

What happens to my benefits if I leave pensionable employment?

This depends on whether you are a vested member of the scheme or not on your last day of employment.

A vested member is a person who has been a member of the Single Pension Scheme for 24 months or more.

If you are unsure whether or not you will be a vested member on your last day of pensionable employment, you should contact your employer's Pensions Officer.

What happens if I am leaving to take up another pensionable public service job?

If you are leaving your current employer to take up another pensionable public service job, your Single Pension Scheme membership will continue with your new employer.

You will continue to earn money amounts towards your retirement benefits with your new employer every time you get paid. These amounts will be added to those you have already earned. All of the money amounts you earn as a member of the Single Pension Scheme go towards your final retirement benefits.

What happens if I am not taking up another pensionable public service job?

If you are a vested member of Single Pension Scheme, your retirement benefits will be deferred or "preserved" until your normal retirement age unless you are aged 55 years or over and make an application for early retirement before you cease employment.

If you are a non-vested member of the Single Pension Scheme, you may be eligible to apply for a refund of all the Single Scheme contributions that you have paid. You should contact your employer if you wish to apply for a refund of contributions.

If you receive a refund of your Single Pension Scheme contributions you will not have any entitlement, in the future, to any Single Pension Scheme benefits.

Can I transfer my Single Pension Scheme benefits to a non-public sector employer?

No. There is no facility in place to allow Single Scheme members to transfer their benefits to another pension arrangement.

Where can I get further information?

You can find more general information in the members' area of the Single Scheme website at www.singlepensionscheme.gov.ie/for-members/. If you have any specific questions or need further help you should contact your employer's Pension Officer who will be able to assist you.