


Resource Toolkit	Single Scheme Administration Project – Death of a Pensioner (Phase 1)
Resource Name	Process Guidelines
Resource Reference	SPS.DEA.DOP.G.01
Description	Suggested procedures outlining key steps that a Relevant Authority might take when a Pensioner dies while in receipt of a Single Scheme pension.
Version	V1.0

PLEASE NOTE: Administrators may access legislation, Circulars or Letters to Personnel Officers noted in this Procedure by accessing the Circulars & Legislation Section of the Single Scheme Website at www.singlepensionscheme.gov.ie/circulars

IMPORTANT: These processes have been prepared for Death of a Pensioner cases as part of the Single Public Service Pension Scheme and, where applicable, the necessary administration to do with Spouse/Civil Partner and Eligible Child Pension applications. The processes below are based on **standard accrual** scheme membership. Where a Spouse/Civil Partner benefit exists it is assumed that the member is married or in a civil partnership. It is assumed that there is no Pensions Adjustment Order against the deceased member's benefits and no benefits are payable to a former Spouse/Civil Partner. The process must be adapted for those grades that have different retirement ages, such as the Uniformed Grades (Gardaí, Defence Forces, Prison Officers, Career Firefighters, etc.)

Guidelines – Colour key

 = Yes/No Decision Point

Steps Following Notification of Death of a Pensioner

Ref.	Step	Description of key activities / general guide
	General Information	<ul style="list-style-type: none"> The recommended Process Maps may be accessed in the Administrator Toolkit for this process. It is recommended that this is consulted when processing a Spouse/Civil Partner or Child Pension application following the death of a Pensioner.
0.0	Process Maps	<ul style="list-style-type: none"> There are two Process Maps related to the Death of a Pensioner. These are: <ol style="list-style-type: none"> 1. Processing of Spouse/Civil Partner Pension 2. Processing of Child Pension
1.0	Notification received of death of scheme member or Pensioner.	<ul style="list-style-type: none"> The death of a Pensioner may be notified to the Pensions Section by the Pensions Payroll/Human Resources (HR) the Legal Personal Representative of the deceased's estate, solicitors acting on behalf of a next-of-kin as well as Spouse/Civil Partner and Eligible Child Pension Benefit applicants. It is important, when first notified of the death of a Pensioner, that the death is verified through more than one source of information. There may be existing death verification processes in place across Relevant Authorities that provide reliable access to such information (i.e. via the GRO database or a Death Notification system). In the absence of such systems Pensions Administrators can also refer to www.rip.ie When a Relevant Authority is notified of the death of a Pensioner it is important, in the first instance, to establish the date of the deceased Pensioner's death. Other member details (PPSN, date-of-birth) should be sought for verification and cross-checking with data held by the Relevant Authority in respect of the deceased, Single Scheme member.

1.1	Validate that this is Death of a Pensioner.	<ul style="list-style-type: none"> The Relevant Authority should confirm that the applicable process is "Death of a Pensioner." If YES, Go to Step 1.1 If NO, review and confirm which process applies.
2.0	Has deceased Pensioner been removed from the Pensions Payroll?	<ul style="list-style-type: none"> If arrangements not already in place, formal notification should issue by an authorised officer to the Pensions Payroll provider, instructing that payment of the deceased Pensioner's pension cease with effect from the date of death.
3.0	Is deceased Pensioner a retired staff-member/employee?	<ul style="list-style-type: none"> A Pensioner may be a retired member of staff in receipt of a pension, the Spouse/Civil Partner of a deceased member or an eligible child in receipt of a Child Pension. <p>If YES – proceed to Sub-Process A and/or Sub-Process B if applicable. If NO - deceased Pensioner must be a Spouse/Civil Partner or Child Pension recipient. The pension benefit ceases and process ends.</p>

Processing of a Spouse/Civil Partner Pension - Sub-Process A

Ref.	Step	Description of key activities / general guide
A1.0	Does deceased member have a surviving Spouse/Civil Partner?	<ul style="list-style-type: none"> This information should be obtained by way of the annual pension declaration exercise or the Pensioner's pension payroll/HR file. <p>YES - go to Step A2.0 NO – Process ends.</p>
A2.0	Issue Spouse/Civil Partner Pension Application form and Death of a Pensioner Information Note	<ul style="list-style-type: none"> Where it has been verified that the deceased Pensioner had a surviving Spouse/Civil Partner, the template Spouse/Civil Partner Pension Application form, template cover-letter and Death of a Pensioner Information note available in the Administrator Toolkit should issue.

		<ul style="list-style-type: none"> The supporting documentation below is required for all Spouse/Civil Partner Pension applications. <ul style="list-style-type: none"> Deceased's original Death Certificate Spouse/Civil Partner's original Long Form Birth Certificate. While standard supporting documents/certificates are required in all cases, other documentation may be required depending on the deceased member's civil status at the date of death e.g. if Marriage Certificate/Civil Partnership Certificate not sighted at the time of the deceased member's retirement.
A3.0	Does review of completed application prompt initial queries to be raised with Spouse/Civil Partner	<ul style="list-style-type: none"> Initial validation checks undertaken on the complete application form The documentation required as part of the application process (i.e. Marriage Certificate, Certificate of Civil Partnership etc.) should also be checked to ensure that they are in order Once it is confirmed that all documentation is in order Go to Step A4.0 if not, any queries should be addressed to the Spouse/Civil Partner Pension applicant
A4.0	Is Spouse/Civil Partner applicant eligible for a pension?	<ul style="list-style-type: none"> Application should be assessed and eligibility determined in line with the Single Scheme rules i.e. is Spouse/Civil Partner cohabiting (ineligible for a Spouse/Civil Partner pension). YES, go to Step A5.0 NO, process ends unless an eligible Child applicant exists.
A5.0	Verify deceased Pensioner's Annual Pension in payment on date of death	<ul style="list-style-type: none"> The Spouse/Civil Partner pension will be based on the deceased Pensioner's Annual Pension in payment on the date of death. It is important to verify the deceased's Annual Pension amount in payment. Where the Pensions Administrator does not have access to Pensions Payroll data this information will need to be formally verified by the Pensions Payroll provider.
A5.1	Calculate Spouse/Civil Partner pension as one half of the deceased's pension	<ul style="list-style-type: none"> When the Death of a Pensioner occurs the Spouse/Civil Partner pension benefit is one half of the deceased member's retirement pension calculated on completion of Step A5.0.

A5.2	Issue Spouse/Civil Partner Benefit Statement and enclosures to Spouse/Civil Partner	<ul style="list-style-type: none"> ▪ A Spouse/Civil Partner Benefit Statement should issue along with a Benefit Acknowledgement Form and Bank Payment Mandate form. A sample Spouse/Civil Partner Benefit Statement template and Acknowledgement Form is available in the Administrator's Toolkit for this process.
A5.3	Spouse/Civil Partner completes and returns Acknowledgement Form and Payment Mandate Form	<ul style="list-style-type: none"> ▪ Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.
A6.0	Final review of paperwork and actioning of issues arising	<ul style="list-style-type: none"> • Payroll should be requested to make arrangements to place Spouse/Civil Partner/Child beneficiaries onto the pensions payroll following review of all paperwork to do with the application
A7.00	Prepare and issue Payment Notification Letter	<ul style="list-style-type: none"> • Template Payment Notification letter available in the Administrator Toolkit can issue to the Spouse/Civil Partner confirming the verified gross annual pension and expected payment date
A7.01	Verified benefits notified to Pensions Payroll	<ul style="list-style-type: none"> • Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with Single Scheme benefit payment instruction
A7.02	Spouse/Civil Partner beneficiary details recorded	<ul style="list-style-type: none"> • The Pension's Administrator should update local files/systems to record Spouse/Civil Partner details • Such a designation will help identify pensions in payment that may need to be recalculated annually to reflect authorised CPI adjustments (see Annual Events process) or for Scheme management reporting. • Spouse/Civil Partners should be included in the annual pension declaration exercise to confirm that the entitlement to pension still exists i.e. that Spouse/Civil Partner has not remarried. Resources covering this annual activity as well as other core annual activities are available in the Administrator Toolkit – Annual Administration.

**Sub-Process A ends
Go to Sub-Process B (Eligible Child Pension)
if applicable**

Eligible Child Pension - Sub-Process B

B1.0	Does deceased member have any eligible children?	<ul style="list-style-type: none"> • This information should be obtained by way of the annual pension declaration exercise or the Pensioner’s pension payroll/HR file. • Other documentation on the deceased’s HR file, such as parental leave applications or an earlier pension query raised during employment, prior to the member’s retirement. <p>YES - go to Step B2.0 NO – Process ends.</p>
B2.0	Issue Child Pension Application form and Death of a Pensioner Information Note	<ul style="list-style-type: none"> • Where it has been verified that the deceased member had vested at the date of death and there are eligible children, the template Child Pension Application form, cover letter and Death of a Pensioner Information Note available in the Administrator Toolkit should issue. • A separate form should issue in respect of each eligible child. Where a child is under 18 years’ of age these documents should issue to the Parent/Step-Parent or Legal Guardian that the child is in the care of. • An eligible child aged between 18 and 22 years of age may apply in their own right for a pension – a cover letter is available in the Administrator toolkit for this purpose. • The supporting documentation below is required for all Child Pension applications. <ul style="list-style-type: none"> ○ Deceased’s original long-form Birth Certificate ○ Deceased’s original Death Certificate ○ Child’s original long-form Birth Certificate • Where an eligible child is over 16 years of age and under 22 years of age the following, additional documents are required:

		<ul style="list-style-type: none"> ○ Where the child is receiving full-time educational or vocational instruction, supporting documentation confirming this to be the case. ○ Where the child is undergoing full-time instruction or training by any person for any vocation, profession or trade supporting documentation confirming this to be the case ○ Where a child is permanently incapacitated – either mentally or physically – and is incapable of maintaining him/herself, supporting documentation from the child’s Doctor confirming this to be the nature of the infirmity should be provided.
B3.0	Does review of completed application prompt initial queries to be raised with applicant?	<ul style="list-style-type: none"> • Initial validation checks undertaken on the complete application form • The documentation required as part of the application process should also be checked to ensure that it is in order • Once it is confirmed that all documentation is in order Go to Step C6.0, if not, any queries addressed to the Parent/Step-Parent/Legal Guardian or Child applicant (if over 18)
B4.0	Is Child applicant eligible for a pension?	<ul style="list-style-type: none"> ▪ Application should be assessed and eligibility determined in line with the Single Scheme rules i.e. is Child in full-time education if over 16 years of age? YES, proceed to Step. B5.0 NO, process ends unless eligible Spouse/Civil Partner applicant exists
B5.0	Verify deceased Pensioner’s Annual Pension in payment on date of death	<ul style="list-style-type: none"> • The Child pension will be a fraction of the deceased Pensioner’s Annual Pension in payment on the date of death. It is important to verify the deceased’s Annual Pension amount in payment. Where the Pensions Administrator does not have access to Pensions Payroll data this information will need to be formally verified by the Pensions Payroll provider.
B5.1	Calculate Child Pension as a fraction of the deceased’s pension	<ul style="list-style-type: none"> • Where the death of a Pensioner occurs the Child pension benefit is a fraction of the deceased Pensioner’s Annual Pension. The fraction depends on whether or not there is a surviving Spouse/Civil Partner parent and the number of eligible children.

The table below shows, at a glance, the proportion of the deceased's pension payable in respect of Child Pension benefits once the enhanced, notional member pension has been calculated:

Survivors	Fraction of Deceased's Pension to Children
Spouse/Civil Partner and 3 or fewer children	One-sixth of the deceased's pension payable per child
Spouse/Civil Partner and 4 or more children	Half of the deceased's pension divided by the number of children and payable per child
One child, no Spouse/Civil Partner	One-third of the deceased's pension
Two or more children, no Spouse/Civil Partner	Half of the deceased's pension divided by the number of children and payable per child

B5.2	Issue Child Pension Benefit Statement and enclosures to applicant	<ul style="list-style-type: none"> A Child Pension Benefit Statement should issue along with a Benefit Acknowledgement Form and Bank Payment Mandate form. A sample Child Benefit Statement and Acknowledgement Form is available in the Administrator's Toolkit for this process.
B5.3	Applicant completes and returns Acknowledgement Form and Payment Mandate Form	<ul style="list-style-type: none"> Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.

B6.0	Final review of paperwork and actioning of issues arising	<ul style="list-style-type: none"> • Payroll should be requested to make arrangements to place Child beneficiary onto the pension payroll following review of all paperwork to do with the application.
B7.00	Prepare and issue Payment Notification Letter	<ul style="list-style-type: none"> • Template Payment Notification letter available in the Administrator Toolkit can issue to the Spouse/Civil Partner confirming the verified gross annual pension and expected payment date
B7.01	Verified benefits notified to Pensions Payroll	<ul style="list-style-type: none"> • Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with Single Scheme benefit payment instruction
B7.02	Child Pension beneficiary details recorded	<ul style="list-style-type: none"> • The Pension's Administrator should update local files/systems to record Child Pension details • Such a designation will help identify pensions in payment that may need to be recalculated annually to reflect authorised CPI adjustments (see Annual Events process) or for Scheme management reporting. • Child Pension beneficiaries should be included in the annual pension declaration exercise to confirm that the entitlement to pension still exists i.e. that Child beneficiary is still in full-time education if over 16 years of age. Resources covering this annual activity as well as other core annual activities are available in the Administrator Toolkit – Annual Administration.

Disclaimer: *This Recommended Scheme Procedure has been designed by the DPER Single Pension Project Team for straightforward cases that administrators might expect to encounter on a day-to-day basis. It does not purport to cover all eventualities and no liability is accepted by the Minister for Public Expenditure & Reform for any omissions or errors arising. Administrators should carefully consult the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 and associated regulations that, at all times, have precedence.*