**Member-Specific Information Template Form (Deferred/Preserved Members)**

Below you will find a template information form in respect of deferred/preserved 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 – DEFERRED/PRESERVED 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 former 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 at which scheme member became vested:**
7. **Date at which scheme membership ceased:**
8. **Date of valuation:**
9. **Period of contributions paid to date of valuation:**
10. **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):**
   1. Lump Sum: **€**
   2. Annual Pension: **€**

### Survivor’s and Children’s Pension

If a former Scheme member predeceases his or her spouse/civil partner, 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”). Where a former member dies with a preserved pension entitlement, the survivor’s pension rate is equal to one-half of the deceased member’s preserved pension.

Rates of children’s pension under the Single Scheme vary depending on whether or not a 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:

1. 3 or fewer children – 1/6th of the deceased member’s pension per child;
2. 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.

### Preserved Death Gratuity

Consistent with Section 28(4) of the 2012 Act, and subject to Section 28(1) of the 2012 Act, where a former vested member, having previously left the public service (other than on the basis of cost neutral early retirement or retirement on medical grounds), dies without reaching normal retirement age, then a preserved Death Gratuity is payable to the member’s legal personal representative, equal to the lump sum referable amounts accrued under the Single Scheme, adjusted for applicable CPI increases. No further enhancement of these amounts is payable.

Survivor’s Pension following Death in Service

Where a former vested Scheme member dies, a survivor’s pension may be granted, subject to Sections 33 and 34 of the 2012 Act. In such a case, the survivor’s pension is half the preserved

pension benefit of the deceased member. Conditions of payment are set out throughout the 2012 Act but most particularly in Sections 34 and 54.

### Date on which pension will become payable

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 former 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:***