www.singlepensionscheme.gov.ie

Single Public Service Pension Scheme

Your Scheme Information Booklet

Fast Accrual (Uniformed) Grades

May 2020

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

Important

Please note this booklet is for Fast Accrual (Uniformed) grade members of the Single Public Service Pension Scheme specifically Gardaí, Members of the Permanent Defence Force, Prison Officers and full-time Firefighters. The following scheme member categories have different pension terms and are not covered in this booklet:

- ***Members of the Oireachtas including the President;***
- ***Judiciary;***
- ***Comptroller and Auditor General and other qualifying and designated office holders.***

Standard Accrual grade members should refer to the online Scheme Information Booklet available in the Member area of www.singlepensionscheme.gov.ie

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Legal Disclaimer

This guide is a summary of the benefits payable to a Fast Accrual (Uniformed) grade member under the Single Public Service Pension Scheme. It is not a contractual document and gives no right to benefit. Nothing in this guide or any other communication issued to you confers any entitlement to benefits in excess of those provided under the Single Scheme. In case of any discrepancy in this guide, the provisions of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 and associated regulations shall at all times apply.

All references to Contributory State Pension rates are based on the rates applying at the date of publishing. All references to legislation or official circulars are based on the legislation and circulars in existence at the date of publishing.

All references to tax are based on the interpretation of the position at the date of publishing this guide. Benefits and contributions are taxed at the rate and the manner actually in force at the relevant time.

Acknowledgement

The images in this booklet relating to the Military, Navy and Air Force have been provided with the kind permission of the Irish Defence Forces.

Contents

Contintued Overleaf

Overview of Your Pension Scheme

The Single Public Service Pension Scheme (*"Single Pension Scheme"*) started on 1 January 2013.

If you joined the Public Service for the first time on or after 1 January 2013 and are working in a pensionable position, this is generally the Pension Scheme that applies to you.

Your Scheme is a Public Service *Defined Benefit Pension Scheme*. Your contributions are not invested in the stock market and the Exchequer supports your employer in paying your benefits under the Scheme.

The Single Pension Scheme is based on a *career averaging* model. This means that your retirement benefits are based on a % of your pensionable earnings throughout your public service career as a member of the Scheme. Your retirement benefits are only payable at retirement if you have completed the relevant *vesting period*. The *vesting period* for this Scheme is 24 months.

Every time you receive pensionable remuneration (pay plus any pensionable allowances) in a pay-period, you build up an amount towards your retirement benefits. The total of all these amounts built up over your pensionable employment to retirement determines how much your final retirement benefits will be. These amounts are adjusted upwards on an annual basis where there has been an increase in inflation.

Under the Scheme, Normal Retirement Age is the earliest age age (in circumstances other than *Ill-Health Retirement*) that you as a vested Fast Accrual (Uniformed) member are eligible for payment of pension and lump sum benefits immediately following retirement. In general, for Fast Accrual (Uniformed) members of the Scheme, the Normal Retirement Age *is 50 years of age for members of the Permanent Defence Force and age 55 years of age for* Gardaí, Prison Officers and full-time Firefighters.

"Fast accrual" means that you build up Scheme benefits at a higher rate and in most cases are eligible to apply for retirement benefits under the Scheme earlier than Standard Accrual members.

Your Scheme also has additional benefits that are payable if you die while you are a member of the Scheme. This usually includes the payment of a lump sum on your death and, depending on your individual situation, a possible pension to your surviving spouse/civil partner and eligible children.

This booklet aims to provide you with general information about the key benefits of your Scheme including how much you must contribute as a member of the Scheme and when your benefits may be paid.

Key Terms Explained

Pensions can be complex. Some of the key terms that you may come across in this booklet are explained below.

Abatement

If a Public Service pensioner is in receipt of any Public Service pension and is re-hired in any paid capacity by a Public Service Body, payment of their existing pension may be reduced or suspended (abated) for as long as they are in receipt of any post-retirement pay. Under public service pension rules, a pensioner cannot earn more in retirement (between their combined public service pension *plus* new public service pay) than if they had not retired from their original post.

Accrual Rate

This refers to the rate at which your retirement lump sum and pension benefits, known as *referable amounts*, are built up. In this Scheme, it is a % of your pensionable remuneration (earnings) for all of the periods that you pay into the Scheme.

Annual Benefit Statement

The Annual Benefit Statement is an important pension document that you should receive from your employer by 30 June each year. Your Statement is a summary of your benefits at 31 December in the previous year. It will provide you with information on:

- The amount of pension contributions that you paid into the Scheme with your current employer for the previous year
- The amount of retirement benefits that you have built up to end of the previous year under the Scheme with your current employer

Career-Average Pension Scheme

Under this type of Scheme, the value of your benefits on retirement is based on your pensionable remuneration (earnings) throughout your public service career. This is a type of Defined Benefit Pension Scheme.

Consumer Price Index (CPI)

CPI is a calculation that is made by the Central Statistics Office. It is used to measure inflation in Ireland by seeing how the average level of prices that we pay for goods and services changes over time. Where there is an increase in CPI from one year to the next, the *referable amounts* that you may have built up in prior years under the Scheme will also increase at the same rate as any CPI increase. After retirement, your pension may also be increased at the same rate as any CPI increase.

Contributory State Pension (CSP)

This is a pension that you may receive from the Department of Employment Affairs and Social Protection, depending on the record of social insurance (PRSI) contributions you have made over your working career generally. It is payable in addition to the retirement benefits that you are entitled to receive under the Single Scheme. Where CSP is referred to in this booklet, it means the rate for a single adult without dependants. The current CSP rate can be found on www.welfare.ie.

Contributory State Pension (CSP) offset

The Single Pension Scheme is an *integrated* pension scheme which means that the pension payable to you takes into account Contributory State Pension benefits that may also be separately payable to you through the Department of Employment Affairs and Social Protection. An integrated scheme looks at the Contributory State Pension as part of the total pension package. Both employers and employees make pay-related social insurance (PRSI) contributions and these, in turn, may entitle Scheme members to Social Welfare benefits. Where applicable, in calculating the contributions due and pension amounts built up under the Single Scheme, an adjustment, called the *Contributory State Pension (CSP) offset*, is made to your gross pensionable earnings.

Deferred Benefits

If you have been in pensionable employment for 24 months or more and leave pensionable employment before your *Normal Retirement Age* you will have an entitlement to the payment of *Deferred Benefits* (pension and lump sum benefits) from the Scheme at the deferred age. Your deferred age is, in general, higher than your normal retirement age.

For Single Scheme members deferred benefits are normally payable – on application by the member – from the same age that you can claim the CSP from the Department of Employment Affairs and Social Protection. Using your date of birth is the easiest way to figure out from which age your deferred benefits will be payable under the Scheme.

Age 66	Age 67	Age 68
If you were born before 1 January 1955	If you were born between 1 January 1955 and 31 December 1960	If you were born on or after 1 January 1961

Note: As an exception, deferred benefits are payable from age 60 to certain Permanent Defence Force (PDF) members of the Scheme, if through no fault of their own, they are compulsorily discharged or retired on Human Resource (HR) policy grounds (other than on medical grounds*) before they reach their *Normal Retirement Age* of 50 (also known as *minimum pension age*). This would apply, for example, to PDF members who are, under their service contracts or terms and conditions required to be compulsorily discharged on completion of a specified period of service before age 50.

Defined Benefit Pension Scheme

The Single Scheme is a type of Defined Benefit Pension Scheme. This means the way benefits build up are defined in the rules of the Scheme. Your retirement benefits are based on a % of your pensionable remuneration for the entire period that you have been a member of the Scheme.

Employee Contributions

Every member is required to pay contributions towards their benefits under the Scheme. As your contributions are calculated and deducted by your employer every pay period, it is your responsibility to ensure that information you provide to your employer is accurate. If you feel your contributions are being incorrectly calculated, you should contact your employer as soon as possible.

Fast Accrual

Fast accrual member groups are specified in Section 26 of the 2012 Act. Fast accrual members' benefits build up at higher rates, and they are eligible for retirement benefits earlier than standard accrual members. Fast accrual members also pay employee contributions at higher rates than standard members.

Full-Time Equivalent (FTE) or % Work Pattern

This is a % or decimal that compares the work pattern or the salary of a part-time member to that of a full-time colleague. A full-time worker has an FTE of 100% or 1.00. A part-time worker that works half of the hours of a full-time colleague, would have a work pattern FTE of 50% or 0.50.

If you worked an FTE of 50% or 0.50 and earned €20,000 each year, your equivalent FTE salary if you were to work an FTE of 100% or 1.00 would be €40,000 per year.

Gross Pensionable Remuneration

This is your basic pay plus any pensionable allowances you may be in receipt of. You pay pension contributions on your pensionable earnings every time you get paid as a member of the Scheme. If you receive an allowance as part of your pay, your contract and/or terms and conditions of employment will usually confirm if your allowance is pensionable or you can enquire with your employer.

Leaver Statement

An important pension document that you are entitled to receive from your employer within six months of finishing pensionable employment other than through retirement. It will provide you with information on:

- The total amount of pension contributions that you paid into the Scheme with your employer in the year of departure;
- The total amount of retirement benefits that you built up in the Scheme with your employer in the year of departure.
- The total amount of retirement benefits that you built up in the Scheme with your employer in previous years.

Net Pensionable Remuneration

This is your gross pensionable earnings less two times the value of the *Contributory State Pension*, also called the CSP Offset, in a pay period used for the purpose of calculating your pension contributions. For the purposes of this pension Scheme, if you work part-time, your *full-time equivalent gross pensionable remuneration* are used when calculating your net pensionable earnings.

Normal Retirement Age

Under the Scheme, this is the earliest age that you as a vested Fast Accrual (Uniformed) member are eligible for payment of pension and lump sum benefits immediately following retirement. In general, for Fast Accrual (Uniformed) members of the Scheme, the Normal Retirement Age *is 50 years of age for members of the Permanent Defence Force and age 55 years of age for* Gardaí, Prison Officers and full-time Firefighters.

Pay Period Frequency

This refers to how frequently you are paid as an employee. You may be paid monthly (consisting of 12 pay periods in each calendar year), fortnightly (consisting of 26.09 pay periods in each calendar year) or weekly (consisting of 52.18 pay periods in each calendar year). Your pay period frequency determines the amount of the *Contributory State Pension (CSP) offset* to be applied to your *gross pensionable remuneration* each time you are paid.

Preserved Benefits

See *Deferred Benefits*

Referable Amounts

These are the money amounts that you build up over time as a member of the Scheme. Every time you are paid, you contribute to the Scheme and you build up amounts towards your retirement lump sum and your retirement pension. The sum of these amounts, with some adjustments for increases in inflation, determine what your retirement benefits will be.

Relevant Authority

This term means a body with responsibility for administering the Single Scheme for members of the Scheme. In certain cases a member's Relevant Authority may not be the employer, e.g. the Relevant Authority for primary school teachers is the Department of Education and Skills. There are currently over 350 relevant Authorities across the public service.

Single Public Service Pension Scheme

The Single Public Service Pension Scheme may also be referred to as the "Single Scheme," the "Single Pension Scheme" or "the Scheme" throughout this booklet.

Standard Accrual member

The majority of Single Scheme members are Standard Accrual members. Standard Accrual members build up Single Scheme benefits at lower rates. They also have a higher normal retirement age (66, 67 or 68 years of age), and a higher compulsory retirement age (70 years of age).

Vesting Period

The vesting period is a time length of 24 months as a Scheme member which must pass before a person is eligible for full Scheme benefits. The period of 24 months of Scheme membership may be non-consecutive, although any periods in respect of which a refund of contributions has been received will not count towards vesting (unless the refunded contributions are subsequently repaid with applicable compound interest.

% Work Pattern

See *Full-Time Equivalent (FTE)*

Membership of the Scheme

Am I a member of the Scheme?

The Single Public Service Pension Scheme started on 1 January 2013. If you joined the Public Service for the first time on or after 1 January 2013 and are working in a pensionable position, this is generally the Pension Scheme that applies to you.

The Scheme also applies if you are a former pensionable public servant who re-joins the Public Service in a pensionable position, on or after the 1 January 2013 and you had a break of greater than 26 consecutive weeks between public service posts.

This rule does not generally apply if you were a member of a pre-existing Public Service pension scheme before 2013 and the break referred to above was an approved period of unpaid leave, for example, career break. In such a case you would continue as a member of your pre–existing Public Service Pension Scheme during and on your return to employment from the approved period of unpaid leave.

If you are not sure if you are a member of the Single Pension Scheme, you should clarify the position. Indicative information may be on your payslip or noted in your Contract and/or Terms and Conditions of employment. Your employer will be able to confirm this information to you if you are still not sure.

Can I opt out of the Scheme?

No. It is generally a condition of employment that public service employees who are appointed to pensionable positions and meet the above criteria are required to join the Single Public Service Pension Scheme.

Your contributions to the Scheme

How much do I pay?

You are required to pay contributions towards your benefits under the Scheme. These are separate and in addition to any Additional Superannuation Contributions (ASC)[1] that you must also pay.

Your Single Scheme contributions are made up of two parts:

Part A + Part B = Your contributions

Your pensionable earnings and your % work pattern determine what your Single Scheme contributions will be in each pay period.

Your contribution is made up of

Part A: 3.3% of your full-time **gross pensionable remuneration** x your **% work pattern**

+

Part B: 4.2% of your full-time **net pensionable remuneration** x your **% work pattern**

Gross pensionable remuneration is your full time equivalent pensionable pay plus any approved pensionable allowances.

Net pensionable remuneration is your gross pensionable remuneration less two times the value of the Contributory State Pension (CSP) for a single adult without dependants.

As of 25 March 2019, the weekly CSP rate is €248.30. The current CSP rates can be found on www.welfare.ie.

Remember the earnings for a full-time member are used to calculate your Scheme contributions, even if you work part-time. If you work part-time, contributions are first calculated as if you were a full-time worker and then reduced by your % work pattern.

1 Subject to certain exemption thresholds, all public servants who are in pensionable employment are liable to pay an Additional Superannuation Contribution (ASC) from their salary. The ASC is a separate pension contribution from the employee contributions mentioned above. No additional benefits are earned as a result of the ASC. The ASC applies to pensionable earnings above certain thresholds at different bands and % rates depending on the Pension Scheme applicable to the member. More information on the ASC can be found in DPER Circular 21 of 2018 or by contacting your employer.

Some examples of how contributions are calculated

On the following pages, you will find some worked examples to help you better understand how your Single Scheme contributions are calculated.

Before turning to these examples, you should review the information below so that you have a better understanding of each step involved:

Step 1 - Calculate your *gross pensionable remuneration*

Gross pensionable remuneration = Your basic pay plus any pensionable allowances you may be in receipt of.

Remember the earnings for a full-time member are used initially for calculating your Scheme contributions, even if you work part-time.

If you are a part-time member, the easiest way to calculate what the *gross pensionable remuneration* would be if you were working full time is:

a. Take your actual pensionable part-time remuneration

b. Divide figure *a* by your % work pattern

Step 2 - Determine the *Contributory State Pension (CSP) offset* that applies

Two times the value of the CSP is taken into account in calculating some of your Scheme contributions. Depending on how often you are paid (weekly, fortnightly or monthly), you will have a different *CSP offset amount*. This *CSP offset amount* is subtracted from your gross pensionable remuneration before your contributions are calculated.

CSP offsets depending on your pay period frequency

(based on March 2019 State Contributory Pension rate of €248.30 per week)

If paid **monthly**: €2,159.38 per month
(€12,956.29 x 2) ÷ 12*

If paid **fortnightly**: € 993.20 per fortnight
(€12,956.29 x 2) ÷ 26.09

If paid **weekly**: € 496.60 per week
(€12,956.29 x 2) ÷ 52.18

**(€248.30 x 52.18)*

Step 3 - Calculate your *net pensionable remuneration*

This can be done by following these steps:

a. Take the *gross pensionable remuneration* from Step 1

b. Subtract the *CSP offset* relevant to your pay frequency from Step 2

c. Multiply this result by your *% work pattern*

Important: In this step, if *a* less *b* is a negative value, use zero

Step 4 - Apply your answers to contribution calculation formula:

Part A: 3.3% of your full-time
gross pensionable remuneration
x your ***% work pattern***

+

Part B: 4.2% of your full-time
net pensionable remuneration
x your ***% work pattern***

Some worked examples follow for a **full-time member (Example A1)** and a **part-time member (Example B1).** Remember, the same formulae and steps apply for each of these examples.


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Example A1 – Full-time member

Tom has an annual gross pensionable remuneration of €35,000 made up of pensionable pay and pensionable allowances. He is working full-time, meaning his % work pattern is 100%.

As noted at **Step 1** on page 11, the first part of the calculation is:

Determine what the full-time *gross pensionable remuneration* would be

The full-time *gross pensionable remuneration* is **€35,000 per annum**

If Tom is paid monthly:

Step 1 The annual figure of €35,000 above is ÷ by 12 months: €2,916.67 per month

Step 2 As monthly paid, from page 11, the monthly CSP Offset is €2,159.38

Step 3 Net pensionable remuneration per month (1-2):

€2,916.67 -€2,159.38 = €757.29 per month

Step 4 Apply answers to contribution calculation formulas on page 11:

Part A: 3.3% x €2,916.67 x 100% =	€96.25
	plus
Part B: 4.2% x €757.29 x 100% =	€31.81
Total contributions per month =	**€128.06**

If Tom is paid fortnightly:

Step 1 The annual figure of €35,000 above is ÷ by 26.09: €1,341.51 per fortnight

Step 2 As fortnightly paid, from page 11, the fortnightly CSP Offset is €993.20

Step 3 Net pensionable remuneration per fortnight (1-2):

€1,341.51 -€993.20 = €348.31 per fortnight

Step 4 Apply answers to contribution calculation formulas on page 11:

Part A: 3.3% x €1,341.51 x 100% =	€44.27
	plus
Part B: 4.2% x €348.31 x 100% =	€14.63
Total contributions per fortnight =	**€58.90**

If Tom is paid weekly:

Step 1 The annual figure of €35,000 above is ÷ by 52.18: €670.75 per week

Step 2 As weekly paid, from page 11, the weekly CSP Offset is €496.60

Step 3 Net pensionable remuneration per week (1-2):

€670.75 -€496.60 = €174.15 per week

Step 4 Apply answers to contribution calculation formulas on page 11:

Part A: 3.3% x €670.75 x 100% =	€22.13
	plus
Part B: 4.2% x €174.15 x 100% =	€7.31
Total contributions per week =	**€29.44**

Example B1 – Part-time member working 60% of full-time hours

Sarah has actual gross pensionable earnings of €21,000 each year made up of pensionable pay and pensionable allowances. She is working part-time for three full days a week, this means that Sarah is working **60%** of the hours of a full-time colleague and her earnings reflect this.

As noted at **Step 1** on page 11, as Sarah is a part-time member, her equivalent **full-time** *gross pensionable remuneration* must first be calculated:

Determine what the full-time *gross pensionable remuneration* would be

a. Actual part-time *gross pensionable remuneration* per year: €21,000

b. *% Work Pattern*: 60%

Therefore, the full-time *gross pensionable remuneration* is:

a ÷ b: €21,000 ÷ 60% = **€35,000 per annum**

If Sarah is paid monthly:

Step 1 The annual figure of €35,000 above is ÷ by 12 months: €2,916.67 per month

Step 2 As monthly paid, from page 11, the monthly CSP Offset is €2,159.38

Step 3 Net pensionable remuneration per month (1-2):

€2,916.67 - €2,159.38 = €757.29 per month

Step 4 Apply answers to contribution calculation formulas on page 11:

Part A: 3.3% x €2,916.67 x 60% =	€57.75
	plus
Part B: 4.2% x €757.29 x 60% =	€19.08
Total contributions per month =	**€76.83**

If Sarah is paid fortnightly:

Step 1 The annual figure of €35,000 above is ÷ by 26.09: €1,341.51 per fortnight

Step 2 As fortnightly paid, from page 11, the fortnightly CSP Offset is €993.20

Step 3 Net pensionable remuneration per fortnight (1-2):

€1,341.51 -€993.20 = €348.31 per fortnight

Step 4 Apply answers to contribution calculation formulas on page 11:

Part A: 3.3% x €1,341.51 x 60% =	€26.56
	plus
Part B: 4.2% x €348.31 x 60% =	€8.78
Total contributions per fortnight =	€35.34

If Sarah is paid weekly:

Step 1 The annual figure of €35,000 above is ÷ by 52.18: €670.76 per week

Step 2 As weekly paid, from page 11, the weekly CSP Offset is €496.60

Step 3 Net pensionable remuneration per week (1-2):

€670.76 -€496.60 = €174.16 per week

Step 4 Apply answers to contribution calculation formulas on page 11:

Part A: 3.3% x €670.76 x 60% =	€13.28
	plus
Part B: 4.2% x €423.29 x 60% =	€4.39
Total contributions per week =	€17.67

Do I get tax relief on my contributions?

Your contributions are automatically deducted by your employer's payroll provider each time you get paid. Tax Relief on your contributions is given at source and applies to your Single Scheme contributions as well as the Additional Superannuation Contributions (ASC). This means that your gross pay is reduced by your contributions before PAYE (Pay-As-You-Earn) tax is applied. You do not need to make a separate claim to the Revenue for tax relief.

What happens to my pension contributions?

Single Scheme member contributions are remitted to a central government account and, consistent with most pre-existing public service pension schemes, will contribute to the payment of Single Scheme benefits as they arise.

Can I pay extra contributions?

The option for a member of the Single Scheme to:

- purchase additional retirement benefits within the Single Scheme; and/or
- transfer into the Single Scheme retirement benefits accrued in certain other Revenue-approved Schemes and PRSAs, other than from pre-existing public service pension schemes,

will generally be available, subject to certain terms and conditions. For most Single Scheme members, the details are set out in Circular 15/2019. Corresponding arrangements for Permanent Defence Force members are set out in Circular 06/2020.

Depending on your circumstances, you may also be able to make additional voluntary contributions to separate Revenue-approved pension arrangements (e.g. an AVC Personal Retirement Savings Account or an AVC Scheme that is affiliated to your trade union or representative association) if you wish to independently increase your retirement benefits outside of the Single Scheme. As your employer **cannot** provide you with financial advice about purchase or AVCs, you should seek financial advice independently.

Your benefits from the Scheme

How do you build up benefits under the Scheme?

You are entitled to retirement benefits under the Scheme if you have completed the 24 month *vesting period*. Please see page 28 for more information about the *vesting period*.

You build up two types of referable amounts each time you get paid while you are a member of the Scheme. In each pay period, you build up referable amounts towards your retirement lump sum benefit and separately an amount towards your retirement pension benefit.

Your Retirement Lump Sum + Your Retirement Pension = Your Single Scheme retirement benefits

The benefits payable under the Single Pension Scheme are separate, and in addition, to any future entitlement that you may have to the Contributory State Pension payable by the Department of Employment Affairs and Social Protection (See page 32).

How are your benefits calculated?

Each time you are paid, two benefits (called *referable amounts*) are built up:

Your Lump Sum Benefits

4.29% x your full-time *gross pensionable remuneration* x your % work pattern

Your Pension Benefits

CSP threshold = 3.74 × current CSP rate × your pay frequency

0.58% x your full-time *gross pensionable remuneration* up to the *CSP Threshold* x your *% work pattern*

plus (if applicable)

1.43% x your full-time *gross pensionable remuneration* above the *CSP Threshold* x your *% work pattern*

You should review the information on the next page so that you have a better understanding of each step involved in the calculations.

Step 1 - Calculate your full-time *gross pensionable remuneration*

Remember the earnings for a full-time member are used initially for calculating your Scheme contributions, even if you work part-time.

If you are a part-time member, the easiest way to calculate what the *gross pensionable remuneration* would be if you were working full time is:

a. Take your actual pensionable part-time remuneration

b. Divide figure a by your % work pattern

Step 2 - Determine the 3.74 x CSP Threshold that applies

Depending on your *pay period frequency* (weekly, fortnightly or monthly paid), you will have a different 3.74 × CSP Threshold that applies.

3.74 x CSP Threshold depending on your pay period frequency

(based on March 2019 State Contributory Pension rate of €248.30 per week)

If paid **monthly:** €4,038.04 per month

If paid **fortnightly:** €1,857.28 per fortnight

If paid **weekly:** €928.64 per week

Step 3 - Calculate how much, if any, of your gross pensionable remuneration calculated in Step 1 exceeds the relevant 3.74 x CSP Threshold

This can be done by following these steps:

a. Take the *gross pensionable remuneration* from Step 1

b. Subtract the 3.74 x *CSP Threshold value* relevant to your pay frequency from Step 2

Important: In this step, if *a* less *b* is a negative value, use zero

Step 4 - Apply your answers to benefit calculation formulae:

Your Lump Sum Benefits

4.29% **x** your full-time *gross pensionable remuneration* **x** your *% work pattern*

Your Pension Benefits

0.58% **x** your full-time *gross pensionable remuneration* up to the *CSP Threshold* **x** your *% work pattern*

plus (if applicable)

1.43% **x** your full-time *gross pensionable remuneration* above the *CSP Threshold* **x** your *% work pattern*

On the following pages, you will find some worked examples to help you better understand how your benefits are calculated.

Example A2 – Full-time member

Tom has an annual *gross pensionable remuneration of €49,000* made up of pensionable pay and allowances deemed to be pensionable. He is working full-time, meaning his *% work pattern* is 100%

As noted at **Step 1** on page 17, the first part of the calculation is:

Determine what the full-time *gross pensionable remuneration* would be

The full-timegross *pensionable remuneration* is **€49,000 per annum**

If Tom is paid monthly:

Step 1 The annual figure of €49,000 above is ÷ by 12 months: €4,083.33 per month

Step 2 As monthly paid, from page 17, the monthly 3.74 × CSP Threshold is €4,038.04

Step 3 Gross pensionable remuneration that exceeds 3.74 × CSP Threshold (1-2):

€4,083.33 - €4,038.04 = €45.29

Step 4 Apply answers to benefit calculation formulas on page 22:

Lump Sum Benefit built up each month

4.29% x €4,083.33 x 100% =	€175.17

Pension Benefit built up each month

0.58% x €4,038.04 x 100% =	€23.42
	plus
1.43% x € 45.29 x 100% =	€0.65
Total Pension Benefit =	**€24.07**

If Tom is paid fortnightly:

Step 1 The annual figure of €49,000 is ÷ by 26.09: €1,878.11 per fortnight

Step 2 As fortnightly paid, from page 17, the fortnightly 3.74 × CSP Threshold is €1,857.28

Step 3 Gross pensionable remuneration that exceeds 3.74 × CSP Threshold (1-2):

€1,878.11 - €1,857.28 = €20.83

Step 4 Apply answers to benefit calculation formulas on page 17:

Lump Sum Benefit built up each fortnight

4.29% x €1,878.11 x 100% =	€80.57

Pension Benefit built up each fortnight

0.58% x €1,857.28 x 100% =	€10.77
	plus
1.43% x €20.83 x 100% =	€0.30
Total Pension Benefit =	**€11.07**

If Tom is paid weekly:

Step 1 The annual figure of €49,000is ÷ by 52.18: €939.05 per week

Step 2 As weekly paid, from page 17, the weekly 3.74 × CSP Threshold is €928.64

Step 3 Gross pensionable remuneration that exceeds 3.74 × CSP Threshold (1-2):

€939.05 - €928.64 = €10.41

Step 4 Apply answers to benefit calculation formulas on page 17:

Lump Sum Benefit built up each week

4.29% x €939.05 x 100% =	€40.28

Pension Benefit built up each week

0.58% x €928.64 x 100% =	€5.39
	plus
1.43% x €10.41 x 100% =	€0.15
Total Pension Benefit =	€5.54

Example B2 – Part-time member working 60% of full-time hours

Sarah has actual gross pensionable earnings of €30,000 each year. She is working part-time for three full days a week, this means that Sarah is working **60%** of the hours of a full-time colleague and her earnings reflect this.

As noted at **Step 1** on page 17, as Sarah is a part-time member, her equivalent **full-time** *gross pensionable remuneration* must first be calculated:

Determine what the full-time *gross pensionable remuneration* would be

a. Actual part-time *gross pensionable remuneration* per year: €30,000

b. *% Work Pattern*: 60%

Therefore, full-time *gross pensionable remuneration* is:

a ÷ b: €30,000 ÷ 60% = **€50,000 per annum**

If Sarah is paid monthly:

Step 1 The annual figure of €50,000 above is ÷ by 12 months: €4,166.67 per month

Step 2 As monthly paid, from page 17, the monthly 3.74 × CSP Threshold is €4,038.04

Step 3 Gross pensionable remuneration that exceeds 3.74 × CSP Threshold (1-2):

€4,166.67 -€4,038.04 = €128.63

Step 4 Apply answers to benefit calculation formulas on page 17:

Lump Sum Benefit built up each month

4.29% x €4,166.67 x 60% =	€107.25

Pension Benefit built up each month

0.58% x €4,038.04 x 60% =	€14.05
	plus
1.43% x €128.63 x 60% =	€1.10
Total Pension Benefit =	**€15.15**

If Sarah is paid fortnightly:

Step 1 The annual figure of €50,000 is ÷ by 26.09: €1,916.44 per fortnight

Step 2 As fortnightly paid, from page 17, the fortnightly 3.74 × CSP Threshold is €1,857.28

Step 3 Gross pensionable remuneration that exceeds 3.74 × CSP Threshold (1-2):

€1,916.44 - €1,857.28 = €59.16

Step 4 Apply answers to benefit calculation formulas on page 17:

Lump Sum Benefit built up each fortnight

4.29% x €1,916.44 x 60% =	€49.32

Pension Benefit built up each fortnight

0.58% x €1,857.28 x 60% =	€6.46
	plus
1.43% x €59.16 x 60% =	€0.51
Total Pension Benefit =	**€6.97**

If Sarah is paid weekly:

Step 1 The annual figure of €50,000 is ÷ by 52.18: €958.22 per week

Step 2 As weekly paid, from page 17, the weekly 3.74 × CSP Threshold is €928.64

Step 3 Gross pensionable remuneration that exceeds 3.74 × CSP Threshold (1-2):

€958.22 - €928.64 = €29.58

Step 4 Apply answers to benefit calculation formulas on page 17:

Lump Sum Benefit built up each week

4.29% x €958.22 x 60% = €24.66

Pension Benefit built up each week

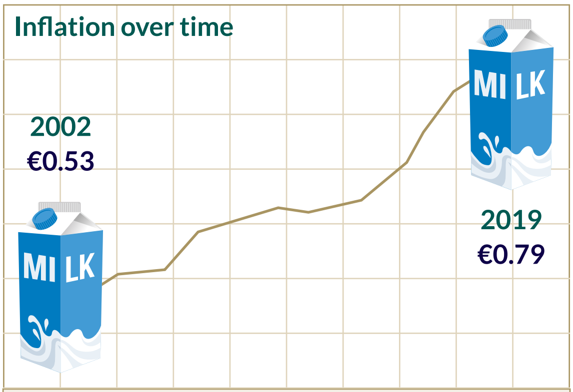
0.58% x €928.64 x 60% =	€3.23
	plus
1.43% x €29.58 x 60% =	€0.25
Total Pension Benefit =	**€3.48**


GARDA

How are your benefits revalued over time?

The Scheme takes into account that you build up benefits over the entire period of your membership of the Scheme. The Scheme structure allows for amounts built up in earlier years to be revalued or adjusted over time in line with *inflation* (as measured by increases in the Consumer Price Index (CPI) produced by the CSO).

Inflation can be simply explained as how the cost of goods or services (such as the cost of a carton of milk, the price of a haircut, etc.) changes from one year to the next. The Central Statistics Office officially measures the rate of annual inflation.

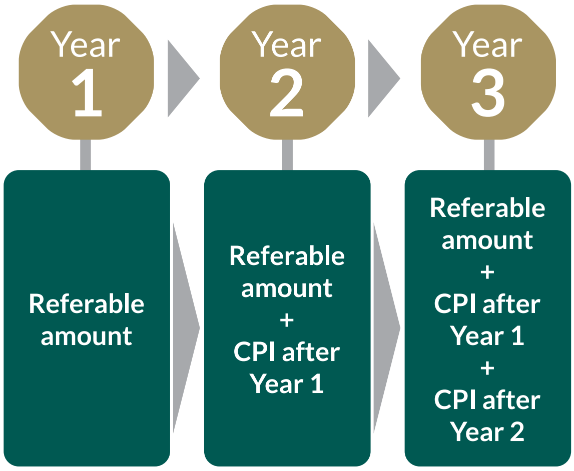


A litre of milk cost 53 cent in 2002 compared to a litre of milk which costs 79 cent in 2017.

Your benefits will be adjusted to take into account positive inflation but will *not* be adjusted downwards if there is a negative inflation (deflation).

Details of the relevant CPI rates to date affecting this Scheme can be found in the Circulars and Legislation on www.singlepensionscheme.gov.ie

The manner in which CPI is applied to benefits under the Scheme is illustrated below:



Example

In Example A2 on page 23 Tom was earning a lump sum benefit or referable amount of €175.17 for each month that he got paid. If there were no changes to his earnings or his *% work pattern* during the year, at the end of his first year in the Scheme:

Lump Sum Benefits: €175.17 each month x 12 = **€2,102.04 at end of Year 1**

The table below shows some sample *CPI* figures over a 5 year period. It is important to note that these are illustrative only.

Year	CPI
1	1.00%
2	1.50%
3	-0.10%
4	1.00%
5	2.00%

For years when the annual CPI is negative, the CPI is taken to be zero i.e. there is no reduction to build up benefits

Using the *CPI* figures in the table above, and assuming that the Minister for Public Expenditure & Reform each year sanctioned for CPI to be applied to benefit amounts already built up in earlier years, you can see how Tom's **Year 1 Lump Sum benefits** were adjusted in Years 2 to 5 to take into account changes in *CPI* over that time.

At the end of Year 1	Tom built up a lump sum of €2,102.04. No adjustment is made for the year that benefits are actually built up.
At the end of Year 2	CPI is 1.50% for Year 2. At the end of Year 2, Tom's Year 1 Lump Sum is increased by 1.50% i.e. €2,102.04 + 1.50% = €2,133.57
At the end of Year 3	CPI is -0.10% for Year 3. CPI is taken to be 0%. Therefore, at the end of Year 3, there is no adjustment to Tom's Year 1 Lump Sum and it remains at €2,133.57.
At the end of Year 4	CPI is 1.00% for Year 4. At the end of Year 4, Tom's Year 1 Lump Sum is further increased by 1.00% i.e. €2,133.57 + 1.00% = €2,154.90
At the end of Year 5	CPI is 2.00% for Year 5. At the end of Year 5, Tom's Year 1 Lump Sum is further increased by 2.00% i.e. €2,154.90 + 2.00% = €2,197.99

We can summarise how the value of Tom's **Year 1 Lump Sum benefits** looks at the end of Year 5 in the table below:

Approved CPI adjustments		n/a	1.50%	0.00%	1.00%	2.00%
Year	**Earning €**	**End of Year 1**	**End of Year 2**	**End of Year 3**	**End of Year 4**	**End of Year 5**
1	49,000	**2,102.04**	2,133.57	2,133.57	2,154.90	**2,197.99**

This the initial Year 1 Lump Sum benefit that Tom built up

At the end of Year 5, the value of Tom's Year 1 Lump Sum has increased from €2,102.04 to €2,197.99 as it has been adjusted to keep pace with inflation

In addition to the Year 1 Lump Sum benefit that Tom built up in Year 1, if he continued as an active member of the Scheme for Year 2, Year 3, Year 4 and Year 5, he would continue to build up benefits for those years that would also benefit from CPI adjustments in the years after they were built up.

The Table below shows:

- How Tom's Lump Sum benefit amounts continue to build up each year
- How Tom's Lump Sum benefit amounts are revalued, in line with changes in CPI, to take into account inflation.

For this example, Tom worked full time in all years and you will see that he also received an increase in his annual salary over this 5 year period.

Approved CPI adjustments			n/a	1.50%	0.00%	1.00%	2.00%
Year	Annual Salary	Lump-Sum Accrual Rate	End of Year 1	End of Year 2	End of Year 3	End of Year 4	End of Year 5
1	49,000	@ 4.29%	**2,102.10**	2,133.57	2,133.57	2,154.90	2,197.99
2	49,500	@ 4.29%		**2,123.55**	2,123.55	2,144.78	2,187.67
3	51,000	@ 4.29%			**2,187.90**	2,209.77	2,253.96
4	51,500	@ 4.29%				**2,209.35**	2,253.53
5	52,000	@ 4.29%					**2,230.80**
Lump Sum Benefit Value at end of each year			**€2,102.10**	**€4,257.12**	**€6,445.02**	**€8,718.80**	**€11,123.95**

The above illustrates how Tom's built up lump sum amounts are revalued over time. **The same approach applies to the manner in which Tom's built up pension amounts are revalued over time.**

If Tom retired at the end of Year 5 at his Normal Retirement Age, this would be the value of his once-off lump sum

Remember, your retirement benefits are payable to you only if you have completed the *vesting period* of 24 months and if you satisfy the other qualifying conditions e.g. having served to normal retirement age. See page 28 for further information on the Scheme vesting period and normal retirement age.

What happens if you change your working hours?

As your pension contributions and retirement benefits are calculated based on your pensionable remuneration in each pay period, any change in your working hours will affect your pensionable remuneration and consequently how much contributions you pay and what retirement benefits you receive.

To see sample calculations on how your pension contributions will change please refer to page 10.

To see sample calculations on how your retirement benefits may change please refer to page 16.

What happens if you have two or more pensionable public service employments?

The Scheme rules state that if you are working in two or more pensionable public service posts at the same time, the combined value of the Single Scheme benefits accrued or contributions deducted cannot exceed the equivalent of one full-time employment.

Transferring benefits from other employments

Can I transfer benefits from prior private sector employments?

The option for a member of the Single Scheme to transfer in benefits from private sector pension schemes or affiliated arrangements will generally be available, subject to certain terms and conditions. For most Single Scheme members, the details are set out in Circular 15/2019. Corresponding arrangements for Permanent Defence Force members are set out in Circular 06/2020.

What happens if I have benefits from prior public service employments?

If you hold benefits from earlier employments under an earlier Pre-2013 public service pension scheme, you cannot transfer these benefits to the Single Scheme. Such benefits remain to be administered separately.

If you hold deferred benefits under the Single Scheme from an earlier Single Scheme employment, you do not need to arrange for a "transfer" of these Single Scheme benefits. This is because the Single Scheme applies across the public service. At present, Single Scheme benefits are only consolidated with your latest Single Scheme employer on your death or retirement. Otherwise, at this time, the administration of your Single Scheme benefits built up in your earlier employment(s) is the responsibility of your former employer(s).

What happens if I am absent from work?

Depending on the type of your absence from work, it could have an effect on your contributions and/or your benefits.

Paid Approved Absence

If, during an approved absence from work, you receive pensionable remuneration (such as maternity benefit/paternity benefit) and are paying scheme contributions, you will continue to build up retirement benefits under the Scheme. Please contact your employer you are unsure if a paid absence is pensionable or not.

Unpaid Absence

During an employer approved unpaid absence (such as a Career Break or period of unpaid special leave), you do not pay any contributions or build up any benefits in respect of that period. You will however continue to achieve time towards the Scheme vesting period of 24-months if you have not already vested in the scheme at the time of taking an unpaid absence.

Sick Leave

Sick pay arrangements may vary depending on who your public service employer is. For information, you should contact your employer. In particular, and as outlined in the 2012 Act, different sick leave and medical discharge arrangements apply in the case of PDF personnel.

Sick Pay at the Full Rate of Pay

Generally, if you are absent from work on full sick pay, your contributions and retirement benefits will be calculated as normal as if you were not on sick leave.

Sick Pay at the Half Rate of Pay

Generally, if you are on half pay sick leave, it is important to note that your contributions and retirement benefits are calculated as normal, i.e. based on your fulltime remuneration as if you were not on half pay sick leave.

More information on how sick leave is treated/administered under the Single Scheme can be found in Circular 3 of 2017 at www.singlepensionscheme.gov.ie or by contacting your employer.

Sick Leave and receiving Temporary Rehabilitation Remuneration (TRR)

Generally, if you have used up all of your full sick pay entitlements (e.g. 3 months full pay and 3 months half pay in a rolling period of 4 years), your employer may grant you Temporary Rehabilitation Remuneration benefit. As already mentioned, sick pay arrangements may vary depending on who your public service employer is.

You do not accrue retirement benefits under the Single Scheme, and similarly do not pay contributions, for any period where you are receiving Temporary Rehabilitation Remuneration.

Further information on Temporary Rehabilitation Remuneration (TRR) is available in Circular 6 of 2014 at www.gov.ie/en/circulars or contact your employer.

Your benefits on leaving employment

What happens if I leave my employment?

If you leave employment, other than by retirement or death, your benefits will depend on whether or not you have completed the Scheme Vesting Period.

What is the Scheme Vesting Period?

This is the minimum length of time that you must have served in pensionable employment as a Scheme member before you are eligible for Single Scheme retirement benefits. The Single Scheme *vesting period* is 24 months in total.

Your work pattern (i.e. full-time or part-time) is not taken into account when deciding if you have completed the vesting period or not. This means that regardless of the number of hours you work on a particular day, it fully counts for vesting purposes.

When considering if you have completed the Single Scheme vesting period, your employer must include any earlier periods of Single Scheme membership that you may have had with other public service employers.

Single Scheme employment for less than 24 months	Single Scheme employment for 24 months or more
✗ Not Vested	✓ Vested

If you have previously received a refund of contributions from the Scheme, please note that the period of time you were a member of the Scheme which relates to the refund that was paid to you does not count towards the vesting period. In certain circumstances you can repay a refund, and restore your previous benefits and time towards your vesting period. Please see page 29 for more information on eligibility to repay prior refunds.

What happens if I have been a member of the Scheme for 24 months or more?

If, on leaving your employment, you have been a member of the Scheme for 24 months or more you are not allowed to claim a refund of your contributions as you are now a vested member of the scheme. However, if you have completed the vesting period, a lump sum and a pension payment will be payable immediately on retirement:

- from the Permanent Defence Force if you serve to age 50; or
- if you serve to age 55 for a Garda, Prison Officer or full-time Firefighter; or
- regardless of age, if you are compulsorily discharged or retired on medical grounds from any of these employments *(see page 32 for more information).*

Otherwise, if you leave any of these employments before your normal retirement age, retirement benefits are generally only payable when you reach the deferred Fast Accrual (Uniformed) age, linked to Contributory State Pension age of 66/68 *(see page 33 for more information).*

However, as an exception, deferred benefits are payable from age 60 to certain Permanent Defence Force (PDF) members of the Scheme if, through no fault of their own, they are compulsorily discharged or retired on Human Resource (HR) policy grounds (other than on medical grounds*) before they reach age 50. This would apply, for example, to PDF members who are, under their service contracts or terms and conditions, required to be compulsorily discharged on completion of a specified period of service before age 50.

What happens if I move from one public service job to another?

If you have paid contributions for more than 24 months as a Scheme member and you are leaving one public service job to take up pensionable employment with another Single Scheme public service employer, your membership of the Scheme will continue with that employer. You will not need to start the Vesting Period again. You should however advise both your previous and new employer of the position.

What happens if I have paid into the Scheme for less than 24 months?

The period over which Scheme contributions are paid does not determine vesting status. (Vesting status is determined by the period of time as a Single Scheme member which includes periods of unpaid leave).

If you leave a pensionable public service position before completing the vesting period, you may be eligible to receive a refund of the contributions deducted.

How can I get a refund of the contributions that I paid?

If under your most recent employment you are eligible for a refund, you can contact that employer and they will send you details on how to apply for a refund of the contributions that you have paid. You should ensure your most recent employer holds your most up-to-date correspondence address for you and advise them if you are taking up pensionable employment elsewhere in the public service. Your employer does not automatically issue you with a refund of contributions paid where you have not vested in the Scheme. The onus is on you to apply for a refund from your employer where eligible to do so.

What happens if I die after leaving my employment?

Less than 24 months as a member of the Scheme

If you have ceased employment and you have not completed the 24 months *Scheme Vesting Period*, there is no death benefit payable under the Scheme. If you have not already been refunded the contributions you had paid these would be refundable.

24 months or more as a member of the Scheme

If you cease employment and you have completed the 24 months *Scheme Vesting Period*, and if you subsequently die prior to qualifying for your retirement benefits under the Scheme, a once-off Death Gratuity benefit is usually payable to your legal personal representative who administers your affairs on your death. Separately, a surviving Spouse/Civil Partner Pension and/or a Child Pension(s) may also be payable to eligible beneficiaries. Spouse/Civil Partner pensions are also referred to as "Survivor's" pensions.

The death gratuity payable is the lump sum referable amount that you have built up as a member of the Single Pension Scheme, minus any other lump sum that might have been paid to you from the Single Scheme or a pre-existing Public Service Pension Scheme.

Your spouse / civil partner may also be granted a survivor's pension. The amount payable is equal to half of the pension referable amount that you have built up as a member of the Scheme.

An eligible child may also be eligible to receive a child's pension in the event of your death for so long as they meet the definition of an eligible child, this generally being under the age of 16, or if in full-time education and under the age of 22, or permanently incapacitated.

Further information on Death Benefits may be accessed in the relevant Circular or Guidelines available on the Single Scheme website at www.singlepensionscheme.gov.ie or from your employer.

Can I transfer my benefits to another pension arrangement?

No. The Scheme does not currently allow transfers out to other pension arrangements.

What happens if I re-join the Single Scheme at a future date?

If you re-join the Single Scheme within 24 months of leaving your last Single Scheme employment, and if you received a refund of Single Scheme contributions that you previously paid, you can apply to your current Single Scheme employer to restore your benefits by repaying, with compound interest, the refunded amount.

By repaying earlier Single Scheme refunded contributions with compound interest, the corresponding Single Scheme service will count towards the Single Scheme vesting period.

On re-joining the Scheme, if you are eligible to repay a prior Single Scheme refund and opt not to do so or are ineligible to do so, your service completed towards the Single Scheme vesting period will only count from the start of your most recent Single Scheme employment.

Further information on eligibility to repay a prior Single Scheme refund, and the cost to do so, can be obtained from your employer.

Your benefits on retirement

What is my normal retirement age for payment of immediate retirement benefits?

Your Fast Accrual (Uniformed) *normal retirement age* for payment of immediate retirement benefits under the Scheme will depend on who your employer is.

If you have completed the vesting period, a lump sum and a pension payment will be payable immediately on retirement:

- from the Permanent Defence Force if you serve to age 50; or
- if you serve to age 55 for a Garda, Prison Officer or full-time Firefighter; or
- regardless of age, if you are compulsorily discharged or retired on medical grounds from any of these employments (see page 32 for more information).

Can I remain a Scheme member beyond my normal retirement age for payment of immediate retirement benefits?

In general, members of fast accrual (uniformed) employments are not permitted to remain a Scheme member beyond the compulsory retirement age (or upper service limit) for the job.

How are my final retirement benefits calculated?

Your retirement benefits are calculated based on your *pensionable remuneration* in each pay period over your entire pensionable public service career. (For examples please refer to page 18 and 19).

This is normally done by adding the total lump sum and pension amounts that you have built up over your membership in the Single Scheme. The benefits payable would include any CPI increases applied in previous years. See pages 21 to 23 for examples.

Is there a maximum limit on my retirement benefits?

The Single Scheme does not cap the length of time over which members can accrue referable amounts (unlike the 40 years' service cap typically present in pre-existing schemes). Neither does the Scheme cap the money value of pensions for "uniformed" public servants (Gardaí, Permanent Defence Force personnel, Prison Officers and full-time Firefighters).

Revenue rules however provide for a cap on the maximum value of retirement benefits that any individual can build before additional taxation applies up from 7 December 2005 onwards. This is called the Standard Fund Threshold (SFT) and is €2 million at the date of publication. Before you can receive your benefits when you retire, you will need to provide your employer with details of any other retirement benefits, regardless of whether they are public service pension benefits or non-public service pension benefits. This is so your employer can assess whether your benefit exceeds the Standard Fund Threshold (SFT).

If the value of your total retirement benefits exceeds the SFT, and you have not been granted a Personal Fund Threshold by Revenue, there will be a tax liability on the amount in excess of the SFT at the point of retirement. Your employer may be required to deduct any tax due on the value of your benefits above the SFT before providing you with your Scheme benefits. Your pension will then be taxed as earned income under the PAYE system. Please note that the combined value of all your retirement lump sums where greater than €200k (at the time of publication) will have the excess taxed at the standard rate.

You should note that if you do not provide satisfactory evidence of your other retirement benefits, your employer may be unable to put your benefits into payment.

Does my pension increase after I retire?

Subject to the approval of the Minister for Public Expenditure & Reform, your pension may increase in line with any increases to *CPI*.

Example

Mary retired on 31 April 2018 and her rate of annual pension at 31 December 2018 was €20,000. In January 2019, in line with the CPI change, the Minister approved an increase of 0.70% from 01 January 2019 to all pensions in payment on that date. From 1 January 2019, Mary's annual pension would have increased from €20,000 to €20,140.

Can I leave earlier than the normal retirement age?

Fast Accrual (Uniformed) members have a normal retirement age that is lower than the Standard Accrual normal retirement age. Single Scheme benefits are payable immediately on retirement from the Permanent Defence Force if you serve to the *normal retirement age* of 50, and have completed the *vesting period of 24 months*. For Gardaí, Prison Officers and full-time Firefighters, this happens if you serve to age 55 and have completed the vesting period. If you leave earlier than the normal retirement age your benefits are *deferred*.

When can I qualify for payment of deferred benefits?

Fast Accrual (Uniformed) members who leave Single Scheme employment before the normal retirement age, are eligible for payment of deferred benefits at the same time as the eligibility age for the Contributory State Pension. This is 66, 67 or 68 years of age depending on your date of birth – see page 33 of this booklet for more information.

However, as an exception, deferred benefits are sometimes payable from age 60 to certain Permanent Defence Force (PDF) ranks who are members of the Scheme if, through no fault of their own, they are compulsorily discharged on Human Resource (HR) policy grounds (other than on medical grounds) before reaching the *normal retirement age* of 50. This would apply, for example, to PDF members who are, under their service contracts, required to be compulsorily discharged on completion of a specified period of service before age 50.

What happens if I need to retire early because of ill health?

Gardaí, Prison Officers and full-time Firefighters can apply to retire early at any age on grounds of ill-health. Applications to retire on grounds of ill-health must be approved by your employer and involve a medical assessment as part of the process.

Members of the Permanent Defence Force are subject to a military medical assessment process under which they may be compulsorily discharged or retired on medical grounds if found unfit for further service in the force (i.e. "Below Defence Forces Medical Standards").

For further information on ill health retirement and what this may mean, you should consult the relevant Circular available on the Single Scheme website at www.singlepensionscheme.gov.ie or contact your employer.

What happens if I re-join the Public Service after retirement on pension?

If you are re-employed in the Irish Public Service after your retirement and you are in receipt of a public service pension, depending on the level of pensionable pay you receive from your subsequent public service employer after your retirement, your pension may be reduced or suspended altogether. This reduction or suspension is called "abatement." The rules provide that a public service pensioner's combined earnings from their current public service job plus their existing public service retirement pension, does not exceed the current equivalent of pensionable pay from their previous public service job. The actual impact on your pension (if any) will vary from person to person.

If you are re-employed in the public service in any paid capacity, you are legally obliged to notify your new employer that you had previous public service employment and that you are in receipt of a public service pension, on being re-hired as a public servant. . You should also ask your new employer to provide the required salary etc. information to your former employer or pension provider without delay.

The Contributory State Pension and your Single Scheme benefits

The Scheme takes account of the Contributory State Pension as part of the employees' total pension package, this is referred to as an integrated scheme – see definitions at the start of this booklet. Both employers and employees make pay-related social insurance (PRSI) contributions and these, in turn, may entitle Scheme members to social welfare benefits.

You may potentially be entitled to receive the Contributory State Pension determined by the Department of Employment Affairs and Social Protection (DEASP). This would be payable separately to you and directly by the Department of Employment Affairs and Social Protection. The maximum rate at 25 March 2019 for a single person without a dependant is €248.30 per week (€12,956.29 per annum).

The minimum age to qualify for the Contributory State Pension from the Department of Employment Affairs and Social Protection is based on your date of birth:

Pension Age: Age 66	Pension Age: Age 67	Pension Age: Age 68
If you were born before 1 January 1955	If you were born between 1 January 1955 and 31 December 1960	If you were born on or after 1 January 1961

Entitlement to the State Contributory Pension is based on eligibility criteria set by the Department of Employment Affairs and Social Protection. Your employer cannot provide you with information on your Contributory State Pension entitlements.

Further information on Contributory State Pension entitlements, including details on the eligibility criteria, can be obtained from the Department of Employment Affairs and Social Protection by telephone at LoCall 1890 500 000 or via their website at www.welfare.ie

Supplementary Pension

The terms of the Single Scheme do **not** provide for the payment of a supplementary pension under any circumstances.

Death benefits

What happens if I die during employment as a member of the Scheme?

If you die in service, subject to certain conditions and eligibility, the following benefits may be payable:

Death Gratuity

The death gratuity is twice your pensionable remuneration in the 12 months before your death. If you have been a member of the Scheme for less than 12 months in total, your death gratuity will be twice your pensionable remuneration earned while you were a member of the Scheme.

The death gratuity would be reduced by any lump sum already paid or payable from this Scheme or from a pre-existing public service pension scheme (i.e. a public service pension scheme other than the Single Scheme), and by any other gratuity payable or already paid from a pre-existing public service pension scheme.

Your death gratuity is payable to your legal personal representative on your death. You cannot nominate someone else to receive a death gratuity.

Dependant benefits - Annual Pension payable to eligible Spouse or Child

Your surviving spouse / civil partner may also be granted a survivor's pension equal to half of the pension that would have been payable if you had been retired or discharged on medical grounds on the date of your death.

Subject to certain limits, an eligible child may also be eligible to receive a child's pension in the event of your death for so long as they meet the definition of an eligible child, this generally being under the age of 16 or, if in full-time education, under the age of 22, or if permanently incapacitated.

What happens to my pension payment when I die after retirement?

If you are have not married or entered into civil partnership and have no children, your pension will automatically cease on your death with no further benefits payable to your Estate.

Your spouse / civil partner may be granted a survivor's pension equal to half of the rate of your pension at the date of your death.

Subject to certain limits, an eligible child may also be eligible to receive a child's pension in the event of your death for so long as they meet the definition of an eligible child, this generally being under the age of 16, or if in full-time education and under the age of 22, or permanently incapacitated.

Further information on Death Benefits may be accessed in the relevant Circular or Guidelines available on the Single Scheme website at www.singlepensionscheme.gov.ie or from your employer.

Family Law and your benefits

What may happen to my benefits if I get separated or divorced?

Your retirement and death benefits under the Scheme could be affected in the event of your Divorce, Judicial Separation or dissolution of a Civil Partnership under the Family Law Acts.

In some cases, a Pensions Adjustment Order may be issued by a Family Law Court directing the Trustees of the Scheme to split a member's benefits between the member and a former Spouse or Civil Partner and/or a child. Pension Adjustment Orders can apply to retirement benefits only, contingent (death) benefits only, or both.

The Trustees is the legal notice party for any Family Law proceedings under the Single Public Service Pension Scheme.

Where can I get more information on Family Law?

Further information about the operation and impact of Pension Adjustment Orders on pension schemes can be sourced from:

- The Pensions Authority published 'A brief guide to the pension provisions of the Family Law Acts' and a 'Pensions on separation and divorce checklist'. You can obtain a copy of these documents by accessing the Authority's website at www.pensionsauthority.ie or by writing to The Pensions Authority, Verschoyle House, 28-30 Lower Mount Street, Dublin 2, D02 KX27
- Your solicitor.

Fast Accrual (Uniformed) membership and Standard Accrual membership

What is Standard Accrual membership?

The terms of the Single Scheme provide for Standard Accrual and fast accrual scheme membership. Standard Accrual members make up the majority (about 90%) of overall Single Scheme membership. Fast accrual scheme members build up benefits at a higher accrual rate than Standard Accrual members. The normal retirement age for fast accrual members is lower than the normal retirement age for Standard Accrual members. Standard Accrual members have a compulsory retirement age of 70. Fast accrual members have varying, but lower, compulsory retirement ages.

What is the Standard Accrual normal retirement age?

This is the same age as the eligibility age for the Contributory State Pension based on your date of birth, as follows:

Age 66 Retirement Age:	Age 67 Retirement Age:	Age 68 Retirement Age:
If you were born before 1 January 1955	If you were born between 1 January 1955 and 31 December 1960	If you were born on or after 1 January 1961

What is the deferred benefit age for Fast Accrual (Uniformed) members?

The deferred benefit age for Fast Accrual (Uniformed) members is generally the same as the eligibility age for the Contributory State Pension. However, a lower deferred benefit age of 60 applies to certain military personnel who are compulsorily discharged or retired before the normal retirement age (50) on HR policy grounds (except on medical grounds) – see page 32 for further details.

Additional Scheme Information

What is the legal basis for this Scheme?

This is a statutory Public Service Defined Benefit Pension Scheme established on 1 January 2013 under the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

Can the Scheme be amended?

Yes. The Minister for Public Expenditure and Reform has the power to introduce regulations in relation to certain benefits under the Scheme. More substantive changes to the Scheme may require legislative changes to the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

Is the Scheme registered with the Pension Authority?

Yes. The Pensions Authority registration number is PB275744.

Who administers the Scheme?

The Relevant Authority who employs you is responsible for taking pension deductions contributions from your pay, for calculating the Scheme benefits that you build up during your employment, for issuing an annual benefit statement to you each year and for paying your benefits under the Scheme.

Please be aware that each Relevant Authority employer is responsible for the administration of your pension contributions deducted, and for calculating the retirement benefits that you have built up during your employment with them. Therefore, if you have multiple pensionable public service employments during the year, you will receive multiple benefit statements after year-end from each of your Single Scheme employers.

Who pays my benefits?

Your employer is responsible for arranging for the payment of all benefits payable under the Scheme. The Single Scheme is a pay-as-you-go scheme. This means that all liabilities under the Scheme are met by the Exchequer.

Can I use my benefits as security for a loan or mortgage?

No. Your benefits under the Scheme cannot be used as a security for a loan or mortgage or be assigned to any other person or entity.

What do I do if I have a complaint?

Your Relevant Authority employer is responsible for the administration of your benefits under the Scheme.

If you have a particular concern regarding the administration of your benefits under the Scheme, you should first make contact with your employer to raise your concerns.

If you still remain dissatisfied, you should write to your employer. The employer can inform you if there is a particular procedure that you should follow. In any correspondence, you should outline clearly the reasons for your concerns in sufficient detail to allow your employer or an appropriate nominee, to investigate the matter fully in a timely manner with a view to reaching an appropriate resolution.

Ultimately, you may have recourse to the Office of the Financial Services and Pensions Ombudsman in relation to your complaint if you remain dissatisfied following full investigation of your complaint by your employer. The contact details for the Office of the Financial Services and Pensions Ombudsman are:

Address

Office of the Financial Services
and Pensions Ombudsman
4th Floor, Lincoln House
Lincoln Place
Dublin 2
D02 VH29

E-mail info@pensionsombudsman.ie

Phone +353 1 676 6002

Fax +353 1 661 8776

Who can I contact for more information?

You can access further information on the Single Scheme on the dedicated website www.singlepensionscheme.gov.ie

If the content in this booklet or on the website does not address your particular query, you should contact your employer (e.g. pension, HR or payroll function) for further information requests or specific queries.

**Please note if you are employed by an organisation that has migrated to a Shared HR/Pensions/Payroll Centre (e.g. PeoplePoint, MyPay,), you should contact that Shared Service Centre directly in line with existing local protocols.*

Other sources of useful information

Department of Employment Affairs and Social Protection
www.welfare.ie

Citizens Information Board
www.citizensinformation.ie

Legal Aid Board
www.legalaidboard.ie

The Pensions Authority
www.pensionsauthority.ie

Financial Services and Pensions Ombudsman
www.fspo.ie

Brokers Ireland
www.brokersireland.ie

Single Public Service Pension Scheme

www.singlepensionscheme.gov.ie