

# THREE: APPENDICES

---

## MISCELLANEOUS ASSUMPTIONS

*continued*

### ***WSPRS Disabled Life Expectancy***

#### **What is the WSPRS Disabled Life Expectancy Assumption and How Do We Use them?**

When a WSPRS member disables in the line of duty, Washington State Patrol provides a disability benefit not paid from the retirement fund while the member remains alive. When the disabled WSPRS member dies, the member's spouse may receive a survivor benefit paid from the retirement fund. The survivor benefit is based on the salary of current active members with the same rank as the disabled member at the time of disablement.

Previously, we used the WSPRS Disabled Life Expectancy assumption to estimate the number of years after disablement we expected the member to live. This assumption helped approximate the salary of an active member with the same rank as the disabled member at the disabled member's death.

Based on this experience study, we removed the WSPRS Disabled Life Expectancy assumption from our valuation model for future valuations. Instead, we updated our valuation method such that a spousal benefit relies on the **Disabled Mortality Rates** assumption. This method does not require an explicit assumption that estimates the average number of years a member may live after disablement. Therefore, we will no longer separately study this assumption as part of the demographic experience study.