

What benefits are payable if I die in service?

Provided you have paid into the Scheme for at least 24 months, the following death-in-service benefits may generally be payable:

- ▶ **Death Gratuity:** Payable to your Estate, it is usually up to two times your pensionable earnings in the twelve months before your death.
- ▶ **Spouse, Civil Partner or Child's Pensions:** If you leave a surviving eligible Spouse, Civil Partner or dependent child, they may each be eligible to receive a pension.

What is an eligible dependent child?

This is generally a child under the age of 16, or if in full-time education under the age of 22, or permanently incapacitated.

How is a surviving Spouse or Civil Partner pension benefit calculated?

The amount payable is usually equal to half of the pension benefits that you have built up as a member of the Scheme at your date of death.

How is a surviving Child Pension benefit calculated?

The amount payable is a percentage of the pension benefits that you have built up as a member of the Scheme at your date of death. The percentage payable to each eligible child depends on the number of surviving eligible children.

Do these pensions increase once in payment?

Subject to the approval of the Minister for Public Expenditure & Reform, these pensions may increase in line with any increases to inflation.

What happens if I die in service and have not paid into the scheme for 24 months or more?

If you die in service and have not paid into the Scheme for 24 months or more a reduced Death Gratuity is the only benefit that may be payable under the Scheme.

Where can I get further information?

You can find more general information, including a copy of your **Scheme Information Booklet**, in the members' area of the Single Scheme website at www.singlepensionscheme.gov.ie/for-members/

If you have any specific questions or need further help, you should contact your employer's Pension Officer who will be able to assist you.