

To: All Personnel Officers

## **Single Public Service Pension Scheme: Instructions for Relevant Authorities concerning the collection and remittance of member contributions**

Dear Personnel Officer,

### ***Background***

1. The Single Public Service Pension Scheme (SPSPS) commenced on 1 January 2013, as announced in [Department of Public Expenditure and Reform Circular 19/2012: Commencement of the Single Public Service Pension Scheme](#). That Circular indicated that further instructions would issue about the collection and remittance of pension contributions. **This notification accordingly sets out instructions for all Relevant Authorities concerning the collection and remittance of the pension contributions of Single Scheme members.**
2. The Minister for Public Expenditure and Reform has made regulations designating Ministers of the Government along with specified public service bodies and bodies corporate as “**Relevant Authorities**” for the purposes of the Single Scheme (see [Public Service Pensions \(Single Scheme and Other Provisions\) Act 2012 \(Relevant Authorities\) Regulations 2012](#) (S.I. No. 581 of 2012)).
3. Relevant Authorities represent the paying authority or employer equivalent in the operation of the Scheme; their responsibilities include the collection and remittance of member contributions, the calculation and recording of accrued benefits, and communications with members. *Appendix A* provides a summary of these responsibilities, which can be fully accessed by referring to the [Public Service Pensions \(Single Scheme and Other Provisions\) Act 2012](#).

### ***Collection of member contributions***

4. Single Scheme member contribution rates are as set out in section 16 of the 2012 Act. **The standard rates which apply to most members are 3.5% of net pensionable remuneration and 3% of pensionable remuneration.** However, as provided for in section 16(2) of the Act, Scheme members in the following “fast-accrual” groups have different contribution rates: Oireachtas members (including the President), the Judiciary, the Comptroller and Auditor General and qualifying and designated office holders, Gardaí, Permanent Defence Force personnel, prison officers and whole-time firefighters.
5. Contributions from all Scheme members must be collected in respect of each pay period and at each payroll run.

### **Remittance of member contributions**

6. **Relevant Authorities must remit member contributions on a monthly basis to one or other of the following two bank accounts:**

- (i) **Paymaster General (PMG) Supply Account:** For Relevant Authorities in sectors directly paid by Government Departments, including **the civil service, Gardaí, Permanent Defence Force, and primary and post-primary (non-VEC) teachers**, member contributions must be remitted to the Paymaster General (PMG) Supply Account. Details of this account are as follows:

Account Name:	Supply Account PMG
Account No:	
Account Sort Code:	<b>Contact DPER for this information</b>
Account IBAN:	<b>Online detail removed as anti-fraud measure</b>
Account BIC/SWIFT:	

Lodgements by Relevant Authorities to the PMG Supply Account must indicate that the funds lodged are proper to 301000.65710 (301000 being the “Superannuation Business Unit” and 65710 being the “Object Account”). Where such a lodgement is made by Internal Funds Transfer (IFT) please note that the relevant PMG Code is 780 SUPE.

- (ii) **Danske Bank account:** For Relevant Authorities in sectors **NOT** directly paid by Government Departments, including **State bodies / agencies, local authorities, VECs, universities, Institutes of Technology, and clerical and maintenance staff in community and comprehensive schools**, member contributions must be remitted to the Danske Bank account. Details of this account are as follows:

Account Name:	Dept of Public Expenditure and Reform - Single Pension Scheme Contributions - EFT - Public Bank Account
Account No:	
Account Sort Code:	<b>Contact DPER for this information</b>
Account IBAN:	<b>Online detail removed as anti-fraud measure</b>
Account BIC/SWIFT:	

Lodgements by Relevant Authorities to the Danske Bank account will be transferred monthly to the PMG Supply Account, so as to comply with section 16(5) of the 2012 Act, which requires contributions to be “disposed of for the benefit of the Exchequer”.

7. **Remittances must be made in respect of each calendar month by the 20<sup>th</sup> of the following month.** Remittances should be made once per month. There is no scope for a Relevant Authority to withhold remittances of member contributions, notwithstanding any arrangement that may currently apply in the case of other public service pension schemes.

8. Relevant Authorities must prepare and retain details of contributions deducted from each Scheme member in connection with each monthly remittance. These details should be entered into the Excel spreadsheet which accompanies this notification (see screenshot at *Appendix B*); this completed spreadsheet must be emailed each month to the Department of Public Expenditure and Reform at [singlescheme@per.gov.ie](mailto:singlescheme@per.gov.ie). The spreadsheet file name should be in the form: "RA-NNN-JAN13.xls", where "NNN" is the reference number of the Relevant Authority in [S.I. No. 581 of 2012](#) (e.g. 006, 043, 177), and "JAN13" is the month of contributions deduction (not the month of remittance).
9. Information will be provided to Relevant Authorities in due course as to how they can avail of restricted access to information in the account to which they remit contributions (PMG Supply Account or Danske Bank account as appropriate) concerning their lodgements into that account.
10. A schematic outline of the collection / remittance process set out above is provided at *Appendix C*; it illustrates the process separately for (i) relevant Authorities who remit to the PMG Supply Account and (ii) relevant Authorities who remit to the Danske Bank account.

### ***Circulation and queries***

11. Please bring this notification to the attention of public service agencies / bodies operating under the aegis of your Department, ensuring in particular that it is sent to all Relevant Authorities.
12. Queries about this notification may be pursued as follows:
  - Public service agencies / bodies with queries should raise them with their parent Department.
  - Departments / Offices with queries can raise them by emailing [singleschemequeries@per.gov.ie](mailto:singleschemequeries@per.gov.ie). Alternatively Departments / Offices may consult the following officials of the Department of Public Expenditure and Reform:
    - Henry O'Mara - email: [henry.o'mara@per.gov.ie](mailto:henry.o'mara@per.gov.ie)
    - Eamonn Robbins - email: [eamonn.robbins@per.gov.ie](mailto:eamonn.robbins@per.gov.ie)

Yours sincerely,

David Owens  
[David.Owens@per.gov.ie](mailto:David.Owens@per.gov.ie)  
Public Service Pensions Policy  
Department of Public Expenditure and Reform

30 January 2013

## Appendix A – Key responsibilities of Relevant Authorities in the operation of the Single Scheme, as provided for in the Public Service Pensions (Single Scheme and Other Provisions) Act 2012

[Note: Minister = Minister for Public Expenditure and Reform.]

Section of 2012 Act	Summary	Details (Numbers refer to subsections in the 2012 Act.)
16	<i>Contributions to scheme, etc.</i>	<p>A relevant authority:</p> <ul style="list-style-type: none"> <li>- may be required by the Minister to make a contribution where a body is self-financing – (4);</li> <li>- shall pay contributions to or for the benefit of the Exchequer in a manner directed by the Minister – (5);</li> <li>- may have unpaid contributions recovered by the Minister in court – (6);</li> <li>- may be directed to dispose of contributions by High Court – (7).</li> </ul>
17	<i>Return of contributions in certain cases.</i>	<p>A relevant authority may be required to facilitate the return of pension contributions to a member in specific circumstances and subject to particular conditions:</p> <ul style="list-style-type: none"> <li>- return of contributions where vesting period not completed – (1);</li> <li>- return of excess contributions where member paid in respect of more than one full-time (aggregated) employment – (2);</li> <li>- rate of compound interest to charge on re-payment of contributions with consent of the Minister – (3)(c);</li> <li>- discretion to accept re-payment of contributions in more than one payment - (4).</li> </ul>
19	<i>Calculation of retirement benefits.</i>	This section provides that applications be made to a relevant authority to receive a pension and lump sum for members with standard accrual terms.
20-26	<i>Calculation of retirement benefits – President; qualifying office holders; holders of judicial offices; C&amp;AG; Oireachtas members; designated office holders; members who may be required to retire early.</i>	These sections provide that applications be made to a relevant authority to receive a pension and lump sum in the case of members with non-standard (fast) accrual terms.
27	<i>Cost neutral early retirement.</i>	A relevant authority may consider and grant an application by a Scheme member for early retirement on actuarially reduced benefits.

28	<i>Preservation of benefits.</i>	A relevant authority must be satisfied that a preserved pensioner applying for retirement on medical grounds would, if still serving, be eligible for such retirement.
29	<i>Retirement on medical grounds.</i>	A relevant authority must be satisfied concerning the medical evidence supplied before agreeing to payment of retirement benefits in cases of retirement on medical grounds - (3).  A relevant authority may agree to a repayment schedule of lump sum in cases where a medical grounds retiree is reappointed - (9).
31	<i>Obligation to pay benefits.</i>	Calculation and payment of pension and lump sum for a Scheme member is a function of his or her relevant authority, subject only to any reassignment of such function by the Minister.
32	<i>Payment of pension, etc.</i>	Responsibilities of relevant authorities concerning pension payment:  - payment of pension in arrears - (2);  - payment of pension and lump sum in the case of a person who by reason of mental or physical disability is unable to give a receipt for the amount of such payment - (3);  - requirement to be satisfied that a person is a registered medical practitioner – (6).
34	<i>Grant and payment of survivor's pension.</i>	A relevant authority must be satisfied that cohabitation has ceased before granting or re-granting a survivor's pension – (2)(b)(ii).  A relevant authority may be directed or instructed by the Minister in specific respects concerning the payment of a survivor's pension – (4), (5) and (6).
36	<i>Children's pension – beneficiaries.</i>	The Minister may delegate to a relevant authority a function to give a direction, on compassionate grounds, to regard a person, who is married, in a civil partnership or cohabiting, as a child for the purposes of payment of a children's pension - (3).
37	<i>Children's pension – to whom paid.</i>	A relevant authority may pay a children's pension to persons having care of a child in proportions which the relevant authority may determine, where more than one person has care of the child – (3).  A relevant authority may be directed or instructed by the Minister regarding the determination of the class or classes of person to whom a children's pension may be paid – (4) and (5).
38	<i>Children's pension – conditions for payment, etc.</i>	Subject <i>inter alia</i> to the Minister's discretion, a relevant authority may pay a children's pension even where the normal conditions imposed would not permit it be paid, if it is considered just and equitable in all the circumstances – (4).  A relevant authority may be directed or instructed by the Minister regarding the conditions under which a children's pension may be paid – (5) and (6).
43	<i>Duty of relevant authority to keep records, calculate contributions, etc.</i>	A relevant authority:  - must keep full and proper account of contributions paid and referable amounts accrued by a Scheme member– (1);

		<p>- must within six months of year-end, provide a Scheme member with a statement setting out total contributions paid in that year, total referable amounts accrued in that year, and total referable amounts accrued in previous years uprated in line with the CPI – (2);</p> <p>- must within six months of a Scheme member ceasing to be employed provide that member with a statement setting out total contributions paid in that year, total referable amounts accrued in that year, and total referable amounts accrued in previous years uprated in line with the CPI – (3).</p>
45	<i>Repayment of retirement benefits, etc., overpaid.</i>	A relevant authority may accept repayment of overpaid retirement benefits in accordance with a schedule with the consent of the Minister.
49	<i>Duty to give information, etc.</i>	<p>A relevant authority:</p> <p>- must be supplied with necessary operational information by a person applying for or in receipt of a pension – (1);</p> <p>- must be supplied with necessary operational information by a spouse or civil partner of a deceased member who applies or has applied for a survivor's pension or a children's pension – (2);</p> <p>- must be supplied with necessary operational information by a person having the care of a child of a deceased member who applies or has applied for a children's pension in relation to that child – (3);</p> <p>- must be supplied with necessary operational information by a legal personal representative of a deceased member – (4);</p> <p>- must be supplied with necessary operational information by any person not covered by (1) to (4) applying for or in receipt of a pension – (5);</p> <p>- must be supplied with necessary identifying information by a person applying for or in receipt of a pension – (6);</p> <p>- may supply relevant operational or identifying information to another relevant authority, or to the Minister – (7).</p>
50	<i>Use of Personal Public Service Number (PPSN).</i>	A relevant authority shall be supplied with the PPSN of a person applying for or in receipt of a pension in respect of the person to whom the pension is to be paid.
51	<i>Duty to make declarations, etc.</i>	A relevant authority shall be supplied with a declaration by a person who is in receipt of or has an entitlement to public service pension benefits upon taking up public service employment or applying for a retirement benefit.
53	<i>Cesser or reduction of benefit.</i>	A relevant authority may refuse or reduce retirement benefits or reduce or not return contributions where a Scheme member is dismissed or otherwise vacates his or her appointment having been found to have caused a financial loss to a public service body or to the State.

## Appendix B – Screenshot of spreadsheet for Relevant Authority monthly return of Single Scheme member contributions details to the Department of Public Expenditure and Reform

Microsoft Excel - Appendix B, RA-NNN-JAN13

File Edit View Insert Format Tools Data Window Help

Type a question for help

G6 20/02/2013

Single Public Service Pension Scheme (SPSPS)						
Pension Contributions - monthly remittance details						
Total Monthly Contributions (all Members)						
RA Reference number*	Minister of the Government, Public Service Body or Body Corporate	Month / Year of deduction of contributions	Number of SPSPS Members	Pension Contributions (€)	Date of funds transfer to PMG or Danske Bank (DD / MM / YY)	
1	An Taoiseach	Jan-13	3	1215.00	20/02/13	
<p>* For each Relevant Authority (RA) this is the number of the Minister of the Government, public service body or body corporate specified in the <i>Public Service Pensions (Single Scheme and Other Provisions) Act 2012 (Relevant Authorities) Regulations 2012 (S.I. No. 581 of 2012)</i>. Entering the appropriate number in cell A6 will populate all relevant cells in columns A and B.</p> <p>** Start at no. 1 and increment by 1 for each additional SPSPS member, e.g. ninth member is assigned no. 9, tenth member is assigned no. 10, etc.</p> <p>*** PPS Number consists of seven (7) digits and one (1) letter.</p>						
Relevant Authority (RA)		SPSPS Member			Monthly Contribution	
Reference number*	Name (Minister of the Government, Public Service Body or Body Corporate)	Headcount Cell**	PPSN ***	First Name and Surname	SPSPS Member Pension Contribution (€)	Standard (S) / Fast (F) accrual category
1	An Taoiseach	1	1234567A	John Kelly	385.00	S
		2	2345678B	Pauline Murphy	520.00	F
		3	3456789C	Patrick O'Sullivan	310.00	S

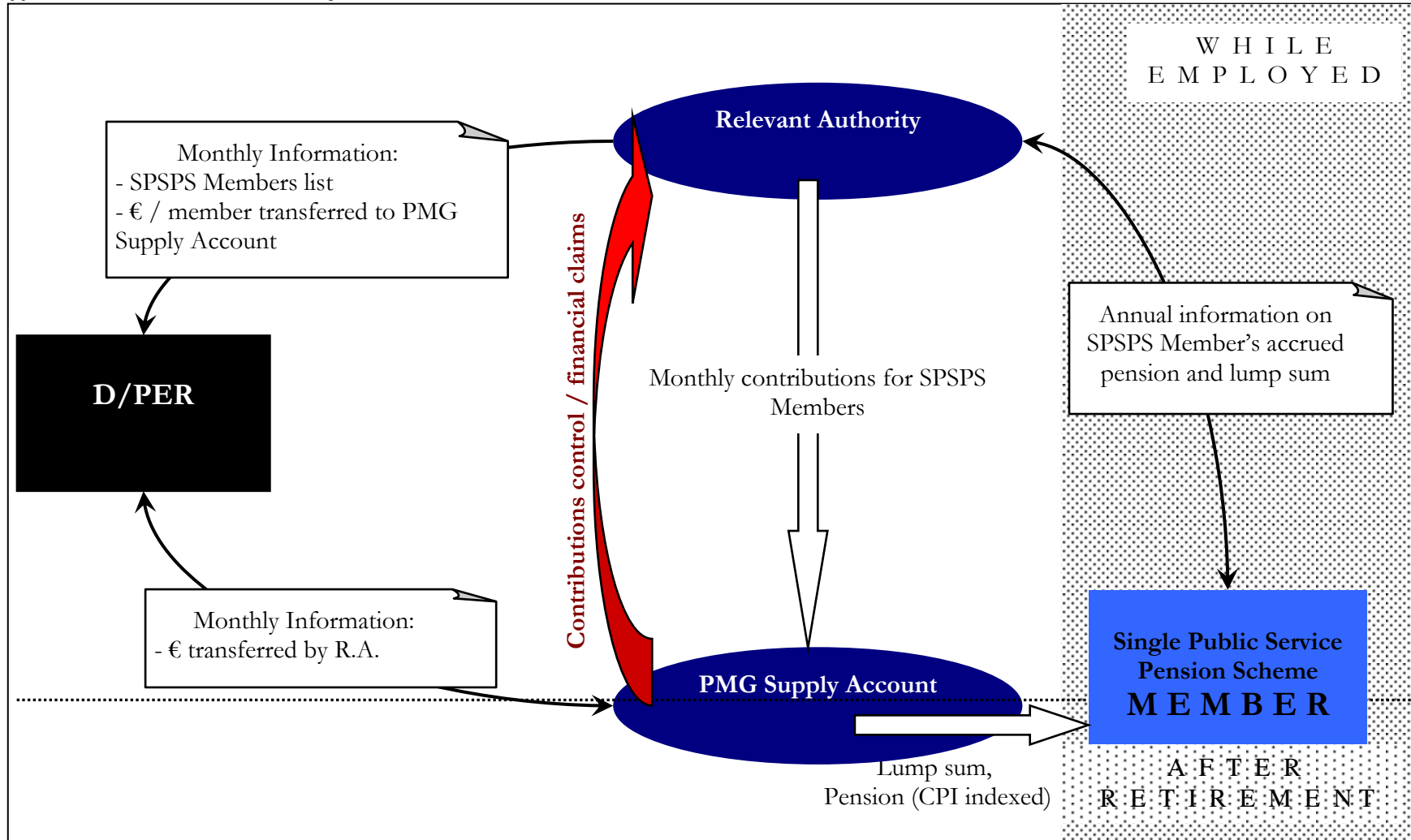
SPSP Scheme Contributions

Ready NUM

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**Appendix C – Single Public Service Pension Scheme (SPSPS): Collection and remittance of contributions by Relevant Authorities**

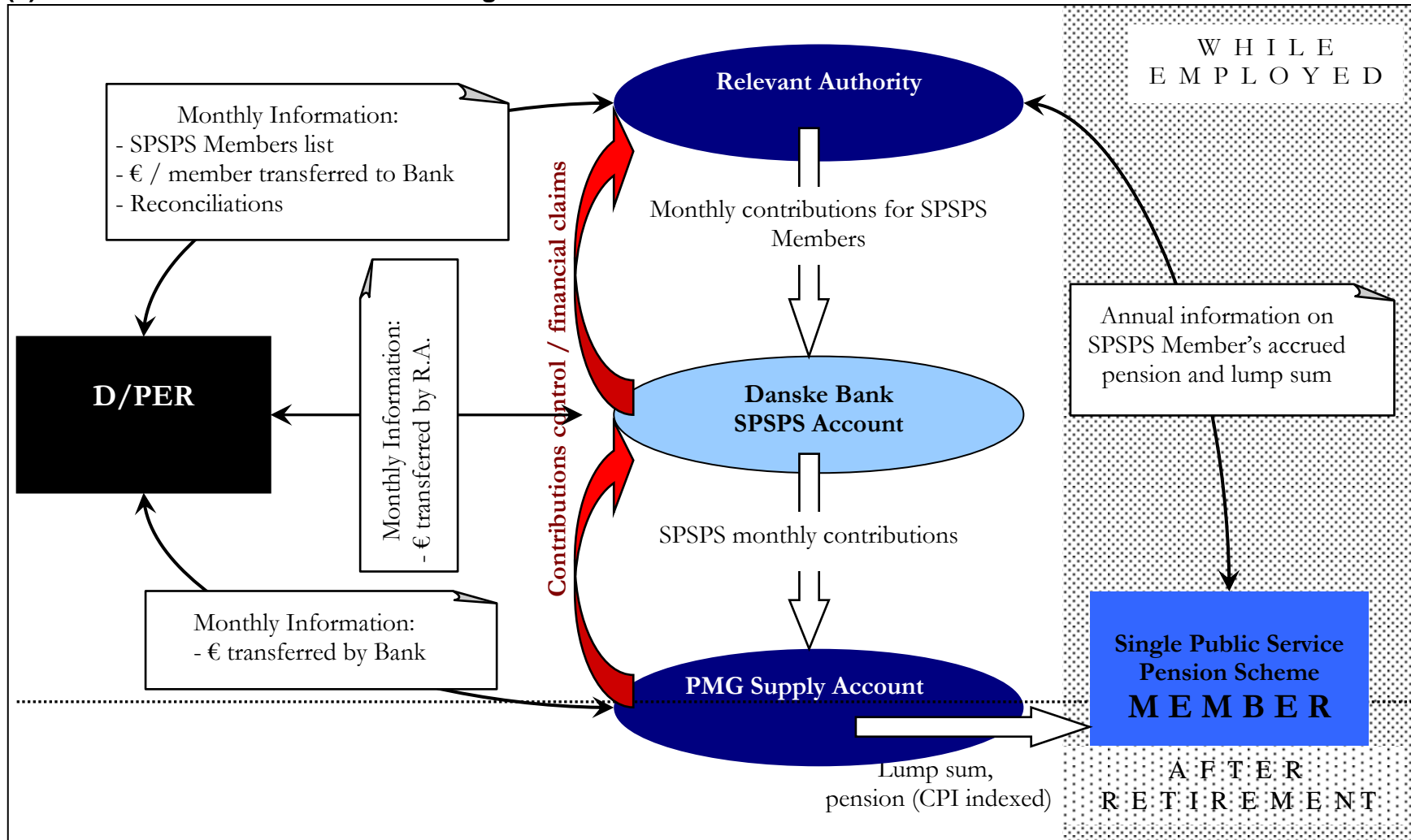
**(i) Central Government Departments / Offices and related**



Legend: —→ Information flow, → Money transfer, ↪ Contributions control / financial claims



**(ii) Non-Central Government bodies / agencies**



Legend: Information flow, Money transfer, Contributions control / financial claims