**Member-Specific Information Template Form (Active Members)**

Below you will find a template information form in respect of active Single Scheme members. This form should be completed by a scheme administrator to assist with family law cases. It contains member-specific information and as such, should only be released to persons other than the member with the permission of the member, or on foot of a court order made under the Family Law Acts (1995 & 1996).

# INFORMATION FORM – ACTIVE MEMBER

**Member Specific Information on Superannuation Benefits pursuant to Family Law Acts**

### Legislative basis for proceedings: Family Law Act 1995 (Section 12)

**(*delete as appropriate*) Family Law (Divorce) Act 1996 (Section 17)**

### Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 (Section 121)

**Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 (Section 187)**

1. **Name of scheme member:**
2. **Date of Birth:**
3. **PPSN:**
4. **Name of scheme: Single Public Service Pension Scheme (“Single Scheme”)**
5. **Date scheme membership commenced:**
6. **Date of valuation:**
7. **Current pensionable remuneration:**
8. **Work pattern:**
9. **Period of contributions paid to date of valuation:**
10. **Is scheme member vested at date of valuation?**
11. **Calculation of pension benefits for Single Scheme member (with 100% work pattern)**

**Referable amounts** (i.e. money amounts) accumulate separately for retirement lump sum and pension purposes each year while a Single Scheme member remains in pensionable public service employment. These referable amounts are then revalued each year to retirement in line with applicable increases in the Consumer Price Index (CPI). On retirement, the total separate values of pension referable amounts and retirement lump sum referable amounts, accrued up to that point and adjusted for CPI increases, are payable to the retiring Single Scheme member (assuming that the vesting period of 24 months’ service as a Single Scheme member has been served). Retirement lump sum and annual pension for the majority of members of the Single Scheme are calculated as follows:

**Lump Sum:** 3.75% of all pensionable remuneration

### Retirement Lump Sum is the sum of the career “lump sum referable amounts” increased by CPI during the member’s career.

**Annual Pension;** 0.58% of all pensionable remuneration up to 3.74 times the Contributory State Pension (CSP)

**plus**

1.25% of any pensionable remuneration greater than 3.74 times the CSP

### Pension at retirement is the sum of the career “Pension referable amounts” increased by CPI during the member’s career.

1. **Referable amounts accrued to date of valuation (CPI increases applied, where applicable):**

|  |  |  |
| --- | --- | --- |
| **(i)** | Lump Sum: | **€** |
| **(ii)** | Annual Pension: | **€** |

1. **Survivor’s and Children’s Pension**

If a Scheme member or former Scheme member predeceases his or her spouse/civil partner, and the member was vested at date of death, a pension may be payable to the spouse/civil partner and, where applicable, the eligible children of the deceased member. The provisions concerning survivor’s and children’s pensions are set out principally in sections 33 to 39 of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 (“the 2012 Act”). It provides for survivor’s pension payment rates such that:

* + where a member dies in service – one-half of the pension that would have been payable to the member had he or she retired or been retired on medical grounds on the date of his or her death. DPER Single Scheme Guidance Note 01/2017 provides details in relation to the calculation of pension in the case of retirement on medical grounds. Where the member dies in service, any children’s pension should be based on the rate of the deceased member’s pension that would be used to calculate the survivor’s pension.
	+ where a retired member dies in receipt of a pension or a former member dies with a preserved pension entitlement – one-half of the deceased member’s pension in payment or preserved pension.

Rates of children’s pension under the Single Scheme vary depending on whether or not a member or former member leaves a surviving spouse/civil partner and based on the number of eligible children. The rates are set out in section 39(2) of the 2012 Act. It provides for children’s pension payment rates such that:

* + where the deceased member or former member leaves neither a spouse nor a civil partner or, if he or she is survived by a spouse/civil partner who dies after his or her death, and the number of eligible children is:
1. one child – 1/3rd of the deceased member’s pension;
2. 2 or more children – ½ of the deceased member’s pension divided equally among the children;
	* where the deceased member leaves a spouse/civil partner and the number of eligible children is:
3. 3 or fewer children – 1/6th of the deceased member’s pension per child;
4. 4 or more children – ½ of the deceased member’s pension divided equally among the children

Eligible children are children under 16 years of age, or under 22 years of age if in full-time education, or permanently incapacitated; the definition includes step-children and adopted children of the deceased member.

### Death in Service

This section should be read in association with DPER Circular 11/2017 which sets out the details in relation to death in service under the Single Scheme. Under Section 30 of the 2012 Act, the Death Gratuity is equal to twice the deceased member’s pensionable remuneration in the 12 months prior to the date of death, expressed on a fulltime basis, less any superannuation lump sum previously paid (and not otherwise repaid) or payable either from a pre-existing public service pension scheme or from the Single Scheme and any death gratuity payable or already paid from a pre-existing public service pension scheme.

### Calculation

In accordance with Paragraph 61 of the Pensions Authority’s Guidance Notes on the Pensions Provisions of the Family Law Acts, the calculations are based on the assumption that [NAME] died in service on the date of valuation.

Death Gratuity payable: **€**

### Date on which pension will become payable

If [NAME] continues in service, [his/her] minimum normal retirement age is [ ] (in line with State Pension age changes) and [he/she] must retire by the age of 70 at the latest. [He/She] may retire early with actuarially reduced benefits from age 55, provided the qualifying conditions are fulfilled and the employer consents.

In general, the minimum pension age for Single Scheme members is currently 66 years, rising to 67 in 2021 and 68 in 2028 in line with State Pension age changes.

1. **Provision for variance in pension**

Following their award, pensions are increased by reference to increases in the CPI, subject to decision on the timing of such pension increases by the Minister for Public Expenditure and Reform, as set out in section 40(4) of the 2012 Act.

# Actuarial value of such benefit

## An actuarial valuation of accrued retirement benefits will be supplied on request.

1. **Additional Voluntary Contributions**

There is no AVC scheme associated with the above mentioned scheme. If the member contributed to an AVC scheme, you should contact the trustees of the AVC in question.

***If you have any queries about the information given on this form, please contact the scheme administrator at:***