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| **Resource Toolkit** | Single Scheme Administration Project (Phase 1)**Leaver Resources** |
| **Resource Name** | Leaver Statement Template  |
| **Resource Reference** | SPS.LVR.TS.01 |
| **Description** | This statement may be issued to all pensionable employees leaving employment and, where appropriate, copied to new public service employers.  |
| **Version**  | V1.03 |
| **Version Comments** | Template updated for* new Scheme Year 2020
* to reflect the introduction of **Circular 15 of 2019** “*Purchase and Transfer of Retirement Benefits under the Single Public Service Pension Scheme*”

some text changes for additional clarity |

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| **PLEASE NOTE:** Administratorsmay accesslegislation, Circulars or Letters to Personnel Officers noted in this Procedure by accessing the Circulars & Legislation Section of the Single Scheme Website at <https://singlepensionscheme.gov.ie/circulars>**IMPORTANT:** * This template does not apply to individuals availing of an unpaid leave of absence, a career break or any form of unpaid statutory protected leave such as unpaid maternity leave, unpaid parental leave, etc.
* **This template should be updated by administrators as appropriate for future tax years.**
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**Single Public Service Pension Scheme**

***Leaver Statement***

**issued by <<insert Relevant Authority Name>> on <<insert date of issue>>**

**Part A- Personal Information**

|  |  |
| --- | --- |
| **Member Name** |  |
| **PPS Number** |  |
| **Start date of pensionable employment** | dd/mm/yyyy |
| **End date of pensionable employment** | dd/mm/yyyy |
| **Date of Birth** | dd/mm/yyyy |
| **Normal Retirement Date** | dd/mm/yyyy |
| **Home Address** |  |
| **Civil Status**  | <<Single, Married, Civil Partnered, Co-Habiting, Separated, Divorced, Widowed, Surviving Civil Partner,A former Civil Partner>> |
| **Pensions Adjustment Order (granted under the Family Law Acts)1** | <<No OR Yes>> |
| **Membership Category** | Select from dropdown |
| **Single Scheme vesting status2**  | Select from dropdown |

**Part B - About your Statement**

**What is the purpose of my Statement?**

Your Statement is being issued to you following the conclusion of your pensionable employment with us on the date above. It shows the benefits you have earned in **this employment** only. It also confirms the regular contributions that you have paid during this employment as well as:

* any extra contributions you may have paid into the Scheme from your own resources during this employment to purchase additional benefits under the Scheme in accordance with DPER Circular 15 of 2019; and/or
* any Transfer Value accepted and paid into the Scheme during this employment from an external pensions arrangement in accordance with DPER Circular 15 of 2019.

This is an important document and should be retained by you. If you are re-employed at a future date to a pensionable post in the Irish Public Service your new employer may request this document. You should read your Statement with the following documents:

* the information contained on the cover letter;
* your most recent Single Scheme Annual Benefit Statement
* the Scheme Booklet and Leaving Employment “At-A-Glance” guide available at www.singlepensionscheme.gov.ie
* the Important Notes at the end of this Statement

**What information does my Statement contain?**

Your Statement contains information on the following:

|  |  |
| --- | --- |
| **Part A** | This confirms the personal information that we hold for you. You should review this now to make sure that it is correct. If any information is not correct, you should make contact with your Pensions Officer *(see Part F)* as soon as possible because the benefits on your Statement may need to be reviewed. |
| **Part C** | This provides summary details at your date of leaving employment of:* **total contributions** that you have paid during this employment in the Scheme including summary details of any lump sum amounts or Transfer Values from external pension arrangements that have been paid into the scheme;
* **total retirement benefit amounts**, termed *“referable amounts”* that you have earned or purchased towards your retirement lump sum and retirement pension under the Scheme during this employment.
 |
| **Part D** | This provides a more detailed breakdown of the contributions that you have paid and the retirement benefits that you have earned and/or purchased under the Scheme in this employment. |
| **Part E** | This informs you that you may have a separate potential entitlement in the future to the Contributory State Pension and explains how you can find out more about this entitlement. |
| **Part F** | This provides information on how you can obtain further information and how to contact your Pensions Officer in the event that you have a query about your Statement. |
| **Part G** | This provides explanations for some of the information contained on your Statement. It is very important that you read and understand this section as it contains key information in relation to your benefits under the Scheme. |

**Part C – Summary of all Contributions paid and Benefits Earned in this employment**

Retirement benefits consist of a once-off lump sum and an annual retirement pension.

Each time you paid contributions into the Single Scheme, you earned amounts based on your pensionable pay towards your potential retirement benefits**3**.

The table below provides a summary “snapshot” of the contributions paid and retirement benefits earned by you in this employment. The amounts that you earned under the Scheme *in this employment* in earlier years, if applicable, have been increased to take account of inflation.

|  |
| --- |
| **Summary of total Single Scheme Contributions** **paid in this employment** |
| **Total contributions**  | €0.00 |
| **Summary of your total Retirement Benefit Amounts** **in this pensionable employment** |
| **Once-Off Retirement Lump Sum**  | €0.00 |
| **Annual Retirement Pension** | €0.00 |

**IMPORTANT:**

* **You only have a future entitlement to benefits if you have paid contributions to the Scheme for at least 24 months *(see Part G)*.**
* Retirement Benefit amounts earned in earlier tax years have been increased to take inflation into account. These may be further increased to take account of any future increases in inflation. You can find further details of how your contributions and retirement benefits are calculated in your Scheme Booklet.

**Part D – Breakdown of Contributions and Benefits Earned**

This table below provides a more detailed breakdown of the contributions that you have paid and the retirement benefits**3** earned by you under the Scheme during this period of employment:

* in the current calendar year
* in the last calendar year (if applicable)
* in earlier calendar years (if applicable)

If, in this period of employment, you have repaid pension contributions that were previously refunded to you in earlier Single Scheme employments, these amounts and the corresponding benefits restored are also included.

The table below also provides a breakdown of the additional retirement benefits that you have purchased from your own resources and/or by way of a transfer-in from an external Revenue approved pension benefit under the Scheme during your employment with us.

|  |
| --- |
| **Breakdown of all contributions paid by you in this pensionable employment:** |
|  | **In 2020**  | **In 2019**  | **Before 2019** | **Total** |
| Contributions in respect of this employment only |  €0.00 | €0.00 | €0.00 | €0.00 |
| Refunded contributions repaid during this employment |  €0.00 | €0.00 | €0.00 | €0.00 |
| Extra contributions paid by lump sum(s) from your own resources | €0.00 | €0.00 | N/A | €0.00 |
| Transfer Value(s) received from external pension arrangement(s) | €0.00 | €0.00 | N/A | €0.00 |
| **Total**  |  €0.00 | €0.00 | €0.00 | **€0.00** |
| **Referable Amounts earned towards your *once-off retirement lump sum* in this pensionable employment:** |
|  | **In 2020**  | **In 2019**  | **Before 2019***(Adjusted)****3*** | **Total** |
| Earned in respect of this employment only |  €0.00 | €0.00 | €0.00 | €0.00 |
| Once-off lump-sum benefit restored where contributions repaid |  €0.00 | €0.00 | €0.00 | €0.00 |
| Extra contributions paid by lump sum(s) from your own resources | €0.00 | €0.00 | N/A | €0.00 |
| Transfer Value(s) received from external pension arrangement(s) | €0.00 | €0.00 | N/A | €0.00 |
| **Total Retirement Lump Sum2 earned**  |  €0.00 | €0.00 | €0.00 | **€0.00** |
| **Referable Amounts earned towards your *annual retirement pension* in this pensionable employment*:*** |
|  | **In 2020**  | **In 2019**  | **Before 2019***(Adjusted)****3*** | **Total** |
| Earned in respect of this employment only |  €0.00 | €0.00 | €0.00 | €0.00 |
| Annual pension benefit restored where contributions repaid |  €0.00 | €0.00 | €0.00 | €0.00 |
| Extra contributions paid by lump sum(s) from your own resources | €0.00 | €0.00 | N/A | €0.00 |
| Transfer Value(s) received from external pension arrangement(s) | €0.00 | €0.00 | N/A | €0.00 |
| **Total Retirement Pension2 earned**  |  €0.00 | €0.00 | €0.00 | **€0.00** |

**IMPORTANT:**

* **You only have a future entitlement to benefits if you have paid contributions to the Scheme for at least 24 months *(see Part G)*.**
* Benefit amounts earned before 2019 have been adjusted to take into account inflation, where applicable. These amounts may be increased in future years to take account of any increases in inflation if scheme contributions paid by you are not refunded. You can find further details of how your contributions and retirement benefits are calculated in your Scheme Booklet.
* A refund or partial refund of extra contributions paid from your own resources must be made in certain cases where you cease to be a Scheme member in advance of normal retirement age in line with the provisions set out in Circular 15 of 2019 (paragraph 10 (i)). If you have any queries you should contact your Pensions Officer *(see Part F)*.

**Part E –State Pension Entitlements**

You may potentially be entitled to receive the Contributory State Pension that would be separately payable to you directly by the Department of Employment Affairs and Social Protection. At 31 December 2019 the maximum rate for a single person is €248.30 per week (€12,956.29 per annum). Your employer cannot provide you with information on your State Pension entitlements. Further information on State Pension entitlements, including details on the eligibility criteria, can be obtained from the Department of Social Protection by telephone at LoCall 1890 500 000 or via their website at *www.welfare.ie*

**Part F –If you have further queries**

You should consult the documentation referred to in *Part B* of your Statement. If you still have queries, you should contact your former employer’s Pensions Officer:

*<<insert full contact details for former Employer’s Pensions Officer>>*

**Part G –Important Notes**

(*Part A)* **1** If a Pensions Adjustment Order has been issued by a Family Law Court and applies to your benefits under this Scheme, the benefits noted in this Statement make allowance for this. Further information on your Pensions Adjustment Order can be obtained from your legal advisor. General information on Pension Adjustment Orders is also available from the Pensions Authority at [www.pensionsauthority.ie](http://www.pensionsauthority.ie)

*(Parts A C&D)* **2** Your Single Scheme vesting status on leaving this employment is indicated on the table at *Part A* of this Statement “Single Scheme vesting status.” Your Single Scheme vesting status is based on the period of pensionable employment with us and prior pensionable employments with any other Relevant Authorities where a refund of contributions did not issue.

In order to be entitled to a long-term retirement benefit, members must have paid contributions into the Scheme for a combined period exceeding 24 months (2 years). This is called the Vesting Period. Pensionable Single Scheme employment with more than one public service employer counts towards the Vesting Period. For example, if you were employed with **Public Service Body A** for 18 months and subsequently with **Public Service Body B** for 6 months or more you would have completed the Vesting Period and hold an entitlement to a benefit at retirement age.

* **Non-Vested Member:** has **not** completed the Vesting Period and has no entitlement to a retirement benefit;
* **Vested Member:** hascompleted the Vesting Period and has an entitlement to a retirement benefit payable at the Normal Retirement Date noted in *Part A* of the Statement. You should apply to us for the payment of your benefits at least 6 months in advance of your retirement date;

Please note that your Single Scheme vesting status is based on the information available to us at the date of issue of this Leaver Statement. If you believe your Single Scheme vesting status on leaving this employment to be incorrect, you should make contact with us to allow the position to be reviewed.

*(Part D)* 3Once-off lump sum and annual retirement pension referable amounts are increased where the Department of Public Expenditure & Reform notifies public service bodies that there has been an increase in the Consumer Price Index (inflation) for a given scheme year.

* If you were in two public service posts *at the same time* during the period covered by this Statement, you should note that it has not been adjusted to allow for the overlapping of your employments. The scheme rules require that the benefits arising from such overlapping employments are adjusted so that your benefits are based on the equivalent of one full-time employment. If this applies to you, you should disregard this Statement and make contact with us to allow the position to be reviewed.
* If you are concerned that any contributions deducted from you have not been paid to the Scheme, you should contact your employer’s Pensions Officer in the first instance *(see Part F)*. If you still have concerns, you should contact your Personnel Officer/Director of Human Resources who can advise you further and provide guidance. If you feel those concerns you have raised continue to be unresolved you should contact The Pensions Authority
* Further information on the calculation of your benefits is available at *www.singlepensionscheme.gov.ie*

**Disclaimer:** This statement has been carefully prepared by your employer based on the information available at the time. It is not a contractual document and gives no right to benefit. In the event of a dispute that cannot be resolved with your employer, the terms of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 and associated regulations shall apply.

**This is an important document that you should keep safe for future reference**