

<b>Resource Toolkit</b>	Single Scheme Administration Project (Phase 1) <b>Death of Deferred Member Resources</b>
<b>Resource Name</b>	Death of a Deferred Member Information Note
<b>Resource Reference</b>	SPS.DTH.DOD.IN.01 (Phase 1)
<b>Description</b>	<p>An Information Note that provides an overview of all deferred member benefits payable on death and to whom. The Information Note also sets out what documentation is needed as part of a Death of a Deferred Member benefit application.</p> <p>It can issue to; the Legal Personal Representative applying for a Death Gratuity; Spouse/Civil Partner Pension applicant; and Child Pension applicant.</p>
<b>Version</b>	V1.0

**PLEASE NOTE:** Administrators may access legislation, Circulars or Letters to Personnel Officers noted in this Procedure by accessing the Circulars & Legislation Section of the Single Scheme Website at [www.singlepensionscheme.gov.ie/circulars](http://www.singlepensionscheme.gov.ie/circulars)

# Single Public Service Pension Scheme

## Death of a Deferred Member Information Note

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### What is the purpose of this Information Note?

This note provides an overview of the benefits payable and to whom, when a deferred Single Scheme member dies before accessing their benefits. This Information Note can issue to the following benefit applicants:

<b>Death Gratuity:</b>	Legal Personal Representative of the deceased's estate
<b>Spouse/Civil Partner Pension:</b>	Spouse/Civil Partner Pension applicant
<b>Child Pension:</b>	Child Pension applicant

### About the Single Public Service Pension Scheme

Staff appointed to a pensionable job in the public service since 1 January 2013 are, generally, members of the Single Pension Scheme.

The Single Scheme provides benefits in the event of the death of a deferred member before reaching their normal retirement date – subject to certain eligibility criteria being met. In order to be “deferred”, Single Scheme member must have had two years paid pensionable employment with an Irish Public Service employer. This Information Note outlines what these Death of a Deferred Member benefits are. You can find additional information on the dedicated Single Scheme website at [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)

### What Single Scheme benefits may be payable if a member dies in deferment?

Some or all of the following benefits may be payable on the death of a deferred member of the Scheme. All benefits under the Scheme are paid to beneficiaries by the member's final public service employer.

## Death Gratuity Benefit

### ***What is it?***

- This is a once-off lump sum
- A Death Gratuity may be payable provided the member had paid into the Scheme for *at least two years* while employed in the Irish Public Service.

### ***Who is it payable to?***

- It is payable to the member's Legal Personal Representative
- If the member has left a Will, this will usually be the Executor of the member's Estate and the person named on the Grant of Probate from the Probate Office. If the member has not left a Will, this is usually the immediate next of kin or a close family member who will look after the member's affairs on their death and arrange for Letters of Administration from the Probate Office.

### ***How much is it?***

- The Death Gratuity is the total of all pension lump sum amounts earned by the member across all Irish Public Service employments.
- If a lump sum benefit has been paid or is payable from any other public service pension scheme that the member was previously a member of, the Death Gratuity payable under the Single Scheme will be reduced to take into account this other benefit.

### ***When will it be paid?***

- Payment of the Death Gratuity is made once Grant of Probate/Letters of Administration have been received.

## **Spouse/Civil Partner Pension Benefit**

### ***What is it?***

- This pension may be payable provided the member paid into the Scheme for *at least two years* before their death and is survived by a Spouse/Civil Partner on death.

### ***Who is it payable to?***

- It is payable to the surviving Spouse/Civil Partner at the member's time of death.
- It is usually payable for the lifetime of the surviving Spouse/Civil Partner unless they subsequently remarry or cohabit with another adult.
- Some of this pension may be payable, in certain circumstances, to the surviving former Spouse/Civil Partner of the member if that individual is the beneficiary under a Pensions Adjustment Order that may have been granted by a Family Law Court and where that person has not remarried.

### ***How much is it?***

- The pension is usually calculated as one-half of the pension amounts that the member earned over the course of their pensionable Irish Public Service employment.
- Once the identity of any potential beneficiary of a Spouse/Civil Partner Pension is confirmed, an Application Form will issue. If it is confirmed that a Surviving Spouse/Civil Partner is eligible to receive a pension, full details of the amount will be provided to them

### ***When will it be paid?***

- The pension will be paid just as soon as all necessary documentation is available to allow for calculations to be completed and the pension to be set up
- Once set up, payment will be backdated to the day after the member's death and any arrears will usually be paid in the first instalment.

## Child's Pension Benefit

### **What is it?**

- This pension may be payable provided the member paid into the Scheme for *at least two years* before their death and is survived by an Eligible Child.

### **Who is an "Eligible Child"? ! IMPORTANT !**

This is a child or step-child or lawfully adopted child of a member, where the child:

- a) is not yet 16 years old; **OR**
- b) is older than 16 years but under 22 years  
**and**
  - (i) is receiving full-time educational or vocational instruction **or**
  - (ii) is undergoing full-time instruction or training by any person for any vocation, profession or trade; **OR**
- c) is permanently incapacitated by reason of mental or physical infirmity from maintaining himself or herself and who, when his or her permanent incapacity first occurred, was a person to who met the conditions at (a) or (b) above.

### **Who is it payable to?**

- If the Child is under 18 or permanently incapacitated and in the care of a Surviving Parent or Legal Guardian, the pension will normally be paid to this Surviving Parent or Legal Guardian on the child's behalf.
- If the Child is over 18 and not in the care of a Surviving Parent or Legal Guardian, the pension is payable to the child in their own right.
- A Child's Pension is usually payable to a child for so long as they continue to meet the definition of an Eligible Child.

### **How much is it?**

- The pension is usually calculated as a fraction of the pension amounts that the member earned over the course of their pensionable Irish Public Service employment.
- The fraction of the pension payable to an Eligible Child depends on the total number of children who may receive a Child's Pension (see summary table below).

<b>Survivors</b>	<b>Fraction of Deceased's Pension to Children</b>
Spouse/Civil Partner and 3 or fewer children	<b>One-sixth</b> of the deceased's pension payable per child
Spouse/Civil Partner and 4 or more children	<b>Half</b> of the deceased's pension divided by the number of children and payable per child
One child, no Spouse/Civil Partner	<b>One-third</b> of the deceased's pension
Two or more children, no Spouse/Civil Partner	<b>Half</b> of the deceased's pension divided by the number of children and payable per child

- Once the identity of any potential beneficiary of a Child Pension is confirmed, an Application Form will issue. Depending on the individual circumstances of the child, this may issue to the Surviving Parent or Legal Guardian, or the child themselves if over 18. If it is confirmed that a Child is eligible to receive a pension, full details of the amount will be provided to in due course.

### **When will it be paid?**

- The pension will be paid just as soon as all necessary documentation is available to allow for calculations to be completed and the pension to be set up
- Once set up, payment will be backdated to the day after the member's death and any arrears will usually be paid in the first instalment.

### **What documentation needs to be provided?**

Care must be taken by pension scheme administrators to ensure that all death benefits are being paid to the correct beneficiary for the right amount. The documentation needed to make sure that this happens depends entirely on the personal circumstances of the deceased and may not be the same in any two cases. For example, was the member married or did the member have children?

Some of the *initial* documentation needed for a death claim may include some or all of the following, noting that originals of documents are needed unless otherwise stated:

#### **Death Gratuity Documentation**

- Completed Death Claim Notification Form completed by Legal Personal Representative
- Deceased's Death Certificate
- Deceased's Birth Certificate (long form)
- [In due course] Grant of Probate/Letters of Administration from Probate Office.
- If applicable, a certified copy of any Pensions Adjustment Order granted by a Family Law Court against the member's benefits under the Single Scheme
- If applicable, if the member was previously divorced, legally separated or had a Civil Partner dissolved, a certified copy of the relevant Court Decree.

#### **Surviving Spouse/Civil Partner Pension Documentation**

- Completed Surviving Spouse/Child Partner Pension Application Form
- Spouse/Civil Partner's Birth Certificate (long form)
- Certificate of Marriage or Certificate of Civil Partnership

#### **Child's Pension Documentation (for each Eligible Child)**

- Completed Child Pension Application Form
- Spouse/Civil Partner's Birth Certificate (long form)
- If applicable, for child aged over 16, supporting evidence they are receiving full-time educational or vocational instruction or are undergoing full-time instruction or training by any person for
- If applicable, for a child who is permanently incapacitated, a supporting medical letter confirming the nature of any mental or physical infirmity, the date of permanent incapacity and that the incapacity is likely to be permanent.

Additional information may be requested once initial documentation has been received and reviewed.

### **Sources of further information for Death Claims**

If your query on the death claim has not been addressed by this information note, further information may be obtained from the following resources:

- Dedicated website for the Single Pension Scheme – [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)
- The Pensions Administrator in the deceased's final Irish Public Service Employer