii)):

"It has been suggested by Mr Galbraith from Mathieson Consulting Limited, the PODE instructed in this case, in his report of 3rd July 2019... that (for reasons convincingly explained in detail by him which have been accepted by both parties, and which include a proper consideration of the Lifetime Allowance and Fixed Protection issues arising here) the appropriate equalisation age on the facts of this case is 60 (rather than the normal 65 or 67). I propose to adopt this recommendation."

My role also involves the development of new and existing services to clients, the provision of internal and external training on pensions matters and the maintenance of actuarial valuation resources within the Firm.

Earlier in my career, I worked as a corporate pensions actuary at PwC, mainly advising companies on the risks faced in operating defined benefit pension schemes. This work included advising on pension scheme closure and valuation discussions, and carrying out liability management exercises. I also served as a subject-matter expert in public / not-for-profit sector pension arrangements.

I have significant experience of performing individual member benefit calculations, including transfer values, early/late retirement terms, pensions tax implications and also pension scheme valuations.

Employment history

2019 – present	Head of Product & Risk, Mathieson Consulting
2017 – present	Senior Actuary and Report Writer, Mathieson Consulting
2006 – 2017	Corporate pensions actuary, PwC
2004 – 2006	Trainee pensions actuary, Hewitt Bacon & Woodrow (now Aon)

Qualifications and memberships

Fellow of the Institute & Faculty of Actuaries, qualified 2009
Fellow of the Royal Statistical Society, 2006–
Associate Member of Resolution (formerly the Solicitors Family Law Association), 2019–
BSc (Hons) in Mathematics, Statistics and Accounting, First Class, University of Strathclyde, 2004