



An Roinn Caiteachais  
Phoiblí agus Athchóirithe  
Department of Public  
Expenditure and Reform



# Single Scheme Town Hall

18 June 2019

# Agenda



Time	Topic
10:00	Welcome & Introductions
10:05	Single Scheme Project Update
10:20	Single Scheme Databank
10:50	Presentation from the Pensions Authority
11:10	Break
11:40	Actuarial Review of Public Service Pensions
11:55	Single Scheme Policy Update - New Purchase and Transfer Facility
12:30	Q&A
12:50	Wrap Up
13:00	Close

# Purpose of today's event



- ✓ Get an **update on project and policy work** since our last Town Hall events in Nov 2017
- ✓ Ensure all Relevant Authorities are ready for the **launch of the Single Scheme Databank**
- ✓ Ensure everyone **understands the role of The Pensions Authority**
- ✓ Be aware of a forthcoming **data request from the Government Actuary**
- ✓ Get a briefing on the **Single Scheme Purchase and Transfer Facility regulations**, published last week



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# Single Scheme Project Update

Martina Hennessy

# Topics



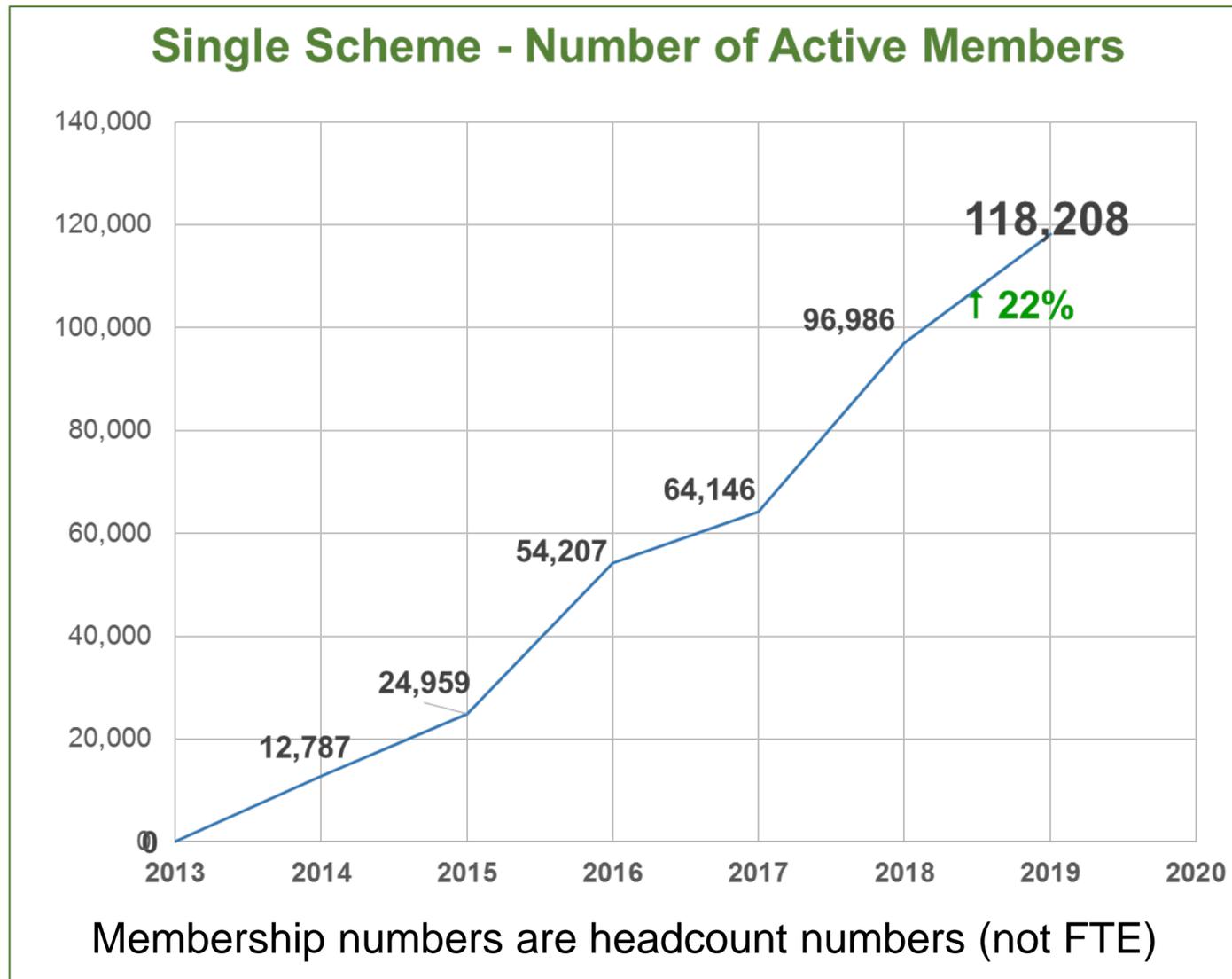
**Member Numbers**

**Update on Resources**

**Update on Training**

**Update on definition of Long-Term Model**

# Single Scheme Membership Trends



**Health** 40%

**Education** 38%

**Civil Service** 8%

**Local Government** 6%

**Agencies** 3%

**Justice** 3%

**Defence** 2%

**Office Holders** <1%

# Project Approach



## National Implementation Steering Committee

1

**Short-Term  
Support  
implementation  
by Relevant  
Authorities**

Website, Toolkits,  
Training

2

**Medium-Term  
Build a Single  
Scheme  
Databank**

Secure summary  
member data from  
all RAs from Jan  
2013

3

**Long-Term  
Examine Future  
Operational  
Models**

High level design of  
processes, data  
and technical  
solutions

# 1 Administrator and Member Resources



**Single Public Service Pension**

Single Scheme Leaver Process – (Other than on Retirement or Death) SSAP – Phase 1

SPS.LVR.PM.01 (Phase 1)

START

1.0 Notification received of member leaving

1.1 Verify last day of paid pensionable employment, if applicable

2.1 Verify referable amounts earned/referred in current employment

3.0 Was member previously part of SP with another to to which contributions are referred?

3.1 Verify length of earlier SP membership

3.2 Calculate overall period of Single Scheme membership which contributions are referred

3.3 Has vesting period been completed?

3.0 Member taking up pensionable employment with another (A)?

3.1 Member taking up pensionable employment with another (B)?

4.0 Is member taking up pensionable employment with another (A)?

4.1 Issue Leaver Template A1 & SPS Leaver Statement to member. Issue Template Letter A2 and copy to member's new (A) employer

4.2 Issue Leaver Template A, SPS Leaver Statement and ROC Application form to member

5.1 Issue Leaver Template C1 & SPS Leaver Statement to member. Issue Template Letter C2 and copy to member's new (B) employer

5.2 Issue Leaver Template D & SPS Leaver Statement to member

NON-VESTED

VESTED

Record Leaver Status

END

Last Updated: May 2019 (4<sup>th</sup> edition)

**SINGLE PUBLIC SERVICE PENSION SCHEME**  
Frequently Asked Questions

This FAQ is targeted at administrators of the Single Public Service Pension Scheme that launched on 1 January 2013. The Scheme's rules are set out in the [Public Service Pensions \(Single Scheme and Other Provisions\) Act 2012](#) ("the 2012 Act"). The FAQ is not a legal interpretation of that Act or of any other legislation, and does not address every query that could arise about the scheme.

Updated versions of this FAQ may be posted to the Single Scheme website from time to time. This version reflects issues raised in recent Single Scheme Project workshops, queries raised by administrators, and feedback from various Single Scheme training events.

Comments or suggestions on this document are welcome and should be emailed to [singleschemewriss@per.gov.ie](mailto:singleschemewriss@per.gov.ie) (please include "FAQ" in the subject line).

[www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)

- This should be the first port of call with questions
- Refer to the most recent circulars and updated Administrator FAQ document
- Ensure you download the latest versions of all tools/templates
- More content for uniformed members will be released in July

2018	Inputs by Administrators			Total Actual Gross Pensionable Remuneration	FTE Total Gross Pensionable Remuneration	Scheme Contributions Payable			Referable Amounts		2018 assumptions (include change to Contributory State Pension rate from 26/03/2018)
	Actual Gross Pensionable Pay	Actual Gross Pensionable Allowance	FTE Work Pattern			Member Contribution 1 (3.0%)	Member Contribution 2 (3.5%)	Total Member Contributions	Total Pension Referable Amounts	Lump Sum Referable Amount	
1	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	<b>Jan &amp; Feb 2018</b> Weekly CSP rate 238.30 Monthly offset (2xCSP) 2072.42 Referable amounts threshold 3875.42 <b>Mar-18</b> Weekly CSP rate (1 Jan - 25 Mar) 238.30 Weekly CSP rate (from 26 Mar) 243.30 Monthly offset (2xCSP) (Mar pro-rata) 2080.83 Referable amounts threshold (Mar pro-rata) 3891.16 <b>From April 2018</b> Weekly CSP rate (from 26 Mar) 243.30 Monthly offset (2xCSP) (Apr - Dec) 2115.90 Referable amounts threshold (Apr - Dec) 3956.73
2	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
			<b>TOTALS</b>	0.00	0.00	0.00	0.00	0.00	0.00	0.00	

# 1 Member Estimator Tool



**SINGLE PUBLIC SERVICE PENSION SCHEME (THE "SINGLE SCHEME") ESTIMATOR TOOL - INPUTS**

This Estimator Tool is designed to give a broad indication of retirement benefits for a standard grade member of the Single Scheme at normal retirement age. The outputs from the Estimator Tool are not a guarantee of the retirement benefits payable at your normal retirement age. For a broad estimate of your projected Single Scheme benefits, please provide the following information:

**Full-Time Gross Annual Pensionable Pay (€)**

€  Enter Full-Time Annual Pensionable Pay here Help  
Include all of your approved pensionable allowances

**% Work Pattern or Full Time Equivalent (FTE)**

%  If your work pattern is less than 100%, make sure you enter the equivalent Full Time Pensionable Pay you would receive if you worked a full time pattern in the field Full Time Gross Annual Pensionable Pay above Help  
Enter your % work pattern, to a maximum of 100%

**Year of Birth**

Year

**Year of Entry to the**

Year

**At @ glance How to use the Estimator Tool**

**What is the Single Scheme Estimator Tool?**  
 The Single Scheme Estimator Tool is a spreadsheet based calculator designed to give active Single Scheme members a broad indication of the level of retirement benefits that they may be eligible to receive on reaching their normal retirement age. Because Single Scheme benefits build up every time a member gets paid, it is not possible to provide a precise forecast of your retirement benefits. To be eligible to receive a retirement benefit under the Scheme, a member must have paid into the Scheme for 24 months or more.

**What information do I need to have to hand to use the Estimator Tool?**  
 You will need all of the information below.

- ▶ Full-Time Gross Annual Pensionable Remuneration: this is your basic annual pay plus any allowances approved as pensionable by your employer
- ▶ Full-Time Equivalent (FTE) or "Work Pattern" information for the current year. A full-time worker has an FTE of 100%. A part-time worker that works half of the hours of a full-time colleague, would have a work pattern FTE of 50%. If you have changed your work pattern this year, please use your current work pattern
- ▶ Your year of birth
- ▶ Your year of entry to the Single Scheme (i.e. the year you joined the Single Scheme, or the earliest year for which you did not receive a refund of contributions)
- ▶ You will also need to have your "Full-Time Equivalent" or "Work Pattern" information and "Full-Time Gross Annual Pensionable Remuneration" details for each year you have been a member of the Single Scheme. If you changed your work pattern in a particular year, please use the average work pattern for that particular year.

The Estimator Tool outputs are based on a number of built-in assumptions and the information you provide. These assumptions are set out under the heading "What are the assumptions?" in this user-guide.

**What information will the Estimator Tool provide?**  
 You will receive a broad estimate of your Single Scheme normal retirement benefits at your normal retirement age based on the built-in assumptions and the information you provide. The estimate that the tool provides is divided into three sections:

1. Contributions This Year – these are the amount of Single Scheme pension contributions you are estimated to pay over the next twelve months. This section also sets out the Pension Related Deduction (PRD) you are estimated to pay over the next twelve months. The PRD or "pension levy" will be replaced by the Additional Superannuation Contribution (ASC) from 1 January 2019 and the Estimator Tool also takes this into account where relevant. Please note that neither the PRD nor the ASC are a unique feature of the Single Scheme and that these deductions apply to all pensionable public servants whether members of the Single Scheme or another public service pension scheme.
2. Retirement Benefits Built Up This Year - on the basis of the information you provide, these are the estimated referable pension and lump sum amounts you may build up towards your final Single Scheme normal retirement pension and lump sum benefits over the next 12 months. The Estimator Tool will also indicate when your normal retirement age is based on your year of birth.
3. Estimated Benefits at Retirement – on the basis of your inputs this section sets out your estimated normal retirement benefits at your normal retirement age, in current day money terms. This means that your estimate is shown in the equivalent of "today's money."

Standard Grade Members 05/2018

- Referable Amounts estimator tool for members was released in 2018
- It can provide a rough estimate of Referable Amounts earned to date
- Ensure members are aware and have access to it

<https://singlepensionscheme.gov.ie/for-members/scheme-information/single-scheme-estimator-tool/>

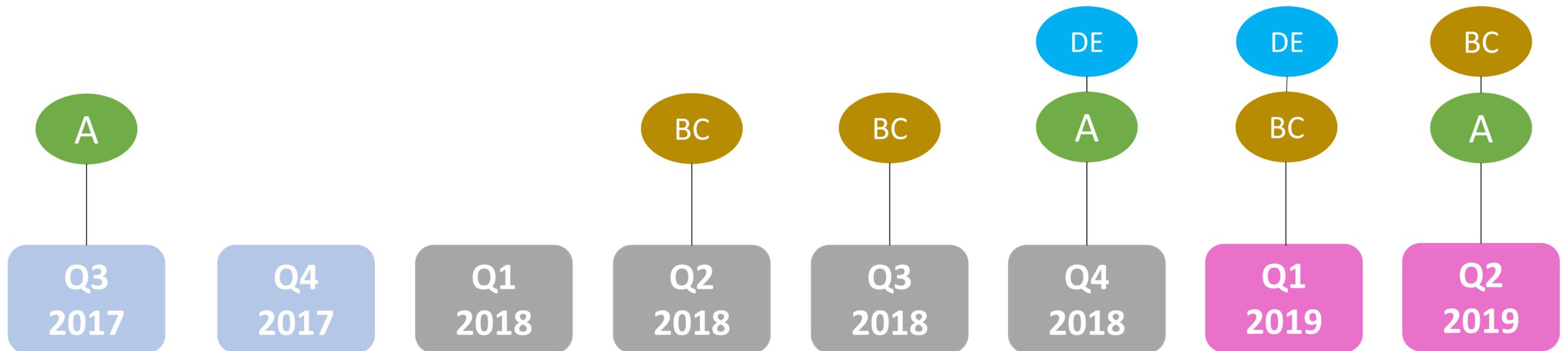
# 1 Training Delivery – Q1 2017 to Q2 2019



**Module A**  
Recruitment and  
Onboarding

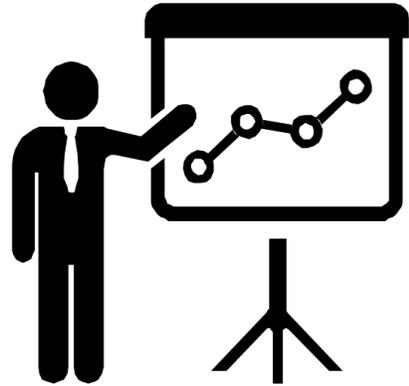
**Modules B&C**  
Leaving Employment and  
Annual Administration Activities

**Modules D&E**  
Retirement and  
Death Benefits Administration



***If your organisation has a requirement for new staff to attend future re-runs of any training modules, please indicate interest at the break so we can gauge numbers.***

# 1 Training Reach – Q1 2017 to Q3 2019



72 workshops delivered...



Workshops rated  
“Excellent/Very Good”  
by **84%** of attendees...!!



...to 1,172 attendees



...representing 271 RAs

# Project Approach



## National Implementation Steering Committee

1

**Short-Term  
Support  
implementation  
by Relevant  
Authorities**

Website, Toolkits,  
Training

2

**Medium-Term  
Build a Single  
Scheme  
Databank**

Secure summary  
member data from  
all RAs from Jan  
2013

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**Long-Term  
Examine Future  
Operational  
Models**

High level design of  
processes, data  
and technical  
solutions

3

# Examining Future Operating Models

## High level design of Processes, Data and Technical Solutions



**Q:** Is the current model with 350 relevant authorities involved in all aspects of Single Scheme administration optimal?  
(the legal responsibilities for each RA will not be changed)

Members



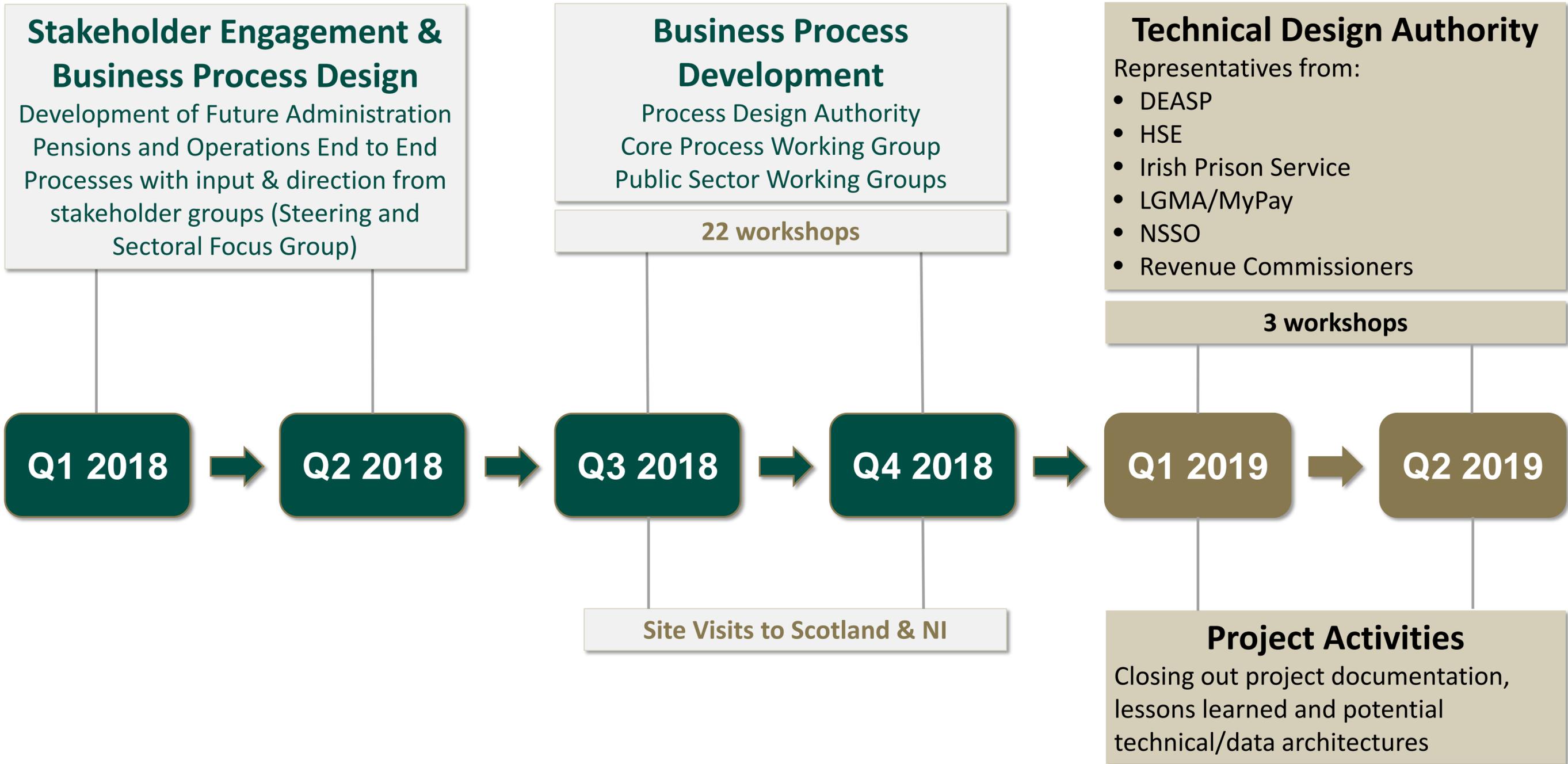
Relevant Authorities



Policy

# 3 Examining Future Operating Models

## Overview of January 2018 to date



## 3

# Examining Future Operating Models

## Summary of Key Findings and Recommendations



### Key Findings:

- Large degree of process commonality across sectors
- RAs see a need to retain ownership of pay period pension calculations
- RAs would like to maintain direct contact with members
- There is a need for a consolidated view of member data
- Member and RA self service portals would be beneficial



### Current Status

- Developing governance structures for a future administration that will support the Single Scheme with involvement from stakeholders from across the Public Service
- Evaluating and documenting technical architectures / solutions
- Designing a comprehensive data model to accommodate potential solution architectures

# Recap - Actions for You



- Ensure **Annual Benefit Statements** are issued by 30 June.
- Ensure **Senior Management** in your RA are aware of their responsibilities
- Ensure staff in your organisation are familiar with and **use the website content**
- Indicate **interest in training re-runs** for new staff
- Ensure new hires are aware of the **availability of member content** and tools on the website
  - provide link on intranet sites, in induction materials etc.



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# Single Scheme Databank

*[www.singlepensionscheme.gov.ie/databank](http://www.singlepensionscheme.gov.ie/databank)*

Michael McKeown

# Project Approach



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## 2 Single Scheme Databank



### Today's Topics

- Recap on reasons for establishing the Databank
- Update on legal basis for operation of the Databank
- Technical overview of the Databank
- Demo on how to upload data to the Databank
- Overview of Databank Scheme File Templates
- Approach to Databank onboarding including QA
- Databank technical resources and training supports
- Questions

## 2 Establishment of Databank



- Decision of Government
- Primary purpose is to:
  - **safeguard scheme data** associated with all scheme members from 2013
  - ensure data is maintained to a **common data standard** by all Relevant Authorities
- It is an *interim measure* pending a further Decision of Government in relation to the longer-term administration model for the Single Scheme
- The Single Scheme Databank is underpinned by **robust primary legislation** incorporating appropriate safeguards as mandated by GDPR

## 2 Key Databank legislation



- Part 5 of the Data Sharing and Governance Act 2019, commenced on 18 April 2019 by S.I. No 189/2019, provides legal basis:
  - for **establishment** of the Single Scheme Databank by Minister PER
  - for Minister PER to **require designated Relevant Authorities** (or agents acting on their behalf) **to submit accurate data** to the Single Scheme Databank:
    - in such **format**; and
    - at such **frequency**; and
    - within such **timeframes**as shall be directed by Minister PER

## 2 Data Protection Considerations

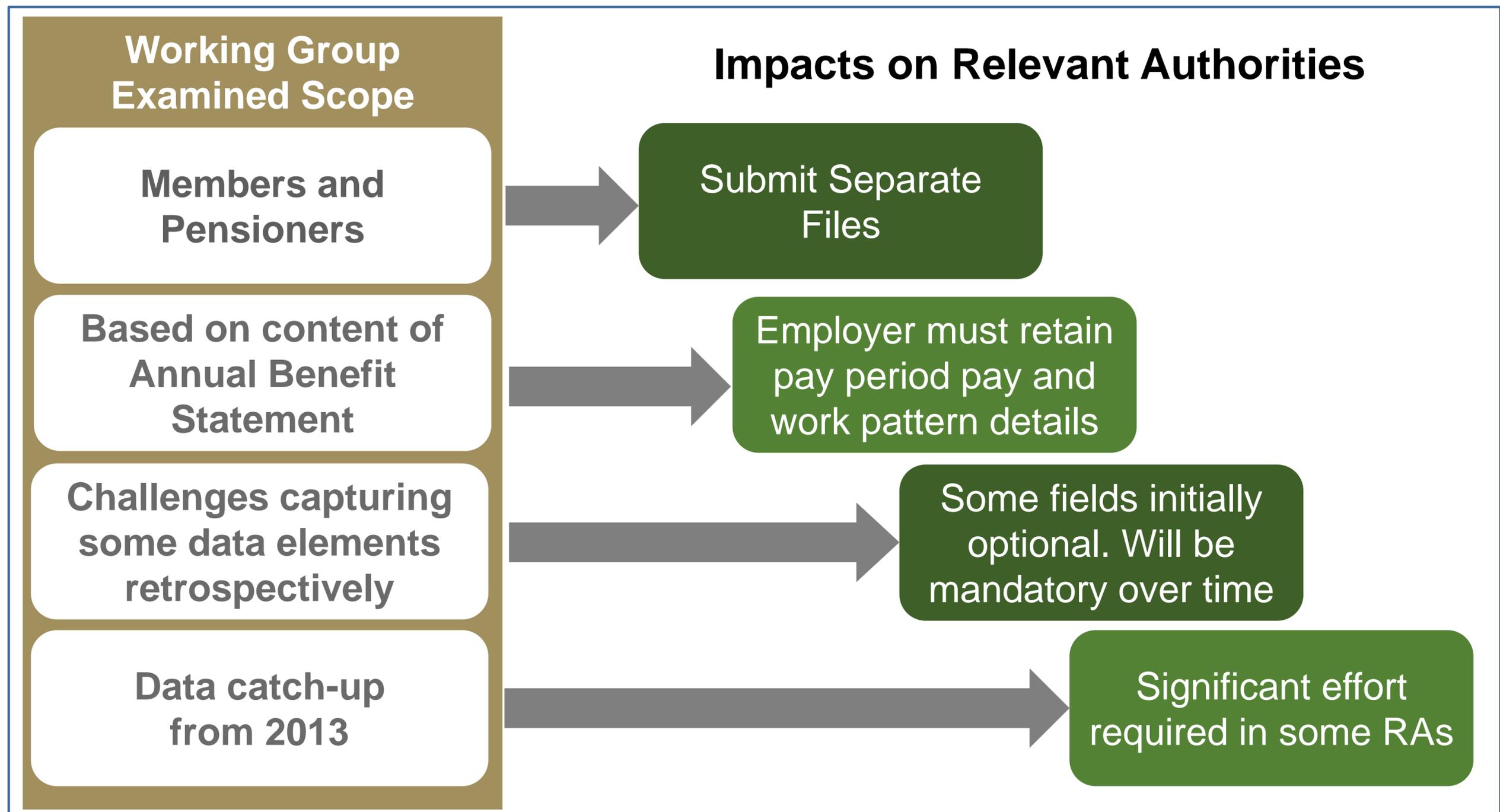


- Project Team acutely conscious of data protection considerations under GDPR
- **Databank Privacy Notice** has been prepared for information of members:
  - will be published on Single Scheme website
  - each RA/SSC will be required to bring the Databank Privacy Notice to the attention of all Single Scheme members as part of onboarding process to ensure full transparency data being shared
  - includes information on how data subjects may exercise their rights, including accessing or requesting correction of data held

## 2 Single Scheme Databank Scope



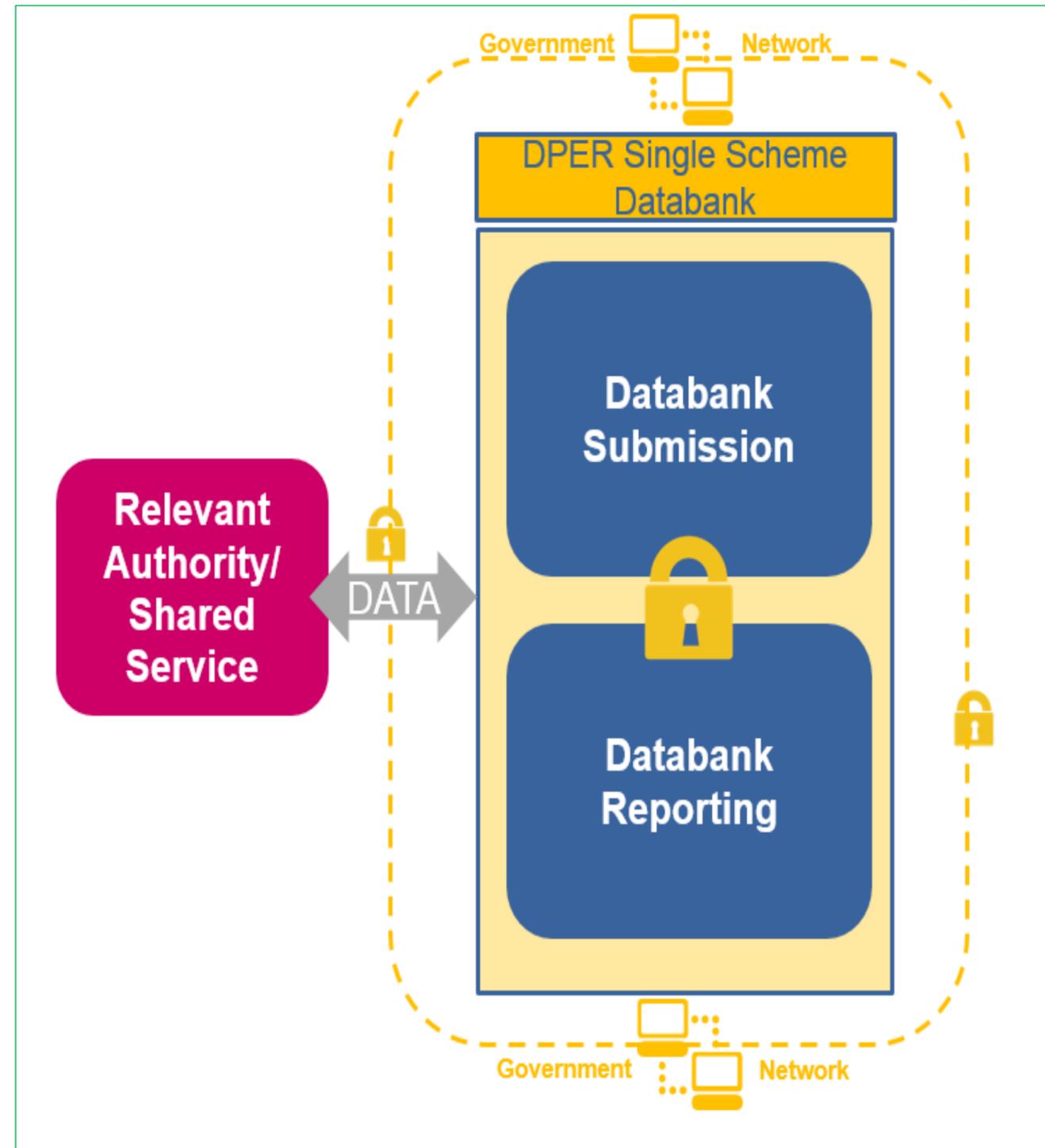
- Significant inputs from pension and payroll SMEs via **Single Scheme Databank Working Group** that met in 2017 & 2018



## 2 Technical overview of Databank



- Developed in conjunction with **OGCIO**
- Operates on **secure Government Network**
- Consists of 2 applications/modules:
  - **Data Gathering & Validation Tool (DGVT)**
    - Application that facilitates secure submission of data to the Databank by each RA
  - **Single Scheme BI Reports Tool**
    - Application that provides an initial suite of reports used to provide information to an RA on the data that it has uploaded to the Databank on its members
- Data to be captured for **each year** using **standard data templates (Scheme Files)**



## 2 Uploading data to the Databank



- **Two data templates** (*Scheme Files*) must be populated and uploaded to the Databank:
  - 1. Membership Data**
  - 2. Benefits Payment Data**
- Completed templates must be uploaded
  - for **each Relevant Authority**
  - for **every Scheme Year** since 2013
- For any Scheme Year where a Relevant Authority had **no Single Scheme members/pensioners**, a “**nil return**” must still be made for the year(s) in question to the Databank

## 2

# Who uploads data to the Databank?



## For a Standalone Relevant Authority

A staff member designated by the CEO / Accounting Officer is responsible for preparing and uploading Scheme Files to the Databank

For a Relevant Authority affiliated to Shared Service Centre (SSC) for pensions administration e.g. NSSO (Civil Service), MyPay (Local Authorities)

The SSC may prepare and upload the Scheme Files to the Databank on behalf of a client organisation if it holds the necessary data.

The Relevant Authority remains legally responsible for the accurate submission of data on its behalf

# 2 Demo of Databank - File Upload



Placeholder for demonstration video

## 2

# Databank Scheme File Templates



- **Two data templates** (*Scheme Files*) must be populated and uploaded to the Databank for each RA for each Scheme Year:
  1. **Membership Data**
  2. **Benefits Payment Data**
- **Advance drafts** were shared with all RAs in **Dec 2017** after last Townhall and refined following the successful **2018 pilot**
- **Final versions** were circulated to all RAs in **May 2019**
  - should be read in conjunction with published
    - Template Descriptions Document
    - Template Quick Reference Sheets

[www.singlepensionscheme.gov.ie/databank](http://www.singlepensionscheme.gov.ie/databank)

# 2 Scheme File Templates – Key Modifications



- Changes since initial version shared:
  - removal of certain fields/columns:
    - all **home address** data, including eircode
    - all **salutation titles** data (members and pensioners)
  - removal of all **hyphens** from any list of permissible values
  - reformat of optional **additional payroll number** (sometimes used by very large shared payroll centres) has been amended from numeric to **alphanumeric**
  - amendment to **header (top) row text** on membership file for **refunds** and **repaid refunds sections** based on learnings from Databank pilot
  - above changes highlighted **in purple** on following slides

# 2

## Databank Scheme Files - Contents



### 1. Personal Information

Explanation	Details
This information is used to identify the Scheme member.	<ol style="list-style-type: none"><li>1. PPS Number</li><li>2. Date of Birth (dd/mm/yyyy)</li><li>3. First Name</li><li>4. Surname</li><li>5. Maiden Name</li><li>6. Gender (Male/Female)</li><li>7. Civil Status (list of permissible values)</li><li>8. Pension Adjustment Order (Yes/No)</li></ol>

# 2

# Databank Scheme Files - Contents



## 2. Member Employment Details

Explanation	Details
<p>This section will provide <i>summary details</i> for distinct periods of employment.</p> <p>1. A member could have more than 1 period of employment in the same year.</p> <p>2. A member could have more than 1 employers in the same year</p>	<ol style="list-style-type: none"> <li>1. RA Number (3 digits)</li> <li>2. RA Name</li> <li>3. <u>Employer</u> PAYE Payroll Number</li> <li>4. Additional Payroll Number e.g C2 (<b>optional</b> and now <b>alphanumeric</b>)</li> <li>5. PRSI Class</li> <li>6. Pensionable Employment Start Date</li> <li>7. Pensionable Employment Start Date</li> <li>8. Member Status (list of permissible values <b>with hyphens removed</b>)</li> <li>9. Normal Retirement Date</li> </ol>

# 2

## Databank Scheme Files - Contents



### 3. Member Annual Benefits

Explanation	Details
<p>This provides <i>summary information</i> on the pension benefits earned by Scheme members for a particular period of employment</p>	<ol style="list-style-type: none"><li>1. Year</li><li>2. Membership Category</li><li>3. Employee Contributions</li><li>4. Gross Pensionable Remuneration</li><li>5. Pension Referable Amount (calculated value)</li><li>6. Lump Sum Referable Amount (calculated value)</li></ol>

# 2

# Databank Scheme Files - Contents



## 4. Member Refunds

Explanation	Details
<p>This provides <i>summary information</i> on a refund of contributions which any member receives if they leave pensionable employment and are eligible for and request a refund.</p>	<ol style="list-style-type: none"><li>1. Gross Refund Amount</li><li>2. Refund Date</li><li>3. <b>Refund</b> Membership Category</li><li>4. <b>Refund</b> Corresponding Employer Start Date</li><li>5. <b>Refund</b> Corresponding Employer Leave Date</li><li>6. <b>Refund</b> Corresponding Pension Referable Amount</li><li>7. <b>Refund</b> Corresponding Lump Sum Referable Amount</li></ol>



## 5. Member Repaid Refunds

Explanation	Details
<p>This provides information when a member repays a refund of contributions if they re-enter pensionable employment.</p>	<ol style="list-style-type: none"> <li>1. <a href="#">Repaid Refund</a> Original RA Number</li> <li>2. <a href="#">Repaid Refund</a> Original RA Name</li> <li>3. <a href="#">Repaid Refund</a> Final Date of Repayment</li> <li>4. <a href="#">Repaid Refund</a> Corresponding Employment Start Date</li> <li>5. <a href="#">Repaid Refund</a> Corresponding Employment End Date</li> <li>6. <a href="#">Repaid Refund</a> Gross Contribution Amount</li> <li>7. <a href="#">Repaid Refund</a> Compound Interest Amount</li> <li>8. <a href="#">Repaid Refund</a> Corresponding Pension Referable Amount</li> <li>9. <a href="#">Repaid Refund</a> Corresponding Lump Sum Referable Amount</li> </ol>

# 2

## Databank Scheme Files - Contents



### 6. Benefit Payments Beneficiary Information

Explanation	Details
<p>This will capture details on Single Scheme pensioners, spouse or dependent details, plus the amounts of their pension and lump sum benefits</p>	<ol style="list-style-type: none"><li>1. PPS Number</li><li>2. Date of Birth</li><li>3. First Name</li><li>4. Surname</li><li>5. Gender</li><li>6. Pensioner Type</li><li>7. Pension Start Date</li><li>8. Gross Annual Pension Value</li><li>9. Gross Lump Sum Value</li></ol>

## 2 Requirement to submit accurate data



- Accurate **high quality data** must be uploaded to the Databank
- The **technical design** of the system will assist in enforcing a **common data standard** for the Scheme:
  - structure of files (excel or csv) is as expected
    - ✓ number of columns is as expected
    - ✓ columns are in correct order with no column insertions/deletions
  - data content for certain fields is as expected?
    - ✓ all mandatory fields have been populated
    - ✓ all fields have been populated in specified format e.g. dd/mm/yyyy
    - ✓ for fields with defined list values (options), only a permissible option is populated e.g. Civil Status is **Single** not **S** or **Divorced** not **D**
  - certain logic tests are passed on fields?
    - ✓ e.g. Pensionable employment start date cannot be after leave date

## 2

## Requirement to submit accurate data (2)



- **Organisational measures** will also be in place to promote submission of only high quality data to the Databank:
  - Senior Leadership in each Relevant Authority has a key role to play
    - ✓ must ensure that there are **robust quality assurance processes in place locally** to ensure files prepared for submission are of high quality
  - Provision of Databank training to each Relevant Authority / SSC
    - ✓ DPER will provide practical **Databank training** and make available **technical resources** online, including suggested **QA Checklists**
  - QA checks on files submitted annually to Databank
    - ✓ DPER will check a % of files submitted to the Databank annually

# 2 Onboarding of RAs to the Databank

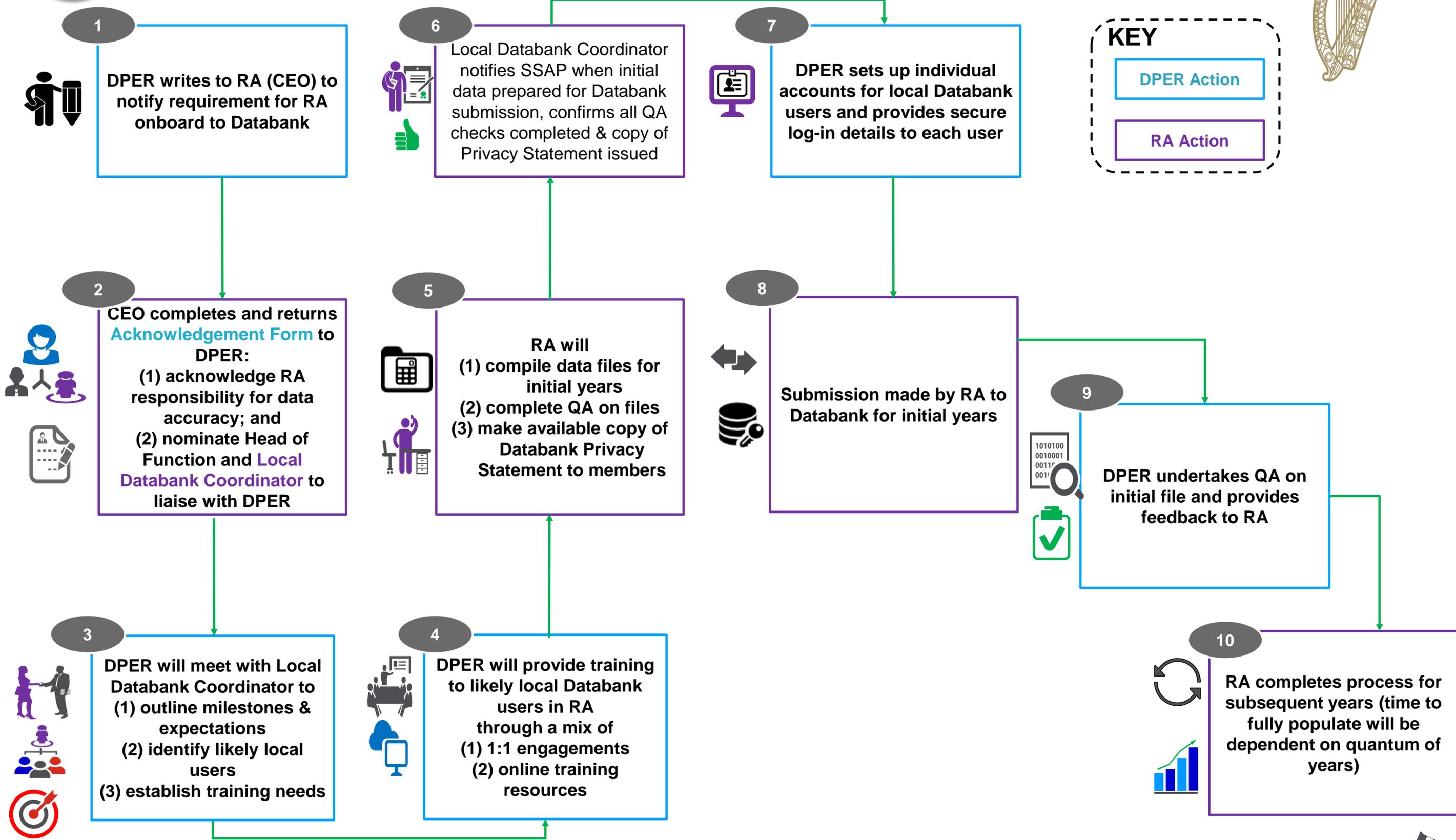
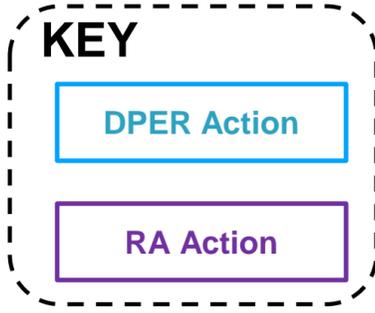


- Onboarding to progress **in waves**
- Advance engagements with bodies in scope for **Wave 1 onboarding** commenced in May 2019
- **Readiness assessment** for initial and future waves based on
  - review of Single Scheme annual survey responses
  - engagements with bodies that participated in pilot in 2018
  - inputs from members of the National Implementation Steering Group and other project stakeholders
- All organisations should be **continuing to progress** the preparation and validation of “catch up” data in advance of receiving formal notification of onboarding to the Databank
- Following completion of Wave 1 onboarding, the approach to onboarding and **future wave planning** will be reviewed

# 2

## Approach to Databank Onboarding - Standalone Relevant Authority

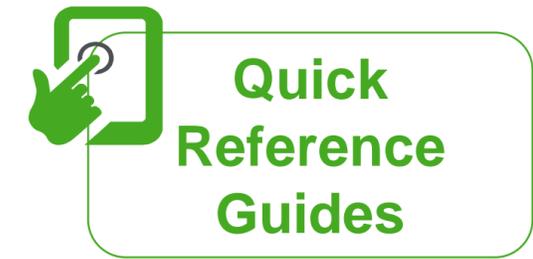
Bodies will onboard in waves based on readiness



Timeline

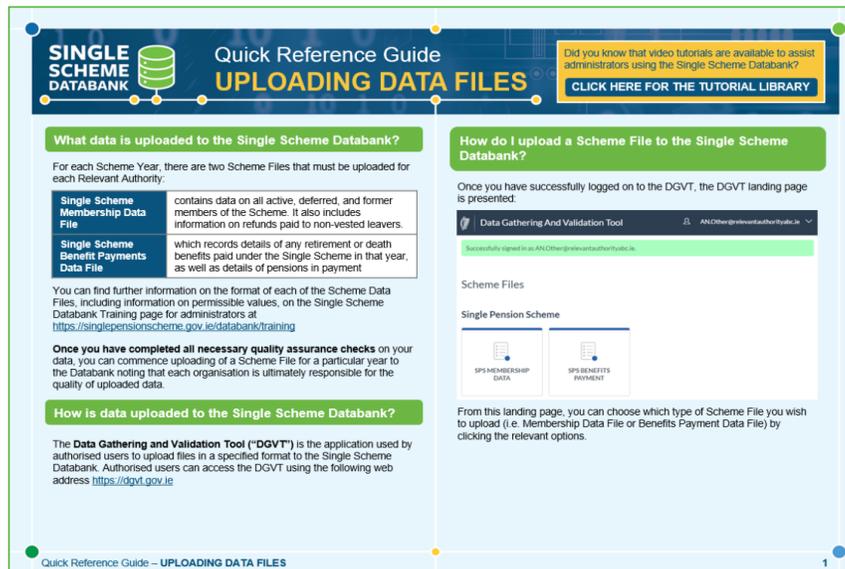


# 2 Technical resources & training supports

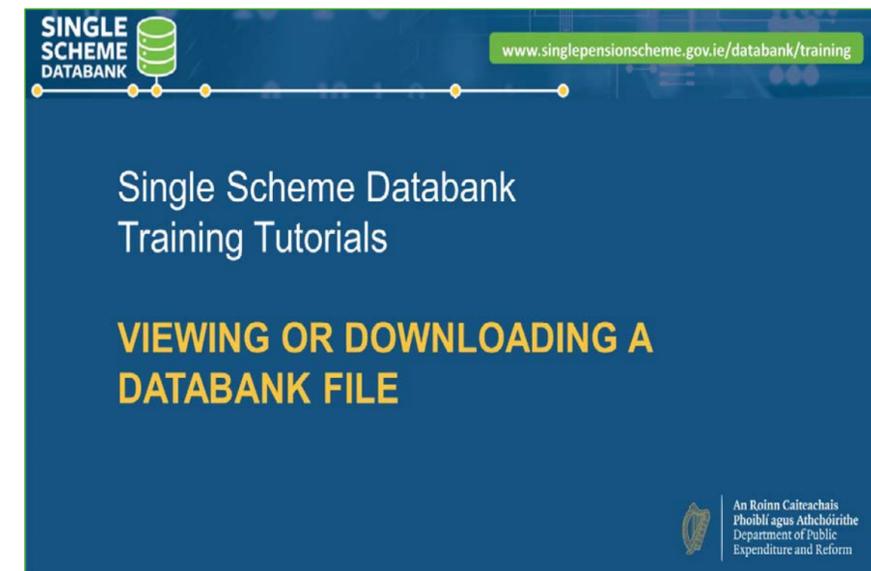


- Practical training to be delivered in advance of onboarding to each RA/SSC
- Dedicated section on Single Scheme website

[www.singlepensionscheme.gov.ie/databank](http://www.singlepensionscheme.gov.ie/databank)



- Content presently consists of:
  - Scheme File Templates
  - Templates Description Document
  - Template Quick Reference Sheets
- Content to be significantly updated once system goes live to assist administrators to:



- Accurately prepare high quality Scheme Files using suggested Quality Assurance checklists
- Navigate the Databank system to upload/amend Scheme Files

DPER Single Scheme Databank

Suggested Quality Assurance Checklist for Relevant Authorities

Membership Data Scheme File

Relevant Authority Name: \_\_\_\_\_ RA Number: \_\_\_\_\_

Scheme File Name: \_\_\_\_\_ Scheme Year: \_\_\_\_\_

You must first download the current Scheme File Template available at [www.singlepensionscheme.gov.ie/databank](http://www.singlepensionscheme.gov.ie/databank)

*Populating the template*

Check #	Checks to be completed	Initial check	Peer Review check
1	Have you saved the file in the correct file format (Excel or csv)?		
2	Have you checked that there is only 1 worksheet in the file?		
3	Have you checked that all rows and columns are unhidden?		
4	Have you applied Autofit to all columns so that all data is fully visible?		
5	Have you checked that there are no formulae in any cell in the worksheet?		
6	Have you checked that the file is not password protected?		

After you have finished populating the file, you should apply a filter to the top row of the file which contains the column header names

*Common Checks*

Check #	Checks to be completed	Initial check	Peer Review check
7	Have you checked that all mandatory fields in the file have been populated?		
8	Have you populated all fields in the correct format precisely in line with DPER lists of permissible values? E.g. all dates in dd/mm/yyyy format, Yes or No used instead of Y or N, no negative values for any monetary fields.		



## 2 Recap - Actions for you



- **Review updated data templates** made available in May 2019
- Satisfy yourself as to **where** the relevant data for each field in the data templates resides (HR, Payroll, Pensions, Finance records?)

### If you are in a standalone RA

- ✓ **Progress preparation** of your data files for **each year** from 2013
- ✓ **Brief senior management** on the requirement to submit data and alert them to the process ahead of receiving formal notification of onboarding from DPER
- ✓ Identify **key role holders** – Head of Function, Local Databank Coordinator
- ✓ Contact the Project Team if you wish to be considered for **early onboarding** to the Databank

### If your RA is affiliated to a Shared Service Centre

- ✓ If you have not already done so, **engage with your SSC** in early course to formally agree **respective roles and responsibilities** in relation to the Single Scheme Databank
- ✓ Put in place firm plans to address any **intermediate actions** arising e.g. closing data gaps

# **“A view from the Pensions Authority”**

**Single Public Service Pension Scheme  
Townhall Meeting  
18 June 2019**

**Fionnuala Ryan, The Pensions Authority**

[www.pensionsauthority.ie](http://www.pensionsauthority.ie)



**An tÚdarás Pinsean  
The Pensions Authority**

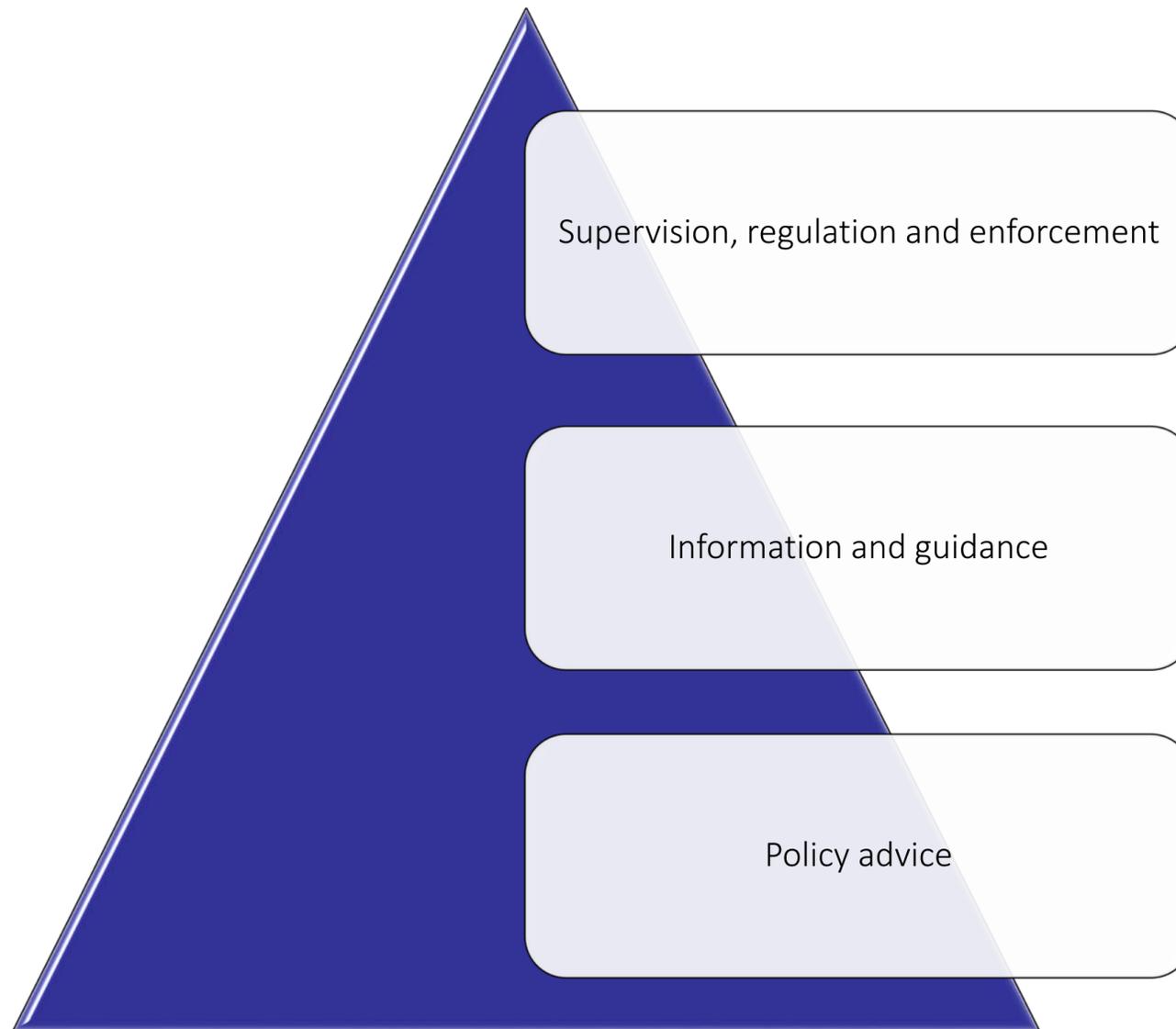
# Key Statistics

- Defined benefit
  - 614 schemes subject to the Funding Standard with 102,683 members
  - 99 Unfunded PAYG schemes with 391,606 Public Service members
- Defined contribution
  - 72,096 schemes with 351,657 members
- Personal Retirement Savings Accounts (PRSAs)
  - 281,127 PRSA contracts (€6.3bn)
- Annual Public Service Pension Bill
  - > €3bn



# Pensions Authority

Established by the Pensions Act, 1990



[www.pensionsauthority.ie](http://www.pensionsauthority.ie)



An tÚdarás Pinsean  
The Pensions Authority

# Our Vision and Mission

**Vision:** A pensions landscape where pension savings are secure, well managed and understandable and which encourages pension savings.

## **Mission:**

- Foster public confidence in pensions by regulating pension schemes and PRSAs effectively and efficiently.
- Support pension scheme trustees and the public through provision of guidance and information.
- Provide expert advice to the Minister for Social Protection to help inform policy development.

[www.pensionsauthority.ie](http://www.pensionsauthority.ie)



An tÚdarás Pinsean  
The Pensions Authority

# Powers of the Pensions Authority

Power to obtain information

Investigative powers

Fining and remedial powers

Prosecution powers

Powers exercisable through the High Court

Powers to suspend or withdraw approval for certain activities



# Regulatory Approach

- Investigations, Audits, Inspections, Meetings, Data Analysis
- Whistle-blow Reports
- Prosecutions – all breaches of the Pensions Act are a criminal offence
- On-the-spot fines
  - €2,000 per trustee/administrator
    - Late registration of schemes
    - Failure to provide information to members
    - Failure or delay in notifying amendments to the Authority
    - Failure to provide required/requested information



# The Authority's approach to regulation

The Authority's allocation of resources is risk oriented on the basis of the following priorities:

**1<sup>st</sup> priority:** misappropriation of pension assets or contributions

**2<sup>nd</sup> priority:** lack of governance or maladministration impacting on benefits / failure to pay benefits due

**3<sup>rd</sup> priority:** defined benefit solvency

**4<sup>th</sup> priority:** failure to provide prescribed information to members

**5<sup>th</sup> priority:** failure by regulated entities to submit accurate and timely data to the Authority.

This order represents the seriousness of the risks, not the likelihood of their occurrence.



# Public Sector Schemes

## Legal Requirements

- Legal obligations set out under the Pensions Act
- Some carve outs but the following applies:
  - Payment of Benefits to Members and Dependents
  - Remittance of Contributions to the Scheme
  - Registration of Schemes within 1 year of establishment
  - Fees to the Authority by end March each year
  - Annual Scheme Information Return to the Authority within nine months of the end of the scheme year
  - Disclosure of Information to the Pensions Authority on request
  - Disclosure of Information to Members



# Member Information

- Details on constitution of the scheme
- Basic Information i.e. explanatory booklet
- Annual benefit statement
- Leaving service options letter
- Information on retirement
- Information on death
- Notification of grant of PAO
- Annual Report



# Thank you

[www.pensionsauthority.ie](http://www.pensionsauthority.ie)



An tÚdarás Pinsean  
The Pensions Authority



An Roinn Caiteachais  
Phoiblí agus Athchóirithe  
Department of Public  
Expenditure and Reform

# Q&A

Please indicate your name and organisation

# Agenda



Time	Topic
10:00	Welcome & Introductions
10:05	Single Scheme Project Update
10:20	Single Scheme Databank
10:50	Presentation from the Pensions Authority
11:10	Break
11:40	Actuarial Review of Public Service Pensions
11:55	Single Scheme Policy Update - New Purchase and Transfer Facility
12:30	Q&A
12:50	Wrap Up
13:00	Close



An Roinn Caiteachais  
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Department of Public  
Expenditure and Reform

# Actuarial Review of Public Service Pensions

Public Service Pay and Pensions Division

**18<sup>th</sup> June 2019**

# Agenda



1. Requirement to prepare actuarial review
2. Previous actuarial review
3. Year end 2018 actuarial valuation data requests



# 1. Requirement to prepare actuarial review

# Requirement for actuarial review of pension liabilities



- The Central Statistics Office (the “C.S.O.”) is required to report on the gross liabilities of Irish pension schemes as part of the National Accounts under EU Regulation (EU) 549 / 2013.
- This work is carried out by the Department of Public Expenditure and Reform (DPER) on behalf of the C.S.O.
- Reporting is mandatory from year-end 2015 and on a three yearly basis thereafter.
- The first actuarial review was reported over 2017. The next review is required with a year-end 2018 position.
- The report on the gross liabilities is a valuation at a point in time. Individual level data is required in order to calculate an accurate estimate of the pension liabilities.
- Such estimates rely on establishing individual retirement entitlements and aggregating to a final result.
- Accurate and complete data sets are critical to completion of the review.



## 2. Previous actuarial review

# Data Requirements

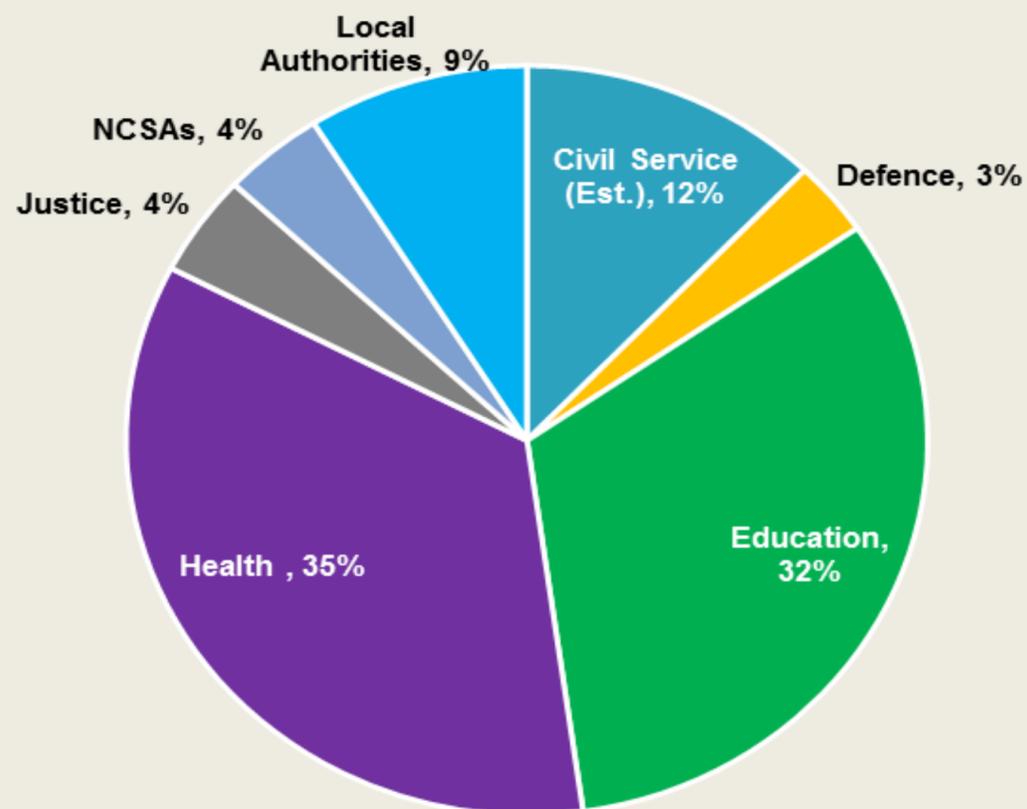


- Individual level data on active employees, pensioners and deferreds is required to calculate the value of public service pensions in each sector.
- Overall, we received approximately 155,000 records in respect of pensions in payment and 230,000 in respect of active members.
- The data received from each sector was as at 31<sup>st</sup> December 2015.
- The quality of data obtained varied considerably between sectors and between agencies.
- The data collection and cleansing element of this project was significant. A key finding of the review was to improve the quality and quantity of the data to be received.

# Active data per sector



Public Service Employees by Sector as at Valuation Date

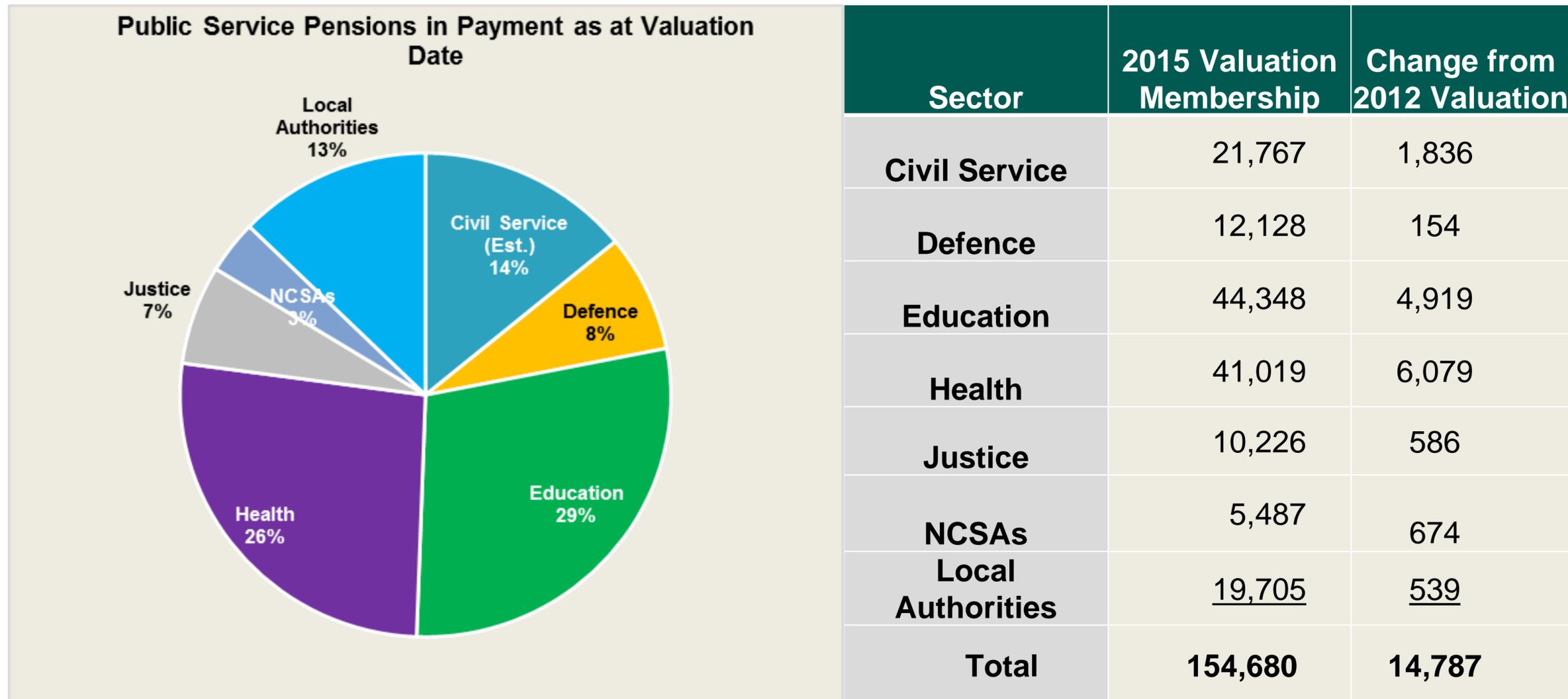


Sector	2015 Valuation Membership	Change from 2012 Valuation
Civil Service	36,339	9
Defence	9,654	(326)
Education	96,433	5,731
Health	103,884	2,379
Justice	13,034	(319)
NCSAs	12,225	1,539 <sup>1</sup>
Local Authorities	<u>26,630</u>	<u>(1,676)</u>
<b>Total</b>	<b>298,199</b>	<b>7,337</b>

<sup>1</sup> Increase due to Tusla set up and transfer of staff from Health.

- Overall, employee numbers have increased since the previous valuation. In particular, employee numbers in Education, Health and NCSAs have increased.

# Pensioner data per sector



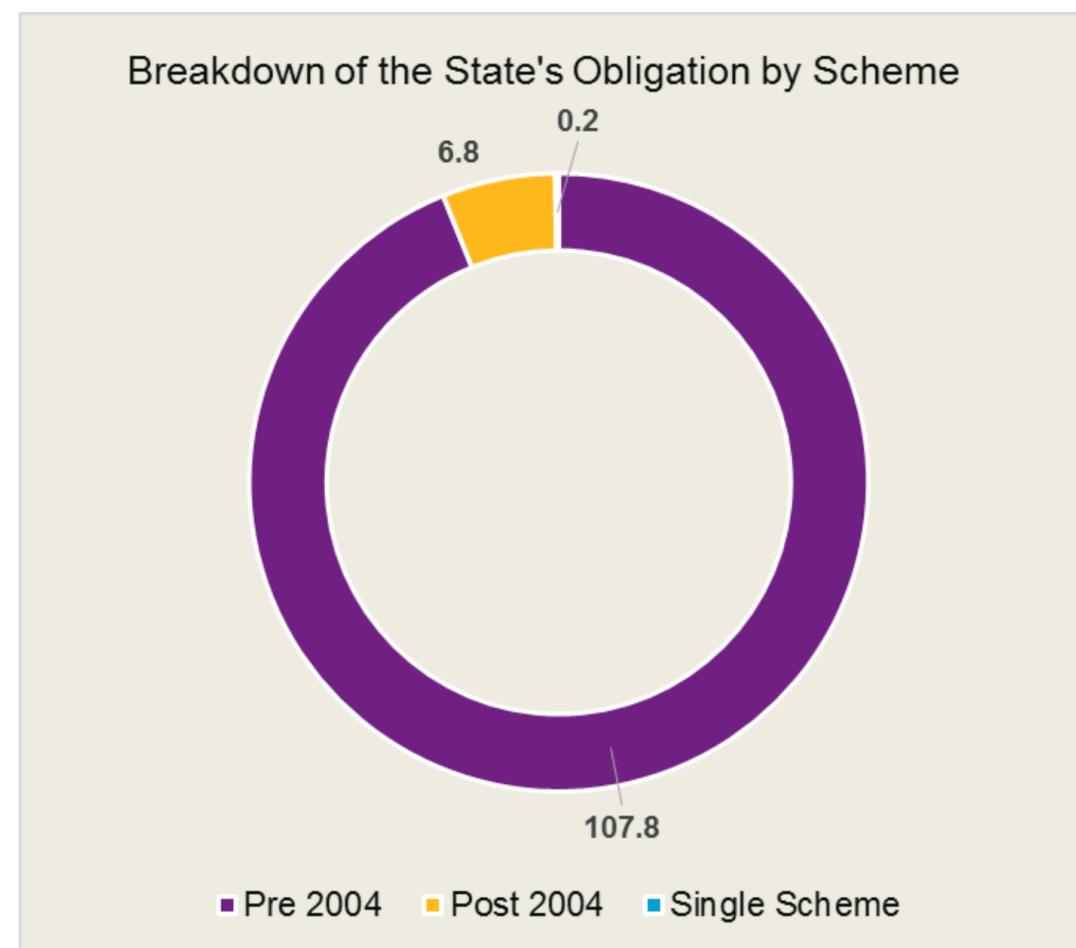
- Pensions in payment have increased in every sector since the previous valuation.

# Results - breakdown by sector



- Following Government approval, the findings were published on 19<sup>th</sup> December 2017.  
<https://www.gov.ie/en/publication/70acca-actuarial-review-of-public-service-pension-liabilities/>

	Serving Staff	Pensioners	Deferreds	Total Liability
	€ Bn	€ Bn	€ Bn	€ Bn
Civil Service	9	7	1	17
Health	12	12	1	25
Education	18	20	2	40
Defence Forces	3	5	0	8
Justice	4	6	0	10
NCSAs	3	3	0	6
Local Authorities	5	4	0	9
<b>Total</b>	<b>54</b>	<b>57</b>	<b>4</b>	<b>115</b>



- The review makes no allowance for the cost of paying the State Pension (Contributory) to public service employees (where eligible).
- For avoidance of doubt, Commercial Semi-State Companies pension obligations have not been included in the review.



## **3. Year end 2018 actuarial valuation - data requests**

# Data Sharing and Governance Act 2019



- Data Sharing and Governance Act 2019 commenced over 2019 provides further legal basis for data to be submitted to Department.

*A public service body or an agent of that body, where the information concerned is held by that agent, shall at the request of the Minister provide information referred to in subsection (2) to the Minister for the purposes of –*

*.....*

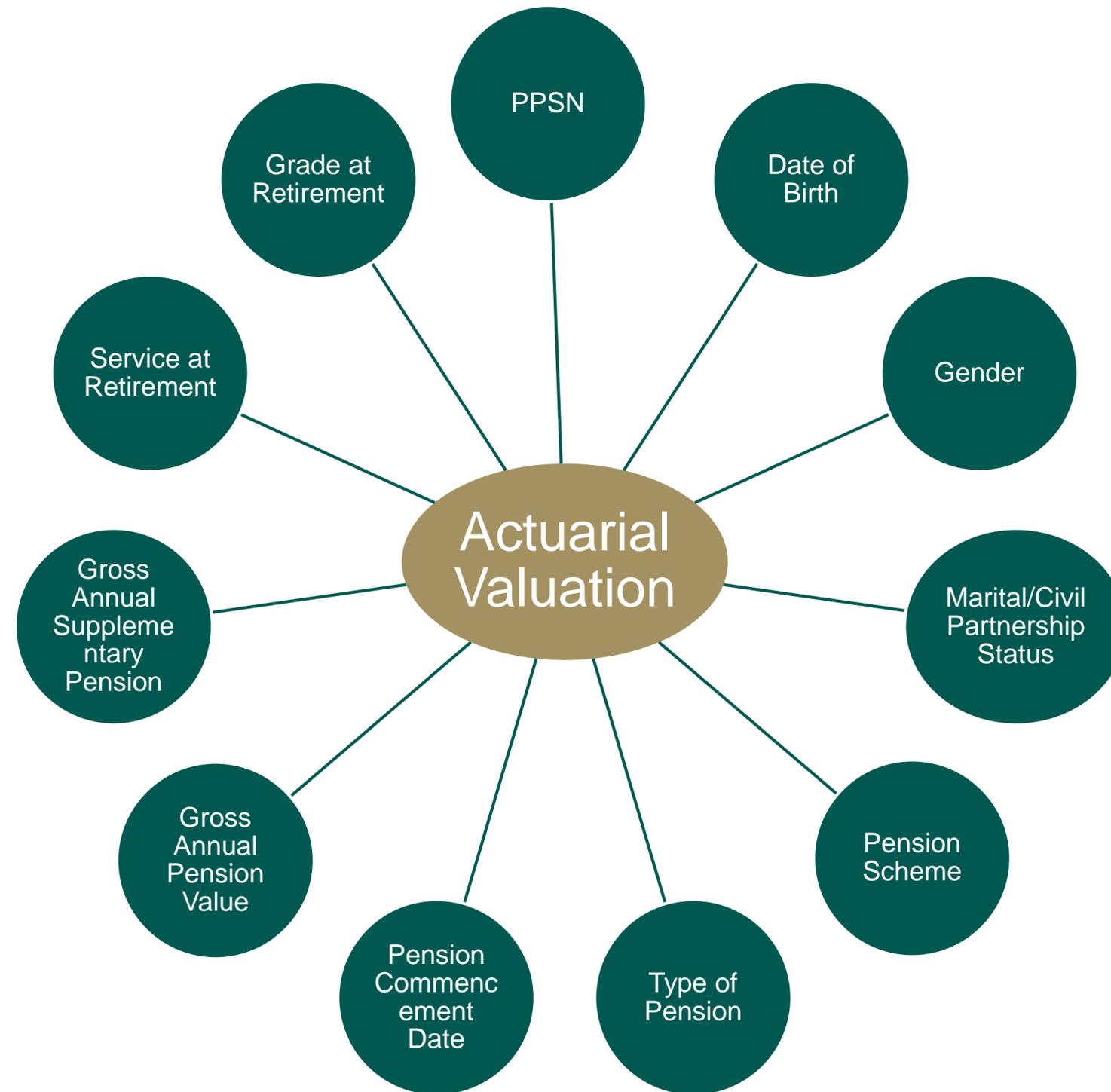
*(b) carrying out actuarial calculations in respect of public service pension schemes or public expenditure,*

- Conscious of data protection requirements under GDPR.
- OGCIO will immediately pseudonymise data upon receipt.

# Active Employee Data – Critical Data Items



# Pensioner Data – Critical Data Items



# Transmission of Data



- The necessary information will need to be supplied to DPER on all current and former employees as at **31<sup>st</sup> December 2018**.
- A dedicated website <https://dgyt.gov.ie/> has been set up to facilitate the secure transmission of the requested data. This website is not accessible to the public and is only available via the private government network.
- Data will be sought in respect of actives, deferreds, and pensioners in the public service.
- User login details will be provided to each organisation. Formal data requests will be sent to **attendees here today in the coming weeks**.
- If the relevant person of contact differs from those present today, please email [datacollection@per.gov.ie](mailto:datacollection@per.gov.ie) by **22<sup>nd</sup> June** at the latest to update a contact.
- To ensure accuracy and consistency of data, all data must be uploaded in a specified format.

# Recap – Actions for you



- Satisfy yourself as to where the relevant data for current and former employees resides (HR, Payroll, Pensions)
- Update contact information by **22<sup>nd</sup> June** by emailing [datacollection@per.gov.ie](mailto:datacollection@per.gov.ie) where the attendee today is not the relevant contact.
- If relevant, engage with your Shared Service Centre to agree responsibilities in relation to this data request.
- Brief your unit and senior management of the requirement to submit data ahead of receiving notification from DPER.
- In the event of any difficulties arising, please contact DPER via the above email address as soon as any difficulties may become apparent.



An Roinn Caiteachais  
Phoiblí agus Athchóirithe  
Department of Public  
Expenditure and Reform

# Purchase & Transfer

## Single Public Service Pension Scheme

# What Will the Presentation Cover?



- Background to Regulations & Circular;
- Main Aspects of Purchase & Transfer Facility;
- Calculation of limits;
- Cost of purchase;
- Overview of Administrator Resources;
- Question & Answer session.

# Requirement for Facility



- Public Service Pensions (Single Scheme and Other Provisions) Act 2012  
– no specific provision for purchase or transfer of benefits;
- Pensions Act - legal requirement for employers to facilitate transfer of benefits and enable payment of AVCs;
- Commitment made to Staff Representatives to provide for purchase & transfer;
- Significant interest – PQs, Ministerial Representations, General Enquiries.

# Regulations



- Regulations (S.I. 252 of 2019) drafted under section 8(2)(f) of 2012 Act, in consultation with Attorney General's Office;
- Regulations signed by Minister on 7 June 2019;
- To allow for lead-in period, Regulations will not come into effect until 1 October 2019;
- D/PER Circular 15 of 2019 sets out details of the facility.

# Purpose of Facility



- **Purchase Facility:** to allow members who may not have long public service career to boost retirement benefits under the Single Scheme – those who joined public service mid-career, or have taken career breaks or other unpaid leave.
- **Transfer Facility:** to allow members who have benefits from previous career or in private pension product to transfer those benefits into the Single Scheme in exchange for additional pension/lump sum referable amounts.

# Outline of Facility (1)



- Purchase & Transfer Facility operates on basis of purchase of additional referable amounts – pension/lump-sum, reflecting the structure of the Scheme itself;
- Limits on max. amount of additional benefits that can be purchased/transferred;
- 12 month contracts. Member can apply for new contract each year;
- Payment made by one-off cash payment.

# Outline of Facility (2)



- “Actual purchase” and “purchase by way of transfer” operate on similar basis;
- In case of transfer, transfer value is used to purchase referable amounts;
- Same cost tables apply, but:
  - Different eligibility criteria
  - Different limits

# 12 Month Contracts



- One Purchase Contract every 12 months;
- Any number of “purchase by way of transfer contracts” in 12 month period (separate previous employments/pension products – no split transfers);
- 12 month contract period matter for RA (e.g. Jan – Dec or rolling);
- Notice Period for applications is a matter for RA.

# What benefits can be transferred in?



- Benefits originating in the following Revenue-approved pension arrangements can be transferred into the Single Scheme:
  - ✓ Occupational pension scheme
  - ✓ PRSA / AVC PRSA
  - ✓ Buy Out Bond (BOB)
  - ✓ approved overseas pension scheme
  - ✓ service in certain European institutions (section 18(a) of 2012 Act)
- Benefits originating in a **pre-existing public service pension scheme** cannot be transferred into the Single Scheme. Preserved benefits will be available to members on reaching preserved pension age.

# Status of purchased benefits



- Once payment made in full, purchased referable amounts are added to member's Annual Benefit Statement for that year;
- Uprated in line with CPI;
- Purchased referable amounts rank on a par with referable amounts accrued;
- If Scheme member opts for Cost Neutral Early Retirement (CNER), purchased referable amounts will be actuarially reduced in the normal way.

# Eligibility



Facility open to all Scheme members except Permanent Defence Force and President of Ireland

## “Actual Purchase”

- Member must be vested;
- Member must have potential to complete **9 years FTE** as Scheme member before normal retirement age (NRA).

## “Purchase by way of Transfer”

- Member must have potential to complete vesting period before normal retirement age (NRA).

# Limits



- Scheme members can purchase both pension and lump sum referable amounts up to applicable limits;
- Limits must be re-calculated in respect of each purchase/transfer contract;
- Limits designed to ensure total Single Scheme benefits within Revenue tax-free limits;
- Retained benefits not taken into account – matter for Scheme member.

# Information Needed for Calculation (1)



FIGURES RELATE TO END OF MOST RECENT JAN - DEC YEAR	
<b>A</b>	Scheme member's annual pensionable remuneration (FTE)
<b>B</b>	Annual rate of State Pension (Contributory)
<b>C</b>	<u>Total</u> pension referable amounts (accrued & purchased)
<b>D</b>	Pension referable amount accrued in <u>that year</u>
<b>E</b>	<u>Total</u> lump sum referable amounts (accrued & purchased)
<b>F</b>	Lump sum referable amount accrued in <u>that year</u>
<b>G</b>	No. of whole years from end of most recent year to NRA (not FTE)

- *See para 7 of Circular for details!*

# Information Needed for Calculation (2)



- Purchase Multiplier: figure in column 2 of table, opposite total number of whole FTE years as Scheme member (past and future) to NRA;
- Equivalent to “9 year rule” in the pre-existing purchase schemes.

COLUMN 1 Total period, in FTE years, as a Single Scheme Member to Normal Retirement Age	COLUMN 2 Purchase Multiplier
9	1
10	2
11	3
12	4
13	5
14	7
15	9
16	11
17	13
18	15
19	17
20 or more	20

- *See para 7 of Circular for details!*

# Limits on “Actual Purchase” (1)



- Formula 1 designed to ensure that:
  - pension will not exceed 50% of final FTE salary
  - lump sum will not exceed 150% of final FTE salary
- Formula 2 designed to ensure that 50% pension; 150% lump sum limit above is not breached into the future based on accrued benefits to normal retirement age (NRA).

# Limits on “Actual Purchase” (2)



Limit is the *lesser amount* resulting from 2 formulae

## Pension

Formula 1

$$(A/2) - B - C - (D \times G)$$

Formula 2

$$D \times \text{purchase multiplier}$$

## Lump Sum

Formula 1

$$(A \times 1.5) - E - (F \times G)$$

Formula 2

$$F \times \text{purchase multiplier}$$

# Limits on Purchase by Way of Transfer



## Pension

$$(A/2) - B - C - (D \times G)$$

## Lump Sum

$$(A \times 1.5) - E - (F \times G)$$

- Formulae designed to ensure:
  - Pension will not exceed 50% of final FTE salary
  - lump sum will not exceed 150% of final FTE salary
- These formulae are the same as Formula 1 for “actual purchase”.

# Limits - Summary



- Calculations require simple member info such as DOB, Scheme membership history, NRA, work pattern, salary, referable amounts;
- Formula 1 uses details of referable amounts accrued in most recent Jan - Dec year;
- Formula 2 uses the “purchase multiplier” which is determined using simple table in Circular based on Scheme membership. Doesn’t apply to transfer;
- Paragraph 7 of Circular details information required for calculations;
- Worked Example appended to Circular.

# How much does it cost? (1)



- Limits establish max. value of referable amounts that can be purchased. Next step is to establish cost;
- Facility operates on a cost-neutral basis for Exchequer;
- Cost is based on actuarially calculated cost to State of paying out the additional benefits on retirement;
- Different table of rates applies depending on member's normal retirement age (NRA) and whether pension or lump sum purchase;
- Tool on the website that members can use to calculate cost.

# How much does it cost? (2)



- Tables of rates used to calculate cost of purchasing €1 pension p.a. or €1 lump sum;
- Correct rate depends on the Scheme member's NRA and their age next birthday.

**Table 3**  
Pension purchase rates by reference to Normal Retirement Age 67

Age Next Birthday (1)	Cost of purchasing €1 Pension p.a. from age 67 (2)
67	23.03
66	23.07
65	23.10
64	23.13
63	23.17
62	23.20
61	23.24
60	23.27
59	23.31
58	23.34
57	23.38
56	23.41
55	23.45
54	23.48
53	23.52
52	23.55
51	23.59
50	23.62

# Tax relief on pension contributions



- Purchase payments may qualify for tax relief;
- Maximum amount of pension contributions which qualify for tax relief in any year is related to age (% gross income);
- Age-related tax relief limits cover all pension contributions, incl. purchase payments (but not ASC);
- Large purchases may not be fully tax-relievable;
- Scheme members should inform themselves about the level of tax relief available – with independent professional advice if necessary;
- Scheme members must claim tax relief directly from Revenue.

# Taxation of retirement benefits



- Revenue Commissioners responsible for taxation of retirement benefits;
- Facility devised so that, as far as possible, purchased referable amounts available to Scheme members will be within Revenue limits on retirement;
- Scheme members are responsible for ensuring their purchase/pension arrangements are in compliance with Revenue limits;
- Particularly important for members who have other pension benefits in addition to Single Scheme benefits (“retained benefits”);
- Scheme members advised to seek independent professional advice if necessary.

# Refunds



- No possibility of a refund in case of purchase by way of transfer;
- In case of “actual purchase” refunds must be made in following cases:
  - Full refund where person ceases to be a Scheme member before complying with eligibility requirement to be a Single Scheme member for 9 FTE years;
  - Partial refund where a person, although complying with the 9 FTE year requirement, has purchased more than would be permitted, taking into account the actual length of time the person has spent as a Scheme member.

# Efforts to support Relevant Authorities (1)



- D/PER recognise that administration of Purchase & Transfer Facility represents significant additional burden for Relevant Authorities;
- Representative group of RAs from across the sectors invited to submit views on the draft facility. On foot of that feedback, number of changes made to facilitate administration:
- ✓ “Lead-in” period to allow RAs to become familiar with facility and set up systems. To that end, Regulations have an effective date of 1 October 2019;

# Efforts to support Relevant Authorities (2)



- ✓ Purchase payments must be made by one-off cash payment. This removes need to set up payroll deductions, work associated with following up missed payments etc;
- ✓ Each RA can choose 12 month contract period that suits their workflow arrangements;
- ✓ Calculator developed to assist administrators in calculating limits and costs for individual Scheme member's application;
- ✓ Simple tool developed for members to calculate value of pension/lump sum referable amounts they could purchase with a certain sum of money, based on member's DOB.

# Administrator Resources



- All of the below are available on [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)
- [Regulations \(S.I. 252 of 2019\)](#);
- [DPER Circular 15 of 2019](#);
- [Summary Note](#);
- [Worked examples](#);
- Template contracts for [purchase/transfer](#);
- [Administrator calculator – limits & cost](#);
- [Member calculator – cost only](#).

# Communicating to Members



**An Roinn Caiteachais Phoiblí agus Athchóirithe**  
 Department of Public Expenditure and Reform

**Circular Number:** Circular 15/2019  
**Circular Title:** Purchase and Transfer of Retirement Benefits under the Single Public Service Pension Scheme  
**To:** All Relevant Authorities under the Single Public Service Pension Scheme  
 I am directed by the Minister for Public Expenditure and Reform to advise of the arrangements to apply in relation to the purchase and transfer of retirement benefits by members of

## Single Public Service Pension Scheme

Calculation Tool - Cost of Purchasing Additional Pension/Lump Sum Referable Amounts - June 2019

Circular Ap

**Date:**

**Purpose:**

Scheme Member Details	
Are you a prison officer, Garda or firefighter?	Yes
Date of birth	01/01/1980
Normal Retirement Age	55
Age next birthday	40

Cost of pension referable amounts	
€ pension referable amount	Cost
€1	€34.44

Cost of lump sum referable amounts	
€ lump sum referable amount	Cost
€1	€0.96

Convert a sum of money into referable amounts	
How much do you want to spend?	€20,000.00
<i>This is worth...</i>	
Pension per annum	€580.72
<i>OR</i>	
Retirement lump sum	€20,833.33

### IMPORTANT INFORMATION

This tool calculates how much additional pension and lump sum "referable amounts" a Scheme member could potentially buy with a certain sum of money. The cost of purchasing additional Single Scheme benefits varies based on the Normal Retirement Age of the Scheme member and the age they will reach at next birthday.

However, Scheme members should be aware that limits will apply to the maximum level of additional benefits that can be purchased and in some cases this may prevent the Scheme member from purchasing the desired level of additional pension/lump sum. These limits are calculated individually for each Scheme member by the pension administrator in line with the rules set out in paras 7 & 8 of Circular 15/2019

## General Guidance in issuing to members:

- Refer to Circular with examples

## Include link to Member Resources

- Member Purchase Cost Calculation Tool
- Referable Amount Estimator Tool



**An Roinn Caiteachais  
Phoiblí agus Athchóirithe**  
Department of Public  
Expenditure and Reform

# Q&A

Please indicate your name and organisation

# Key Takeaways



- ✓ Ensure Annual Benefit Statements are issued by 30 June
- ✓ Refer to supporting materials for administrators on the [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)
- ✓ Ensure members are aware of resources available to them
- ✓ Communicate to members re the Purchase/Transfer regulations
- ✓ Prepare data for the Single Scheme Databank request
- ✓ Be ready for the actuarial data request

# Wrap Up



- Presentation will be posted online tomorrow
- We will issue a survey to get your feedback on this event
- Refer to the website content if you have any queries
- If answer is not online, then contact [singleschemequeries@per.gov.ie](mailto:singleschemequeries@per.gov.ie)



An Roinn Caiteachais  
Phoiblí agus Athchóirithe  
Department of Public  
Expenditure and Reform

# Thank You