


|                           |  |
|---------------------------|--|
| <b>Resource Toolkit</b>   | Single Scheme Administration Project – Death in Service (Phase 1)  |
| <b>Resource Name</b>      | Process Guidelines   |
| <b>Resource Reference</b> | <b>SPS.DEA.DIS.G.01</b>  |
| <b>Description</b>        | Suggested procedures outlining key steps that a Relevant Authority might take where an active, serving scheme member dies while in pensionable employment. |
| <b>Version</b>            | 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](http://www.singlepensionscheme.gov.ie/circulars)

**IMPORTANT:** These processes have been prepared for Death in Service cases as part of the Single Public Service Pension Scheme and, where applicable, the necessary administration to do with Death Gratuity, Spouse/Civil Partner and Eligible Child Pension applications where the Death in Service of **standard accrual** members occurs. 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

| Ref.       | Step  | Description of key activities / general guide  |
|------------|---|--|
|            | <b>General Information</b>  | <ul style="list-style-type: none"> <li>• It is acknowledged that there are a number of parties that Pensions Administrators may need to deal with when processing Death in Service cases. These include 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.</li> <li>• <a href="#">Circular 11/2017</a> and <a href="#">Guidance Note 01 of 2017</a> should be referred to for information on Death in Service cases and benefit calculations</li> <li>• In all cases a Death Gratuity is payable to the Legal Personal Representative of the deceased's estate.</li> <li>• Spouse/Civil Partner and/or Eligible Child Pensions are payable only where the deceased member had vested in the Single Scheme.</li> </ul> |
| <b>0.0</b> | <b>Process Maps</b>   | <ul style="list-style-type: none"> <li>• There are four sub-process maps related to Death in Service. These are:               <ol style="list-style-type: none"> <li><b>1. Steps Following Notification of Death</b></li> <li><b>2. Processing of Death Gratuity (Sub-Process A)</b></li> <li><b>3. Processing of Spouse/Civil Partner Pension (Sub-Process B)</b></li> <li><b>4. Processing of Child Pension (Sub-Process C)</b></li> </ol> </li> </ul>  |
| <b>1.0</b> | <b>Notification received of Death in Service of active scheme member.</b> | <ul style="list-style-type: none"> <li>• The Death in Service of an active member may be notified to the Pensions Section by Human Resources (HR), the deceased's Line-Manager or by a family member of the deceased.</li> <li>• It is important, when first notified of a Death in Service, 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 <a href="http://www.rip.ie">www.rip.ie</a></li> </ul>   |

|            |   |   |
|------------|---|---|
|            |   | <ul style="list-style-type: none"> <li>• When a Relevant Authority is notified of a Death in Service it is important, in the first instance, to establish the date of the deceased member'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.</li> <li>• Local systems should be updated to record the member as deceased and to stop payment of the deceased's salary.</li> <li>• The Single Scheme, unlike some pre-existing schemes, does not make provision for the payment of an "enhanced" pension to a known, verified Spouse/Civil Partner immediately following the death of a scheme member.</li> </ul> |
| <b>1.1</b> | <b>Validate that this is a Death in Service.</b>  | <ul style="list-style-type: none"> <li>• The Relevant Authority should confirm that the applicable process is "Death in Service."</li> <li>• Where a member had two or more pensionable public service employments, the Death in Service benefits are paid by the Relevant Authority employing the deceased member on the date of death.</li> <li>• The Relevant Authority should confirm that the applicable process is "Death in Service" and proceed to <b>Step 2.0</b></li> </ul>   |
| <b>2.0</b> | <b>Has deceased member been removed from the Payroll?</b>   | <ul style="list-style-type: none"> <li>• If arrangements not already in place, formal notification should issue by an authorised officer to Payroll, instructing that payment of the deceased's salary cease with effect from the date of the member's death.</li> <li>• Once the notification has issued to stop payment of pension, proceed to <b>Step 3.0</b></li> </ul>   |
| <b>3.0</b> | Issue <b>LPR Information Request Form, Death in Service Information Note</b> under relevant <b>template cover letter to LPR</b> | <ul style="list-style-type: none"> <li>• It is important to gather the information needed to help in processing potential Death in Service benefits as early as possible following the notification of a Single Scheme member's death. To assist in capturing this information, the following template documents in the Administrator Toolkit can issue to the Legal Personal Representative (LPR) using the appropriate <b>Template Cover Letter to the LPR</b>; <ul style="list-style-type: none"> <li>○ <b>Template Claim Notification Form to LPR:</b> This form can be used to gather detailed information which can be used to identify what Death in Service benefits may be payable to the deceased member's estate.</li> </ul> </li> </ul>               |

|   |  |   |
|---|--|---|
|   |  | <ul style="list-style-type: none"> <li>○ <b>Death in Service Information Note:</b> This information note sets out general information on benefits payable following the Death in Service of a Single Scheme member and the eligibility criteria and application process for the payment of these benefits</li> </ul>  |
| <p><b>3.1</b></p>   | <p>Completed <b>LPR Information Request form</b> reviewed and any queries raised with <b>LPR</b></p> | <ul style="list-style-type: none"> <li>• Once the completed <b>LPR Claim Notification Form</b> has been returned by the LPR (or the solicitor/legal agent acting on the LPR’s behalf) it should be reviewed by the Pensions Administrator and any queries arising, raised with the LPR.</li> <li>• Any original documents submitted with the <b>LPR Claim Notification Form</b> should be copied and returned to the LPR as soon as possible. Note should be taken of any outstanding documents needed for the potential payment of applicable Death in Service benefits.</li> <li>• Particular regard should be held to the possible existence of a Pensions Adjustment Order and any entitlement due to a <b>former</b> Spouse/Civil Partner of the deceased. For the remainder of these guidelines, it is assumed that no Pensions Adjustment Order exists.</li> <li>• The information provided on the <b>LPR Claim Notification Form</b> will determine which of the following three sub-processes apply; <ul style="list-style-type: none"> <li>(A) <b>Processing of Death Gratuity (Sub-Process A);</b></li> <li>(B) <b>Processing of Spouse/Civil Partner Pension (Sub-Process B);</b> and</li> <li>(C) <b>Processing of Child Pension (Sub-Process C).</b></li> </ul> </li> </ul> |
| <p><b>Sub-Process A ends</b><br/> <b>Go to Sub-Process B (Spouse/Civil Partner Pension)</b><br/> <b>if applicable</b></p> |  |   |

**Death Gratuity - Sub-Process A**

| Ref.        | Step  | Description of key activities / general guide   |
|-------------|---|---|
| <b>A1.0</b> | <b>Was member employed with current employer for 12 months or more?</b>                           | <ul style="list-style-type: none"> <li>▪ The potential Death Gratuity payable is equal to twice the deceased member’s pensionable remuneration in the 12 months prior to the date of death. It may be the case that where the Death in Service of a member occurs he/she;               <ul style="list-style-type: none"> <li>a. Was not employed with the current Relevant Authority in the 12 months prior to death; and</li> <li>b. Was employed in a pensionable capacity with a public service employer other than the current Relevant Authority employer within the 12 month period prior to the member’s death</li> </ul> </li> <li>▪ Where the answer to this question is yes, and the deceased member was employed with the current Relevant Authority employer in the 12 month period prior to death, proceed to <b>Step A2.0</b></li> <li>▪ Where the answer to this question is no, proceed to <b>Step A1.1</b></li> </ul>  |
| <b>A1.1</b> | <b>Was member employed with another Relevant Authority in the 12 month period prior to death?</b> | <ul style="list-style-type: none"> <li>▪ Where the answer to this question is <b>no</b>, proceed to <b>Step A1.2</b></li> <li>▪ Where the answer to this question is <b>yes</b> it will be necessary to contact the former Relevant Authority employer for details of the applicable pensionable remuneration paid to the deceased member during that employment. The former employer should be asked in writing to formally;               <ul style="list-style-type: none"> <li>▪ Validate deceased member personal details such as PPSN, Date of Birth to ensure that correct member is identified</li> <li>▪ Confirm deceased’s membership of the Single Public Service Pension Scheme while employed with the former Relevant Authority employer</li> <li>▪ Confirm deceased member’s dates of employment with the former Relevant Authority employer</li> <li>▪ Confirm deceased member’s FTE while employed with the former Relevant Authority employer</li> <li>▪ Confirm applicable pensionable remuneration paid to the deceased member while employed with the former Relevant Authority employer in the 12 month period prior to the member’s death</li> </ul> </li> </ul> |

|                    |  |  |
|--------------------|--|--|
|                    |  | <ul style="list-style-type: none"> <li>▪ Confirm that no other pension lump sum payments were made to the member under any public service pension scheme arrangement while employed with the former Relevant Authority</li> <li>▪ On receipt of a reply from the former Relevant Authority any queries should be resolved with the former Relevant Authority before proceeding to the <b>Step A1.2</b></li> </ul>  |
| <p><b>A1.2</b></p> | <p><b>Applicable pensionable remuneration calculated based on all pensionable remuneration paid to deceased member within 12 month period prior to death</b></p> | <ul style="list-style-type: none"> <li>▪ As the pensionable remuneration figure on which the gross Death Gratuity benefit amount is specifically linked to the 12 months prior to the member’s death it will need to be adjusted where a member was employed with a Relevant Authority other than the current employer in the 12 month period prior to death. The adjustment must reflect the full pensionable remuneration amount paid to the deceased member across all employments in the 12 month period prior to death.</li> <li>▪ Where a member was employed with the current Relevant Authority employer <b>only</b> for a period less than 12 months prior to the member’s death, the pensionable remuneration figure on which the Death Gratuity benefit amount is linked should be pensionable remuneration paid in the shorter period</li> </ul> <p><b>Important:</b> pensionable remuneration consists of basic pay (excluding overtime), pensionable allowances and pensionable emoluments paid to the Scheme member in the 12 months prior to his or her death, <u>expressed on a full-time basis</u>. That means that if a Scheme member was working on a part-time basis during the 12 months prior to his or her death, his/her pensionable remuneration for the purposes of the Death Gratuity, would be calculated on the basis of the full-time rate.</p> |
| <p><b>A2.0</b></p> | <p><b>Calculate Death Gratuity amount payable to deceased’s estate in line with <a href="#">Circular 11/2017</a>.</b></p>  | <ul style="list-style-type: none"> <li>• <a href="#">Circular 11/2017</a>, paragraphs 1 to 5 sets out the steps involved in calculating a Death Gratuity under the terms of the Single Public Service Pension Scheme.</li> <li>• If the member had, at any time in the past, received a lump sum payment under the terms of the Single Public Service Pension scheme or <b>any</b> pre-existing public service pension scheme the amount of the lump sum paid should be deducted from the gross, Death Gratuity amount.</li> <li>• If the deceased member had agreed to restore referable amounts to the current employer, any outstanding monies due should be deducted from the gross, Death Gratuity amount.</li> </ul>   |

|             |  |  |
|-------------|--|--|
|             |  | <ul style="list-style-type: none"> <li>• Pensions Administrators may need to liaise with Payroll in order to establish the deceased member's pensionable remuneration with the current employer in the 12 months prior to death.</li> <li>• All calculations, where practical, should be internally peer reviewed to ensure that the Death Gratuity amount is factually accurate and compliant with all legislation.</li> </ul>  |
| <b>A3.0</b> | <b>Prepare Death Gratuity Statement and issue along with cover letter to LPR.</b>          | <ul style="list-style-type: none"> <li>• The Death Gratuity Statement should be prepared and issue to the LPR</li> <li>• <b>When original Court issued Letters of Administration/Grant of Probate</b> are received by the Pensions Administrator, proceed to <b>Step A4.0</b></li> </ul>   |
| <b>A4.0</b> | <b>Relevant Authority reviews documentation and liaises with LPR as required</b>           | <ul style="list-style-type: none"> <li>• On receipt of original Court issued Letters of Administration/Grant of Probate the documents should be reviewed and any queries addressed to the LPR. These original documents should be scanned/photocopied and retained by the Relevant Authority.</li> </ul>   |
| <b>A5.0</b> | <b>Relevant Authority issues Death Gratuity Payment Form and Bank Payment Mandate Form</b> | <ul style="list-style-type: none"> <li>• If all is in order with Letters of Administration/Grant of Probate, a letter should issue to the LPR enclosing; <ul style="list-style-type: none"> <li>○ Court issued Letters of Administration/Grant of Probate provided by the LPR;</li> <li>○ Death Gratuity Payment Form; and</li> <li>○ Bank Payment Mandate Form</li> </ul> </li> </ul>   |
| <b>A6.0</b> | <b>Final review of all documentation submitted by LPR</b>                                  | <ul style="list-style-type: none"> <li>• Once the completed Death Gratuity Payment and the Bank Payment Mandate Forms are received by the Relevant Authority a final review of all documentation should be carried out</li> <li>• Certain overpayments or deductions can be made against the Death Gratuity (i.e. pension lump-sums previously paid, outstanding Single Scheme contributions or refunds in the process of being repaid). However, Pensions Administrators must ensure that where there are other monies due to the employer from the deceased's estate that it is appropriate to make these deductions from the Death Gratuity.</li> </ul> |

|             |  |  |
|-------------|--|--|
| <b>A7.0</b> | <b>Instruction to pay Death Gratuity issued to Payroll/Finance Unit</b>            | <ul style="list-style-type: none"> <li>Relevant protocols are followed in accordance with existing organisation procedures and instruction to pay the final Death Gratuity amount issues to Payroll/Accounts Payable/Finance Unit</li> </ul>                                   |
| <b>A8.0</b> | <b>Relevant Authority issues Death Gratuity Payment Confirmation letter to LPR</b> | <ul style="list-style-type: none"> <li>Once the instruction has issued to pay the final Death Gratuity payment amount the template Death Gratuity Payment Confirmation letter may issue to the LPR detailing the final amount payable and the expected payment date</li> </ul> |
| <b>A8.1</b> | <b>Death Gratuity payee details noted and recorded</b>                             | <ul style="list-style-type: none"> <li>Records updated to show beneficiary details and amount paid.</li> </ul>   |

**Sub-Process A ends**  
**Go to Sub-Process B (Spouse/Civil Partner Pension)**  
**if applicable**

### Processing of a Spouse/Civil Partner Pension - Sub-Process B

| Ref.        | Step   | Description of key activities / general guide   |
|-------------|--|---|
| <b>B1.0</b> | <b>Does deceased member have a surviving Spouse/Civil Partner?</b> | <ul style="list-style-type: none"> <li>This information should be obtained from a review of the completed <b>Death in Service Claim Notification Form</b> completed and returned by the Legal Personal Representative (LPR) of the deceased's estate.</li> </ul> <p><b>YES</b> - go to <b>Step B2.0</b><br/> <b>NO</b> - No further action required</p> |



|             |  |   |
|-------------|--|---|
| <b>B2.0</b> | <b>Was deceased member in Single Scheme with another Relevant Authority prior to this appointment?</b>                       | <ul style="list-style-type: none"> <li>• This information might be obtained from a review of the completed <b>Death in Service Claim Notification Form</b> completed and returned by the Legal Personal Representative (LPR) of the deceased's estate.</li> <li>• Other documentation on the deceased's HR file, such as hire documentation (that may include an Applicant Declaration Form or CV), or an earlier pension query raised during their current employment.</li> </ul> <p><b>YES</b> - go to <b>Step B2.1</b><br/> <b>NO</b> - go to <b>Step B3.0</b></p>   |
| <b>B2.1</b> | <b>Pension Administrator issues Single Scheme Benefit Verification Form(s) to former Single Scheme employer(s)</b>           | <ul style="list-style-type: none"> <li>• A template <b>Single Scheme Benefit Verification Form(s)</b> (and sample Cover Letter) that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It will help capture key information that may assist with the accurate calculation of deceased member benefits.</li> <li>• Pension Administrators should ensure that deceased member details are input on <u>Section A</u> of this form. For death claims, it is appropriate that the Pensions Administrator liaise with former employers in relation to the completion of the form where necessary to do so.</li> <li>• More than one form may need to issue if the deceased member had more than one prior Single Scheme employer. A separate form must be completed in respect of <b>each</b> prior Single Scheme employer.</li> </ul> |
| <b>B2.2</b> | <b>Employer(s) complete Single Scheme Benefit Verification Form(s) and send to current employer's Pensions Administrator</b> |   |
| <b>B2.3</b> | <b>Retained SPS Benefits Form reviewed and validated</b>   | <ul style="list-style-type: none"> <li>▪ Form is reviewed by the Pensions Administrator on receipt to ensure that it is fully completed and there are no outstanding queries. If there are outstanding queries, these are resolved in conjunction with the former employer.</li> <li>▪ Proceed to <b>Step B2.4</b> once all queries are resolved.</li> </ul>  |

|                    |  |   |
|--------------------|--|---|
| <p><b>B2.4</b></p> | <p><b>Calculate total period of Single Scheme membership for which contributions have been retained</b></p>      | <ul style="list-style-type: none"> <li>• A Vesting Calculation Tool is available in the Administrator Toolkit for this process;</li> <li>• The verified period of membership of the Single Scheme with <b>this employment</b> for which contributions have been retained should be input to the Vesting Calculation Tool, less any periods of non-pensionable leave, <b>up to the date of death</b>;</li> <li>• The verified period of earlier membership of the Single Scheme <b>for prior employments</b> , if applicable, for which contributions have been retained should also be input to the Vesting Calculation Tool, less any periods of non-pensionable leave;</li> <li>• The total period of membership of the Single Scheme <b>in all employments</b> for which contributions have been retained, less any periods of non-pensionable leave, should then be summed together;<br/><b>IMPORTANT:</b> A day's pay (regardless of a member's % work-pattern) is counted as one day for vesting purposes.</li> </ul> |
| <p><b>B3.0</b></p> | <p><b>Was deceased member vested in Single Scheme on date of death?</b></p>                                      | <ul style="list-style-type: none"> <li>• Payment of Spouse/Civil Partner Pension Benefits is dependent on whether the deceased member had vested on the date of death or not. Where a member had not vested, no Spouse/Civil Partner benefits are payable.</li> <li>• The Single Scheme Vesting Period for payment of Spouse/Civil Partner Pension benefits is <b>2 years</b> cumulative service for which contributions have been retained;</li> <li>• A day's pay (regardless of a member's % work-pattern) counts as one day towards the 2 year vesting period.</li> <li>• If the answer to <b>B3.0</b> is less than 2.000 years, the member is <b>not vested</b> and no Spouse/Civil Partner benefits are payable. A Death Gratuity only may be payable to the LPR.</li> <li>• If the answer to <b>B3.0</b> is equal to or greater than 2.000 years, the member is <b>vested</b> – proceed to <b>Step B4.0</b></li> </ul>   |
| <p><b>B4.0</b></p> | <p><b>Issue Spouse/Civil Partner Pension Application form and Death in Service Benefits Information Note</b></p> | <ul style="list-style-type: none"> <li>• Where it has been verified that the deceased member had vested at the date of death and a surviving Spouse/Civil Partner exists, the template Spouse/Civil Partner Pension Application form, template cover letter and Death in Service Benefits Information note available in the Administrator Toolkit should issue.</li> </ul>  |

|             |   |  |
|-------------|---|--|
|             |   | <ul style="list-style-type: none"> <li>• The supporting documentation below is required for all Spouse/Civil Partner Pension applications. <ul style="list-style-type: none"> <li>○ Deceased’s original long-form Birth Certificate</li> <li>○ Deceased’s original Death Certificate</li> <li>○ Deceased’s original Marriage Certificate/Civil Partnership Certificate.</li> </ul> </li> <li>• While standard supporting documents/certificates is required in all cases, other documentation may be required depending on the deceased member’s civil status at the date of death.</li> </ul>   |
| <b>B5.0</b> | <b>Does review of completed application prompt initial queries to be raised with Spouse/Civil Partner</b> | <ul style="list-style-type: none"> <li>• Initial validation checks undertaken on the complete application form</li> <li>• 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</li> <li>• Once it is confirmed that all documentation is in order <b>Go to Step B6.0</b>, if not, any queries should be addressed to the Spouse/Civil Partner Pension applicant</li> </ul>   |
| <b>B6.0</b> | <b>Verify deceased member’s Referable Amounts earned/restored, to date, in current employment</b>         | <ul style="list-style-type: none"> <li>• A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme;</li> <li>• Pension and Lump Sum Referable amounts earned by a member up to the current date should be carefully calculated in line with <a href="#">Circular 11/2014</a>, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave;</li> <li>• Details of any referable amounts restored by the member during this employment should also be recorded;</li> <li>• Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in <a href="#">Circular 02/2017</a>.</li> </ul> |

|             |   |   |
|-------------|---|---|
| <b>B6.1</b> | <b>Add in verified deceased member Referable Amounts from earlier SPS employments, if applicable</b>                  | <ul style="list-style-type: none"> <li>Referable Amounts accrued in other Single Scheme employments, as verified on the Single Scheme Benefit Verification Form, should be calculated</li> </ul>  |
| <b>B6.2</b> | <b>Total deceased member's Referable Amounts compiled for all employments</b>   | <ul style="list-style-type: none"> <li>Referable Pension Amounts earned by the deceased member across current and previous employments should be collated to arrive at a provisional, total pension amount.</li> </ul>  |
| <b>B6.3</b> | <b>Calculate deceased member's pension enhancement in accordance with Ill-Health Retirement Guidance Note 01/2017</b> | <ul style="list-style-type: none"> <li>The provisional annual pension amount calculated on completion of <b>Step B6.2</b> will be enhanced in line with the steps set out in Guidance Note 01/2017. Section 3 of the Guidance Note 01/2017 sets out the method in detail. An Enhancements Calculator is available in the Death in Service toolkit to assist with this.</li> </ul> |
| <b>B6.4</b> | <b>Calculate Spouse/Civil Partner pension as one half of the deceased's pension</b>                                   | <ul style="list-style-type: none"> <li>In Death in Service cases the Spouse/Civil Partner pension benefit is one half of the deceased member's retirement pension calculated on completion of <b>Step B6.3</b>.</li> </ul>  |
| <b>B6.5</b> | <b>Issue Spouse/Civil Partner Benefit Statement and enclosures to Spouse/Civil Partner</b>                            | <ul style="list-style-type: none"> <li>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.</li> </ul>  |
| <b>B6.6</b> | <b>Spouse/Civil Partner completes and returns Acknowledgement Form and Payment Mandate Form</b>                       | <ul style="list-style-type: none"> <li>Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.</li> </ul>   |

|             |  |  |
|-------------|--|--|
| <b>B6.7</b> | <b>Final review of paperwork and actioning of issues arising</b> | <ul style="list-style-type: none"> <li>• 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</li> </ul>  |
| <b>B7.0</b> | <b>Verified benefits notified to Pensions Payroll</b>            | <ul style="list-style-type: none"> <li>▪ Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with interim Single Scheme benefit payment instruction</li> </ul>  |
| <b>B8.0</b> | <b>Prepare and issue Payment Notification Letter</b>             | <ul style="list-style-type: none"> <li>• 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</li> </ul>   |
| <b>B8.1</b> | <b>Spouse/Civil Partner beneficiary details recorded</b>         | <ul style="list-style-type: none"> <li>• The Pension's Administrator should update local files/systems to record Spouse/Civil Partner details</li> <li>• 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.</li> <li>• 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.</li> </ul> |

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

**Eligible Child Pension - Sub-Process C**

|                    |   |   |
|--------------------|---|---|
| <p><b>C1.0</b></p> | <p><b>Does deceased member have any eligible children?</b></p>  | <ul style="list-style-type: none"> <li>This information should be obtained from a review of the completed <b>Death in Service Claim Notification Form</b> completed and returned by the Legal Personal Representative (LPR) of the deceased's estate.</li> <li>Other documentation on the deceased's HR file, such as parental leave applications or an earlier pension query raised during employment.</li> </ul> <p><b>YES</b> - go to <b>Step C2.0</b><br/> <b>NO</b> - No further action required</p>   |
| <p><b>C2.0</b></p> | <p><b>Was deceased member in Single Scheme with another Relevant Authority prior to this appointment?</b></p>             | <ul style="list-style-type: none"> <li>This information might be obtained from a review of the completed <b>Death in Service Claim Notification Form</b> completed and returned by the Legal Personal Representative (LPR) of the deceased's estate.</li> <li>Other documentation on the deceased's HR file, such as hire documentation (that may include an Applicant Declaration Form or CV), or an earlier pension query raised during their current employment.</li> </ul> <p><b>YES</b> - go to <b>Step C2.1</b><br/> <b>NO</b> - go to <b>Step C3.0</b></p>   |
| <p><b>C2.1</b></p> | <p><b>Pension Administrator issues Single Scheme Benefit Verification Form(s) to former Single Scheme employer(s)</b></p> | <ul style="list-style-type: none"> <li>A template <b>Single Scheme Benefit Verification Form(s)</b> (and sample Cover Letter) that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It will help capture key information that may assist with the accurate calculation of deceased member benefits.</li> <li>Pension Administrators should ensure that deceased member details are input on <u>Section A</u> of this form. For death claims, it is appropriate that the Pensions Administrator liaise with former employers in relation to the completion of the form where necessary to do so.</li> <li>More than one form may need to issue if the deceased member had more than one prior Single Scheme employer. A separate form must be completed in respect of <b>each</b> prior Single Scheme employer.</li> </ul> |

|             |  |   |
|-------------|--|---|
| <b>C2.2</b> | <b>Employer(s) complete Single Scheme Benefit Verification Form(s) and send to current employer's Pensions Administrator</b> |   |
| <b>C2.3</b> | <b>Retained SPS Benefits Form reviewed and validated</b>   | <ul style="list-style-type: none"> <li>▪ Form is reviewed by the Pensions Administrator on receipt to ensure that it is fully completed and there are no outstanding queries. If there are outstanding queries, these are resolved in conjunction with the former employer.</li> <li>▪ Proceed to <b>Step C2.4</b> once all queries are resolved.</li> </ul>  |
| <b>C2.4</b> | <b>Calculate total period of Single Scheme membership for which contributions have been retained</b>                         | <ul style="list-style-type: none"> <li>• A Vesting Calculation Tool is available in the Administrator Toolkit for this process;</li> <li>• The verified period of membership of the Single Scheme with <b>this employment</b> for which contributions have been retained should be input to the Vesting Calculation Tool, less any periods of non-pensionable leave, <b>up to the date of death</b>;</li> <li>• The verified period of earlier membership of the Single Scheme <b>for prior employments</b> , if applicable, for which contributions have been retained should also be input to the Vesting Calculation Tool, less any periods of non-pensionable leave;</li> <li>• The total period of membership of the Single Scheme <b>in all employments</b> for which contributions have been retained, less any periods of non-pensionable leave, should then be summed together;<br/><b>IMPORTANT:</b> A day's pay (regardless of a member's % work-pattern) is counted as one day for vesting purposes.</li> </ul> |
| <b>C3.0</b> | <b>Was deceased member vested in Single Scheme on date of death?</b>   | <ul style="list-style-type: none"> <li>• Payment of eligible Child Pension Benefits is dependent on whether the deceased member had vested on the date of death or not. Where a member had not vested, no Child Pension benefits are payable.</li> <li>• The Single Scheme Vesting Period for payment of eligible Child Pension benefits is <b>2 years</b> cumulative service for which contributions have been retained;</li> <li>• A day's pay (regardless of a member's % work-pattern) counts as one day towards the 2 year vesting period.</li> </ul>  |

|                    |   |   |
|--------------------|---|---|
|                    |   | <ul style="list-style-type: none"> <li>• If the answer to <b>C3.0</b> is less than 2.000 years, the member is <b>not vested</b> and no Child Pension benefits are payable. A Death Gratuity only may be payable to the LPR.</li> <li>• If the answer to <b>C3.0</b> is equal to or greater than 2.000 years, the member is <b>vested</b> – proceed to <b>Step C4.0</b></li> </ul>   |
| <p><b>C4.0</b></p> | <p><b>Issue Child Pension Application form and Death in Service Benefits Information Note</b></p> | <ul style="list-style-type: none"> <li>• Where it has been verified that the deceased member had vested at the date of death and there are eligible children, the template <b>Child Pension Application form, cover letter</b> and <b>Death in Service Benefits Information Note</b> available in the Administrator Toolkit should issue.</li> <li>• <b>A separate form should issue in respect of each eligible child.</b> 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.</li> <li>• An eligible child aged between 18 and 22 years of age may apply in their own right for a pension – a <b>cover letter</b> is available in the Administrator toolkit for this purpose.</li> <li>• The supporting documentation below is required for all Child Pension applications. <ul style="list-style-type: none"> <li>○ Deceased's original long-form Birth Certificate</li> <li>○ Deceased's original Death Certificate</li> <li>○ Child's original long-form Birth Certificate</li> </ul> </li> <li>• 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"> <li>○ Where the child is receiving full-time educational or vocational instruction, supporting documentation confirming this to be the case.</li> <li>○ 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</li> <li>○ 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.</li> </ul> </li> </ul> |



|             |  |  |
|-------------|--|--|
| <b>C5.0</b> | <b>Does review of completed application prompt initial queries to be raised with applicant?</b>      | <ul style="list-style-type: none"> <li>• Initial validation checks undertaken on the complete application form</li> <li>• The documentation required as part of the application process should also be checked to ensure that it is in order</li> <li>• Once it is confirmed that all documentation is in order <b>Go to Step C6.0</b>, if not, any queries addressed to the Parent/Step-Parent/Legal Guardian or Child applicant (if over 18)</li> </ul>  |
| <b>C6.0</b> | <b>Verify deceased member's Referable Amounts earned/restored, to date, in current employment</b>    | <ul style="list-style-type: none"> <li>• A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme;</li> <li>• Pension and Lump Sum Referable amounts earned by a member up to the current date should be carefully calculated in line with <a href="#">Circular 11/2014</a>, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave;</li> <li>• Details of any referable amounts restored by the member during this employment should also be recorded;</li> <li>• Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in <a href="#">Circular 02/2017</a>.</li> </ul> |
| <b>C6.1</b> | <b>Add in verified deceased member Referable Amounts from earlier SPS employments, if applicable</b> | <ul style="list-style-type: none"> <li>• Referable Amounts accrued in other Single Scheme employments, as verified on the Single Scheme Benefit Verification Form, should be calculated</li> </ul>   |
| <b>C6.2</b> | <b>Total deceased member's Referable Amounts compiled for all employments</b>                        | <ul style="list-style-type: none"> <li>▪ Referable Pension Amounts earned by the deceased member across current and previous employments should be collated to arrive at a provisional, total pension amount.</li> </ul>   |

| <p><b>C6.3</b></p>                            | <p><b>Calculate deceased member's pension enhancement only in accordance with Ill-Health Retirement Guidance Note 01/2017</b></p> | <ul style="list-style-type: none"> <li>The provisional annual pension amount calculated on completion of <b>Step C6.2</b> will be enhanced in line with the steps set out in Guidance Note 01/2017. Section 3 of the Guidance Note 01/2017 sets out the method in detail. An Enhancements Calculator is available in the Death in Service toolkit to assist with this.</li> </ul>   |                  |   |  |  |   |   |                                    |  |   |   |
|---|---|---|------------------|---|--|--|---|---|------------------------------------|--|---|---|
| <p><b>C6.4</b></p>                            | <p><b>Calculate Child Pension as a fraction of the deceased's pension</b></p>   | <ul style="list-style-type: none"> <li>In Death in Service cases the Child pension benefit is a fraction of the deceased member's enhanced retirement 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:</li> </ul> <table border="1" data-bbox="1256 639 1886 1241"> <thead> <tr> <th data-bbox="1256 639 1541 703"><b>Survivors</b></th> <th data-bbox="1541 639 1886 703"><b>Fraction of Deceased's Pension to Children</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="1256 703 1541 831">Spouse/Civil Partner and 3 or fewer children</td> <td data-bbox="1541 703 1886 831"><b>One-sixth</b> of the deceased's pension payable per child</td> </tr> <tr> <td data-bbox="1256 831 1541 991">Spouse/Civil Partner and 4 or more children</td> <td data-bbox="1541 831 1886 991"><b>Half</b> of the deceased's pension divided by the number of children and payable per child</td> </tr> <tr> <td data-bbox="1256 991 1541 1086">One child, no Spouse/Civil Partner</td> <td data-bbox="1541 991 1886 1086"><b>One-third</b> of the deceased's pension</td> </tr> <tr> <td data-bbox="1256 1086 1541 1241">Two or more children, no Spouse/Civil Partner</td> <td data-bbox="1541 1086 1886 1241"><b>Half</b> of the deceased's pension divided by the number of children and payable per child</td> </tr> </tbody> </table> | <b>Survivors</b> | <b>Fraction of Deceased's Pension to Children</b> | Spouse/Civil Partner and 3 or fewer children | <b>One-sixth</b> of the deceased's pension payable per child | Spouse/Civil Partner and 4 or more children | <b>Half</b> of the deceased's pension divided by the number of children and payable per child | One child, no Spouse/Civil Partner | <b>One-third</b> of the deceased's pension | Two or more children, no Spouse/Civil Partner | <b>Half</b> of the deceased's pension divided by the number of children and payable per child |
| <b>Survivors</b>                              | <b>Fraction of Deceased's Pension to Children</b>   |   |                  |   |  |  |   |   |                                    |  |   |   |
| Spouse/Civil Partner and 3 or fewer children  | <b>One-sixth</b> of the deceased's pension payable per child  |   |                  |   |  |  |   |   |                                    |  |   |   |
| Spouse/Civil Partner and 4 or more children   | <b>Half</b> of the deceased's pension divided by the number of children and payable per child                                     |   |                  |   |  |  |   |   |                                    |  |   |   |
| One child, no Spouse/Civil Partner            | <b>One-third</b> of the deceased's pension  |   |                  |   |  |  |   |   |                                    |  |   |   |
| Two or more children, no Spouse/Civil Partner | <b>Half</b> of the deceased's pension divided by the number of children and payable per child                                     |   |                  |   |  |  |   |   |                                    |  |   |   |

|             |  |   |
|-------------|--|---|
| <b>C6.5</b> | <b>Issue Child Pension Benefit Statement and enclosures to applicant</b>             | <ul style="list-style-type: none"> <li>▪ A <b>Child Pension Benefit Statement</b> should issue along with a <b>Benefit Acknowledgement Form</b> and <b>Bank Payment Mandate form</b>. A sample Child Benefit Statement and Acknowledgement Form is available in the Administrator’s Toolkit for this process.</li> </ul>  |
| <b>C6.6</b> | <b>Applicant completes and returns Acknowledgement Form and Payment Mandate Form</b> | <ul style="list-style-type: none"> <li>▪ Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.</li> </ul>   |
| <b>C6.7</b> | <b>Final review of paperwork and actioning of issues arising</b>                     | <ul style="list-style-type: none"> <li>• Payroll should be requested to make arrangements to place Child beneficiary onto the pensions payroll following review of all paperwork to do with the application</li> </ul>  |
| <b>C7.0</b> | <b>Prepare and issue Payment Notification Letter</b>                                 | <ul style="list-style-type: none"> <li>• Template Payment Notification letter available in the Administrator Toolkit can issue to the applicant confirming the verified gross annual pension and expected payment date</li> </ul>   |
| <b>C8.0</b> | <b>Verified benefits notified to Pensions Payroll</b>                                | <ul style="list-style-type: none"> <li>▪ Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with interim Single Scheme benefit payment instruction</li> </ul>   |
| <b>C8.1</b> | <b>Child beneficiary details recorded</b>  | <ul style="list-style-type: none"> <li>• The Pension’s Administrator should update local files/systems to record Child beneficiary details</li> <li>• 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.</li> <li>• 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 is still in full-time education if over 16 years of age, civil status hasn’t changed. Resources covering this annual activity as well as other core annual activities are available in the Administrator Toolkit – Annual Administration.</li> </ul> |

**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.*