www.singlepensionscheme.gov.ie

Single Public Service Pension Scheme

Your Scheme Information Booklet

Standard Grades

November 2022

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

Important

Please note this booklet is for Standard Accrual grade members of the Single Public Service Pension Scheme. The following scheme member categories have different pension terms and are not covered in this booklet:

- ***Gardaí, Members of the Permanent Defence Force, Prison Officers and full-time Firefighters.***
- ***Judiciary;***
- ***Members of the Oireachtas including the President;***
- ***Comptroller and Auditor General and other qualifying and designated office holders.***

Fast Accrual (Uniformed) grade members and the Judiciary 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 standard 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.

Contents

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 passed a *vesting period.* The *vesting period* for this Scheme is 24 months.

For each pay period that you contribute to the Scheme, you build up an amount towards your retirement benefits. The total of these amounts at retirement, with some adjustments for increases in inflation for the amounts you earned earlier in your career, determines what your retirement benefits will be.

Your normal retirement age under the Scheme is the same as the age that you can claim the Contributory State Pension from the Department of Social Protection.

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.

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 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
- The amount of retirement benefits that you built up 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 earnings throughout your public service career. This is a type of *Defined Benefit Pension Scheme.*

Consumer Price Index (CPI)

CPI is a financial 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 Social Protection, depending on the record of social insurance (PRSI) contributions you have made over your working career. 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 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. The CSP offset under this Scheme is two times the value of the *Contributory State Pension* for the pay period in question.

Cost-Neutral Early Retirement (CNER)

If you finish pensionable employment on or any time after your 55th birthday but before your *normal retirement age*, you can apply to access your retirement benefits early. You must exercise this right before ceasing your public service employment. If you avail of this type of retirement, your benefits will be reduced to take into account your age and the time remaining until you reach your normal *retirement age.*

CSP Threshold

The CSP Threshold is 3.74 times the annual Contributory State Pension and is used when calculating your pension benefits.

Deferred Benefits

If you have paid contributions to the Scheme for 24 months or more and finish pensionable employment before your *retirement age*, you will have an entitlement to the payment of benefits from the Scheme at your normal *retirement age*. These are called Deferred Benefits.

Defined Benefit Pension Scheme

The Single Scheme is a type of Defined Benefit Pension Scheme. Your contributions are not invested in the stock market. 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 Pension Administrator as soon as possible.

Exchequer

This is a reference to the Department of Finance who are responsible for the finances of the State. The Exchequer will make funds available to your employer to meet the cost of your retirement benefits when you retire.

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 approved allowances deemed to be pensionable by your employer. You pay pension contributions on all of your pensionable pay every time you get paid as a member of the Scheme. If you receive an allowance as part of your pay, your Contract 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 should 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. 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

Your normal retirement age under the Scheme is the same as the age as that at which you can claim the Contributory State Pension from the Department of Social Protection.

Provided the terms and conditions of your employment allow, you can decide not to retire and access your benefits at your normal retirement age and instead keep working up until your 70th birthday. If you do so, you will continue to build up retirement benefits.

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.

Pension Age

See Normal *Retirement Age*

Preserved Benefits

See *Deferred Benefits*

Purchase Facility

A feature of the Single Scheme which allows eligible members to make extra contributions from your own resources and buy additional retirement 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.

Refund of Contributions

If you have paid pension contributions to the Scheme for less than 24 months overall and your employment is ending, you may apply to your employer for a refund of the pension contributions that you paid to the Scheme (less tax) if you are not taking up pensionable employment elsewhere in the Public Service.

If you receive a refund of your pension contributions, you surrender any benefits entitlement in the future under the Scheme.

However, if you avail of a refund and rejoin the Scheme within 24 months of your earlier leave date, you may apply to pay back the contributions previously refunded to you, with interest. This means that the referable amounts you built up in the earlier post are "restored" and count towards your retirement benefits.

Relevant Authority

Each of the 350+ Public Service employers to which the terms of the Single Scheme apply is called a Relevant Authority. Your Public Service employer is your Relevant Authority. Each Relevant Authority is responsible for administering the Scheme for its members. Your employer is responsible for collecting your pension contributions, normally done by ongoing deductions from your pay, for calculating the Scheme benefits that you build up during your employment, for issuing pension statements to you and, eventually, for paying any benefits due when you retire or in the event of your death.

Single Public Service Pension Scheme

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

Transfer Facility

A feature of the Single Scheme which allows eligible members with certain Revenue approved retirement benefits to use those benefits to buy additional retirement benefits. These additional retirement benefits are bought by way of a "Transfer Value."

Transfer Value

Where permitted, this is a lump-sum amount of money assigned to your Revenue approved retirement arrangement by the Trustees of that arrangement to be used to buy additional Single Scheme retirement benefits subject to the rules of the Single Scheme transfer facility.

Vesting Period

This is the minimum length of time that you must have been a member of the Scheme before you become entitled to future retirement benefits or to be granted a *Deferred Benefit*. The Vesting Period for the Single Scheme is 24 months.

% 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 rejoins 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 subsequently availed of an approved period of unpaid leave, for example, career break. This means that you would continue as a member of your pre–existing Public Service Pension Scheme 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, the information may be on your payslip or noted on your Contract 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, and who are under 70 years of age on commencing pensionable employment, 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. Your contributions are made up of two parts:

Part A + Part B = Your contributions

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

Your contribution is made up of

Part A: 3% of your full-time **gross pensionable remuneration** x your **% work pattern**

\+

Part B: 3.5% 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 7 January 2022, the weekly CSP rate is €253.30. 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.

Some examples of how contributions are calculated

On the following pages, you will find some worked examples to help you better understand how your 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 approved allowances deemed to be pensionable by your employer.

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 7 January 2022 State Contributory Pension rate of €253.30 per week)

If paid **monthly:**	€2,202.87 per month
If paid **fortnightly:**	€1,013.20 per fortnight
If paid **weekly:**	€506.60 per week

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. This amount is your *Net Pensionable Remuneration* or "NPR"

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% of your full-time

gross pensionable remuneration

x your **% work pattern**

+

Part B: 3.5% 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.

Example A1 – Full-time member

Tom has an annual *gross pensionable remuneration of €48,000.* 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 **€48,000 per annum**

If Tom is paid monthly:

Step 1 The annual figure of €48,000 above is ÷ by 12 month: €4,000 per month

Step 2 As monthly paid, from page 11, the monthly CSP Offset is €2,202.87

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

€4,000 - €2,202.87 = €1,797.13 per month

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

Part A: (3% x €4,000) x 100% =	€120.00
	Plus
Part B: (3.5% x €1,797.13) x 100% =	€62.90
Total contributions per month =	**€182.90**

If Tom is paid fortnightly:

Step 1 The annual figure of €48,000 above is ÷ by 26.09: €1,839.79 per fortnight

Step 2 As fortnightly paid, from page 11, the fortnightly CSP Offset is €1,013.20

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

€1,839.79 -€1,013.20 = €826.59 per fortnight

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

Part A: (3% x €1,839.79) x 100% =	€55.19
	Plus
Part B: (3.5% x €826.59) x 100% =	€28.93
Total contributions per fortnight =	**€84.12**

If Tom is paid weekly:

Step 1 The annual figure of €48,000 above is ÷ by 52.18: €919.89 per week

Step 2 As weekly paid, from page 11, the weekly CSP Offset is €506.60

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

€919.89 -€506.60 = €413.29 per week

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

Part A: (3% x €919.89) x 100% =	€27.60
	Plus
Part B: (3.5% x €413.29) x 100% =	€14.47
Total contributions per week =	**€42.07**

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

Sarah has actual gross pensionable earnings of €28,800 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 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: €28,800

b. *% Work Pattern:* 60%

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

***a* ÷ *b*:** €28,800 ÷ 60% = **€48,000 per annum**

If Sarah is paid monthly:

Step 1 The annual figure €48,000 above is ÷ by 12 months: €4,000 per month

Step 2 As monthly paid, from page 11, the monthly CSP Offset is €2,202.87

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

€4,000 - €2,202.87 = €1,797.13 per month

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

Part A: (3% x €4,000) x 60% =	€72.00
	Plus
Part B: (3.5% x €1,797.13) x 60% =	€37.74
Total contributions per month =	**€109.74**

If Sarah is paid fortnightly:

Step 1 The annual figure of €48,000 above is ÷ by 26.09: €1,839.79 per fortnight

Step 2 As fortnightly paid, from page 11, the fortnightly CSP Offset is €1,013.20

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

€1,839.79 -€1,013.20 = €826.59 per fortnight

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

Part A: (3% x €1,839.79) x 60% =	€33.11
	Plus
Part B: (3.5% x €826.59) x 60% =	€17.36
Total contributions per fortnight =	**€50.47**

If Sarah is paid weekly:

Step 1 The annual figure of €48,000 above is ÷ by 52.18: €919.89 per week

Step 2 As weekly paid, from page 11, the weekly CSP Offset is €506.60

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

€919.89 - €506.60 = €413.29 per week

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

Part A: (3% x €919.89) x 60% =	€16.56
	Plus
Part B: (3.5% x €413.29) x 60% =	€8.68
Total contributions per week =	**€25.24**

Do I get tax relief on my contributions?

Your contributions are automatically deducted by your employer each time you get paid. Tax Relief on your contributions is given at source. 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. If you make extra contributions.

What happens to my pension contributions?

Your employer collects your contributions every pay period and pays them to the Exchequer. The Exchequer will make funds available to your employer to meet the cost of any benefits payable when you retire or in the event of your death.

Your contributions are not invested with an insurance company and you do not have an individual insurance policy in your name.

Does my employer contribute to the Scheme?

While your employer is not usually required to contribute towards your membership of the Scheme, it may pay contributions in certain circumstances. The level of your employer's contribution to the Scheme, if any, does not change how your benefits are calculated under the Scheme. You do not build up extra benefits if your employer pays contributions into the Scheme.

Can I pay extra contributions?

The option for a member of the Single Scheme to:

- purchase from your own resources 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. 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 entitlement that you may have to the Contributory State Pension payable by the Department of 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

3.75% **x** your full-time gross pensionable remuneration **x** your % work pattern

Your Pension Benefits

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

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

plus (if applicable)

1.25% **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 calculation of your benefits.

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 x CSP Threshold that applies:

3.74 x CSP Threshold depending on your pay period frequency

(based on 7 January 2022 State Contributory Pensions rate of €253.30 per week)

If paid **monthly**:	€4,119.36
If paid **fortnightly**:	€1,894.68
If paid **weekly**:	€947.34

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

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

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

3.75% **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)

1.25% **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 €60,000. 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-time *gross pensionable remuneration* is **€60,000** per annum.

If Tom is paid monthly:

Step 1: The annual figure of €60,000 above is ÷ by 12 months: €5,000 per month

Step 2: As monthly paid, from page 17, the monthly 3.74 x CSP Threshold is €4,119.36

Step 3: Gross pensionable remuneration that exceeds 3.74 x CSP Threshold (Step 1 - Step 2): €5,000 - €4,119.36 = €880.64

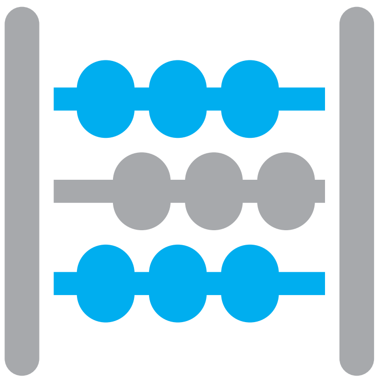
Step 4: Apply answers to benefit calculation formulas on page 17:

Lump Sum Benefit built up each month:

(3.75% x €5,000) x 100% =	€187.50

Pension Benefit built up each month:

(0.58% x €4,119.36) x 100% =	€23.89
	plus
(1.25% x €880.64) x 100% =	€11.01
Total Pension Benefit =	**€34.90**



If Tom is paid fortnightly:

Step 1: The annual figure of €60,000 above is ÷ by 26.09: €2,299.73 per month

Step 2: As fortnightly paid, from page 17, the fortnightly 3.74 x CSP Threshold is €1,894.68

Step 3: Gross pensionable remuneration that exceeds 3.74 x CSP Threshold (Step 1 – Step 2): €2,299.73 - €1,894.68 = €405.05

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

Lump Sum Benefit built up each month:

(3.75% x €2,299.73) x 100% =	€86.24

Pension Benefit built up each month:

(0.58% x €1,894.68) x 100% =	€10.99
	plus
(1.25% x €405.05) x 100% =	€5.06
Total Pension Benefit =	**€16.05**

If Tom is paid weekly:

Step 1: The annual figure of €60,000 above is ÷ by 52.18: €1,149.87 per week

Step 2: As weekly paid, from page 17, the fortnightly 3.74 x CSP Threshold is €947.34

Step 3: Gross pensionable remuneration that exceeds 3.74 x CSP Threshold (Step 1 – Step 2): €1,149.87 - €947.34 = €202.53

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

Lump Sum Benefit built up each month:

(3.75% x €1,149.87) x 100% =	€43.12

Pension Benefit built up each month:

(0.58% x €947.34) x 100% =	€5.50
	plus
(1.25% x €202.53) x 100% =	€2.53
Total Pension Benefit =	**€8.03**

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

Sarah has actual gross pensionable earnings of €36,000 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: €36,000

b. *% Work Pattern* / Full-time Equivalent: 60% / 0.6

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

a ÷ b: (€36,000 ÷ 0.6) = **€60,000 per annum**

If Sarah is paid monthly:

Step 1: The annual figure of €60,000 above is ÷ by 12 months: €5,000 per month

Step 2: As monthly paid, from page 17, the monthly 3.74 x CSP Threshold is €4,119.36

Step 3: Gross pensionable remuneration that exceeds 3.74 x CSP Threshold (Step 1 - Step 2): €5,000 - €4,119.36 = €880.64

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

Lump Sum Benefit built up each month:

(3.75% x €5,000) x 60% =	€112.50

Pension Benefit built up each month:

(0.58% x €4,119.36) x 60% =	€14.33
	Plus
(1.25% x €880.64) x 60% =	€6.61
Total Pension Benefit =	**€20.94**

If Sarah is paid fortnightly:

Step 1: The annual figure of €60,000 above is ÷ by 26.09: €2,299.73 per fortnight

Step 2: As fortnightly paid, from page 17, the fortnightly 3.74 x CSP Threshold is €1,894.68

Step 3: Gross pensionable remuneration that exceeds 3.74 x CSP Threshold (Step 1 - Step 2): €2,299.73 - €1,894.68 = €405.05

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

Lump Sum Benefit built up each month:

(3.75% x €2,299.73) x 0.6 =	€51.74

Pension Benefit built up each month:

(0.58% x €1,894.68) x 0.6 =	€6.59
	Plus
(1.25% x €405.05) x 0.6% =	€3.04
Total Pension Benefit =	**€9.63**

If Sarah is paid weekly:

Step 1: The annual figure of €60,000 above is ÷ by 52.18: €1,149.87 per week

Step 2: As weekly paid, from page 17, the fortnightly 3.74 x CSP Threshold is €947.34

Step 3: Gross pensionable remuneration that exceeds 3.74 x CSP Threshold (Step 1 – Step 2): €1,149.87 - €947.34 = €202.53

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

Lump Sum Benefit built up each month:

(3.75% x €1,149.87) x 0.6 =	€25.87

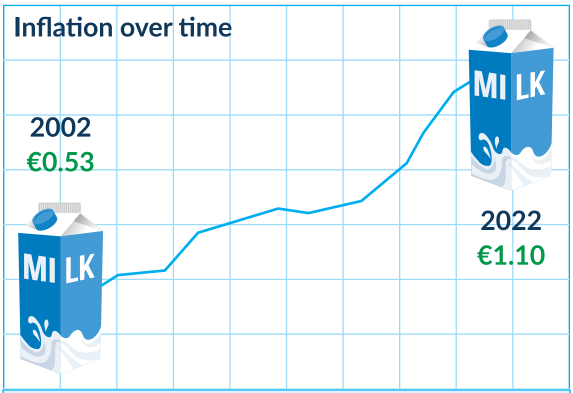
Pension Benefit built up each month:

(0.58% x €947.34) x 0.6 =	€3.30
	Plus
(1.25% x €202.53) x 0.6 =	€1.52
Total Pension Benefit =	**€4.82**

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,* subject to the sanction of the Minister for Public Expenditure and Reform.

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.



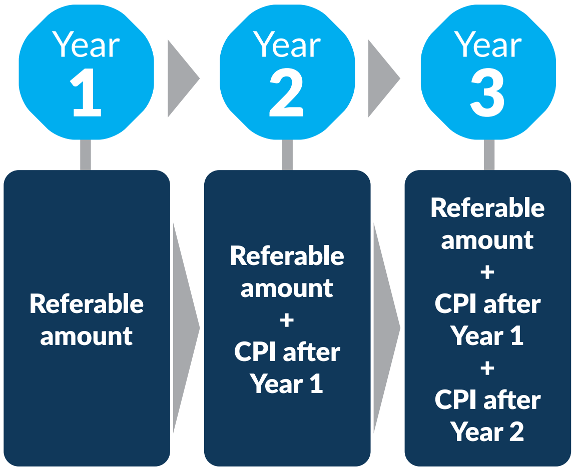
A litre of milk cost 53 cent in 2002 compared to a litre of milk which costs €1.10 in 2022.

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

Each January, the Minister of Department of Expenditure and Reform will announce the CPI rate that applies to the Single Pension Scheme for the previous year. This rate compares the cost of goods and services from December in one year with their value in December of the following year, as measured by the CSO.

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 18, Tom was earning a lump sum benefit or referable amount of €150.00 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: €150 each month x 12 = **€1,800 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 €1,800. 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. €1,800 + 1.50% = €1,827.00
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 €1,827.00.
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. €1,827.00 + 1.00% = €1,845.27
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. €1,845.27 + 2.00% = €1,882.18

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	48,000	**1,800.00**	1,827.00	1,827.00	1,845.27	**1,882.18**

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

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

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.

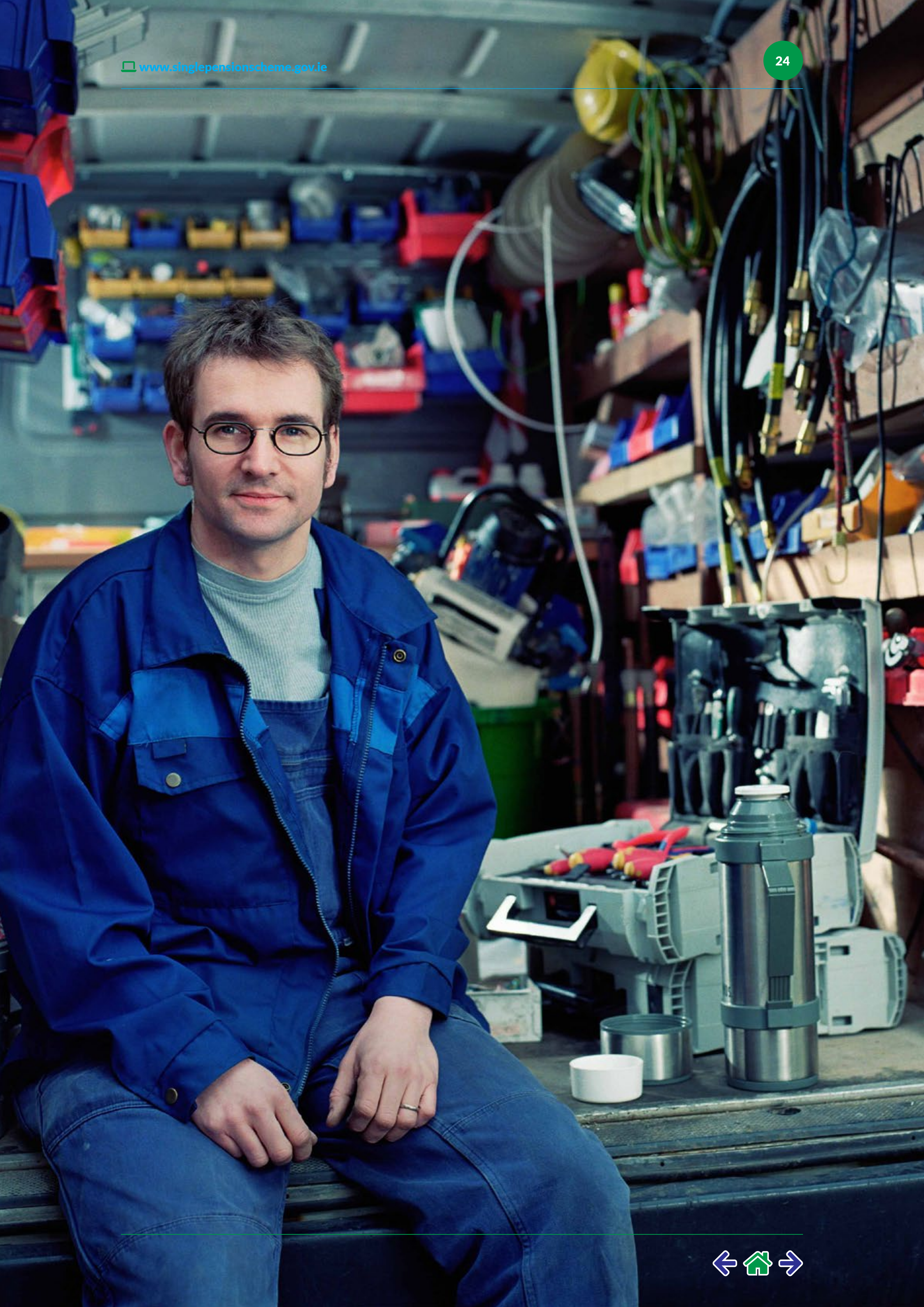
For this example, Tom worked full time in all years and you will see that he also received an increase in his annual salary over this 5 year period.

Approved CPI adjustments		n/a	1.50%	0.00%	1.00%	2.00%
Year	**Annual Salary**	**End of Year 1**	**End of Year 2**	**End of Year 3**	**End of Year 4**	**End of Year 5**
1	48,000	**1,800.00**	1,827.00	1,827.00	1,845.27	1,882.18
2	50,000		**1,875.00**	1,875.00	1,893.75	1,931.63
3	52,000			**1,950.00**	1,969.50	2,008.89
4	52,000				**1,950.00**	1,989.00
5	53,000					**1,987.50**
Lump Sum Benefit Value at end of each year		**€1,800.00**	**€3,702.00**	**€5,652.00**	**€7,658.52**	**€9,799.20**

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.

At the end of Year 5, the value of Tom's Year 1 Lump Sum has increased from €1,800 to €1,882.18 as it has been adjusted to keep pace with inflation

Remember Your retirement benefits are payable to you only if you have completed the *vesting period* of 24 months. See page 28 for further information on the Scheme *vesting period.*



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 how much contributions you pay and the 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, the combined value of the benefits cannot exceed the equivalent of one full-time employment.

If you are working in two or more pensionable public service jobs at the same time and they do not exceed the normal hours for a full-time job (e.g. 15 hours in one 39 hour full time equivalent position and 15 hours a week in another 39 hour full time equivalent position), your employers can fully calculate the benefits arising from both of your posts.

However, if you are working in two or more pensionable public service jobs at the same time and you exceed the normal hours for a full-time job (e.g. 30 hours a week in one 39 hour full time equivalent position and 15 hours a week in another 39 hour full time equivalent position), your employer must restrict and adjust your Scheme benefits downwards.

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.

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 approved absence from work, it could have an affect 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 HR Department if you are unsure if a paid absence is pensionable or not.

Unpaid Approved Absence

During an unpaid approved absence (such as a Career Break or special unpaid leave), your membership of the Scheme is suspended until you return to work and you do not build up benefits in that period.

Sick Leave

Sick Pay at the Full Rate of Pay

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

If you are on half pay sick leave, your contributions and retirement benefits will be calculated as normal as if you were not on sick leave.

More information on how sick leave is considered under the Single Scheme can be found in Circular 3 of 2017 at www.singlepensionscheme.gov.ie or by contacting your employer's Pensions Officer.

Sick Leave and receiving Temporary Rehabilitation Remuneration (TRR)

If you have used up all of your full sick pay entitlements (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.

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.circulars.gov.ie or contact your employer's HR Officer.

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 paid into the Scheme before you can access Single Scheme 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.

Paid into the Scheme for less than 24 months	Paid into the Scheme for 24 months or more
✗ Not Vested	✓ Vested

If you have previously received a refund from the Scheme, please note that the period of time you were a member of the scheme before the refund was paid to you does not count towards the vesting period. In certain circumstances you can repay a refund, which will 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 paid into the Scheme for 24 months or more?

If, on leaving your employment, you have paid contributions for 24 months or more as a member of the Scheme you are not allowed to claim a refund of your contributions as you are now a vested member of the scheme. However, a lump sum and a pension payment will be payable when you reach your normal retirement age. See page 10 for more information on your *normal retirement age.*

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.

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

If you have paid member contributions for less than 24 months and you are not starting in another public service position to which the Single Scheme applies, you may be eligible to apply for a refund of your contributions from your employer. In accordance with current Revenue rules the standard rate of tax (currently 20%) will be deducted from any refund irrespective of what your actual rate of tax is.

If you have paid contributions for less than 24 months as a Scheme member, and you are leaving one public service job to take up employment with another Single Scheme public service employer, your membership of the Scheme will continue with that employer. You will not be entitled to any refund of contributions.

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

If your most recent employer considers that you may be eligible for a refund, 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 knows if you are taking up pensionable employment elsewhere in the public service.

What happens if I die after leaving my employment?

Less than 24 months as a member of the Scheme

If you cease employment and you have not completed the 24 months *Scheme Vesting Period,* there is no death benefit payable under the Scheme.

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 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 regular Spouse/Civil Partner Pension and/or a Child Pension(s) may also be payable to eligible beneficiaries.

The death gratuity payable is the pension lump sum 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 payment 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's Pension Officer.

Can I transfer my benefits to another pension arrangement?

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

What happens if I rejoin the Single Scheme at a future date?

If you rejoin 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 refunds contributions with compound interest, the corresponding Single Scheme service will count towards the Single Scheme vesting period.

On rejoining the Scheme, if you are eligible to repay a prior Single Scheme refund and opt not to do so or an 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's Pension Officer.

Your benefits on retirement

What is my normal retirement age?

Your *normal retirement age* under the Scheme is the same as the age at which you can claim the Contributory State Pension from the Department of Social Protection.

Can I remain a Scheme member beyond my normal retirement age?

Provided the terms and conditions of your employment allow, you can decide not to retire and access your benefits at your normal retirement age and instead keep working up until your 70th birthday. If you do so, you will contribute to build up retirement benefits but cannot access Single Scheme retirement benefits until you have formally retired. Age 70 is the *upper retirement age* under the Scheme.

How are my final normal retirement benefits calculated?

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

For normal retirement this is 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 at your normal retirement age 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?

Under current Revenue rules, there is a personal limit of €200,000 on **all** tax free lump sums taken from **all** pension arrangements since 7 December 2005. The next €300,000 of pension lump sum taken from all pension arrangements since 7 December 2005 is taxable at the standard rate of income tax (currently 20%). Any lump sum over the €500,000 limit will have USC deducted and will be taxed at the higher rate (currently 40%).

There is also a cap on the maximum value of retirement benefits that any individual can build 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's pension administrator 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 pensions administrator 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 pension administrator 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 and any cash lump sum will be taxed as described above. This can effectively result in double taxation of pension benefits in excess of the Standard Fund Threshold.

You should note that if you do not provide satisfactory evidence of your other retirement benefits, your pensions administrator may be unable to put your benefits into payment, or may assume that the whole value of your benefits exceeds the SFT and are subject to tax (and, in such an event, it will be your responsibility to reclaim it back from Revenue in the event an overpayment of tax is subsequently identified).

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 2020 and her rate of annual pension at 31 December 2020 was €20,000. In January 2021, in line with the CPI change, the Minister approved an increase of 0.10% from 1 January 2016 to all pensions in payment on that date. From 1 January 2016, Mary's annual pension would have increased from €20,000 to €20,020.

Can I retire early?

From age 55, once you have completed the Single Scheme *vesting period* of 24 months, you can apply to your employer for *cost-neutral early retirement.*

The early retirement benefits payable to you up to the date of your retirement will be based on the lump sum and pension amounts that have built up to the date of your retirement. However, your lump sum and pension will be **permanently** reduced to reflect the early access to your benefits.

The rate of the reduction will be in line with actuarial rates approved by the Minister for Public Expenditure & Reform. Your age at retirement and the time remaining until your normal retirement age are the main factors in determining the reduction to be permanently applied.

For further information on cost-neutral early retirement you should consult the relevant Circular available on the Single Scheme website at www.singlepensionscheme.gov.ie or make contact with your employer.

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

You can apply to retire early at any age on the 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.

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 make contact your employer's Pension Officer.

What happens if I rejoin the Public Service after retirement?

If you are re-employed in the Irish Public Service after your retirement and depending on the salary applying to any such re-employment after your retirement, your pension may be reduced or suspended altogether. This is called pensions abatement.

If you are re-employed in the public service in any paid capacity, it is important that you make contact with your former employer to notify them that you are being re-hired as a public servant and provide details of your new position. The Payroll Office paying your pension will then liaise with your new employer to decide if your Scheme pension must be reduced for as long as you are in receipt of a Public Service salary after your retirement.

The Contributory State Pension and your Single Scheme benefits

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

So when you retire, you may potentially be entitled to receive the Contributory State Pension. This would be payable separately to you and directly by the Department of Social Protection at your normal retirement age. The maximum rate at 7 January 2022 for a single person without a dependant is €253.30 per week (€13,217.19 per annum).

Entitlement to the State Contributory Pension is based on eligibility criteria set by the Department of 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 Social Protection by telephone at LoCall 1890 500 000 or via their website at www.welfare.ie

Death and your 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 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.

Annual Pension payable to eligible Spouse or Child

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

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.

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's Pension Officer.

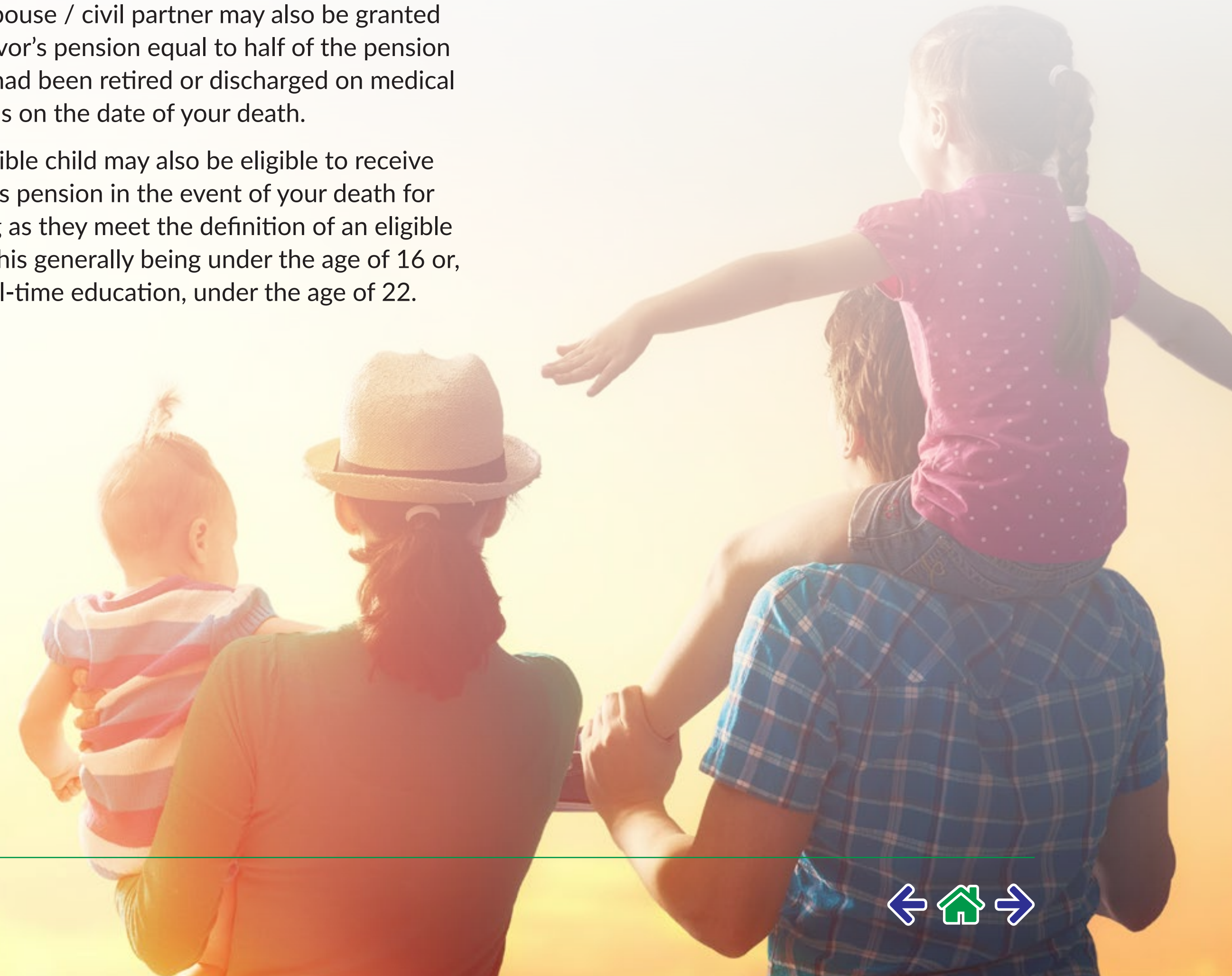
What happens to my pension payment when I die after retirement?

If you are single, your pension will automatically cease on your death with no further benefits payable to your Estate.

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

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's Pension Officer.



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. Pension Adjustment Order can apply to retirement benefits only, contingent (death) benefits only, or both.

Your employer 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.

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 of Public Expenditure and Reform has the power to introduce regulations to provide for or amend 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?

Your employer is responsible for taking pension deductions 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 public service employer is responsible for the administration of your pension contributions paid and 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 an unfunded pay-as-you-go scheme. This means that all liabilities under the Scheme are met by the Exchequer that will provide the necessary financial support to your employer to cover the cost of all benefits.

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 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's Pension Officer to raise your concerns.

If you still remain dissatisfied, you should write to the Head of Human Resources for your employer. The Head of Human Resources 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 the Head of Human Resources, 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 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 Financial Services and Pensions Ombudsman are:

Address

Financial Services and Pensions Ombudsman
(FSPO)
Lincoln House
Lincoln Place
Dublin 2
D02 VH29

E-mail info@fspo.ie
Phone +353 1 567 7000

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, Teacher Education), you should contact that Shared Service Centre directly in line with existing local protocols.*

Other sources of useful information

Department of 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