



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

Single Public Service Pension Scheme



Training for Relevant Authorities

Single Scheme – Retirement and Death Benefits Administration

(Phase 1 – Single Scheme Administration Project)

www.singlepensionscheme.gov.ie

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Suggested Process Map – Normal Retirement.....Fold Out

Suggested Process Map – Ill-Health RetirementFold Out

Suggested Process Map – Steps Following Notification of Death.....Fold Out

Suggested Process Map – Processing of Death Gratuity.....Fold Out

Suggested Process Map – Processing of a Spouse/Civil Partner Pension..Fold Out

Suggested Process Map – Processing of a Child PensionFold Out

Single Public Service Pension Scheme

Training for Relevant Authorities

Module D: Single Scheme - Retirement Benefits Administration

Module E: Single Scheme - Death Benefits Administration



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Single Scheme Training for Relevant Authorities

- Module A: Recruitment & Onboarding (Q3 2017)
- Module B & C: Leaving Single Scheme Employment and Annual Administrative Activities (Mar – May 2018)
- Module A: Re-Run (October 2018)
- **Module D & E: Retirement Benefits Administration and Death Benefits Administration**



Housekeeping

Introductions

Your Name:

Your Organisation:

The Area you Work in:

Your Main Learning Objectives for Today:

Single Scheme Trainer



Liz Kearney

Single Scheme Team



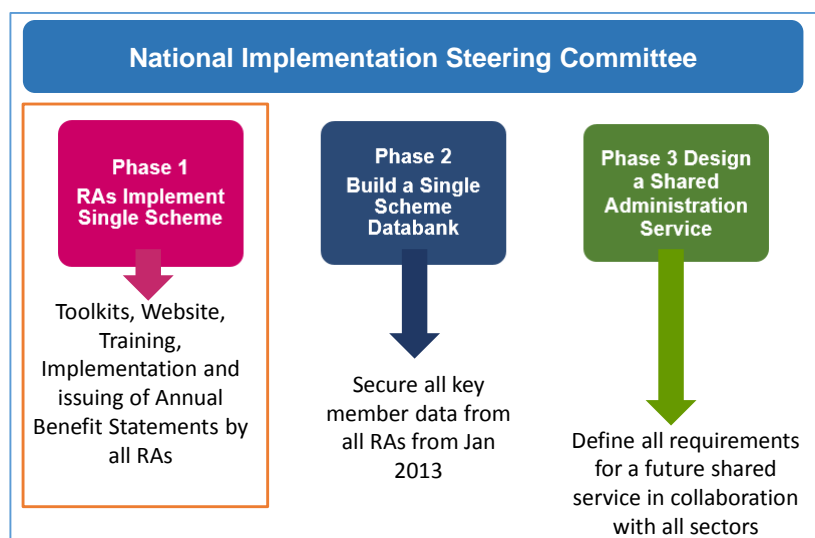
A clearer understanding of:

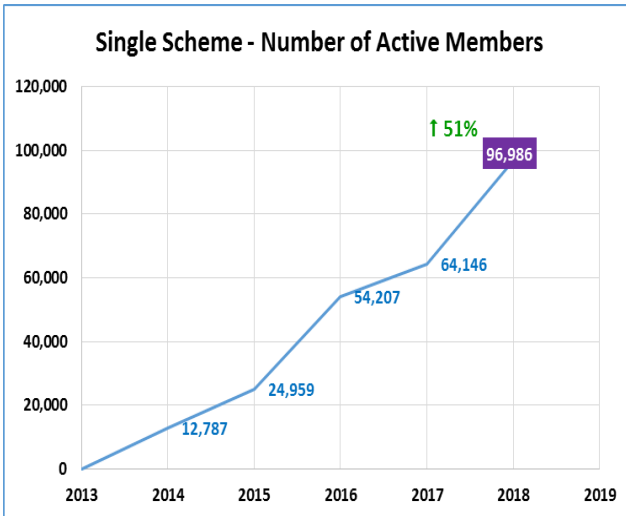
- Key Single Scheme Features
- Online Resources Available for Administrators
- Single Scheme Members and Retirement Options
- Processes involved in administering Single Scheme Retirement Benefits
- Single Scheme Members and Death Benefits
- Processes involved in administering Single Scheme Death Benefits
 - Death Gratuity
 - Spouse/Civil Partner Pensions
 - Eligible Child Pensions



Single Scheme Project

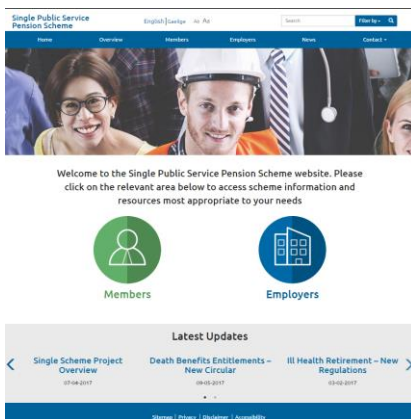
Single Scheme Project - Phases of Work





- 96,986 members based on DPER Annual Survey 2017
- Membership increasing year on year (33,000 increase since 2016)
- Main administration activities are around recruitment and leaving pensionable employment

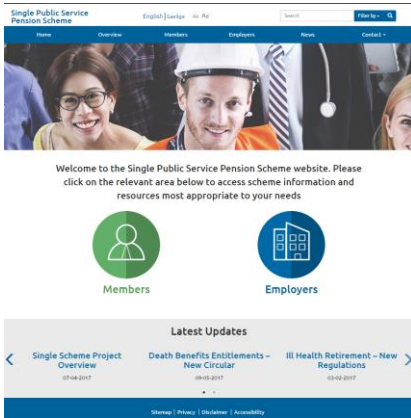
Administrator Resources



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- Administrator FAQs
- Toolkits
 - Recruitment
 - Leavers
 - Retirement
 - Death
 - Annual Administration Activities
- Process Maps / Guidelines
- Training Resources
- Calculation Tools
- Forms / Template Letters
- RA Look-Up
- Estimator Tool
- Circulars & Legislation
- Scheme News and Updates

Member Resources

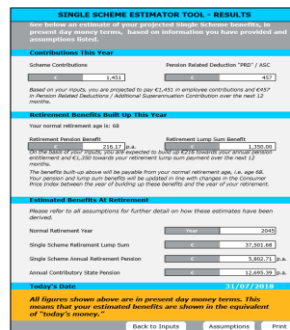


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- Scheme Booklet
- At a Glance Guides (AAGs)
- Estimator Tool
- A-Z Glossary
- RA Look-Up
- Scheme News
- Circulars & Legislation
- Useful Links

The Single Scheme Estimator Tool

- Estimator tool for Standard Accrual members
- Provides a broad indication of member retirement benefits on reaching normal retirement age
- Because Single Scheme benefits build up every time a member gets paid, it is not possible to provide a precise forecast
- Assumptions underlying the calculations – CPI, CSP, increases in pensionable pay
- At a Glance Guide explaining how to use the tool and what member information needed
- The Calculator is *not* a substitute for Annual Benefit Statements



Standard Grade Members



Single Scheme Key Features

Single Scheme – Key Features

- Public Service Pensions (Single Scheme and Other Provisions) Act 2012
- Introduced on **1 Jan 2013** across the Public Service for all ***New Entrants***
- 350+ ***Relevant Authorities*** (PSBs) each responsible for its operation
- Relevant Authorities legally responsible for the administration of the Single Scheme

253 RAs
now have
members

78% in
Health &
Education
sectors

155k
members
forecast by
2021

- A Defined Benefit Scheme
- Benefits based on Career Average Earnings & Work Pattern
- Normal Retirement Age - Same as Contributory State Pension
- Upper retirement age of 70
- Benefits may increase annually in line with CPI

Provides Death-in-Service Benefits

Ill-Health Retirement Facility at any age

Cost Neutral Early Retirement from age 55

Basic scale salary for grade
+
Pensionable allowances (e.g. Shift Allowance)
PROVIDED
the allowances:

- ✓ are permanent in nature; and
- ✓ are approved as being pensionable; and
- ✓ are included in contributions calculation; and
- ✓ have been notified to the member as being pensionable

How much do members pay?

Members are required to pay scheme contributions. Contributions are made up of two parts



Pensionable earnings and % work pattern determine contributions in each pay period

Member contributions are made up of

Part A: 3% of full time Gross pensionable remuneration x % work pattern



Part B: 3.5% of full time net pensionable remuneration x % work pattern

Gross Pensionable remuneration (Part A) is full time equivalent pensionable pay plus any approved pensionable allowances

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

The current weekly CSP rate is €243.30. The current CSP rates can be found on www.welfare.ie

Standard Grade Members

Accrual Rate

This refers to the rate at which a standard grade member's retirement lump sum and pension benefits, known as referable amounts, build up. In the Single Scheme the accrual rate is a % of pensionable remuneration received by a scheme member every pay-period.

Pre-2013 Public Service Pension

A former, pensionable public service employment where a member was paying into a pension scheme prior to the introduction of the Single Scheme in 2013. Such members may have retained "Pre-2013 Public Service Pension" benefits based on such public service employments.

Relevant Authority (RA)

Public Service employer to which the terms of the Single Scheme apply. Each Relevant Authority is responsible for administering the Scheme for its members.

The final RA is responsible for administering Retirement or Death Benefits for the member. The final RA may need to consolidate information including referable amounts accrued with previous RA employers.

Sections / organisations who may be involved in the retirement and death benefits administration processes include

- Pensions administration
- Human Resources
- Payroll (may be part of a Shared Service)
- Shared Services (HR/Pensions/Payroll)



Retirements - Key Features

Single Scheme Retirements

	Normal Retirement	Deferred Retirement	Cost Neutral Early Retirement	Ill-Health Retirement	Ill-Health Short-Service Gratuity
Vested	✓	✓	✓	✓	×
Non-Vested	×	×	×	×	✓
Pension	✓	✓	✓	✓	×
Lump Sum	✓	✓	✓	✓	✓
Benefit Enhancement	No	No	No	✓	-
Minimum Eligibility Age	NRA	NRA	55	None	None
Upper Eligibility Age	70	NRA	NRA	70	70

NRA = "Normal Retirement Age"

How are Retirements Notified?

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- HR / Pensions in RA or Shared Service can identify those active members eligible to retire on age grounds in advance of the Normal Retirement Age
- RA writes out to eligible members with Pre-Retirement Pack, six to nine months in advance of the Normal Retirement Age
- If member makes decision to proceed, formal notification submitted to RA in line with notice period protocols
- RA should have regard to notice period protocols. Sufficient time needed to process and pay member applications to retire on age grounds
- RA can formally invite deferred members to apply for retirement benefits, or deferred member may independently initiate the process

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

Standard Grade Members

Key Terms Explained

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Cost-Neutral Early Retirement (CNER)

Member retirement benefits accrued are reduced by reference to age-related actuarial reduction rates set out in Circular 18 of 2017 where a member avails of CNER. Standard accrual members only are eligible. Members must be vested in the Single Scheme, be in active employment and have reached a minimum of 55 years of age at the proposed date of retirement to be eligible for CNER, subject to employer approval..

Vesting Period








The Single Scheme vesting period is 24 months and is the minimum length of time a member must have paid into the Scheme before becoming eligible for full scheme benefits. The period of pensionable employment to achieve vesting may be non-consecutive.

Deferred Benefits

A vested member who ceases public service employment before reaching the normal retirement age and without accessing benefits is known as a deferred member. Deferred members are eligible to apply for Scheme benefits accrued at the normal retirement age. These benefits are known as deferred benefits.

- The Vesting Period in the Single Scheme is 24 months and may be comprised of non-consecutive periods of pensionable employment
- To be eligible to receive benefits at retirement a member must have paid into the scheme for 24 months or more
- Non Vested members are not eligible for retirement benefits but may be entitled to a refund of contributions at cessation of employment if vesting period not completed
- **Non vested members in active employment may be eligible for:**
 - **Short Service Gratuity (Ill-Health Retirement)**
 - **Death Gratuity**






Pre-2013 public service model Service			Single Scheme - Ongoing and Iterative		
Yr	Stick Figure	Service	Yr	Benefit Calculation	CPI adjustments
Yr 1		1	Yr 1	Pay, % FTE = Referable Amount	✓
Yr 2		1	Yr 2	Pay, % FTE = Referable Amount	✓
Yr 3		1	Yr 3	Pay, % FTE = Referable Amount	✓
Yr 4		1	Yr 4	Pay, % FTE = Referable Amount	✓
.....				
Yr 38		1	Yr 41	Pay, % FTE = Referable Amount	✓
Yr 39		1	Yr 42	Pay, % FTE = Referable Amount	✓
Yr 40		1	Yr 43	Pay, % FTE = Referable Amount	✓

Pension Calculation: Final Salary, Total Years of Service

Pension = Total Referable Amounts accrued every pay-period

Normal Retirement Age

Standard Grade Members

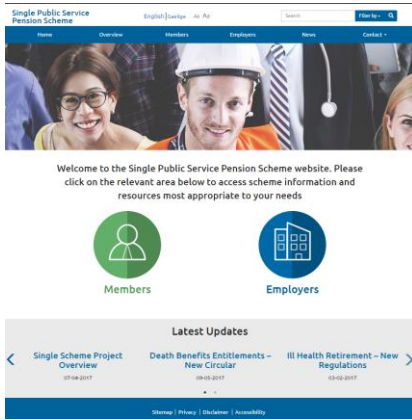
 Age 66 Normal Retirement Age:	 Age 67 Normal Retirement Age:	 Age 68 Normal Retirement Age:
If you were born before 1 January 1955	If you were born between 1 January 1955 and 31 December 1960	If you were born on or after 1 January 1961



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Retirement Process

Administrator Resources

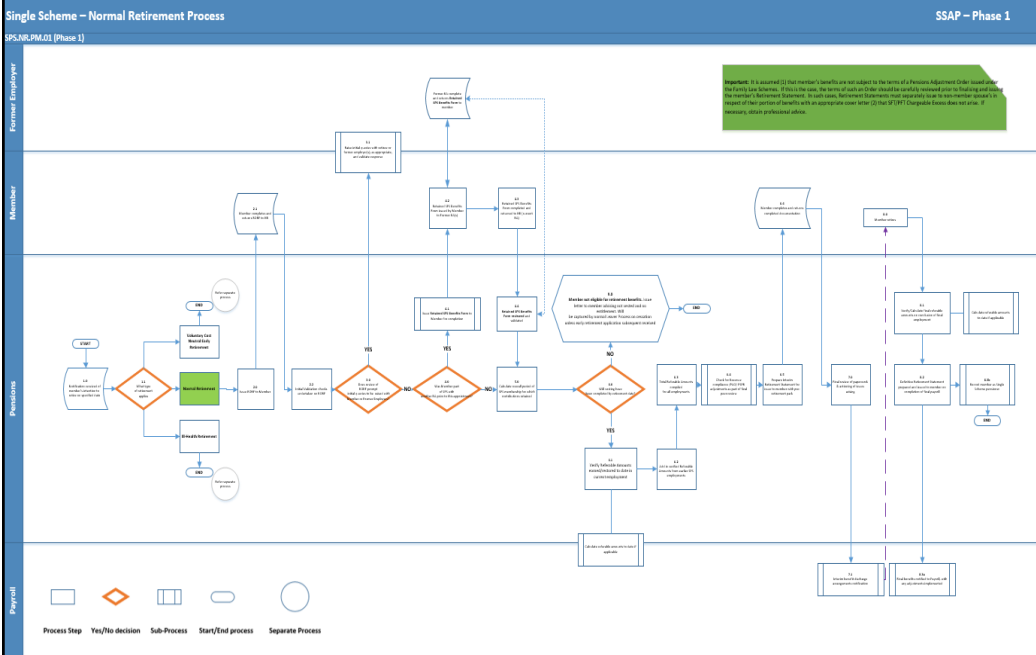


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Normal Retirement / CNER or Ill-Health Retirement

- Process Maps
- Process Guidelines
- Application Forms
- Template Letters
- Calculation Tools
- Template Statements
- Circulars & Legislation

Process Maps





Ref.	Step	Description of key activities / general guide
0.0	Process Map	<ul style="list-style-type: none"> The recommended Process Map may be accessed here: https://www.singlepensionscheme.gov.ie/retirement-process-map
1.0	Notification received from member of intention to retire	<ul style="list-style-type: none"> Is this a Normal Retirement? <ul style="list-style-type: none"> YES - Proceed to Step 2.0 below if it is verified that this is a Normal Retirement process. It is recommended that the member is, instead, a potential Normal Retirement Option. NO - administrators should establish if the planned retirement is, instead, a potential application for Cost-Neutral Early Retirement or ill-Health Early Retirement and refer to the appropriate Process for that retirement type. The remainder of this Process does not apply.
2.0	Pensions Administrator issues Retirement Options Request Form (RORF) to member	<ul style="list-style-type: none"> A template Retirement Options Request Form that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It contains a Statutory Declaration that will help organisations to meet their legal obligations in ensuring that Options are accurately prepared; A Retirement Options Request Form is issued to the member for completion; It is recommended that Pension Administrators set a deadline for the return of a completed Retirement Options Request Form. This should be determined with reference to any indicated retirement date.
2.1	Member returns completed Retirement Options Request Form (RORF) to Pensions Administrator	<ul style="list-style-type: none"> Given the importance of the information contained on the Retirement Options Request Form, particularly the Statutory Declaration, Pensions Administrators should aim to provide one-to-one support to assist a member in fully completing their Retirement Options Request Form.
2.2	Pensions Administrator reviews and validates member's returned Retirement Options Request Form (RORF).	<ul style="list-style-type: none"> A review is undertaken of the Retirement Options Request Form to ensure that it has been fully completed and signed by the member. Any accompanying documentation (e.g. originals of certificates or retained Benefits) is reviewed prior to acknowledging receipt of paperwork to member.
3.0	Does review of Retirement Options Request Form (RORF) by Pensions Administrator prompt initial queries to be raised with member or member's former employers?	<ul style="list-style-type: none"> If YES - go to Step 3.1 If NO - go to Step 4.0



Normal Retirement

Normal Retirement

- A member must have reached the minimum retirement age at the proposed date of retirement to be eligible.
- Normal Retirement Age under the Single Scheme is the same as member eligibility age for the Contributory State Pension.
- Upper retirement age of 70

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

Standard Grade Members

How do members build up benefits under the Scheme?

Members build up two types of referable amounts each time they get paid. In each pay period members build up referable amounts towards their retirement lump sum benefit and separately an amount towards their retirement pension benefit.

How are benefits calculated?

Each time a member is paid “referable pension and lump-sum amounts” are built up. Normal Retirement Benefits are the sum of all referable amounts built up over a vested members career, adjusted for CPI.



Lump Sum Referable Amounts

3.75% x full time gross pensionable remuneration x % work pattern

Pension Referable Amounts

CSP threshold = 3.74 x current CSP rate x pay frequency

0.58% x full time gross pensionable remuneration up to CSP Threshold x % work pattern

Plus (if applicable)

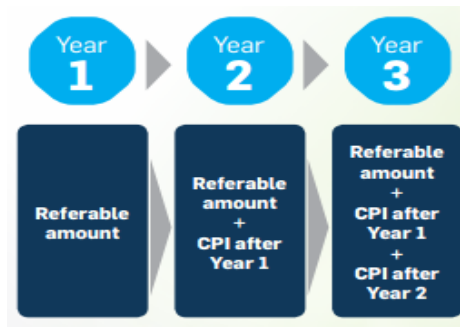
1.25% x full time gross pensionable remuneration above CSP Threshold x % work pattern

Benefits payable under the Single Scheme are separate, and in addition, to any entitlement members may have to the Contributory State Pension payable by DEASP.

Standard Grade Members

Normal Retirement Benefits comprise the sum of all referable amounts built up and restored (where applicable) over a scheme member's career:

- i. The sum of all pensionable referable amounts accrued
- ii. The sum of all lump sum referable amounts accrued
- iii. Referable adjusted for CPI where applicable



Key Process Steps for all Types of Retirement

- Formal notice to retire received in good time from member
- Ensure sufficient time to fully process and pay retirement pension and lump sum benefits
- What type of retirement applies?
- Confirm Member's eligibility to retire
 - Vested?
 - Date of birth?
 - Member's date of retirement after member's Normal Retirement age?
- Issue *Retirement Option Request Form (RORF)* to Member
- Original documents that may be required to be submitted with completed RORF:
 - Member's original long-form birth certificate
 - Member's original Marriage Certificate or Certificate of Civil Partnership (if applicable)
 - Original Birth Certificate of member Spouse/Civil Partner (if applicable)

Retirement Options Request Form (RORF)

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- Template RORF available in Administrator Toolkit
- Issued to eligible member when notification of intention to retire formally received by RA
- RORF is completed and returned by member prior to retirement date - set a deadline for return of form to allow adequate time to process and pay benefits
- Offer assistance on completion of the form if required
- RORF assists Administrators in meeting their legal obligations and:
 - Includes statutory declaration in relation to any other pension benefits payable from any other sources (other than Contributory State Pension)
 - Captures information on Single Scheme Member benefits held with former RA employers
 - “**Ret Ben 1**” issued with RORF to capture details of any other, non-Single Scheme retained benefits

RORF - Next Steps

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1. Does completed RORF raise queries?

If so:

- validate information with member/former employer(s) where required

2. Was the member in a pre-2013 public service pension scheme before membership of the Single Scheme commenced?

3. Does the member have retained benefits held under a private pension scheme?

If so:

- “*Ret Ben 1*” form issued with RORF
- Member gives RA authority to contact other parties to verify required information

4. Was the member in the Single Scheme with another RA?

If so:

- Issue *Single Scheme Benefit Verification Form* to Member
- Member forwards this form to previous RA(s) for completion and return

Other Retained Non-Single Scheme Benefits Verification Form

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- Template “Ret Ben 1” form can be used where a Scheme member has indicated that they hold **retained** non-Single Scheme pension benefits including:
 - Pre 2013 public service pension benefits
 - Private pensions (domestic or overseas)
- Member authorises RA to obtain relevant information from other parties
- “Ret Ben 1” captures key information to assist Scheme Administrators meet their Revenue obligations
- A separate “Ret Ben 1” form must be issued for **each** retained benefit source

Retained Single Scheme Benefit Verification Form

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- This form is used when a member has indicated on the RORF that they may **have retained Single Scheme benefits** from employment with another RA
- Contains key information that may assist with the accurate calculation of member benefits
- Cover letter and template form available on website:
 - Member completes Part A of form and arranges for completion of Part B by former RA employer(s).
 - **A separate form should issue to each RA** if more than one former Single Scheme employer
 - Member returns completed form(s) to RA
 - Vesting Check
 - Referable Amounts validated

Consolidation of Single Scheme Referable Amounts

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- Member may have the option to restore benefits in respect of prior Single Scheme employment(s)
- Member may already be in the process of restoring benefits. Benefits are not restored until any refund (plus compound interest) is paid in full. It is necessary to calculate the amount of refund paid and the sum of referable amounts restored and deduct any liability from the calculated gross lump sum
- Referable Amounts verified for former Single Scheme employment(s)
- Referable Amounts consolidated across all employments

Consolidation of Single Scheme Referable Amounts

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Compliance Checks:

Revenue:

- Lifetime Tax Free Lump Sum Limit (currently €200k)
- SFT – Standard Fund Threshold (currently €2 million)
- PFT – Personal Fund Threshold (greater than €2 million)

Ref: (1) DPER Circular Letter 27 of 2014
(2) Revenue Tax and Duty Manual, Chapter 25 "Limit on Tax Relieved Pension Funds"
(3) Taxes Consolidation Act 1997, Chapter 2C of Part 30 and Schedule 23B

PSPR:

- PSPR – Public Service Pension Reduction
- PSPR aggregation (where more than one public service pension)
- Pension Adjustment Order (PAO)

Ref: DPER Circular 2 of 2018

Interim Retirement Benefit Statement

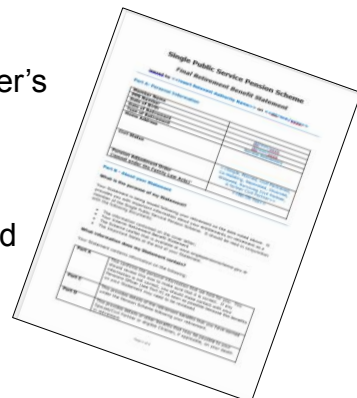
43

- Issued to member prior to retirement date along with:
 - *Interim Retirement Statement Cover Letter* – Next Steps/ Documentation Required
 - *Member's Retirement Acknowledgement Form*
 - *Bank Mandate Form*
- Sets out the basis for Single Scheme retirement benefit calculations
- Specify date for return of *Member Retirement Acknowledgement Form* which is required prior to issue of instruction to pay member retirement benefits

Final Retirement Benefit Statement

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- *Final Retirement Benefit Statement* completed and issued to member following retirement
- Statement shows verified **final** referable amounts accrued up to the date of a member's retirement
- Template cover letter sets out conditions attached to ongoing payment of pension and contact details for future queries



Normal Retirement - Deferred Members

45

- A member who has paid contributions to the Scheme for 24 months or more and ceases pensionable employment before reaching the Normal Retirement Age will be eligible for deferred or “preserved” benefits on reaching the Normal Retirement Age
- Final RA is responsible for processing the retirement of a deferred member in respect of all Single Scheme employments
- Process is the same as that for Normal Retirement
- Deferred Retirement Benefits based on referable amounts accrued throughout all pensionable employments and up to last day of employment with the final RA
- Referable amounts adjusted for CPI where applicable

Normal Retirement Example – “Joe”

46

- Single Scheme member “Joe”
 - Date of birth: 5 November 1952
 - Civil Status: Single
 - No dependants
- Membership of the Single Scheme commenced with RA 1 on 7 February 2013 and continued while employed with RA 2 since 5 June 2015. Joe had no breaks in service/unpaid absences
- No other retained pension benefits
- RA 2 retirement forecasting report identified that Joe will reach his Normal Retirement Age in 2018.

Retirement Process

- What is Joe's Normal Retirement date? [5/11/2018](#)
- What age will Joe be on this date? [66 years of age](#)
- What type of retirement is Joe eligible to apply for on this date? [Normal Retirement](#)
- What template form should initially issue to Joe from RA 2? [Retirement Options Request Form \(RORF\)](#)
- Which form should RA 2 issue to the member for completion by RA 1? [Retained Single Scheme Benefits Verification Form](#)
- Why is it necessary to issue this form? [RA 2 responsible for the consolidation, processing and payment of all benefits accrued by Joe as a member of the Single Scheme](#)

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Cost Neutral Early Retirement

Cost Neutral Early Retirement – An Overview

- Subject to employer approval, a scheme member is eligible for Cost Neutral Early Retirement before reaching the Normal Retirement Age
- Cost Neutral Early Retirement:
 - only available to **standard accrual members**
 - member must be 55 years of age or older to be eligible to apply
 - member must be vested in active employment (deferred members ineligible)
- Retirement benefits are calculated up to the date of early retirement and actuarially reduced in line with approved actuarial rates
- Benefits are reduced permanently to take into account member age at retirement and the time remaining until the member's Normal Retirement Age
- A CNER calculation tool and other resources are available in the Retirement Toolkit

Ref: Circular 18 of 2017

Cost Neutral Early Retirement Example – “Sally”

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- Single Scheme Member “Sally”
 - Date of Birth: 19 December 1963
 - Civil Status: Single
 - No dependants
- Membership of the Single Scheme commenced with RA 1 on 1 June 2014 with no breaks in service/unpaid absence.
- No other retained pension benefits
- She wishes to enquire about applying for Cost Neutral Early Retirement
- Her accrued referable amounts to end October 2018 were
 - Lump Sum €13,581.67
 - Pension € 3,221.21

Cost Neutral Early Retirement Example – “Sally”

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- On what date will Sally be eligible to apply for Cost Neutral Early Retirement?
 - **19 December 2018**
 - **Minimum 55 years of age on that date**
 - **Not yet reached the Normal Retirement Age (68 in this case) and**
 - **In active employment**

Issue RORF; Ret-Ben 1, other Retained Single Scheme Benefits Verification form

- RORF returned with documentation

Validate information

- Ret Ben 1 - **no private or pre-2013 public pension**
 - Other Single Scheme Benefits Verification Form – **no retained benefits**
 - Validate information
- Vesting check: **Vested**

Cost Neutral Early Retirement Example "Sally"

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These are the factors required for the Cost Neutral Early Retirement Calculator

- Establish Referable Amounts from this employer
 - Lump Sum €13,581.67
 - Pension € 3,221.21
- Date of Birth 19 December 1963
- NRA 68
- Early Retirement Date 28/02/2019
- Date of Last Birthday 19/12/2018
- Age Last Birthday 55
- Age Next Birthday 56
- Days since last birthday (to date of retirement) 71 days

NRA	Age at Last Birthday	Pension Reduction Factors	Lump Sum Reduction Factors
68	55	64%	96%
68	56	66%	97%
68	57	68%	97%
68	58	70%	97%
68	59	72%	97%
68	60	75%	98%
68	61	77%	98%
68	62	80%	98%
68	63	83%	98%
68	64	86%	99%
68	65	89%	99%
68	66	92%	99%
68	67	96%	99%
68	68	100%	100%

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Cost Neutral Early Retirement Example "Sally"

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Refer to [DPER Circular 18 of 2017](#) to calculate reduction factors based on age at last and next birthday

NRA 68

Age last birthday: 55

Age next birthday: 56

Pension reduction factors (A) 64% (at 55), (C) 66% (at 56) = **64.4%**

Lump sum reduction factors (A) 96% (at 55), (C) 97% (at 56) = **96.2%**

CNER reduction factor formula

$[A + ((B/365) \times (C-A))]$

A is the actuarial reduction factor at last birthday.
B is the number of days since last birthday
C is the actuarial reduction factor at next birthday

Apply **calculated** 64.4% reduction factor to gross pension amounts accrued and 96.2% reduction factor to lump sum amounts accrued:

Lump Sum

€13,581.67 * 96.2% = **€13,065.56**

Pension

€ 3,221.21 * 64.4% = **€ 2,074.45**



Cost Neutral Early Retirement Calculation Tool available on website

Ref: [DPER Circular 18 of 2017](#)

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Single Public Service Pension Scheme

Cost Neutral Early Retirement - actuarially reduced Annual Pension and Lump Sum Calculator for vested standard accrual members 55 years of age or more and with a Normal Retirement Age of 66, 67 or 68

1. Insert Member's (i) Date of Birth, (ii) proposed Cost Neutral Early Retirement date and (iii) the date of the member's birthday prior to retirement	
Enter Member Date-of-Birth	19-12-1963
Normal Retirement Age	68
Enter Member Early Retirement date	28-02-2019
Date of Member Last Birthday	19-12-2018
Age Last Birthday	55
Age Next Birthday	56
Days - last birthday to date of early retirement	71
Pension Reduction Factor Last Birthday	64%
Pension Reduction Factor Next Birthday	66%
Pension Reduction Factor to be applied	64.4%
Lump Sum Reduction Factor Last Birthday	96%
Lump Sum Reduction Factor Next Birthday	97%
Lump Sum Reduction Factor to be applied	96.2%
2. Enter Member's <u>gross</u> Referable Pension and Lump Sum amounts accrued in respect of all Single Scheme employments	
Enter Gross Annual Pension	€3,221.21
Enter Once-Off Lump Sum amount	€13,581.67
Actuarially Reduced Annual Pension	€2,074.10
Actuarially Reduced Once-off Lump Sum	€13,064.80

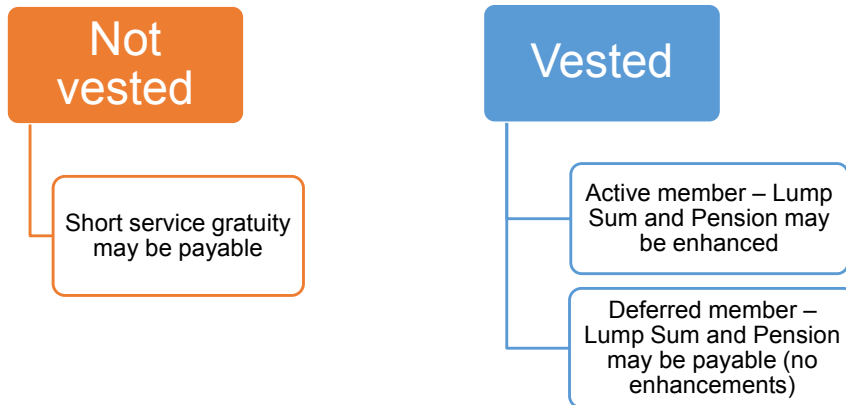


III-Health Retirement

Ill-Health Retirement - An Overview

57

- Active member eligible to retire on medical grounds once eligibility requirements met (e.g. medical assessment, employer approval)
- Ref: [Guidance Note 1 of 2017 and Section 29 of Public Service Pensions \(Single Scheme and Other Provisions\) Act 2012](#)
- Benefits payable differ depending on whether member is vested or not
- Deferred members may be eligible to apply for Ill-Health Retirement benefits before the Normal Retirement Age



Ill-Health Retirement – An Overview

58

- Active members who apply for Ill-Health Retirement will be medically assessed against the criteria below:
 - Nature of ongoing medical condition likely to be permanent
 - Incapable of regular and effective service in current occupation/grade
 - All reasonable options regarding working arrangements examined and not practical
- The lump sum and pension benefits payable to an active, vested Member retiring on medical grounds may be enhanced
- Approval to discharge on medical grounds is at the appropriate level in the Relevant Authority

Calculation of Ill-Health Retirement - Non-Vested Members ⁵⁹

- A non-vested member is eligible to apply for Ill-Health Retirement
- If approved a once-off “Short Service Gratuity” only may be payable
- Short Service Gratuity calculated at 8.5% of actual pensionable remuneration in the period of employment
- Pension contributions will not be refunded
- No other benefits payable
- No Spouse/Civil Partner or Child Pension benefit eligibility
- [DPER Guidance Note 1 of 2017](#)

Not
vested

Short service
gratuity

Ill-Health Retirement Example – Non-Vested Members ⁶⁰

- Chris is 50 years old and a Single Scheme member
- Working full time since 1 March 2017, with no breaks in service/unpaid absences
- His pensionable remuneration is €24,000 per annum or €2,000 per month
- He falls ill in September 2018 and is approved to retire on ill health grounds

Calculation

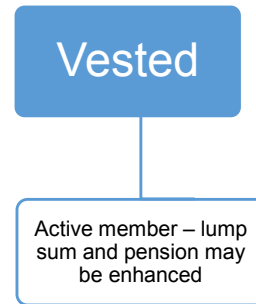
- As a non-vested Scheme member, he is eligible to receive a Short Service Gratuity equal to **8.5%** of the pensionable remuneration he earned over the period of his pensionable employment:
 - Employment period 1.5 years/18 months
 - Pensionable remuneration earned in that period €36,000 (€24k x 1.5)
 - Short service gratuity €36,000 *8.5% = **€3,060**

Ill-Health Retirement Benefits – Vested Members

61

Pension & Lump Sum Benefit Enhancement factors:

- Enhancement of pension and lump sum referable amounts based on:
 - (1) **Time period** – time from *Ill-Health Retirement Date* to *Normal Retirement Date*, divided by 2
 - (2) **Monetary amount** – the greater of
 - Referable amounts (lump sum and pension) accrued in the most recent full calendar year
 - Average annual referable amounts (lump sum and pension) accrued in the 3 most recent full calendar years
- Enhancement amount is *always* capped at
 - **ten x** the value of the **most recent full year** referable amounts
- Full year is a January to December calendar year, in which a member's referable amounts have not been reduced as a result of sick leave (e.g. sick leave without pay, periods on TRR can be discounted)



Calculation of Ill-Health Retirement – Vested Members

62

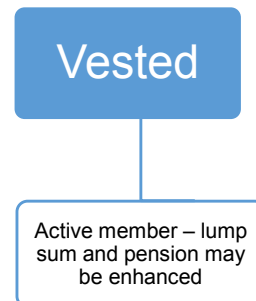
Pension & Lump Sum Benefits Enhancement factors

time period * monetary amount

Time period ((NR date – Ill-Health Retirement date)/2)

X

monetary amount (referable amounts accrued in last year OR Average annual referable amounts last 3 most recent full years)



Enhancement is based on full year in which member referable amounts have **not** been reduced as a result of **unpaid sick-leave** or TRR (Temporary Rehabilitation Remuneration)

III-Health Retirement Example 1 –Vested, FTE 1.0

63

- Victor is a 52 year old Single Scheme member, working full time since 1 January 2013, with no breaks in service/unpaid absences/periods on TRR
- His date of birth is 5 November 1966 and his NRA is 68
- His pensionable remuneration between 2013 and 2017 was €50,000 increasing to €55,000
- He falls ill and is approved to retire on medical grounds
- His referable amounts accrued as a Scheme member are as follows

Year	Lump Sum	Pension
2013 * CPI adjusted	€1,844.39	€325.50
2014 * CPI adjusted	€1,844.39	€325.50
2015 * CPI adjusted	€1,882.50	€325.18
2016 * CPI adjusted	€1,882.50	€321.23
2017	€1,875.00	€314.66
2018	€1,890.62	€340.13
Total	€11,219.40	€1,952.20

1/4

III-Health Retirement Example 1 –Vested, FTE 1.0

64

Eligibility

- What is Victor's proposed Retirement Date? **5/11/2018**
- Is Victor eligible to retire on medical grounds? **Yes**
- Has employer approval issued? **Yes**
- What type of retirement applies? **III-Health Retirement**

Issue RORF, Ret Ben 1, other Retained Single Scheme Benefits Verification form

- Completed RORF and other documentation returned

Validate information

- Ret Ben 1 **no retained pre-2013 public service pension benefits**
- Retained Single Scheme Benefits Verification Form **no other retained benefits**
- Member Vested? **Yes**

2/4

Ill-Health Retirement Example 1 –Vested, FTE 1.0

65

Calculate total Referable Amounts accrued in Single Scheme:

- Lump Sum €11,219.40
- Pension € 1,952.20

Enhancement factors:

(i) **Time period** = **(Normal Retirement date – Ill-Health Retirement date)/2**
 = (5 November 2034 – 5 November 2018)/2
 = (16)/2
 = **8 years**

(ii) Determine monetary enhancement factor, the greater of:

- Referable amounts accrued in most recent full year OR
- Average annual referable amounts accrued in 3 most recent full calendar years

(a) Referable amounts accrued in most recent full year

- Lump Sum €1,875.00 (2017)
- Pension € 314.66 (2017)

(b) Average annual referable amounts accrued in 3 most recent full calendar years

- Lump Sum €1,880.00 (2015, 2016 and 2017)
- Pension € 320.35 (2015, 2016 and 2017)

Referable amounts at (b) are the greater

- Lump Sum €1,880.00 “relevant lump sum amount”
- Pension € 320.35 “relevant pension amount”

3/4

Ill-Health Retirement Example 1 –Vested, FTE 1.0

66

(1) Establish accrued Referable Amounts across all Single Scheme employments

- Lump Sum €11,219.40
- Pension € 1,952.20

(2) Enhancement to be added to Referable Amounts at (1)

- Lump Sum Enhancement = 8 * €1,880.00 = €15,040.00
- Pension Enhancement = 8 * € 320.35 = € 2,562.80

(3) Verify enhancement less than 10 x Referable Amounts accrued in most recent full year

- Lump Sum €1,875.00 * 10 = €18,750.00 (enhancement of €15,040.00 is less)
- Pension € 314.66 * 10 = € 3,146.60 (enhancement of €2,562.80 is less)

(4) Pension and Lump Sum Awarded

- Total Lump Sum: €11,219.40 accrued + €15,040.00 enhancement = **€26,259.40**
- Total pension: € 1,952.20 accrued + € 2,562.80 enhancement = **€ 4,515.00**

4/4

Pension & Lump Sum Benefit Enhancement – Monetary Enhancement

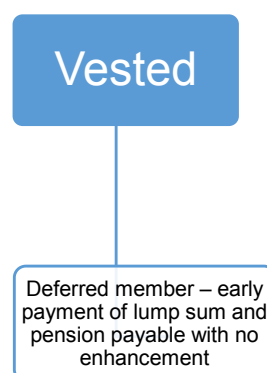
Member commenced FTE 1.0 in 2013. Adjusted FTE to 0.50 in 2015, approved to retire on ill-health grounds in 2018:

Referable pension amounts accrued:

2013	2014	2015	2016	2017
€209.85	€209.85	€122.29	€122.29	€121.80

- Referable amount that accrued in the most recent full-year (2017): **€121.80**
- Average annual referable amounts accrued in the three most recent full years: **€122.12** ★
Three most recent full years, [2015, 2016 and 2017](#)
- ★ Enhancement based on higher amount of **€122.12 (relevant pension amount)**

- A vested member who has paid contributions to the Scheme for 24 months or more and ceases pensionable employment before reaching the Normal Retirement is eligible to apply for deferred or “preserved” benefits on reaching the Normal Retirement Age
- Deferred members who incur ill-health can apply for early release of deferred retirement benefits accrued if the final Relevant Authority is satisfied that such a member would be eligible for retirement on medical grounds if still employed in active pensionable employment.
- **No enhancements will apply to retirement benefits in the case of III-Health Retirement of a Deferred Member**



- The RA employing the member at the time of leaving employment is responsible for the Ill-Health Retirement process, calculating and payment of **all** Single Scheme benefits accrued
- The application process for Ill-Health Retirement is the same as for active members
- For Ill-Health Retirement of a Deferred member no enhancement of benefits applies
- Benefits are payable from the date that the RA has deemed the relevant criteria apply and no earlier than the deferred member's date of application for Ill-Health Retirement benefits

- Where a member who retired on medical grounds returns to pensionable public service employment:
 - The ill-health pension in payment ceases
 - The member has the option to repay the ill-health lump sum (plus compound interest) to the new RA employer
- If so:**
 - referable pension and lump sum amounts are restored less any enhancement and,
 - adjusted for CPI from original date of Ill-Health Retirement
- If the member opts not to repay the lump-sum benefit received then the earlier benefits are not restored and any subsequent benefits will be based on new RA employment

Reminder – RA Responsibilities

71

- Recording a Single Scheme member's date of birth is an important part of the retirement planning and forecasting process. This helps to determine the Normal Retirement Age of a RA's scheme membership
- RAs should identify and engage with members coming up to retirement age to ensure there is sufficient time to process and pay member benefits
- It is the responsibility of the final RA to consolidate **all** scheme benefits accrued and restored by an active or deferred Single Scheme member. Prior RA employers are responsible for providing accurate information to the final, processing RA

Reminder – RA Responsibilities

72

- The RA is responsible for ensuring compliance with Revenue rules
- The final RA is responsible for payment of retirement benefits. The Pension Paying Authority will vary depending on the RA – it may be the RA, PSSC (PMG), or other Shared Service
- It is the responsibility of RAs to factor estimated Single Scheme liabilities for a given year into funding demands, as part of the annual financial management and budget-setting activities



Compliance and Other Pension Matters

Pension Adjustment Orders - PAO

- Regard must be had for the terms of any PAO issued by the Family Law Courts and in place prior to issuing retirement options to a Single Scheme member eligible to retire
- A PAO relating to retirement benefits will direct that the trustees of a pension scheme pay a portion of a member's retirement benefit to a designated beneficiary (identified in the PAO) when the member retires.
- Information on whether a PAO is in place should be recorded locally by a Relevant Authority
- If a PAO is in place this will require a mirror retirement process with retirement options issuing to the designated beneficiary

Tax Free Lump Sum limit

75

- As and from 1 January 2011, the lifetime tax-free limit on *all* retirement lump sums paid to an individual on or after **7 December 2005** is **€200,000**
- This limit applies to a single lump sum or, where more than one pension lump sum is paid to an individual over time, to the aggregate value of those lump sums
- Amounts in excess of this tax-free limit (the “excess lump sum”) are subject to tax in two stages
 - The portion between €200,000 and €500,000 is taxed at the standard rate of tax
 - Any portion above that is taxed at the individual’s marginal rate of tax

Standard Fund Threshold

76

- The Standard Fund Threshold (SFT) is the maximum, lifetime *capital value* of **all** pension funds held by an individual. Relevant where high-earners or those with high-value retained benefits retire. Contributory State Pension (CSP) excluded.
- [DPER Circular Letter 27 of 2014 \(paragraphs 17 to 23\)](#) sets out how to calculate the capital value of a pension. Appendix 3 of this circular also provides some worked examples. Further examples in [Revenue Tax and Duty Manual, Chapter 25 “Limit on Tax Relieved Pension Funds”](#)
- The SFT is currently €2 million. Tax implications when the SFT threshold is exceeded. Amounts in excess of the SFT or “chargeable excess” are subject to tax at 40%
- Some members may have a Personal Fund Threshold (PFT) for pension fund values greater than €2 million. In this case, the member will have a PFT certificate issued by the Revenue Commissioners setting out the member’s PFT value. The PFT certificate must be submitted to the Relevant Authority when processing a retirement.

- “Benefit Crystallisation Event” or “BCE” refers to any occasion on which an individual becomes entitled to receive a benefit (e.g. a pension, retirement lump sum etc.) under any pension arrangement. On each occasion that a “BCE” arises, an individual uses up part of their SFT or PFT
- Member has a number of options to pay the tax due on the chargeable excess. See paragraph 29 of DPER Circular 27 of 2014 for information
- DPER can also provide guidance - pensions@per.gov.ie

Ref: DPER Circular Letter 27 of 2014,
Revenue Tax and Duty Manual, Chapter 25 “Limit on Tax Relieved Pension Funds”

- PSPR originally introduced in 2010 as part of the FEMPI legislation and is a reduction of public service pensions in excess of the exemption amount
- FEMPI 2015 and 2017 Acts reduced the applicable rates of PSPR to public service pensions. DPER Circular 2 of 2018 sets out position for retirements effective 1 January 2018
- When a pensioner is in receipt of two or more public pensions PSPR is applied to the combined value of those pensions, rather than to each pension on a standalone basis
- The appropriate aggregated reduction is applied to the pensioner’s larger (or largest) public service pension in payment

Ref: DPER Circular 2 of 2018

PSPR bands and rates 2018 for retirements post- February 2012*

PSPR from 1 January 2018 to 31 December 2018	
Annualised amount of public service pension	Reduction
Up to €60,000	Exempt
Any amount over €60,000 but not over €100,000	5%
Any amount over €100,000	8%

PSPR bands and rates 2019 for retirements post-February 2012*

PSPR in 2019 (post-February 2012 pensions)	
<i>Annualised amount of public service pension</i>	<i>Reduction</i>
Up to €60,000	Exempt
Any amount over €60,000 but not over €100,000	3%
Any amount over €100,000	8%

*Ref: DPER Circular 2 of 2018 for further information

- Pension Abatement may apply where a former public servant in receipt of a pension returns to paid employment in the public service
- Abatement means that the existing pension may be reduced or “abated” for the duration of paid public service employment
- Any RA re-employing a former public servant in receipt of a pension is responsible for informing the relevant Pension Paying Authority who then abate the pension in payment as necessary
- Important – it is always the pension in payment that is abated, **not** pensionable remuneration/pay

Single Scheme and AVCs

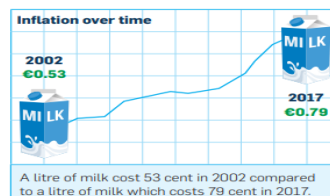
81

- Additional Voluntary Contributions (AVCs) and PRSA AVCs is a means by which a pension scheme member can increase or top up their retirement benefits at their own expense by paying “voluntary” contributions
- AVCs / PRSA AVCs are separate to the Single Scheme and are subject to Revenue Limits including tax-free lump sum and SFT thresholds
- AVCs/ PRSA AVCs are treated as **retained benefits (recorded in RORF and “Ret Ben 1”)**. Close attention should be paid to the manner in which AVCs are drawn down
- Members requesting advice in relation to AVCs should be advised to contact an Independent Financial Advisor
- Single Scheme purchase regulations which will allow for the purchase of additional retirement benefits and transfer of Revenue approved private pensions are at an advanced stage

CPI – Pensions in Payment

82

- Consumer Price Index (CPI) measured by CSO
- CPI applied to referable amounts and Single Scheme pensions in payment
- CPI – where positive – is applied to pensions in payment on 31 December with effect from the date notified in DPER Circular
- DPER Circular is the official instruction to Pension Paying Authority to apply positive CPI
- Where CPI is zero or negative it is not applied



- Audit requirement (Pensions Authority guidelines)
- Responsibility to issue declaration lies with the Pension Paying Authority
- Declaration form issues to **all** public service pensioners (pre and post 2013) and pensioner categories:
 - Retirement Pensions
 - Spouse/Civil Partner Pensions
 - Eligible Child Pensions
 - Designated Beneficiary (PAO)
- Purpose of exercise is to confirm member eligibility for ongoing payment of pension. A hold may be placed on pension payment where completed declarations are not returned to the Pension Paying Authority



Practical Exercises

Case Study 1 - Mary

85

- Mary's date of birth is 2 October 1953, her civil status is "single" and she has no dependants
- She commenced pensionable employment with RA 1 on the 5th of January 2013 and has had no breaks in service or unpaid absences in that time
- Before joining the public sector she worked in a family business for over 20 years. During that time she took out a private pension which she paid into up to her employment start date in the public service
- In March 2016 Mary took up a post with RA 2, her final RA. She was not eligible for a refund of scheme contributions from RA 1.
- She has left a voicemail with her HR Department advising she wishes to retire as soon as possible.

Evaluate:

1. What is Mary's Normal Retirement Age?
2. Is Mary vested in the Single Scheme?
3. Can Mary's retirement proceed on the basis of the above scenario?
4. What type of retirement option is Mary currently eligible to apply for?
5. What two initial forms will issue to Mary?
6. What is Mary's upper retirement age should she choose to remain in employment?
7. Who will consolidate, process and pay all of Mary's Single Scheme benefits?

Case Study 2 - Cathy

86

- Cathy's date of birth is 28 October 1963. Her civil status is "married" has two child dependants under 16 years of age.
- Cathy is in pensionable employment with RA 1 on a full time contract having commenced this employment on 6 January 2014
- She has been employed with RA 1 since joining the public service and does not retain any other pension benefits
- In June 2018 Cathy decided to enquire about her retirement options

Evaluate:

- What is Cathy's Normal Retirement Age?
- What retirement option is currently open to Cathy?
- What is the earliest date that Cathy can avail of this retirement option?
- How can her employer formally establish whether or not she has a Spouse and/or any dependants?
- How will Cathy's final pension and lump sum benefits be calculated?

- Peter was born on 22nd September 1989 and his civil status is "married." He has one child dependant
- He commenced pensionable employment with RA1 in January 2015 on an 18 month temporary contract. When his contract with RA1 expired Peter opted to have his Single Scheme contributions refunded
- He re-joined pensionable public service employment in April 2018 with RA 2
- While employed with RA 2 Peter repaid the refund of contributions received (with compound interest) from RA 1 and restored the associated referable amounts.
- On 28th December 2018 Peter was involved in an accident and is not in a position to return to work. Based on his medical condition Peter has enquired about Ill-Health Retirement

Evaluate:

- What is required before Peter can retire on medical grounds?
- If approved what benefits is Peter eligible to receive?
- Will Peter's lump sum and pension benefits be enhanced?
- Other than the Single Scheme "Act" what document will provide further guidance on Ill-Health Retirement?
- If Peter had not vested as a member of the Single Scheme what benefit would he be potentially eligible to receive?
- How would this benefit be calculated?

Case Study 4 - Jane

89

- Jane's date of birth is 14 December 1952.
- She joined the public service with RA 1 on a temporary contract from January 2013 until December 2013. For the duration of this employment Jane was a member of the Single Scheme
- Jane opted for a refund of Single Scheme contributions when her temporary contract ended
- In April 2014 Jane commenced pensionable employment with RA2
- In September 2016 she resigned from her post.
- Jane has contacted HR in RA 2 to enquire if she is eligible for retirement benefits

Evaluate:

- What is Jane's normal retirement date?
- What pension benefits may Jane be eligible to receive under the terms of the Single Scheme?
- Does Jane have the option to restore benefits associated with the refund of contributions she received on leaving employment in December 2013?

Case Study 5 - Orla

90

- Orla has decided to enquire about her retirement options based on her pensionable employment with RA 1. Her date of birth is 15/9/1958
- Her civil status is "divorced" and has no child dependants
- She has been employed with RA 1 since June 2013 in a full-time capacity and has no unpaid absences
- There is a PAO on file in respect of her divorce and her former spouse is named as the designated beneficiary

Evaluate:

- What is Orla's normal retirement age?
- What retirement option(s) is open to her?
- If Orla chooses not to retire now, what is the earliest date that she can avail of normal retirement?
- What documentation should the RA evaluate/seek in respect of Orla's civil status?
- What documents should issue to Orla's former spouse named as the designated beneficiary?

Case Study 6 – Stephen

91

- Stephen has been employed with RA 1 since 1 June 2015 in a pensionable capacity
- His date of birth is 15/9/1978
- He resigned from his post on 4 May 2018
- His civil status is “single” and he has one child dependant from a previous relationship
- Since leaving his job Stephen has fallen ill and has recently made enquiries about any benefits payable to him as it is likely that the nature of his illness will be permanent

Evaluate:

- What options may be open to Stephen in respect of any benefits payable?
- What criteria would he need to satisfy to be eligible to apply for this benefit?
- If approved how will any enhancement be calculated?

Case study 7 – Robert White

92

- Robert White is a Single Scheme member employed with RA 2 and who wishes to retire at age 66. He has indicated to his current employer that he worked with the Dept. of Transport, Tourism and Sport and that Single Scheme benefits accrued while he was employed there
- Mr. White was issued with a template *Retained Single Scheme Benefits Verification Form* and was asked to have it completed by his former, Single Scheme employer
- On receipt of the complete form Mr. White has submitted it to RA 2, however there are a number of errors and omissions on the form returned

Can you:

- Identify the errors and omissions on the Retained Single Scheme Benefits Verification Form returned by RA 1
- Elaborate a little on the significance of these errors and omissions
- Confirm what action you would take

Mr. Robert White
Fairview Park
Castletroy
Limerick
Co. Limerick

16 August 2018

Re: Retained Single Scheme Benefits Form

Dear Mr. White,

I refer to your correspondence dated 03/08/2018 and Retained Single Scheme Benefits Form for completion. Enclosed please find completed form.

If you have any further queries please feel free to contact me at the number below.

Yours sincerely,

Simon Walsh

Pensions Administrator

DTTAS | 3 Green Road | Navan | Co. Meath

(t): (01) 888 7777

Single Public Service Pension Scheme

Verification on Retirement - Retained Single Scheme Benefits from Prior Employments

About this Form:

This form should be used when a member of the Single Public Service Pension Scheme is retiring, or has requested formal retirement options, and has indicated that they may have retained Single Scheme benefits from earlier employment with another Public Service Body.

Section A - to be completed by MEMBER:

- You should fully complete Section A to assist your former employer locate relevant details
- On completion, you should send this Form to the Pensions Officer of your former employer for completion of Section B

- If you had more than one former employer, you should complete/send a form for EACH employer

- On receipt of your fully completed Form from your former employer(s), you should pass the original to your current employer).

Section B - to be completed by FORMER EMPLOYER:

- Former employers should carefully complete Section B of this form
- On completion, you should send this Form to the individual concerned at their current address
- A delay in completion of this Form may delay the issue of Retirement Options and/or payment of retirement benefits to the member.

SECTION A: To be completed by MEMBER

Member First Name	Robert
Member Surname	White
Member Maiden Name (if applicable)	N/A
Date of Birth	22/11/1952
PPSN	3458235E
Current Address	Fairview Park, Castletroy, Co. Limerick
Contact number or email	087-6543678

I claim the following benefits in respect of my prior membership of the Single Public Service Pension Scheme in your employment. Please complete Part B of this Form and return to me at the address above.

Ref	Grade/Occupation	Employer Location	From date	To date
1	Clerical Officer	Department of Transport, Tourism and Sport, Dublin	01/01/2015	31/12/2016

SECTION B: To be completed by FORMER PUBLIC SERVICE EMPLOYER

Please provide the following information in relation to prior service claimed above:

Q1. Exact Dates of Single Scheme membership for which Single Scheme benefits are retained:

	Grade/Occupation	Employer	From date	To date	Standard or Uniformed accrual?
1	Clerical Officer	Department of Transport, Tourism and Sport	01/07/2015	31/12/2016	
2					
3					
4					
5					

Q2. Details of any periods of unpaid absences/leave included in the service detailed in Q1:

	Absence Type (e.g. unpaid leave, career break)	From date	To date
1			
2			
3			
4			

Q3. Details of retained Single Scheme Benefits

Referable Amount	€ Actual (no CPI)	€ Current value when adjusted for CPI to 31 Dec last
Lump Sum		2,936.70
Pension		454.21

Q4. Other than the employments noted at Q1 above, was the member previously part of the Single Scheme in your employment for which a refund of contributions was paid? (tick one box only)

NO (go to question 9)

YES (complete questions 5 to 10)

Q5. State the exact dates of Single Scheme membership to which the refund at Q4 is related:

	Grade	Employer	From date	To date	Standard or Uniformed accrual?
1					
2					
3					
4					
5					

Q6. Details of any periods of non-pensionable absences/leave included in the service detailed in Q5:

	Absence Type (e.g. unpaid leave, career break)	From date	To date
1			
2			
3			

Q7. Confirm the details of the refund paid in respect of service noted at Q5 above:

	Gross Amount of Refund	Date Refund Issued
1		
2		
3		

Q8. Specify the corresponding referable amounts in respect of the refunds specified above in the event that the member potentially be eligible to repay the refund received, with interest.

If the referable amounts detailed above spanned more than one calendar year, please specify the calendar year and provide details of the corresponding referable amounts for that calendar year.

Calendar Year	Year 1 2015	Year 2 2016
Pension Referable Amount (without CPI adjustment)	€208.80	€243.60
Lump Sum Referable Amount (without CPI adjustment)	€1,350.00	€1,575.00

Q9. Please indicate if you hold a Pensions Adjustment Order in respect of the member?

No **Yes** (*enclose details*)

Q10. Additional Information that may be relevant for pension purposes?

AUTHORISED SIGNATORY

SIGNED:

Position: Pensions Administrator

PRINT NAME: *SIMON WALSH*

Contact Number: 087-6587652

DATE: 16/08/2018

OFFICIAL STAMP:

Please return the original, fully completed form to the member's home address



Death Benefits Administration

Today's Learning Objectives Death Benefits Administration

Module E – Death Benefits Administration

1. Website Resources
2. Death Benefits Administration
 - Death In Service
 - Death of A Deferred Member
 - Death of A Pensioner
3. Processes and Documentation
 - Death Gratuity
 - Spouse /Civil Partner Pension
 - Eligible Child Pension
4. Practical Exercises and Group Exercises
5. Other Matters



- **Death in Service** - an active Single Scheme member **dies before their normal retirement date** while still in pensionable employment

- **Death in Deferment / Death of a Deferred member** - a **vested Single Scheme member who has left public service employment** dies before the normal retirement age

- **Death of a Pensioner** – a **retired Single Scheme member dies** while in receipt of a pension

Eligible Child

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 year *and*
 - i. Is receiving full-time education 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 and who when this occurred was a person who met conditions (a) or (b) above

Spouse / Civil Partner

Spouse / Civil Partner means someone who is legally **married** or in a **civil partnership**. **Marriage** can either be between a man and a woman, or between partners of the same sex, recognised by the state.

Legal Personal Representative - LPR

A person who oversees the **legal** affairs of a deceased person, and is often the executor or administrator of an estate. It is important to establish who is the authorised person dealing with the affairs of the deceased, as the next of kin has no legal status.

No information should be disclosed until it is legally clarified who the LPR is for the deceased member's estate.

Civil Partnership a statutory civil partnership registration scheme for same-sex couples was setup under the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010

Legal Guardian

A person appointed either by the Courts or the testator (a deceased person who has made a will) to look after a minor (child under 16 years or a permanently incapacitated child) or an incapacitated adult.

Probate

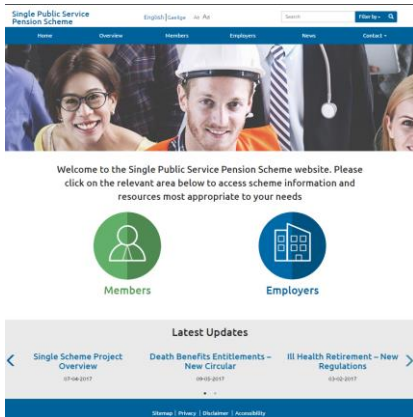
A formal legal process which authorises a person or persons to deal with a deceased person's assets/estate where they have died and left a will (testate). Applications are made to the Courts who provide this authority by way of a Grant of Representation

Grant of Probate

The legal document issued by the *Probate Office* authorising someone to deal with a deceased person's estate is called a grant of probate. This document is required in **all** scenarios where a Death Gratuity is payable to a deceased member's estate (Death in Service and Death of a Deferred member)

Letters/Grant of Administration

Letters of Administration is the authority granted by the Court to appoint appropriate people to deal with a deceased person's assets where they have not made a will (intestate)



www.singlepensionscheme.gov.ie

Resources

- Process Map
- Process Guidelines
- Information Note
- Template Forms
- Template Letters
- Template Statements
- Calculation Tools

Eligible Spouse /Civil Partner Pension Application Form

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The *Surviving Spouse /Civil Partner Pension Application Form* enables administrator to assess eligibility for a pension

Documents Required:

Some or all of the following documentation will be required to process a Spouse/Civil Partner Pension application:

- Deceased's Original Death Certificate
- Deceased's Original Birth Certificate – (long form)
- Spouse /Civil Partner – Marriage Certificate/ Certificate of Civil Partnership
- Spouse/Civil Partner - Birth Certificate (long form)
- Where marriage was outside the State and recognised within the State, a certified translation of the marriage certificate
- Where marriage outside the State and not recognised within the State, judicial recognition required

A tilted image of the 'Single Public Service Pension Scheme - Surviving Spouse / Civil Partner Pension Application Form'. The form includes sections for 'Personal Details', 'Deceased's Details', 'Marriage/Civil Partnership Details', and 'Declaration'. It features various checkboxes and grid areas for data entry.

Eligible Child Pension Application Form

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The *Child Pension Application Form* enables administrator to assess eligibility for a pension

Documents Required:

Some or all of the following documentation will be required to process a Child Pension application:

- Deceased's Original Death Certificate
- Child's Original Long Form Birth Certificate
- Where the Child is between 16 and 22 - a letter from the institution or person providing full time education/ training confirming this to be the case
- 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.
- Where there is no living parent or step-parent and the child is under 18 years of age and in the care of a Legal Guardian the Original Court Order granting Guardianship rights to an individual is required.

A tilted image of the 'Single Public Service Pension Scheme - Child Pension Application Form'. The form includes sections for 'Personal Details', 'Deceased's Details', 'Child's Details', and 'Declaration'. It features various checkboxes and grid areas for data entry.

Death Benefits Administration - Documentation

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Original documentation that may be required as part of the Death Benefits Administration process:

- Deceased's Death Certificate
- Deceased Long Form Birth Certificate
- Deceased Marriage Certificate/Certificate of Civil Partnership
- Certified translation of marriage certificate if outside the State
- Judicial recognition (where married abroad in a country with no reciprocal arrangement with the State)
- Spouse/Civil Partner's long form Birth Certificate
- Original Grant of Probate (Testate)
- Letters of Administration (Intestate)
- PAO if applicable
- Child Long-form Birth Certificate
- Confirmation of Legal Guardianship (if applicable)
- Letter from educational institution (if applicable)
- Medical Evidence of incapacitated child (if applicable)
- Court Decree (if applicable)
- Completed Spouse / Child Pension application form

Death Benefits Payable

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Death Claim	Death Gratuity paid to LPR	Eligible Spouse or Civil Partner Pension	Eligible Child Pension
Death in Service (vested member)	✓	✓	✓
Death in Service (non-vested member)	✓	✗	✗
Death in Deferment	✓	✓	✓
Death of a Pensioner	✗	✓	✓

- Death is notified to RA - verify death through official source (e.g. GRO system access, interim death cert)
- Initial notification of death should be verified through more than one source (i.e. family member notifies, death notice in newspaper)
- Establish date of deceased member's death
- Update systems so salary/pension is stopped
- Establish who Legal Personal Representative (LPR) is - if the LPR is unknown a formal letter can be sent to the deceased's last known address to the "*Legal Personal Representative of the Estate of <deceased member name>*"

Prepare and issue:

- LPR Cover Letter
- Death Claim Notification Form
- Information Note

Review completed benefit application forms and relevant documentation/certificates

Determine which death benefit processes apply

- Death Gratuity
- Eligible Spouse / Civil Partner Pension
- Eligible Child Pension



Death in Service

Death in Service

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Death Gratuity

- Lump sum payable to the LPR and payable where the Death in Service of a vested or non-vested member occurs
- Paid by the final RA employing the member at the date of death. Any benefits accrued with other Single Scheme employers must be consolidated and factored into gratuity calculation

Ref: DPER Circular 11/2017

Death Gratuity

- Review **Death Claim Notification Form**. Final RA is responsible for calculating and paying the death gratuity. Any benefits accrued with other Single Scheme employers must be consolidated and factored into benefit calculation
- Death Gratuity is equal to **twice the deceased member's pensionable remuneration** in the 12 months prior to the date of death less any pension lump sum paid or payable from a pre-existing public service pension scheme
- Verify if member was employed by final RA for the last 12 months. If a member was employed with another RA in the last 12 months
 - Contact Former RA and validate member personal details
 - Confirm:
 - Membership of the Single Public Service Pension Scheme
 - Work pattern and dates of pensionable employment
 - Applicable pensionable remuneration in the 12 month period prior to the member's death

Death Gratuity

- Verify that no other pension lump sum payments have been paid or are payable under any other public service pension scheme



Note: If the aggregate amount of public service superannuation lump sums (and death gratuity from a pre-existing public service pension scheme) previously paid or payable is more than twice the pensionable remuneration of the Scheme member in the 12 months prior to death, no Death Gratuity shall be awarded

Death Gratuity Calculation

- **Twice the Pensionable Remuneration of the deceased member in the 12 months prior to their death**, less any superannuation lump sum previously paid under pre-existing public service or Single Pension scheme
- If any other lump sum(s) has been paid or are payable under any other pre-existing public service pension scheme, the amount should be deducted from the gross Single Scheme Death Gratuity amount
- If deceased member was **working part-time Death Gratuity calculated on the basis of the full-time rate**
- If employed with final RA for less than 12 months and employed previously with another RA in the 12 months period, contact former RA to establish pensionable remuneration for 12 months prior to death
- If the deceased Member was in the scheme for **less than 12 months the amount will be twice the Pensionable Remuneration earned for this shorter period**

Ref: DPER Circular 11 of 2017,
Section 30 of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012

Death Benefit Administration– unpaid leave prior to death

- Where a Single Scheme member dies while on employer approved unpaid leave (e.g. Shorter Working Year, Career Break), the Death Gratuity is calculated at **twice the current equivalent** of the deceased member's pensionable remuneration
- A member who dies while on employer approved leave is treated, for the purposes of Death Benefit Administration, as a death in service

(Example 5 refers)

Death Gratuity

- Prepare Gratuity Statement / Cover Letter – Issue to LPR
- Cover letter requests Letter of Administration / Grant of Probate to be returned for as part of Death Gratuity process
- On receipt of letters of administration / grant of probate issue acknowledgement letter to LPR requesting enclosed Gratuity Payment Form & Mandate to be returned
- Following final review authorise payment of Gratuity to LPR
- Issue *Death Gratuity Payment Confirmation letter* to LPR
- Authorise payment of Death Gratuity (may be Finance Unit/Accounts or Payroll)
- Update Member record

Death in Service - Death Gratuity calculation examples

Death Gratuity

Example 1 – FTE 1.0, vested

- Alan, is a 50 year old Single Scheme member, employed with RA1 with pensionable remuneration of **€50,000 per annum** (FTE 1.0)
- Alan dies after 4 years of continuous employment as a member of the Single Scheme
- No additional public service pension-related lump sum previously paid or is payable
- Death notified to RA, verified and LPR identified
- Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable
- Was Alan a member of the Single Scheme for 12 months prior to his death? **Yes**
- Pensionable remuneration for 12 months prior to death: **€50,000 per annum**
- **Calculate Death Gratuity** = twice the pensionable remuneration in the 12 months prior to death, less any applicable public service pension related lump sum paid or payable
 - Other public service pension related lump sum paid or payable: **€0**
 - Death Gratuity: **(2 * €50,000) = €100,000**

Death Gratuity

Example 2 – FTE 1.0, not vested

- Alan, is a 50 year old Single Scheme member, employed with RA1 and with pensionable remuneration of **€50,000 per annum** (FTE 1.0).
- Alan dies after 7 months of continuous employment as a member of the Single Scheme.
- No additional public service pension-related lump sum previously paid or payable.
- Death notified to RA, verified and LPR identified.
- Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable
- Was Alan a member of the Single Scheme for 12 months prior to his death? **No**
- Pensionable remuneration for 12 months prior to death **€29,166.67 (€50k x 7/12)**
- **Calculate Death Gratuity** = twice the pensionable remuneration in the 12 months prior to death, less any applicable public service pension related lump sum paid or payable
 - Other public service pension related lump sum paid or payable **€0**
 - Death Gratuity: **(2 * €29,166.67) = €58,333.34**

DPER Circular 11 of 2017:

*“..in cases where membership of the Single Scheme covers a period of less than 12 months prior to death, the **Death Gratuity** for that Scheme member **should be calculated as twice the pensionable remuneration of the Scheme member in that shorter period, expressed on a full-time basis.**”*

Death Gratuity

Example 3 – FTE 0.50, vested

Single Scheme member Jack has been **working on a part-time basis (FTE of 0.50)** up until his death on 15 April 2017. His actual gross pensionable remuneration on the basis of this FTE is €21,000 over the 12 month period prior to death:

Calculate the Death Gratuity payable:

Date of death:	15 April 2017		
Actual Gross Pensionable remuneration:	€21,000		
FTE:	0.50 / 50%		
Adjusted FTE 1.0 remuneration:	€42,000		
Gross Death Gratuity:	(2 x €42,000)	=	€84,000

DPER Circular 11 of 2017:

*“.. if a Scheme member was **working on a part-time basis during the 12 months prior to his or her death**, his/her pensionable remuneration for the purposes of the Death Gratuity, would be calculated on the basis of the full-time rate”*

Death Gratuity

Example 4 – FTE 1.0, vested, in receipt of sick-pay at full rate for three months followed by period at half-rate

Single Scheme member Jack had been in receipt of sick-pay for a period of five months up until his death on 15 April 2017. His FTE 1.0 pensionable remuneration was €42,000 per annum.

Calculate the Death Gratuity payable:

Date of death:	15 April 2017		
Pensionable remuneration:	€42,000		
FTE:	1.0 / 100%		
Gross Death Gratuity:	(2 x €42,000)	=	€84,000

DPER Circular 11 of 2017:

“..in the case of a Scheme member who was on sick leave without pay or on Temporary Rehabilitation Remuneration (TRR) etc. in the 12 months prior to his or her death, his/her pensionable remuneration for the purposes of the **Death Gratuity would be calculated on the basis of the full-time rate.**”

Death Gratuity

Example 5 – FTE 1.0, vested, on Career Break

- Alan, is a 50 year old Single Scheme member, employed with RA1 with pensionable remuneration of **€50,000 per annum** (FTE 1.0) since 2014
- Alan had applied for and was approved to go on a Career Break for two years in 2017
- Alan dies 18 months into his Career Break
- No additional public service pension-related lump sum previously paid or is payable
- Death notified to RA, verified and LPR identified
- Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable
- Was Alan a member of the Single Scheme for 12 months prior to his death? **Yes**
- Pensionable remuneration for 12 months prior to death or current equivalent pensionable remuneration for post: **€50,000 per annum**

- **Calculate Death Gratuity** = twice the current equivalent pensionable remuneration for post, less any applicable public service pension related lump sum paid or payable
 - Other public service pension related lump sum paid or payable: **€0**
 - Death Gratuity: **(2 * €50,000) = €100,000**

Eligible Spouse/Civil Partner Pension

- Pension may be payable to eligible Spouse/Civil Partner of a deceased member
- Member must have been vested in the Single Scheme to be eligible for potential Spouse/Civil Partner pension
- Paid by the final RA employing the member at the date of death

Eligibility Criteria

- Must have been Legal Spouse/Civil Partner at date of death
- If nominated as a designated beneficiary in a PAO former Spouse/Civil Partner must not have remarried or be cohabiting at date of death

Eligible Spouse/Civil Partner Pension

- Verify if the Deceased had a Surviving Spouse/Civil Partner - Refer to **Death Claim Notification Form**
- Final RA is responsible for processing and paying Spouse/Civil Partner Pension. Any prior benefits held with other Single Scheme employer must be verified and factored in
- Verify if the Deceased Member was in the Single Scheme in previous employment(s) -
 - Issue *Single Scheme Verification Form(s)* to former RA employer(s)
 - If more than one previous RA employer then a separate form should issue to each employer
- Verify that the deceased Member was vested at date of death
- Issue *Spouse/Civil Partner Pension Application Form* and *Death in Service Benefits Information Note*
- Review completed application and supporting documentation and peer review

Eligible Spouse/Civil Partner Pension

- Calculate Deceased Member's referable pension amounts earned / restored to date of death in final and previous employment(s)
- Pension referable amounts calculated for all employments
- Calculate pension enhancement – Pension enhancement tool available in Death toolkit on website
- Calculate Spouse/Civil Partner Pension: 50% of pension that would have been paid to deceased had he/she retired on medical grounds at the date of death

Ref: DPER Circular 11 of 2017

Eligible Spouse/Civil Partner Pension

- Prepare and Issue Spouse/Civil Partner Benefit Statement, template cover letter and *Pension Benefit Acknowledgement Form*
- *Pension Benefit Acknowledgement Form* to be returned along with completed *Bank Mandate form*
- Once above documents received issue *Pension Payment Confirmation Letter*
- Review completed application and supporting documentation and peer review prior to issue of instruction to Pension Payroll
- Update records

Eligible Spouse/Civil Partner Pension

Pension **not** granted where at the time of the scheme member's death the Spouse/Civil Partner was cohabiting with a person other than the deceased

- Where a Spouse/Civil Partner pension has been awarded, payment ceases if:
 - Spouse/Civil Partner remarries
 - Enters another Civil Partnership or
 - Is cohabiting with another person
- Annual Pension Declaration completed by pension recipients confirms eligibility for ongoing payment of Spouse/Civil Partner pension

Ref: Section 34 of the *Public Service Pensions (Single Scheme and Other Provisions) Act 2012*

Eligible Spouse / Civil Partner Example

- Alan, is a 50 year old Single Scheme member, in pensionable employment with the same RA since joining the public service
- His date of birth is 14 November 1967. His death has been notified to his RA and verified
- His civil status is "married" at the date of death
- He is in receipt of pensionable remuneration of **€50,000 per annum** at the date of death
- Alan died on the **15th of November 2018** after 3 years of continuous employment as a member of the Single Scheme
- During that time he accrued referable pension amounts (adjusted for CPI where appropriate) of €1,000, accruing €334 per annum in years 1, 2 and 3
- A Spouse's pension is payable following receipt of a completed Spouse or Civil Partner Application Form and supporting documentation

Death in Service - Walkthrough

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Eligible Spouse / Civil Partner Example

Was Alan vested in the Single Scheme

Yes

Was Alan employed by another RA in the 12 months prior to his death?

No

What is Alan's Normal Retirement Age and date?

68 years of age/14 November 2035

How much in referable pension amounts had Alan accrued as a member of the Single Scheme?

€1,000

Which is higher – referable amount accrued in most recent full year or average amount in the three most recent full years?

Both the same - €334

Death in Service - Walkthrough

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Eligible Spouse / Civil Partner Example

Will these referable amounts be enhanced as part of the Spouse's pension calculation and, if so, how?

Two factors relevant:

- time from date of death to date of normal retirement age i.e. $(14/11/2035 - 15/11/2018)/2$ **8.50**
=
- monetary – higher of referable amounts accrued in most recent full year versus **€334**
average referable amounts accrued in the three most recent years =
- initial enhancement calculation = $(€334 \times 8.50)$ = **€2,839.00**

Does amount of **€2,839** exceed 10 times referable amount accrued in most recent full year?

No, $10 \times €334 = €3,340 > €2,839$

Deceased's enhanced pension = $€1,000 + €2,839$ = **€3,839.00**

Spouse's pension = $(€3,839 / 2)$ = **€1,919.50 per annum**

Eligible Child Pension

- Pension payable to eligible children of a deceased member
- Member must have been vested in the Single Scheme
- Paid by the final RA employing the member at the date of their death.
- Any prior benefits held with other Single Scheme employers must be verified and factored in

Eligible Child Criteria - a child or step child or lawfully adopted child of a deceased member, where the child:

- a) Has not attained the age of 16 years
- b) Has attained the age of 16 years but has not attained the age of 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 whom paragraph (a) or (b) related

Eligible Child Pension

- Final RA is responsible for calculating and paying Child Pension
- Verify if the deceased had any eligible children - refer to *Death Claim Notification Form*
- Verify if the deceased member accrued Single Scheme benefits in previous employment(s):
 - Issue *Single Scheme Verification Form* to Former Employer(s)
 - If more than one previous RA employer then a separate form should issue to each employer
- Verify that the deceased member was vested at date of death
- Issue *Child Pension Application Form* and *Death in Service Benefits Information Note*
- Review completed application and supporting documentation and peer review

Eligible Child Pension

- Calculate Deceased Member’s referable amounts earned/restored to date of death in final and previous employments
- Total pension referable amounts compiled for all employments
- Calculate pension enhancement – Pension enhancement tool available in Death toolkit on website
- Calculate Child Pension as a fraction of the deceased’s pension
- Child pension amount depends on whether there is a surviving Spouse / Civil Partner parent and the number of eligible children

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

Eligible Child Pension

- Prepare and Issue Child Benefit Statement / Cover Letter / Acknowledgement Form
- *Pension Benefit Acknowledgement Form* to be returned along with completed *Bank Mandate Form*
- Once above documents received issue *Pension Payment Confirmation Letter*
- Review completed application and supporting documentation and peer review prior to issue of instruction to Pension Payroll
- Update Pensioner Records

Eligible Child Example

- Alan, is a 50 year old Single Scheme member, in pensionable employment with the same RA since joining the public service
- His date of birth is 14 November 1967. His death has been notified to his RA and verified
- His civil status is “married” at the date of death
- He is in receipt of pensionable remuneration of **€50,000 per annum** at the date of death
- Alan died on the **15th of November 2017** after 3 years of continuous employment as a member of the Single Scheme
- During that time he accrued referable pension amounts (adjusted for CPI where appropriate) of €1,000, accruing €334 per annum in years 1, 2 and 3
- Two child pensions are payable following receipt of a completed Child Pension Application Form and supporting documentation

Eligible Child Example

- Deceased’s Pension (**slide 128**) calculated at **€3,839.00** per annum
- Child pension is one-sixth of deceased pension payable per child
 - $(€3,839.00/6) = €639.83 \text{ per child}$

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

- It is the responsibility of the final RA to consolidate referable amounts including restored benefits so, where a member had two or more pensionable public service employments, benefits are paid by the member's final RA (at the date of death)
- A member may have been in the process of restoring benefits at the date of death
- Benefits are not restored until the refund is fully paid. It may be necessary to calculate the amount of any refunds repaid to the date of death and any outstanding repayment liability deducted from the gross Death Gratuity



Death in Deferment

Death Gratuity

- Death Gratuity payable to the LPR paid in the case of Death in Deferment of a vested member
- Paid by the final RA employing the member at the date of leaving employment. Any benefits accrued with other Single Scheme employers must be consolidated and factored into gratuity calculation

Ref: DPER Circular 11/2017

Death Gratuity

- Review **Death Claim Notification Form**
- Final RA employer is responsible for calculating and paying death gratuity
- Death Gratuity is equal to the lump sum referable amounts accrued while a member of the Single Scheme, adjusted for CPI. No enhancement.
- Verify if member was employed by any other RA prior to leaving employment
- If a member was employed with another RA - issue *Single Scheme Benefit Verification form(s)*
- Verify that no other pension lump sum payments have been paid or are payable under any other public service pension scheme

Death Gratuity

- Prepare Gratuity Statement / Cover Letter – Issue to LPR
- Cover letter requests Letter of Administration / Grant of Probate to be returned as part of Death Gratuity process
- On Receipt of Letters of Administration / Grant of Probate issue acknowledgement letter to LPR requesting enclosed Gratuity Payment Form & Bank Mandate to be returned
- Following final review authorise payment of Gratuity to LPR
- Issue Death Gratuity Payment Confirmation letter to LPR
- Authorise payment of Death Gratuity (may be Finance Unit/Accounts or Payroll)
- Update Member record

Death Gratuity – Death in Deferment Example

Alan was employed in a pensionable post with RA 1 until his resignation on the 1st of July 2017 following three and a half-year's continuous employment.

His death on 30th of June 2018 has been notified to his RA and verified

During that time he accrued referable pension amounts of **€1,250** and lump sum referable amounts of **€6,570** both adjusted for CPI where appropriate.

On receipt of completed, required documentation submitted by the Legal Personal Representative of his estate, approval to process and pay the Death Gratuity has issued.

Death in Deferment Death Gratuity = **sum of referable lump sum amounts accrued while in active, pensionable employment**

Death in Deferment Death Gratuity = **€6,570.00 i.e. deferred referable lump sum amount accrued while in active employment**

Eligible Spouse/Civil Partner Pension

- Pension may be payable to eligible Spouse/Civil Partner of a deceased deferred member
- Paid by the RA employing the member at the date of their leaving service

Eligibility Criteria

- Must have been legal Spouse/Civil Partner at date of death
- If nominated as a designated beneficiary in a PAO former Spouse/Civil Partner must not be remarried or cohabiting at date of death

Eligible Spouse/Civil Partner Pension

- Final RA is responsible for processing and paying Spouse/Civil Partner Pension. Any prior benefits held with other Single Scheme employer must be verified and factored in
- Verify if the Deceased Member was in the Single Scheme in previous employment(s)
 - issue *Single Scheme Verification Form* to Former RA employer(s)
 - if more than one previous RA employer then a separate form should issue to each employer
- Verify that the deceased member was vested at date of death
- Issue *Spouse/Civil Partner Pension Application Form* and *Death in Service Benefits Information Note*
- Review completed application and supporting documentation and peer review

Eligible Spouse/Civil Partner Pension

- Calculate Deceased Member's pension referable amounts earned/restored to date of death in final and previous employment(s)
- Total pension referable amounts calculated for all employments
- Calculate Spouse / Civil Partner Pension: **50% of deceased's accrued referable pension amounts**

Ref: Circular 11 of 2017

Eligible Spouse/Civil Partner Pension

- Prepare and Issue Spouse/Civil Partner Benefit Statement, template cover letter and Pension Benefit Acknowledgement Form
- Pension Benefit Acknowledgement Form to be returned along with completed Bank Mandate form
- Once above documents received issue Pension Payment Confirmation Letter
- Review completed application and supporting documentation and peer review prior to issue of instruction to Pension Payroll
- Update records

Eligible Spouse/Civil Partner Pension

Pension **not** granted where at the time of the scheme member's death the Spouse/Civil Partner was cohabiting with a person other than the deceased

- Where a Spouse/Civil Partner pension has been awarded, payment ceases if:
 - Spouse/Civil Partner remarries
 - Enters another Civil Partnership or
 - Is cohabiting with another person
- Annual Pension Declaration completed by pension recipients confirms eligibility for ongoing payment of Spouse/Civil Partner pension

Ref: Section 34 of the *Public Service Pensions (Single Scheme and Other Provisions) Act 2012*

Eligible Spouse / Civil Partner Example

- Alan was in pensionable employment with RA 1 since joining the public service in January 2014. He resigned on the 1st of July 2017 following three and a half-year's continuous employment.
- His death on 30th of June 2018 has been notified to his RA and verified
- During that time he accrued referable pension amounts (adjusted for CPI where appropriate) of €1,250 and lump sum referable amounts of €6,570 all adjusted for CPI where appropriate.
- On receipt of completed, required Spouse/Civil Pension Application Form and supporting documentation approval to process and pay the Death Gratuity has issued.
 - Spouse pension active = 50% of referable pension amounts accrued while in employment
 - Spouse pension = (€1,250*50%)
 - Spouse pension = €625 per annum

Eligible Child Pension

- Pension payable to eligible children of a deceased member
- Member must have been vested in the Single Scheme
- Paid by the RA employing the member at the date of their death. Any prior benefits held with other Single Scheme employer must be verified and factored in

Eligible Child Criteria - a child or step child or lawfully adopted child of a deceased member, where the child;

- a) Has not attained the age of 16 years
- b) Has attained the age of 16 years but has not attained the age of 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 whom paragraph (a) or (b) related

Eligible Child Pension

- Final RA is responsible for calculating and paying Child Pension
- Verify if the deceased had any eligible children - refer to *Death Claim Notification Form*
- Verify if the Deceased Member was in the Single Scheme in previous employment(s):
 - Issue *Single Scheme Verification Form* to Former Employer(s)
 - If more than one previous RA employer then a separate form should issue to each employer
- Verify that the deceased member was vested at date of resignation from final RA
- Issue *Child Pension Application Form* and *Death in Service Benefits Information Note*
- Review completed application and supporting documentation and peer review

Eligible Child Pension

- Calculate Deceased Member's referable amounts earned/restored in all Single Scheme employments
- Calculate Child Pension as a fraction of the deceased's pension
- Child pension amount depends on whether there is a surviving Spouse/Civil Partner parent and the number of eligible children

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

Eligible Child Pension

- Prepare and Issue Child Benefit Statement / Cover Letter / Acknowledgement Form
- Pension Benefit Acknowledgement Form to be returned along with completed Bank Mandate Form
- Once above documents received issue Pension Payment Confirmation Letter
- Review completed application and supporting documentation and peer review prior to issue of instruction to Pension Payroll
- Update Pensioner Records

Eligible Child Example

- Alan was employed in a pensionable post with RA 1 since joining the public service in January 2014. He resigned on the 1st of July 2017 following three and a half-year's continuous employment.
- His death on 30th of June 2018 has been notified to his RA and verified
- During that time he accrued referable pension amounts (adjusted for CPI where appropriate) of €1,250 and lump sum referable amounts of €6,570 all adjusted for CPI where appropriate.
- Alan has three dependant children under the age of 16. On receipt of completed, required Child Pension Application Form and supporting documentation approval to process and pay the Death Gratuity has issued

Eligible Child Example

Deceased's pension = **€1,250 per annum (slide 146)**

Child pension is one-sixth of deceased's pension payable per child

(€1,250/6) = **€208.33 per annum per child**

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



Death of a Pensioner

Death of a Pensioner

Eligible Spouse/Civil Partner Pension

- Pension payable to eligible Spouse/Civil Partner of a deceased, retired member in receipt of a pension
- Paid by the RA employing the member at the date of retirement

Eligibility Criteria

- Must have been legal Spouse/Civil Partner at date of death
- If nominated as a designated beneficiary in a PAO former Spouse/Civil Partner must not be remarried or cohabiting date of death

Eligible Spouse/Civil Partner Pension

- Final RA is responsible for processing and paying Spouse/Civil Partner Pension
- Issue *Spouse/Civil Partner Pension Application Form* and *Death of a Pensioner Information Note*
- Review completed application and supporting documentation and peer review
- Calculate Spouse / Civil Partner Pension: **50% of deceased's pension**

Eligible Spouse/Civil Partner Pension

- Prepare and Issue Spouse/Civil Partner Benefit Statement, template cover letter and Pension Benefit Acknowledgement Form
- Pension Benefit Acknowledgement Form to be returned along with completed Bank Mandate form
- Once above documents received issue Pension Payment Confirmation Letter
- Review completed application and supporting documentation and peer review prior to issue of instruction to Pension Payroll
- Update records

Eligible Spouse/Civil Partner Pension

Pension **not** granted where at the time of the scheme member's death the Spouse/Civil Partner was cohabiting with a person other than the deceased

- Where a Spouse/Civil Partner pension has been awarded, payment ceases if:
 - Spouse/Civil Partner remarries
 - Enters another Civil Partnership or
 - Is cohabiting with another person
- Annual Pension Declaration completed by pension recipients confirms eligibility for ongoing payment of Spouse/Civil Partner pension

Ref: Section 34 of the *Public Service Pensions (Single Scheme and Other Provisions) Act 2012*

Eligible Spouse / Civil Partner Example

- Alan was employed in a pensionable post with RA 1 since joining the public service in January 2013. He retired at the normal retirement age on 1 June 2017 following four and a half-year's continuous employment.
- He has been in receipt of a pension in the amount of €1,575 per annum since his retirement date and is married with no child dependants.
- His death on 30th of June 2018 has been notified to his RA and verified
- Following receipt of a complete Spouse/Civil Partner Pension Application form and supporting documentation payment of a Spouse's pension has approved:
 - Spouse's pension = (Member pension at date of death x 50%)
 - Spouse's pension = (€1,575 x 50%)
 - Spouse's pension = **€787.50 per annum**

Eligible Child Pension

- Pension payable to eligible children of a deceased pensioner
- Paid by the RA employer

Eligible Child Criteria - a child or step child or lawfully adopted child of a deceased member, where the child;

- a) Has not attained the age of 16 years
- b) Has attained the age of 16 years but has not attained the age of 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 whom paragraph (a) or (b) related

Eligible Child Pension

- Final RA is responsible for calculating and paying Child Pension
- Verify if the deceased had any eligible children – refer to annual pension declaration
- Issue Child Pension Application form and Death in Retirement Information Note
- Review completed application and supporting documentation and peer review

Eligible Child Pension

- Verify deceased pensioner’s annual pension amount
- Calculate Child Pension as a fraction of the deceased’s pension
- Child pension amount depends on whether there is a surviving Spouse / Civil Partner parent and the number of eligible children

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

Eligible Child Pension

- Prepare and Issue Child Benefit Statement / Cover Letter / Acknowledgement Form
- *Pension Benefit Acknowledgement Form* to be returned along with completed *Bank Mandate Form*
- Once above documents received issue *Pension Payment Confirmation Letter*
- Review completed application and supporting documentation and peer review prior to issue of instruction to Pension Payroll
- Update Pensioner Records

Eligible Child Example

- Alan was employed with RA Inc. since joining the public service in January 2013. He retired at the normal retirement age on 1 June 2017 following four and a half-year’s continuous employment.
- He has been in receipt of a pension in the amount of **€1,575** per annum since his retirement date and is married with one child dependant
- His death on 30th of June 2018 has been notified to his RA and verified
- Following receipt of a complete Child Pension Application form and supporting documentation payment of a Spouse’s pension has approved

Eligible Child Example

Deceased pension in payment = **€1,575 per annum (slide 163)**

Child pension is one-sixth of deceased pension payable per child

(€1,575/6) = **€262.50 per child**

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

Pension Adjustment Orders - PAO

165

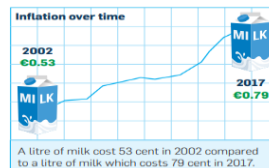
- Regard must be had to the terms of a PAO applying before issuing retirement options
- A PAO in relation to Retirement benefits will direct trustees of a scheme to pay part of a member's retirement benefit to the designated beneficiary when the member retires. This is done by reducing member's benefits accordingly.
- Information on whether a PAO is in place should be found on the member's file and set in the completed *Retirement Options Request Form* (RORF)
- If a PAO is in place this will require a mirror retirement process with retirement options issuing to the PAO beneficiary
- "Contingent benefits" are death benefits payable to a member's estate/Spouse/Civil Partner/Eligible Children
- PAO will specify a % of the member's death benefits to be paid to each beneficiary in the event of a member's death

Annual Pensioner Declaration Form

166

- Audit requirement (Pensions Authority guidelines)
- Responsibility will depend on RA – Shared Service / Pension Paying Authority
- Administrators should ensure that those in receipt of a pension under the SPS are included in their organisations Pensioner Declaration exercise
- Declaration form issues to **all** pensioners – pre and post 2013
- Hold placed on payment of pension where form not returned to Pension Paying Authority
- Confirms if member is still eligible for receipt of pension
- Annual Declaration issued to those in receipt of:
 - Retirement Pensions
 - Spouse/Civil Partner Pensions
 - Eligible Child Pensions

- Consumer Price Index (CPI) measured by CSO
- Positive CPI applied to referable amounts
- Positive CPI applied to Single Scheme pensions in payment. It is applied immediately to pensions in payment with effect from 1 January, subject to Ministerial/DPER decision
- Where CPI is zero or negative it is not applied
- Circular is the official instruction to Pension Paying Authority to apply positive CPI



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

Practical Exercises

Case Study 1 – Áine

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- Áine is a 46 year old Single Scheme member. Her civil status is “single” and she has no dependants
- She has been in receipt of pensionable remuneration of €45,000 per annum since commencing pensionable employment with RA 1 in January 2014
- In July 2017 she took up a post with RA 2 and was in receipt of pensionable remuneration of €60,000 per annum. In January 2018 she died in service.
- No additional public service pension-related lump sum was previously paid or is payable.

Calculate the Death Gratuity payable to Áine’s estate...

- In the 12 months before the date of death, Aine had pensionable remuneration of:
 - **€30,000** in the 6 month period as a scheme member with RA 2
 - **€22,500** in the previous 6 month period with RA 1

Calculate the Death Gratuity:

- **Death Gratuity =**

Case Study 2 - Kay

170

- Kay joined RA 1 in February 2013 on a full time permanent basis and is a member of the Single Scheme.
- She died in service on 15 June 2018 while on Career Break
- Notification of her death was received initially from a colleague and close friend
- A review of her HR file suggests that she was married with two children under 16 years of age.
- The LPR is unknown
- The current equivalent pensionable remuneration for the deceased’s post is **€50,000**

Evaluate:

- How can the RA verify the death?

- How can her RA confirm who the Legal Personal Representative is and to whom should the initial correspondence be addressed?

- Will the deceased's death benefits be processed as a death in deferment?

- What benefit is payable to her estate, how will it be calculated and how much is it?

- What legal documentation will be needed before the Death Gratuity payment can issue to the LPR?

- Documentation provided by the LPR has confirmed that Kay was married at the date of death. What benefit is her husband potentially eligible to receive?

- What form should issue to her spouse in respect of applying for this benefit?

- What documentation will need to accompany this application?

- How will the spouse pension benefit be calculated?

- How will any eligible child pension be calculated?

Case Study 3 – Jack

173

- Jack commenced pensionable public sector employment with RA 1 in January 2015 with pensionable remuneration of €35k.
- Prior to that he had been employed from June 2006 to October 2012 with the Department of Education
- He has a spouse and child dependants
- In July 2016 he commenced employment with RA 2 with pensionable remuneration of €50k
- He commenced employment with RA 3 in January 2017 with pensionable remuneration of €65k
- He died in July 2017 while employed with RA 3.

Case Study 3 – Jack

174

Evaluate:

- What benefit is payable to Jack's estate and to whom will this payment be made?
- How much is the Death Gratuity benefit payable to the LPR of the deceased's estate?

Death Gratuity =

- What RA is responsible for consolidating and paying Single Scheme death benefits and what organisations will this RA have to contact? Why?
- Are there any potential deductions to be made from the Single Scheme death gratuity?
- How will any benefit payable to his Spouse be calculated?
- Which Circular provides further information on Death Benefits?

- Dennis has been employed since 1 July 2016 and is a Single Scheme member. He has been in receipt of pensionable remuneration of €50k. His salary increased to €55k with effect from 1 January 2018. Dennis had never worked in the public sector prior to this appointment
- On the 1st of July 2018 Dennis died in service
- He is married and has a 31 year old daughter who is permanently incapacitated. Following further evaluation it becomes apparent from a medical assessment recorded on his HR file that the incapacitation occurred when she was 25 years of age
- The Legal Personal Representative of his estate has contacted his employer and made enquiries about potential benefits payable?

Evaluate

- What potential benefits are payable to the Dennis's estate and to whom will any benefit be paid?
- Calculate the Death Gratuity.

Death Gratuity =

- What benefits may be payable to his Spouse?
- Is any benefit payable to his daughter?



Crossword





Presentation Exercise

Group Exercise 1

- Mary's date of birth is 2 October 1952, her civil status is "single" and she has no dependants
- She commenced pensionable employment with RA 1 on the 5th of January 2013 and has had no breaks in service or unpaid absences in that time
- Before joining the public sector she worked in a family business for over 20 years. During that time she took out a private pension which she paid into up to her employment start date in the public service
- In March 2016 Mary took up a post with RA 2, her final RA. She was not eligible for a refund of scheme contributions from RA 1.
- She has left a voicemail with her HR Department advising she wishes to retire as soon as possible and following a discussion with the pensions administrator it has been confirmed that she is eligible to retire on age grounds.

Exercise:

- On a flip chart list the main process steps involved in the above scenario
- Outline the documentation available online to complete each step
- List the original certification that will be required to complete the process

Group Exercise 2

179

- Cathy's date of birth is 28 October 1963. Her civil status is "married" has two child dependants under 16 years of age.
- Cathy is in pensionable employment with RA 1 on a full time contract having commenced this employment on 6 January 2014
- She has been employed with RA 1 since joining the public service and does not retain any other pension benefits
- In June 2018 Cathy decided to enquire about her retirement options and is has been confirmed that she is eligible for Cost Neutral Early Retirement.

Exercise:

- On a flip chart list the main process steps involved in the above scenario
- Outline the documentation available online to complete each step
- List the original certification that will be required to complete the process

Group Exercise 3

180

- Áine is a 46 year old Single Scheme member. Her civil status is "single" and she has no dependants
- She has been in receipt of pensionable remuneration of €45,000 per annum since commencing pensionable employment with RA 1 in January 2014
- In July 2017 she took up a post with RA 2 and was in receipt of pensionable remuneration of €60,000 per annum. In January 2018 she died in service.
- No additional public service pension-related lump sum was previously paid or is payable.

Exercise:

- On a flip chart list the main process steps involved in the above scenario
- Outline the documentation available online to complete each step
- List the original certification that will be required to complete the process

- Dennis has been employed since 1 July 2016 and is a Single Scheme member. He has been in receipt of pensionable remuneration of €50k. His salary increased to €55k with effect from 1 January 2018. Dennis had never worked in the public sector prior to this appointment
- On the 1st of July 2018 Dennis died in service
- He is married and has a 31 year old daughter who is permanently incapacitated. Following further evaluation it becomes apparent from a medical assessment recorded on his HR file that the incapacitation occurred when she was 25 years of age
- The Legal Personal Representative of his estate has contacted his employer and made enquiries about potential benefits payable?

Exercise:

- On a flip chart list the main process steps involved in the above scenario
- Outline the documentation available online to complete each step
- List the original certification that will be required to complete the process



Quiz



Q&A

Wrap Up & Thank You

- A feedback survey will issue today by email
- Please take the time to complete this survey as your input will help us in developing future training workshops

Single Scheme website: <http://www.singlepensionscheme.gov.ie>

Contact: singleschemequeries@per.gov.ie

★ Please remember not to include any personal member data when submitting queries!


TOOLKIT RESOURCES

Resource Toolkit	Single Scheme Administration Project (Phase 1) Normal Retirement Resources
Resource Name	Process Guidelines
Resource Reference	SPS.RET.NR.G.01 (Phase 1)
Description	Suggested procedure outlining key steps that a Relevant Authority might take where a vested member avails of normal retirement.
Version	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

IMPORTANT: The process has been prepared for Single Scheme members in **Standard Grades**. It must be adapted for those grades that have different retirement ages, such as the Uniformed Grades (Gardaí, Defence Forces, Prison Officers, Career Firefighters, etc.) and assumes that the member has an employment status of permanent or holds a Contract of Indefinite Duration.

Guidelines – Colour key

 = Yes/No Decision Point

Ref.	Step	Description of key activities / general guide
0.0	<i>Process Map</i>	<ul style="list-style-type: none"> • The recommended Process Map may be accessed in the Administrator Toolkit for this process. It is recommended that this is consulted when processing a request for Normal Retirement Options or a Normal Retirement claim for a Single Scheme Member.
1.0	<i>Notification received of Member's intention to retire on a specified date</i>	<ul style="list-style-type: none"> • A member may start this retirement process directly with the Pensions Section, through their Line Manager or through Human Resources. Alternatively, the process may be started by an internal HR Report where members reaching their Normal Retirement Age are identified and subsequently contacted in advance by the Pensions Section; • Where this retirement process is started by the member, it is important to find out from the member what their retirement date is likely to be where they have not reached the upper retirement age (70 for standard members). Obtaining this information ensures: <ul style="list-style-type: none"> a) That the type of retirement applying (i.e. normal rather than early) can be confirmed to ensure that the correct process is adopted by administrators; b) That the member is complying with their required contractual notice period; and c) That there is sufficient time for both the member and administrators to progress the necessary administrative protocols and finalise paperwork in advance of a member's retirement.
1.1	<i>Validate the type of retirement occurring / verify that this is a Normal Retirement.</i>	<ul style="list-style-type: none"> • A member must have reached their minimum retirement age at the proposed date of retirement to be eligible for Normal Retirement; • For standard grades, the minimum retirement age can be checked with reference to the member's Date of Birth: <ul style="list-style-type: none"> -Born between 1st January 1949 and 31st December 1954 inclusive: age 66 -Born between 1st January 1955 and 31st December 1960 inclusive: age 67 -Born on or after 1st of January 1961: age 68 • The upper mandatory retirement age is age 70 for the Single Scheme (standard grades);

		<ul style="list-style-type: none"> Is this a Normal Retirement? <p>YES - Proceed to Step 2.0 below if it is verified that this is a Normal Retirement NO - administrators should establish if the planned retirement is, instead, a potential application for Cost-Neutral Early Retirement or Ill-Health Early Retirement and refer to the appropriate Process for that retirement type. The remainder of this Process does not apply.</p>
2.0	<i>Pensions Administrator issues Retirement Options Request Form (RORF) to member</i>	<ul style="list-style-type: none"> A template Retirement Options Request Form that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It contains a Statutory Declaration that will help organisations to meet their legal obligations in ensuring that Options are accurately prepared; A Retirement Options Request Form is issued to the member for completion; It is recommended that Pension Administrators set a deadline for the return of a completed Retirement Options Request Form. This should be determined with reference to any indicated retirement date.
2.1	<i>Member returns completed Retirement Options Request Form (RORF) to Pensions Administrator</i>	<ul style="list-style-type: none"> Given the importance of the information contained on the Retirement Options Request Form, particularly the Statutory Declaration, Pensions Administrators should aim to provide one-to-one support to assist a member in fully completing their Retirement Options Request Form.
2.2	<i>Pensions Administrator reviews and validates member's returned Retirement Options Request Form (RORF).</i>	<ul style="list-style-type: none"> A review is undertaken of the Retirement Options Request Form to ensure that it has been fully completed and signed by the member. Any accompanying documentation (e.g. originals of certificates or Retained Benefits) is reviewed prior to acknowledging receipt of paperwork to member.
3.0	<i>Does review of Retirement Options Request Form (RORF) by Pensions Administrator prompt initial queries to be raised with member or member's former employers?</i>	<ul style="list-style-type: none"> If YES - go to Step 3.1 If NO - go to Step 4.0

3.1	Raise initial queries with retiree or former employer(s), as appropriate and validate response	<ul style="list-style-type: none"> Depending on the information provided in the completed Member Retirement Acknowledgement Form or related enclosures, it may be necessary for Pensions Administrators to raise an initial informal query with the member or to obtain certain clarifications before deciding on a particular course of action.
4.0	Verify if member was a member of the Single Scheme in any prior public service employments from 1 January 2013 onwards?	<ul style="list-style-type: none"> This information might be obtained from information completed by the member on their Retirement Options Request Form. It might also be obtained from a review of other documentation on their HR file, such as a hire documentation (that might include an Applicant Declaration Form or CV), or an earlier pension query raised during their current employment. If YES - go to Step 4.1 If NO - go to Step 5.0
4.1	Pension Administrator issues Single Scheme Benefit Verification Form(s) to member for completion by their former Single Scheme employers	<ul style="list-style-type: none"> A template Single Scheme Benefit Verification Form(s) (and sample Cover Letter) that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It will help capture key information that may assist with the accurate calculation of member benefits. Pension Administrators should ensure that the member is advised to completed Section A and should also, where possible, provide the member with a correspondence address for their former employer's Pension Section (if known). More than one Form may need to be issued if the member has more than one prior Single Scheme employer as a separate Form must be completed in respect of each prior Single Scheme employer.
4.2	Member completes Part A of Single Scheme Benefit Verification Form(s) and forwards to their former Single Scheme employers	

4.3	Member forwards completed Single Scheme Benefit Verification Form(s) to their current employer's Pensions Administrator	
4.4	Pensions Administrator reviews returned Single Scheme Benefit Form(s)	<ul style="list-style-type: none"> Form is reviewed by the Pensions Administrator on receipt to ensure that it is fully completed and there are no outstanding queries. If there are outstanding queries, these are resolved in conjunction with the member or their former employer, as appropriate. Proceed to Step 5.0 once all queries are resolved.
5.0	Calculate total period of Single Scheme membership for which contributions have been retained	<ul style="list-style-type: none"> A Vesting Calculation Tool is available in the Administrator Toolkit for this process; The verified period of membership of the Single Scheme with this employment for which contributions have been retained should be input to the Vesting Calculation Tool, less any periods of non-pensionable leave, up to the date of retirement; The verified period of earlier membership of the Single Scheme for prior employments, if applicable, for which contributions have been retained should also be input to the Vesting Calculation Tool, less any periods of non-pensionable leave; The total period of membership of the Single Scheme in all employments for which contributions have been retained, less any periods of non-pensionable leave, should then be summed together; IMPORTANT: A day's pay (regardless of a member's % work-pattern) is counted as one day for vesting purposes.
6.0	Will vesting period have been completed by retirement date?	<ul style="list-style-type: none"> The Vesting Period for the Single Scheme is 2 years cumulative service for which contributions have been retained; As noted at Step 5.0, a day's pay (regardless of a member's % work-pattern) counts as one day towards the 2 year vesting period. If the answer to 5.0 is less than 2.000 years, the member is not vested – proceed to Step 9.0. If the answer to 5.0 is equal to or greater than 2.000 years, the member is vested – proceed to Step 6.1

<p>6.1</p>	<p><i>Verify Referable Amounts earned/restored, to date, in current employment</i></p>	<ul style="list-style-type: none"> • A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme; • Pension and Lump Sum Referable amounts earned by a member up to the current date should be carefully calculated in line with Circular 11/2014, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave; • Details of any referable amounts restored by the member during this employment should also be recorded; • Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in Circular 02/2017.
<p>6.2</p>	<p><i>Add in verified Referable Amounts from earlier SPS employments, if applicable</i></p>	<ul style="list-style-type: none"> • Referable Amounts accrued in other Single Scheme employments, as verified on the Single Scheme Benefit Verification Form, should be calculated
<p>6.3</p>	<p><i>Total Referable Amounts compiled for all employments</i></p>	<ul style="list-style-type: none"> • Referable Amounts across current employment (step 6.1) and previous employments (step 6.2) should be collated to arrive at provisional interim total annual pension and provisional interim total once-off lump sum figures that will be payable to the retiring member.
<p>6.4</p>	<p><i>Check for Revenue compliance /Pensions Adjustment Order(PAO) / Public Service Pension Reduction (PSPR) adjustments, etc.</i></p>	<ul style="list-style-type: none"> • Prior to finalising the retirement statement, and guided in particular by the member's completed Retirement Options Request Form and supporting documentation, a comprehensive check must be undertaken by the Pensions Administrator: <ul style="list-style-type: none"> ○ To ensure that an individual does not exceed their lifetime tax free cash limit, €200K at time of publication, from all lump sums received under applicable pension arrangements; ○ To ensure that there is a check for any chargeable excess tax that may arise under the Standard Fund Threshold regime (SFT), particularly for members that

		<p>are high earners or hold significant amounts of retained benefits (see Circular Letter 27 June 2014);</p> <ul style="list-style-type: none"> ○ To ensure that the existence of any Pensions Adjustment Order granted under the Family Law Acts against the member’s benefits under the Scheme; ○ To ensure that the potential need to apply PSPR, or more likely PSPR aggregation, where the member is already in receipt of another Public Service pension in addition to this Single Scheme pension (see PER Circular 18 of 2015);
<p>6.5</p>	<p><i>Prepare Interim Retirement Statement and issue to member with pre-retirement pack</i></p>	<ul style="list-style-type: none"> • The Interim Retirement Benefit Statement is prepared - a sample template is available in the Administrator’s Toolkit for this process. • Once the Interim Retirement Statement has been prepared, it is important that, where practical, that calculations are peer reviewed prior to issue to ensure that retirement benefits are factually accurate and compliant with all legislation • The Interim Retirement Statement should issue as part of a Pre-Retirement Pack to the member. A sample Pre-Retirement Pack may consist of: <ul style="list-style-type: none"> ○ Interim Retirement Benefit Statement ○ Personalised Pre-Retirement Cover Letter – a sample template is available in the Administrator’s Toolkit for this process. ○ Member Retirement Acknowledgement Form – a sample template is available in the Administrator’s Toolkit for this process. <p>Note: The sample template documentation made available in the Administrator’s Toolkit for this process is a guideline only. Organisations will need to modify, as appropriate, these templates to suit individual organisational needs.</p> <ul style="list-style-type: none"> • It is important to ensure that if any Pension Adjustment Orders (PAOs) are in place, particularly where Orders are not of a nominal/“nil” value, that the designated non-member beneficiary is also separately issued with their Retirement Statement and details of how to claim their benefit, if they have not already done so.

6.6	Member completes and returns Member Retirement Acknowledgement & any associated documentation (e.g. Payroll Mandate Form)	<ul style="list-style-type: none"> • Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.
7.0	Final review of paperwork & actioning of issues arising prior to notifying payroll	<ul style="list-style-type: none"> • Relevant Leaver/Retirement protocols are followed in accordance with existing organisation exit procedures.
7.1	Interim benefit payment notification	<ul style="list-style-type: none"> • Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with interim Single Scheme benefit payment instruction – noting that a final adjustment will be due once final retirement benefits are calculated after the retiree’s final payroll has been run.
8.0	Member retires	
8.1	Verify/Calculate final Referable Amounts on conclusion of final employment	<ul style="list-style-type: none"> • On conclusion of the member’s final payroll after their retirement, Steps 6.1 to 6.4 inclusive must be repeated to ensure all referable amounts in this employment are fully captured.
8.2	Definitive Retirement Statement prepared and issued to Member on completion of final payroll	<ul style="list-style-type: none"> • The Final Retirement Benefit Statement is prepared - a sample template is available in the Administrator’s Toolkit for this process. • Once the Final Retirement Statement has been prepared, it is important, where practical, that calculations are internally peer reviewed prior to issue to ensure that retirement benefits are factually accurate and compliant with all legislation. • The Final Retirement Statement should issue with a cover letter to the member that might remind them of conditions attaching to their pension and who they should contact for future queries related to their Scheme pension – a sample template is available in the Administrator’s Toolkit for this process.

		<p>Note: The sample template documentation made available in the Administrator’s Toolkit for this process is a guideline only. Organisations will need to modify, as appropriate, these templates to suit individual organisational needs.</p>
8.3a	<i>Pensions Administrator notifies payroll of final Scheme benefit entitlements</i>	<ul style="list-style-type: none"> Payroll should be requested to implement these benefits, retrospectively, having regard to interim benefits already paid/in payment as a result of the earlier instruction to payroll at Step 7.0
8.3b	<i>Record Member as Single Scheme pensioner</i>	<ul style="list-style-type: none"> The Pension’s Administrator should change the member’s record to reflect the type of pension that they are in receipt of e.g. Pensioner – Normal Retirement (Standard Accrual) Such a designation will help identify pensions in payment that may need to be recalculated annually to reflect authorised CPI adjustments (see Annual Events process) or for Scheme management reporting.
9.0	Member will not be vested by date of retirement	<ul style="list-style-type: none"> Member is not eligible for payment of retirement benefits as they have not completed the minimum Vesting Period. Member to be advised that they will be invited to reclaim their contributions on ceasing employment if not immediately taking up employment elsewhere in the Irish Public Service, if eligible. This will be captured as part of the separate Leavers Process.


Disclaimer: *This Recommended Scheme Procedure has been designed by the DPER Single Pension Project Team for straightforward cases that administrators might expect to encounter on a day-to-day basis. It does not purport to cover all eventualities and no liability is accepted by the Minister for Public Expenditure & Reform for any omissions or errors arising. Administrators should carefully consult the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 and associated regulations that, at all times, have precedence.*

Resource Toolkit	Single Scheme Administration Project (Phase 1) Ill-Health Retirement Resources
Resource Name	Process Guidelines
Resource Reference	SPS.RET.IHR.G.01 (Phase 1)
Description	Suggested procedure outlining key steps that a Relevant Authority might take where a vested or non-vested member retires on ill-health grounds.
Version	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

IMPORTANT: The process has been prepared for Single Scheme members in **Standard Grades**. It must be adapted for those grades that have different retirement ages, such as the Uniformed Grades (Gardaí, Defence Forces, Prison Officers, Career Firefighters, etc) and assumes that the member has an employment status of permanent or holds a Contract of Indefinite Duration.

Guidelines – Colour key

 = Yes/No Decision Point

Ref.	Step	Description of key activities / general guide
0.0	<i>Process Map</i>	<ul style="list-style-type: none"> The recommended Process Map may be accessed in the Administrator Toolkit for this process. It is recommended that this is consulted when processing a request for Ill-Health Retirement for a Single Scheme Member.
1.0	<i>Notification received of Member's intention to retire on a specified date</i>	<ul style="list-style-type: none"> A member may start this retirement process directly with the Pensions Section, through their Line Manager or through Human Resources. In most instances, Ill-Health retirement applications will be referred to a Pensions Administrator by Human Resources, noting that in many instances Ill-Health Retirement applications often follow periods of extended illness. It is important that member requesting ill-health early retirement has been medically assessed and meets the criteria explicitly stated in the Single Scheme legislation. Administrators should have particular regard to, Section 2 of DPER Guidance Note 01/2017 and the Single Scheme legislation. Organisational sign-off for Ill-Health early retirement, after full medical assessment, will ordinarily be at HR Director level, having regard to existing Sectoral protocols for such retirements. A date should be agreed with the retiree or HR and communicated to the Pensions Administrator at the time of initiating the retirement process after the medical report has been received. Obtaining this information helps to ensure that there is sufficient time for both the member and administrators to progress that necessary administrative protocols and finalise paperwork in advance of a member's retirement.
1.1	<i>Validate the type of retirement occurring / verify that this is Ill-Health Retirement</i>	<ul style="list-style-type: none"> Is this an Ill-Health Early Retirement? YES - Proceed to Step 1.2 below if it is verified that this is an Ill-Health Retirement NO – Proceed to Step 1.3

1.2	<i>Has Ill-Health Retirement been approved by HR?</i>	<ul style="list-style-type: none"> Has organisational sign-off for this Ill-Health Early Retirement been obtained (ordinarily at HR Director level)? YES - Proceed to Step 2.0 below if it is verified that this is an Ill-Health Retirement NO - Proceed to step 1.3
1.3	<i>Pensions Administrator raises matter with HR</i>	<ul style="list-style-type: none"> Where it is confirmed that approval to Ill-Health Retirement has not been authorised the Pension Administrator should refer the matter to HR for guidance.
1.4	<i>Member informed by HR that application not approved</i>	<ul style="list-style-type: none"> If HR makes a decision not to approve any ill-health retirement application, and has advised the member accordingly, the process ends. If HR makes a decision to approve an ill-health retirement application then proceed to Step 2.0 below.
2.0	<i>Pensions Administrator issues Retirement Options Request Form (RORF) to member</i>	<ul style="list-style-type: none"> A template Retirement Options Request Form that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It contains a Statutory Declaration that will help organisations to meet their legal obligations in ensuring that Options are accurately prepared; A Retirement Options Request Form is issued to the member for completion; It is recommended that Pension Administrators set a deadline for the return of a completed Retirement Options Request Form. This should be determined with reference to any indicated retirement date.
2.1	<i>Member returns completed Retirement Options Request Form (RORF) to Pensions Administrator</i>	<ul style="list-style-type: none"> Given the importance of the information contained on the Retirement Options Request Form, particularly the Statutory Declaration, Pensions Administrators should aim to provide one-to-one support to assist a member in fully completing their Retirement Options Request Form.

2.2	<i>Pensions Administrator reviews and validates member's returned Retirement Options Request Form (RORF)</i>	<ul style="list-style-type: none"> • A review is undertaken of the Retirement Options Request Form to ensure that it has been fully completed and signed by the member. Any accompanying documentation (e.g. originals of certificates or Retained Benefits) is reviewed prior to acknowledging receipt of paperwork to member.
3.0	<i>Does review of Retirement Options Request Form (RORF) by Pensions Administrator prompt initial queries to be raised with member or member's former employers?</i>	<ul style="list-style-type: none"> • If YES - go to step 3.1 • If NO - go to step 4.0
3.1	<i>Raise initial queries with retiree or former employer(s), as appropriate and validate response</i>	<ul style="list-style-type: none"> • Depending on the information provided in the completed Member Retirement Acknowledgement Form or related enclosures, it may be necessary for Pensions Administrators to raise an initial informal query with the member or to obtain certain clarifications before deciding on a particular course of action.
4.0	<i>Verify if member was a member of the Single Scheme in any prior public service employments from 1 January 2013 onwards?</i>	<ul style="list-style-type: none"> • This information might be obtained from information completed by the member on their Retirement Options Request Form. • It might also be obtained from a review of other documentation on their HR file, such a hire documentation (that might include an Applicant Declaration Form or CV), or an earlier pension query raised during their current employment. • If YES - go to step 4.1 • If NO - go to step 5.0
4.1	<i>Pension Administrator issues Single Scheme Benefit Verification Form(s) to member for completion by their former Single Scheme employer(s)</i>	<ul style="list-style-type: none"> • A template Single Scheme Benefit Verification Form(s) (and sample Cover Letter) that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It will help capture key information that may assist with the accurate calculation of member benefits.

		<ul style="list-style-type: none"> • Pension Administrators should ensure that member details are input on Section A of this form. Given the nature of ill-health retirement, it may be appropriate that the Pensions Administrator liaises with former employers in relation to the completion of the Form. Any administrative assistance that can be provided to a member retiring on grounds of ill-health is at the discretion of the employer. • More than one Form may need to be issued if the member has more than one prior Single Scheme employer as a separate Form must be completed in respect of each prior Single Scheme employer.
4.2	<i>Member completes Part A of Single Scheme Benefit Verification Form(s) and forwards to their former Single Scheme employer(s)</i>	
4.3	<i>Member forwards completed Single Scheme Benefit Verification Form(s) to their current employer's Pensions Administrator</i>	
4.4	<i>Member returns completed Verification of Single Scheme Benefit Form(s) to Pensions Administrator</i>	<ul style="list-style-type: none"> • Form is reviewed by the Pensions Administrator on receipt to ensure that it is fully completed and there are no outstanding queries. If there are outstanding queries, these are resolved in conjunction with the member or their former employer, as appropriate. • Proceed to step 5.0 once all queries are resolved.
4.5	<i>Retained SPS Benefits Form reviewed and validated</i>	

<p>4.6</p>	<p><i>Calculate total period of Single Scheme membership for which contributions have been retained</i></p>	<ul style="list-style-type: none"> • A Vesting Calculation Tool is available in the Administrator Toolkit for this process; • The verified period of membership of the Single Scheme with this employment for which contributions have been retained should be input to the Vesting Calculation Tool, less any periods of non-pensionable leave, up to the date of retirement; • The verified period of earlier membership of the Single Scheme for prior employments , if applicable, for which contributions have been retained should also be input to the Vesting Calculation Tool, less any periods of non-pensionable leave; • The total period of membership of the Single Scheme in all employments for which contributions have been retained, less any periods of non-pensionable leave, should then be summed together; • IMPORTANT: A day’s pay (regardless of a member’s % work-pattern) is counted as one day for vesting purposes.
<p>5.0</p>	<p><i>Will vesting period have been completed by retirement date?</i></p>	<ul style="list-style-type: none"> • The Vesting Period Single Scheme Ill-Health retirement annual pension and once-off lump sum benefits is 2 years cumulative service for which contributions have been retained; • As noted at Step 4.6, a day’s pay (regardless of a member’s % work-pattern) counts as one day towards the 2 year vesting period. • If the answer to 5.0 is less than 2.000 years, the member is not vested and they are only eligible to receive a Short-Service Gratuity – proceed to Step 5.10 • If the answer to 5.0 is equal to or greater than 2.000 years, the member is vested – proceed to Step 5.20
<p>5.10</p>	<p><i>Calculate actual pensionable remuneration for period of employment</i></p>	<ul style="list-style-type: none"> • Pensions Administrators should calculate total <u>gross</u> remuneration paid to member over entire period of non-vested pensionable employment.

5.11	Calculate Short Service Ill-Health Retirement Gratuity benefit based on remuneration received	<ul style="list-style-type: none"> • Short Service Gratuity calculated at 8.5% of actual pensionable remuneration (gross) across the period of Single Scheme employment. Guidance Note 01/2017, Part 3 sets out more details on the method to be used and should be consulted. • Go to Step 5.30
5.20	Verify Referable Amounts earned/restored, to date, in current employment	<ul style="list-style-type: none"> • A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme; • Pension and Lump Sum Referable amounts earned by a member up to the current date should be carefully calculated in line with Circular 11/2014, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave; • Details of any referable amounts restored by the member during this employment should also be recorded; • Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in Circular 02/2017.
5.21	Add in verified Referable Amounts from earlier SPS employments, if applicable	<ul style="list-style-type: none"> • Referable Amounts accrued in other Single Scheme employments, as verified on the Single Scheme Benefit Verification Form, should be calculated
5.22	Total Referable Amounts compiled for all employments	<ul style="list-style-type: none"> • Referable Amounts across current employment (step 5.20) and previous employments (step 5.21) should be collated to arrive at provisional total annual pension and provisional total once-off lump sum figures that will be enhanced (Guidance Note 01/2017) and payable to the retiring member.

5.23	Calculate applicable ill-health benefit enhancement in accordance with Ill-Health Retirement Guidance Note	<ul style="list-style-type: none"> • Department of Public Expenditure and Reform Guidance Note 01/2017 should be referred to for the mechanism of calculating ill-health retirement pension and once-off lump sum. Section 3 of the Guidance Note 01/2017 sets out the method in detail.
5.30	Finalise Interim Ill-Health Retirement Statement for peer review	<ul style="list-style-type: none"> • The Interim Ill-Health Retirement Benefit Statement is prepared - a sample template is available in the Administrator’s Toolkit for this process.
5.40	Check for Revenue compliance /Pensions Adjustment Order(PAO) / Public Service Pension Reduction (PSPR) adjustments, etc.	<ul style="list-style-type: none"> • Prior to finalising the retirement statement, and guided in particular by the member’s completed Retirement Options Request Form and supporting documentation, a comprehensive check must be undertaken by the Pensions Administrator to ensure that: <ul style="list-style-type: none"> ○ Individual does not exceed their lifetime tax free cash limit, €200K at time of publication, from all lump sums received under applicable pension arrangements; ○ Check if there is any chargeable excess tax that may arise under the Standard Fund Threshold regime (SFT), particularly for members that are high earners or hold significant amounts of retained benefits (see Circular Letter 27 June 2014); ○ The existence of any Pensions Adjustment Order granted under the Family Law Acts against the member’s benefits under the Scheme; ○ The potential need to apply PSPR, or more likely PSPR aggregation where the member is already in receipt of another Public Service pension to this Single Scheme pension (see PER Circular 18 of 2015);

<p>5.50</p>	<p><i>Prepare Interim Retirement Statement and issue to member with pre-retirement pack</i></p>	<ul style="list-style-type: none"> • Once the Interim Ill-Health Retirement Benefit Statement has been prepared, it is important that, where practical, that calculations and enhancement of benefits are peer reviewed prior to issue to ensure that benefits are factually accurate and compliant with all legislation • The Interim Retirement Statement should issue as part of a Pre-Retirement Pack to the member. A sample Pre-Retirement Pack may consist of: <ul style="list-style-type: none"> ○ Interim Retirement Benefit Statement ○ Personalised Pre-Retirement Cover Letter – a sample template is available in the Administrator’s Toolkit for this process. ○ Member Retirement Acknowledgement Form – a sample template is available in the Administrator’s Toolkit for this process. <p>Note: The sample template documentation made available in the Administrator’s Toolkit for this process is a guideline only. Organisations will need to modify, as appropriate, these templates to suit individual organisational needs.</p> <ul style="list-style-type: none"> • It is important to ensure that if any Pension Adjustment Orders (PAOs) are in place, particularly where Orders are not of a nominal/“nil” value, that the designated non-member beneficiary is also separately issued with their Retirement Statement and details of how to claim their benefit, if they have not already done so.
<p>5.60</p>	<p><i>Member completes and returns Member Retirement Acknowledgement & any associated documentation (e.g. Payroll Mandate Form)</i></p>	<ul style="list-style-type: none"> • Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.
<p>6.0</p>	<p><i>Final review of paperwork & actioning of issues arising prior to notifying payroll</i></p>	<ul style="list-style-type: none"> • Relevant Leaver/Retirement protocols are followed in accordance with existing organisation exit procedures.

6.1	<i>Interim benefits payment notification</i>	<ul style="list-style-type: none"> Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with interim Single Scheme benefit payment instruction – noting that a final adjustment will be due once final retirement benefits are calculated after the retiree’s final payroll has been run.
7.0	<i>Member retires</i>	
7.1	<i>Verify/Calculate final Referable Amounts and enhancements on conclusion of final employment</i>	<ul style="list-style-type: none"> On conclusion of the member’s final payroll after their retirement, Steps 5.20 to 5.21 inclusive must be repeated to ensure all referable amounts in this employment are fully captured
7.2	<i>Definitive Retirement Statement prepared and issued to Member on completion of final payroll</i>	<ul style="list-style-type: none"> The Final Retirement Benefit Statement is prepared - a sample template is available in the Administrator’s Toolkit for this process. Once the Final Retirement Statement has been prepared, it is important, where practical, that calculations are internally peer reviewed prior to issue to ensure that retirement benefits are factually accurate and compliant with all legislation. The Final Retirement Statement should issue with a cover letter to the member that might remind them of conditions attaching to their pension and who they should contact for future queries related to their Scheme pension – a sample template is available in the Administrator’s Toolkit for this process. <p>Note: The sample template documentation made available in the Administrator’s Toolkit for this process is a guideline only. Organisations will need to modify, as appropriate, these templates to suit individual organisational needs.</p>

7.3a	<i>Pensions Administrator notifies payroll of final Scheme benefit entitlements</i>	<ul style="list-style-type: none"> • Payroll should be requested to implement these benefits, retrospectively, having regard to interim benefits already paid/in payment as a result of the earlier instruction to payroll at Step 6.1
7.3b	<i>Record Member as Single Scheme pensioner</i>	<ul style="list-style-type: none"> • The Pension's Administrator should change the member's record to reflect the type of pension that they are in receipt of e.g. Pensioner – Ill-Health Retirement (Standard Accrual) • Such a designation will help identify pensions in payment that may need to be recalculated annually to reflect authorised CPI adjustments (see Annual Events process) or for Scheme management reporting.


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Resource Toolkit	Single Scheme Administration Project – Death in Service (Phase 1)
Resource Name	Process Guidelines
Resource Reference	SPS.DEA.DIS.G.01
Description	Suggested procedures outlining key steps that a Relevant Authority might take where an active, serving scheme member dies while in pensionable employment.
Version	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

IMPORTANT: These processes have been prepared for Death in Service cases as part of the Single Public Service Pension Scheme and, where applicable, the necessary administration to do with Death Gratuity, Spouse/Civil Partner and Eligible Child Pension applications where the Death in Service of **standard accrual** members occurs. Where a Spouse/Civil Partner benefit exists it is assumed that the member is married or in a civil partnership. It is assumed that there is no Pensions Adjustment Order against the deceased member’s benefits and no benefits are payable to a former Spouse/Civil Partner. The process must be adapted for those grades that have different retirement ages, such as the Uniformed Grades (Gardaí, Defence Forces, Prison Officers, Career Firefighters, etc.)

Guidelines – Colour key

 = Yes/No Decision Point

Steps Following Notification of Death

Ref.	Step	Description of key activities / general guide
	General Information	<ul style="list-style-type: none"> • It is acknowledged that there are a number of parties that Pensions Administrators may need to deal with when processing Death in Service cases. These include the Legal Personal Representative of the deceased's estate, solicitors acting on behalf of a next-of-kin as well as Spouse/Civil Partner and Eligible Child Pension Benefit applicants. • Circular 11/2017 and Guidance Note 01 of 2017 should be referred to for information on Death in Service cases and benefit calculations • In all cases a Death Gratuity is payable to the Legal Personal Representative of the deceased's estate. • Spouse/Civil Partner and/or Eligible Child Pensions are payable only where the deceased member had vested in the Single Scheme.
0.0	Process Maps	<ul style="list-style-type: none"> • There are four sub-process maps related to Death in Service. These are: <ol style="list-style-type: none"> 1. Steps Following Notification of Death 2. Processing of Death Gratuity (Sub-Process A) 3. Processing of Spouse/Civil Partner Pension (Sub-Process B) 4. Processing of Child Pension (Sub-Process C)
1.0	Notification received of Death in Service of active scheme member.	<ul style="list-style-type: none"> • The Death in Service of an active member may be notified to the Pensions Section by Human Resources (HR), the deceased's Line-Manager or by a family member of the deceased. • It is important, when first notified of a Death in Service, that the death is verified through more than one source of information. There may be existing death verification processes in place across Relevant Authorities that provide reliable access to such information (i.e. via the GRO database or a Death Notification system). In the absence of such systems Pensions Administrators can also refer to www.rip.ie

		<ul style="list-style-type: none"> • When a Relevant Authority is notified of a Death in Service it is important, in the first instance, to establish the date of the deceased member's death. Other member details (PPSN, date-of-birth) should be sought for verification and cross-checking with data held by the Relevant Authority in respect of the deceased, Single Scheme member. • Local systems should be updated to record the member as deceased and to stop payment of the deceased's salary. • The Single Scheme, unlike some pre-existing schemes, does not make provision for the payment of an "enhanced" pension to a known, verified Spouse/Civil Partner immediately following the death of a scheme member.
1.1	Validate that this is a Death in Service.	<ul style="list-style-type: none"> • The Relevant Authority should confirm that the applicable process is "Death in Service." • Where a member had two or more pensionable public service employments, the Death in Service benefits are paid by the Relevant Authority employing the deceased member on the date of death. • The Relevant Authority should confirm that the applicable process is "Death in Service" and proceed to Step 2.0
2.0	Has deceased member been removed from the Payroll?	<ul style="list-style-type: none"> • If arrangements not already in place, formal notification should issue by an authorised officer to Payroll, instructing that payment of the deceased's salary cease with effect from the date of the member's death. • Once the notification has issued to stop payment of pension, proceed to Step 3.0
3.0	Issue LPR Information Request Form, Death in Service Information Note under relevant template cover letter to LPR	<ul style="list-style-type: none"> • It is important to gather the information needed to help in processing potential Death in Service benefits as early as possible following the notification of a Single Scheme member's death. To assist in capturing this information, the following template documents in the Administrator Toolkit can issue to the Legal Personal Representative (LPR) using the appropriate Template Cover Letter to the LPR; <ul style="list-style-type: none"> ◦ Template Claim Notification Form to LPR: This form can be used to gather detailed information which can be used to identify what Death in Service benefits may be payable to the deceased member's estate.

		<ul style="list-style-type: none"> ○ Death in Service Information Note: This information note sets out general information on benefits payable following the Death in Service of a Single Scheme member and the eligibility criteria and application process for the payment of these benefits
<p>3.1</p>	<p>Completed LPR Information Request form reviewed and any queries raised with LPR</p>	<ul style="list-style-type: none"> • Once the completed LPR Claim Notification Form has been returned by the LPR (or the solicitor/legal agent acting on the LPR’s behalf) it should be reviewed by the Pensions Administrator and any queries arising, raised with the LPR. • Any original documents submitted with the LPR Claim Notification Form should be copied and returned to the LPR as soon as possible. Note should be taken of any outstanding documents needed for the potential payment of applicable Death in Service benefits. • Particular regard should be held to the possible existence of a Pensions Adjustment Order and any entitlement due to a former Spouse/Civil Partner of the deceased. For the remainder of these guidelines, it is assumed that no Pensions Adjustment Order exists. • The information provided on the LPR Claim Notification Form will determine which of the following three sub-processes apply; <ul style="list-style-type: none"> (A) Processing of Death Gratuity (Sub-Process A); (B) Processing of Spouse/Civil Partner Pension (Sub-Process B); and (C) Processing of Child Pension (Sub-Process C).
<p>Sub-Process A ends Go to Sub-Process B (Spouse/Civil Partner Pension) if applicable</p>		

Death Gratuity - Sub-Process A

Ref.	Step	Description of key activities / general guide
A1.0	Was member employed with current employer for 12 months or more?	<ul style="list-style-type: none"> ▪ The potential Death Gratuity payable is equal to twice the deceased member's pensionable remuneration in the 12 months prior to the date of death. It may be the case that where the Death in Service of a member occurs he/she; <ul style="list-style-type: none"> a. Was not employed with the current Relevant Authority in the 12 months prior to death; and b. Was employed in a pensionable capacity with a public service employer other than the current Relevant Authority employer within the 12 month period prior to the member's death ▪ Where the answer to this question is yes, and the deceased member was employed with the current Relevant Authority employer in the 12 month period prior to death, proceed to Step A2.0 ▪ Where the answer to this question is no, proceed to Step A1.1
A1.1	Was member employed with another Relevant Authority in the 12 month period prior to death?	<ul style="list-style-type: none"> ▪ Where the answer to this question is no, proceed to Step A1.2 ▪ Where the answer to this question is yes it will be necessary to contact the former Relevant Authority employer for details of the applicable pensionable remuneration paid to the deceased member during that employment. The former employer should be asked in writing to formally; <ul style="list-style-type: none"> ▪ Validate deceased member personal details such as PPSN, Date of Birth to ensure that correct member is identified ▪ Confirm deceased's membership of the Single Public Service Pension Scheme while employed with the former Relevant Authority employer ▪ Confirm deceased member's dates of employment with the former Relevant Authority employer ▪ Confirm deceased member's FTE while employed with the former Relevant Authority employer ▪ Confirm applicable pensionable remuneration paid to the deceased member while employed with the former Relevant Authority employer in the 12 month period prior to the member's death

		<ul style="list-style-type: none"> ▪ Confirm that no other pension lump sum payments were made to the member under any public service pension scheme arrangement while employed with the former Relevant Authority ▪ On receipt of a reply from the former Relevant Authority any queries should be resolved with the former Relevant Authority before proceeding to the Step A1.2
A1.2	Applicable pensionable remuneration calculated based on all pensionable remuneration paid to deceased member within 12 month period prior to death	<ul style="list-style-type: none"> ▪ As the pensionable remuneration figure on which the gross Death Gratuity benefit amount is specifically linked to the 12 months prior to the member's death it will need to be adjusted where a member was employed with a Relevant Authority other than the current employer in the 12 month period prior to death. The adjustment must reflect the full pensionable remuneration amount paid to the deceased member across all employments in the 12 month period prior to death. ▪ Where a member was employed with the current Relevant Authority employer only for a period less than 12 months prior to the member's death, the pensionable remuneration figure on which the Death Gratuity benefit amount is linked should be pensionable remuneration paid in the shorter period <p>Important: pensionable remuneration consists of basic pay (excluding overtime), pensionable allowances and pensionable emoluments paid to the Scheme member in the 12 months prior to his or her death, <u>expressed on a full-time basis</u>. That means that if a Scheme member was working on a part-time basis during the 12 months prior to his or her death, his/her pensionable remuneration for the purposes of the Death Gratuity, would be calculated on the basis of the full-time rate.</p>
A2.0	Calculate Death Gratuity amount payable to deceased's estate in line with Circular 11/2017.	<ul style="list-style-type: none"> • Circular 11/2017, paragraphs 1 to 5 sets out the steps involved in calculating a Death Gratuity under the terms of the Single Public Service Pension Scheme. • If the member had, at any time in the past, received a lump sum payment under the terms of the Single Public Service Pension scheme or any pre-existing public service pension scheme the amount of the lump sum paid should be deducted from the gross, Death Gratuity amount. • If the deceased member had agreed to restore referable amounts to the current employer, any outstanding monies due should be deducted from the gross, Death Gratuity amount.

		<ul style="list-style-type: none"> • Pensions Administrators may need to liaise with Payroll in order to establish the deceased member's pensionable remuneration with the current employer in the 12 months prior to death. • All calculations, where practical, should be internally peer reviewed to ensure that the Death Gratuity amount is factually accurate and compliant with all legislation.
A3.0	Prepare Death Gratuity Statement and issue along with cover letter to LPR.	<ul style="list-style-type: none"> • The Death Gratuity Statement should be prepared and issue to the LPR • When original Court issued Letters of Administration/Grant of Probate are received by the Pensions Administrator, proceed to Step A4.0
A4.0	Relevant Authority reviews documentation and liaises with LPR as required	<ul style="list-style-type: none"> • On receipt of original Court issued Letters of Administration/Grant of Probate the documents should be reviewed and any queries addressed to the LPR. These original documents should be scanned/photocopied and retained by the Relevant Authority.
A5.0	Relevant Authority issues Death Gratuity Payment Form and Bank Payment Mandate Form	<ul style="list-style-type: none"> • If all is in order with Letters of Administration/Grant of Probate, a letter should issue to the LPR enclosing; <ul style="list-style-type: none"> ○ Court issued Letters of Administration/Grant of Probate provided by the LPR; ○ Death Gratuity Payment Form; and ○ Bank Payment Mandate Form
A6.0	Final review of all documentation submitted by LPR	<ul style="list-style-type: none"> • Once the completed Death Gratuity Payment and the Bank Payment Mandate Forms are received by the Relevant Authority a final review of all documentation should be carried out • Certain overpayments or deductions can be made against the Death Gratuity (i.e. pension lump-sums previously paid, outstanding Single Scheme contributions or refunds in the process of being repaid). However, Pensions Administrators must ensure that where there are other monies due to the employer from the deceased's estate that it is appropriate to make these deductions from the Death Gratuity.

A7.0	Instruction to pay Death Gratuity issued to Payroll/Finance Unit	<ul style="list-style-type: none"> Relevant protocols are followed in accordance with existing organisation procedures and instruction to pay the final Death Gratuity amount issues to Payroll/Accounts Payable/Finance Unit
A8.0	Relevant Authority issues Death Gratuity Payment Confirmation letter to LPR	<ul style="list-style-type: none"> Once the instruction has issued to pay the final Death Gratuity payment amount the template Death Gratuity Payment Confirmation letter may issue to the LPR detailing the final amount payable and the expected payment date
A8.1	Death Gratuity payee details noted and recorded	<ul style="list-style-type: none"> Records updated to show beneficiary details and amount paid.

Sub-Process A ends
Go to Sub-Process B (Spouse/Civil Partner Pension)
if applicable

Processing of a Spouse/Civil Partner Pension - Sub-Process B

Ref.	Step	Description of key activities / general guide
B1.0	Does deceased member have a surviving Spouse/Civil Partner?	<ul style="list-style-type: none"> This information should be obtained from a review of the completed Death in Service Claim Notification Form completed and returned by the Legal Personal Representative (LPR) of the deceased's estate. <p>YES - go to Step B2.0 NO - No further action required</p>

B2.0	Was deceased member in Single Scheme with another Relevant Authority prior to this appointment?	<ul style="list-style-type: none"> • This information might be obtained from a review of the completed Death in Service Claim Notification Form completed and returned by the Legal Personal Representative (LPR) of the deceased's estate. • Other documentation on the deceased's HR file, such as hire documentation (that may include an Applicant Declaration Form or CV), or an earlier pension query raised during their current employment. <p>YES - go to Step B2.1 NO - go to Step B3.0</p>
B2.1	Pension Administrator issues Single Scheme Benefit Verification Form(s) to former Single Scheme employer(s)	<ul style="list-style-type: none"> • A template Single Scheme Benefit Verification Form(s) (and sample Cover Letter) that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It will help capture key information that may assist with the accurate calculation of deceased member benefits. • Pension Administrators should ensure that deceased member details are input on <u>Section A</u> of this form. For death claims, it is appropriate that the Pensions Administrator liaise with former employers in relation to the completion of the form where necessary to do so. • More than one form may need to issue if the deceased member had more than one prior Single Scheme employer. A separate form must be completed in respect of each prior Single Scheme employer.
B2.2	Employer(s) complete Single Scheme Benefit Verification Form(s) and send to current employer's Pensions Administrator	
B2.3	Retained SPS Benefits Form reviewed and validated	<ul style="list-style-type: none"> ▪ Form is reviewed by the Pensions Administrator on receipt to ensure that it is fully completed and there are no outstanding queries. If there are outstanding queries, these are resolved in conjunction with the former employer. ▪ Proceed to Step B2.4 once all queries are resolved.

<p>B2.4</p>	<p>Calculate total period of Single Scheme membership for which contributions have been retained</p>	<ul style="list-style-type: none"> • A Vesting Calculation Tool is available in the Administrator Toolkit for this process; • The verified period of membership of the Single Scheme with this employment for which contributions have been retained should be input to the Vesting Calculation Tool, less any periods of non-pensionable leave, up to the date of death; • The verified period of earlier membership of the Single Scheme for prior employments , if applicable, for which contributions have been retained should also be input to the Vesting Calculation Tool, less any periods of non-pensionable leave; • The total period of membership of the Single Scheme in all employments for which contributions have been retained, less any periods of non-pensionable leave, should then be summed together; IMPORTANT: A day's pay (regardless of a member's % work-pattern) is counted as one day for vesting purposes.
<p>B3.0</p>	<p>Was deceased member vested in Single Scheme on date of death?</p>	<ul style="list-style-type: none"> • Payment of Spouse/Civil Partner Pension Benefits is dependent on whether the deceased member had vested on the date of death or not. Where a member had not vested, no Spouse/Civil Partner benefits are payable. • The Single Scheme Vesting Period for payment of Spouse/Civil Partner Pension benefits is 2 years cumulative service for which contributions have been retained; • A day's pay (regardless of a member's % work-pattern) counts as one day towards the 2 year vesting period. • If the answer to B3.0 is less than 2.000 years, the member is not vested and no Spouse/Civil Partner benefits are payable. A Death Gratuity only may be payable to the LPR. • If the answer to B3.0 is equal to or greater than 2.000 years, the member is vested – proceed to Step B4.0
<p>B4.0</p>	<p>Issue Spouse/Civil Partner Pension Application form and Death in Service Benefits Information Note</p>	<ul style="list-style-type: none"> • Where it has been verified that the deceased member had vested at the date of death and a surviving Spouse/Civil Partner exists, the template Spouse/Civil Partner Pension Application form, template cover letter and Death in Service Benefits Information note available in the Administrator Toolkit should issue.

		<ul style="list-style-type: none"> • The supporting documentation below is required for all Spouse/Civil Partner Pension applications. <ul style="list-style-type: none"> ○ Deceased's original long-form Birth Certificate ○ Deceased's original Death Certificate ○ Deceased's original Marriage Certificate/Civil Partnership Certificate. • While standard supporting documents/certificates is required in all cases, other documentation may be required depending on the deceased member's civil status at the date of death.
B5.0	Does review of completed application prompt initial queries to be raised with Spouse/Civil Partner	<ul style="list-style-type: none"> • Initial validation checks undertaken on the complete application form • The documentation required as part of the application process (i.e. Marriage Certificate, Certificate of Civil Partnership etc.) should also be checked to ensure that they are in order • Once it is confirmed that all documentation is in order Go to Step B6.0, if not, any queries should be addressed to the Spouse/Civil Partner Pension applicant
B6.0	Verify deceased member's Referable Amounts earned/restored, to date, in current employment	<ul style="list-style-type: none"> • A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme; • Pension and Lump Sum Referable amounts earned by a member up to the current date should be carefully calculated in line with Circular 11/2014, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave; • Details of any referable amounts restored by the member during this employment should also be recorded; • Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in Circular 02/2017.

B6.1	Add in verified deceased member Referable Amounts from earlier SPS employments, if applicable	<ul style="list-style-type: none"> • Referable Amounts accrued in other Single Scheme employments, as verified on the Single Scheme Benefit Verification Form, should be calculated
B6.2	Total deceased member's Referable Amounts compiled for all employments	<ul style="list-style-type: none"> ▪ Referable Pension Amounts earned by the deceased member across current and previous employments should be collated to arrive at a provisional, total pension amount.
B6.3	Calculate deceased member's pension enhancement in accordance with Ill-Health Retirement Guidance Note 01/2017	<ul style="list-style-type: none"> • The provisional annual pension amount calculated on completion of Step B6.2 will be enhanced in line with the steps set out in Guidance Note 01/2017. Section 3 of the Guidance Note 01/2017 sets out the method in detail. An Enhancements Calculator is available in the Death in Service toolkit to assist with this.
B6.4	Calculate Spouse/Civil Partner pension as one half of the deceased's pension	<ul style="list-style-type: none"> • In Death in Service cases the Spouse/Civil Partner pension benefit is one half of the deceased member's retirement pension calculated on completion of Step B6.3.
B6.5	Issue Spouse/Civil Partner Benefit Statement and enclosures to Spouse/Civil Partner	<ul style="list-style-type: none"> ▪ A Spouse/Civil Partner Benefit Statement should issue along with a Benefit Acknowledgement Form and Bank Payment Mandate form. A sample Spouse/Civil Partner Benefit Statement template and Acknowledgement Form is available in the Administrator's Toolkit for this process.
B6.6	Spouse/Civil Partner completes and returns Acknowledgement Form and Payment Mandate Form	<ul style="list-style-type: none"> ▪ Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.

B6.7	Final review of paperwork and actioning of issues arising	<ul style="list-style-type: none"> • Payroll should be requested to make arrangements to place Spouse/Civil Partner/Child beneficiaries onto the pensions payroll following review of all paperwork to do with the application
B7.0	Verified benefits notified to Pensions Payroll	<ul style="list-style-type: none"> ▪ Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with interim Single Scheme benefit payment instruction
B8.0	Prepare and issue Payment Notification Letter	<ul style="list-style-type: none"> • Template Payment Notification letter available in the Administrator Toolkit can issue to the Spouse/Civil Partner confirming the verified gross annual pension and expected payment date
B8.1	Spouse/Civil Partner beneficiary details recorded	<ul style="list-style-type: none"> • The Pension's Administrator should update local files/systems to record Spouse/Civil Partner details • Such a designation will help identify pensions in payment that may need to be recalculated annually to reflect authorised CPI adjustments (see Annual Events process) or for Scheme management reporting. • Spouse/Civil Partners should be included in the annual pension declaration exercise to confirm that the entitlement to pension still exists i.e. that Spouse/Civil Partner has not remarried. Resources covering this annual activity as well as other core annual activities are available in the Administrator Toolkit – Annual Administration.

**Sub-Process B ends
Go to Sub-Process C (Eligible Child Pension)
if applicable**

Eligible Child Pension - Sub-Process C

<p>C1.0</p>	<p>Does deceased member have any eligible children?</p>	<ul style="list-style-type: none"> • This information should be obtained from a review of the completed Death in Service Claim Notification Form completed and returned by the Legal Personal Representative (LPR) of the deceased's estate. • Other documentation on the deceased's HR file, such as parental leave applications or an earlier pension query raised during employment. <p>YES - go to Step C2.0 NO - No further action required</p>
<p>C2.0</p>	<p>Was deceased member in Single Scheme with another Relevant Authority prior to this appointment?</p>	<ul style="list-style-type: none"> • This information might be obtained from a review of the completed Death in Service Claim Notification Form completed and returned by the Legal Personal Representative (LPR) of the deceased's estate. • Other documentation on the deceased's HR file, such as hire documentation (that may include an Applicant Declaration Form or CV), or an earlier pension query raised during their current employment. <p>YES - go to Step C2.1 NO - go to Step C3.0</p>
<p>C2.1</p>	<p>Pension Administrator issues Single Scheme Benefit Verification Form(s) to former Single Scheme employer(s)</p>	<ul style="list-style-type: none"> • A template Single Scheme Benefit Verification Form(s) (and sample Cover Letter) that organisations may wish to consider adopting is included in the Administrator Toolkit for this process. It will help capture key information that may assist with the accurate calculation of deceased member benefits. • Pension Administrators should ensure that deceased member details are input on <u>Section A</u> of this form. For death claims, it is appropriate that the Pensions Administrator liaise with former employers in relation to the completion of the form where necessary to do so. • More than one form may need to issue if the deceased member had more than one prior Single Scheme employer. A separate form must be completed in respect of each prior Single Scheme employer.

C2.2	Employer(s) complete Single Scheme Benefit Verification Form(s) and send to current employer's Pensions Administrator	
C2.3	Retained SPS Benefits Form reviewed and validated	<ul style="list-style-type: none"> ▪ Form is reviewed by the Pensions Administrator on receipt to ensure that it is fully completed and there are no outstanding queries. If there are outstanding queries, these are resolved in conjunction with the former employer. ▪ Proceed to Step C2.4 once all queries are resolved.
C2.4	Calculate total period of Single Scheme membership for which contributions have been retained	<ul style="list-style-type: none"> • A Vesting Calculation Tool is available in the Administrator Toolkit for this process; • The verified period of membership of the Single Scheme with this employment for which contributions have been retained should be input to the Vesting Calculation Tool, less any periods of non-pensionable leave, up to the date of death; • The verified period of earlier membership of the Single Scheme for prior employments , if applicable, for which contributions have been retained should also be input to the Vesting Calculation Tool, less any periods of non-pensionable leave; • The total period of membership of the Single Scheme in all employments for which contributions have been retained, less any periods of non-pensionable leave, should then be summed together; IMPORTANT: A day's pay (regardless of a member's % work-pattern) is counted as one day for vesting purposes.
C3.0	Was deceased member vested in Single Scheme on date of death?	<ul style="list-style-type: none"> • Payment of eligible Child Pension Benefits is dependent on whether the deceased member had vested on the date of death or not. Where a member had not vested, no Child Pension benefits are payable. • The Single Scheme Vesting Period for payment of eligible Child Pension benefits is 2 years cumulative service for which contributions have been retained; • A day's pay (regardless of a member's % work-pattern) counts as one day towards the 2 year vesting period.

		<ul style="list-style-type: none"> • If the answer to C3.0 is less than 2.000 years, the member is not vested and no Child Pension benefits are payable. A Death Gratuity only may be payable to the LPR. • If the answer to C3.0 is equal to or greater than 2.000 years, the member is vested – proceed to Step C4.0
C4.0	Issue Child Pension Application form and Death in Service Benefits Information Note	<ul style="list-style-type: none"> • Where it has been verified that the deceased member had vested at the date of death and there are eligible children, the template Child Pension Application form, cover letter and Death in Service Benefits Information Note available in the Administrator Toolkit should issue. • A separate form should issue in respect of each eligible child. Where a child is under 18 years' of age these documents should issue to the Parent/Step-Parent or Legal Guardian that the child is in the care of. • An eligible child aged between 18 and 22 years of age may apply in their own right for a pension – a cover letter is available in the Administrator toolkit for this purpose. • The supporting documentation below is required for all Child Pension applications. <ul style="list-style-type: none"> ○ Deceased's original long-form Birth Certificate ○ Deceased's original Death Certificate ○ Child's original long-form Birth Certificate • Where an eligible child is over 16 years of age and under 22 years of age the following, additional documents are required: <ul style="list-style-type: none"> ○ Where the child is receiving full-time educational or vocational instruction, supporting documentation confirming this to be the case. ○ Where the child is undergoing full-time instruction or training by any person for any vocation, profession or trade supporting documentation confirming this to be the case ○ Where a child is permanently incapacitated – either mentally or physically – and is incapable of maintaining him/herself, supporting documentation from the child's Doctor confirming this to be the nature of the infirmity should be provided.

C5.0	Does review of completed application prompt initial queries to be raised with applicant?	<ul style="list-style-type: none"> • Initial validation checks undertaken on the complete application form • The documentation required as part of the application process should also be checked to ensure that it is in order • Once it is confirmed that all documentation is in order Go to Step C6.0, if not, any queries addressed to the Parent/Step-Parent/Legal Guardian or Child applicant (if over 18)
C6.0	Verify deceased member's Referable Amounts earned/restored, to date, in current employment	<ul style="list-style-type: none"> • A Referable Amounts Calculation Tool is available in the Administrator Toolkit for Relevant Authorities that do not operate a pension system for the Single Scheme; • Pension and Lump Sum Referable amounts earned by a member up to the current date should be carefully calculated in line with Circular 11/2014, taking care to make necessary adjustments for any changes in work patterns, pensionable remuneration or periods of unpaid leave; • Details of any referable amounts restored by the member during this employment should also be recorded; • Where a member accrued referable amounts in a previous tax year, or restored referable amounts relating to a previous tax year, these referable amounts should be adjusted in line with CPI, if applicable. Details of historical CPI adjustments applying are set out in Circular 02/2017.
C6.1	Add in verified deceased member Referable Amounts from earlier SPS employments, if applicable	<ul style="list-style-type: none"> • Referable Amounts accrued in other Single Scheme employments, as verified on the Single Scheme Benefit Verification Form, should be calculated
C6.2	Total deceased member's Referable Amounts compiled for all employments	<ul style="list-style-type: none"> ▪ Referable Pension Amounts earned by the deceased member across current and previous employments should be collated to arrive at a provisional, total pension amount.

<p>C6.3</p>	<p>Calculate deceased member's pension enhancement only in accordance with Ill-Health Retirement Guidance Note 01/2017</p>	<ul style="list-style-type: none"> The provisional annual pension amount calculated on completion of Step C6.2 will be enhanced in line with the steps set out in Guidance Note 01/2017. Section 3 of the Guidance Note 01/2017 sets out the method in detail. An Enhancements Calculator is available in the Death in Service toolkit to assist with this. 										
<p>C6.4</p>	<p>Calculate Child Pension as a fraction of the deceased's pension</p>	<ul style="list-style-type: none"> In Death in Service cases the Child pension benefit is a fraction of the deceased member's enhanced retirement pension. The fraction depends on whether or not there is a surviving Spouse/Civil Partner parent and the number of eligible children. The table below shows, at a glance, the proportion of the deceased's pension payable in respect of Child Pension benefits once the enhanced, notional member pension has been calculated: <table border="1" data-bbox="1256 639 1888 1241"> <thead> <tr> <th data-bbox="1256 639 1541 703">Survivors</th> <th data-bbox="1541 639 1888 703">Fraction of Deceased's Pension to Children</th> </tr> </thead> <tbody> <tr> <td data-bbox="1256 703 1541 831">Spouse/Civil Partner and 3 or fewer children</td> <td data-bbox="1541 703 1888 831">One-sixth of the deceased's pension payable per child</td> </tr> <tr> <td data-bbox="1256 831 1541 991">Spouse/Civil Partner and 4 or more children</td> <td data-bbox="1541 831 1888 991">Half of the deceased's pension divided by the number of children and payable per child</td> </tr> <tr> <td data-bbox="1256 991 1541 1086">One child, no Spouse/Civil Partner</td> <td data-bbox="1541 991 1888 1086">One-third of the deceased's pension</td> </tr> <tr> <td data-bbox="1256 1086 1541 1241">Two or more children, no Spouse/Civil Partner</td> <td data-bbox="1541 1086 1888 1241">Half of the deceased's pension divided by the number of children and payable per child</td> </tr> </tbody> </table>	Survivors	Fraction of Deceased's Pension to Children	Spouse/Civil Partner and 3 or fewer children	One-sixth of the deceased's pension payable per child	Spouse/Civil Partner and 4 or more children	Half of the deceased's pension divided by the number of children and payable per child	One child, no Spouse/Civil Partner	One-third of the deceased's pension	Two or more children, no Spouse/Civil Partner	Half of the deceased's pension divided by the number of children and payable per child
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Two or more children, no Spouse/Civil Partner	Half of the deceased's pension divided by the number of children and payable per child											

C6.5	Issue Child Pension Benefit Statement and enclosures to applicant	<ul style="list-style-type: none"> ▪ A Child Pension Benefit Statement should issue along with a Benefit Acknowledgement Form and Bank Payment Mandate form. A sample Child Benefit Statement and Acknowledgement Form is available in the Administrator’s Toolkit for this process.
C6.6	Applicant completes and returns Acknowledgement Form and Payment Mandate Form	<ul style="list-style-type: none"> ▪ Pensions Administrator should review and validate that member has fully completed form and there is no follow-up action required with the member.
C6.7	Final review of paperwork and actioning of issues arising	<ul style="list-style-type: none"> • Payroll should be requested to make arrangements to place Child beneficiary onto the pensions payroll following review of all paperwork to do with the application
C7.0	Prepare and issue Payment Notification Letter	<ul style="list-style-type: none"> • Template Payment Notification letter available in the Administrator Toolkit can issue to the applicant confirming the verified gross annual pension and expected payment date
C8.0	Verified benefits notified to Pensions Payroll	<ul style="list-style-type: none"> ▪ Ahead of relevant payroll deadline, Pensions Administrator instructs payroll with interim Single Scheme benefit payment instruction
C8.1	Child beneficiary details recorded	<ul style="list-style-type: none"> • The Pension’s Administrator should update local files/systems to record Child beneficiary details • Such a designation will help identify pensions in payment that may need to be recalculated annually to reflect authorised CPI adjustments (see Annual Events process) or for Scheme management reporting. • Child Pension beneficiaries should be included in the annual pension declaration exercise to confirm that the entitlement to pension still exists i.e. that Child is still in full-time education if over 16 years of age, civil status hasn’t changed. Resources covering this annual activity as well as other core annual activities are available in the Administrator Toolkit – Annual Administration.

Disclaimer: *This Recommended Scheme Procedure has been designed by the DPER Single Pension Project Team for straightforward cases that administrators might expect to encounter on a day-to-day basis. It does not purport to cover all eventualities and no liability is accepted by the Minister for Public Expenditure & Reform for any omissions or errors arising. Administrators should carefully consult the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 and associated regulations that, at all times, have precedence.*

Resource Toolkit	Single Scheme Administration Project (Phase 1) Death-in-Service Resources
Resource Name	Death-in-Service Information Note
Resource Reference	SPS.DEA.DIS.IN.01 (Phase 1)
Description	<p>An Information Note that provides an overview of all death-in-service benefits payable and to whom. The Information Note also sets out what documentation is needed as part of a death-in-service 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>
Version	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

Single Public Service Pension Scheme

Death-in-Service Benefit Information Note

What is the purpose of this Information Note?

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

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

As well as providing pension benefits on retirement to members, the Scheme provides additional benefits in the event of the death-in-service of a member before their retirement date – subject to certain eligibility criteria being met. This Information Note outlines what these benefits are. You can find additional information on the dedicated Single Scheme website at www.singlepensionscheme.gov.ie

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

Some or all of the following benefits may be payable on the death of a member of the Scheme, depending on the length of time that the member has paid into the Single Scheme and their personal circumstances. 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
- It will usually always be paid no matter how long the member has paid into the Single Scheme.

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 gratuity is usually calculated as two times the member's pensionable pay in the 12 months before their death. If the member had not been in Single Scheme employment for 12 months before their death, two times the member's pensionable pay in this shorter period would instead be paid.
- 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 that the member would have received had they retired on ill-health grounds on the day of their death.
- This means that in addition to the actual benefits that the member had earned under the Scheme up to their death, there is an enhancement made to the benefits.
- 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 that the member would have been due to receive had they retired on ill-health grounds on the day of their death.
- This means that in addition to the actual benefits that the member had earned under the Scheme up to their death, there is an enhancement made to the benefits.
- 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).

Survivors	Fraction of Deceased's Pension to Children
Spouse/Civil Partner and 3 or fewer children	One-sixth of the deceased's pension payable per child
Spouse/Civil Partner and 4 or more children	Half of the deceased's pension divided by the number of children and payable per child
One child, no Spouse/Civil Partner	One-third of the deceased's pension
Two or more children, no Spouse/Civil Partner	Half 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
- It will be backdated to the day after the member's death and any arrears will 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 any vocation, profession or trade
- If applicable, for a child who is permanently incapacitated, 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
- The Pensions Administrator in the deceased's final Irish Public Service Employer

Resource Toolkit	Single Scheme Administration Project (Phase 1) Retirement Resources
Resource Name	Template Form – Retirement Options Request Form
Resource Reference	SPS.RET.U.TF.01 (Phase 1)
	A form that can be universally used for all members requesting formal retirement options
Version	V1.0

Single Public Service Pension Scheme

Retirement Options Request Form

Purpose: This form should be fully completed by a member of the Single Public Service Pension Scheme who is retiring or requesting formal Normal Retirement Options. The purpose of this form is to capture up to date information required by employers to accurately prepare Retirement Options and to comply with relevant legislation.

SECTION A. TYPE OF RETIREMENT OPTION BEING REQUESTED

1. Retirement Option being requested: *(please tick one box below)*

- Normal Retirement
 Cost Neutral Early Retirement (minimum age 55)
 Ill-Health Retirement (please refer to Local HR prior to submitting)

2. Indicative retirement date: ____/____/____ (DD/MM/YYYY)

SECTION B. MEMBER PERSONAL DETAILS *(please fully complete all fields below)*

1. PPS Number:

--	--	--	--	--	--	--	--	--	--

2. Employee Number

--	--	--	--	--	--	--	--	--	--

3. Title:

Ms

Mrs

Mr

Other

--	--	--	--	--	--	--	--	--	--

4. Surname:

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

5. First Name(s):

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

6. Date of Birth:

____/____/____

(DD/MM/YYYY)

7. Personal Correspondence Address:

8. Personal Telephone Number: Mobile

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Landline

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

9. Personal Email Address:

SECTION C. DETAILS OF SPOUSE / CIVIL PARTNER AND ELIGIBLE CHILDREN
(Please fully complete all fields below. If not applicable, please write N/A)

Legal Civil Status: Single Married Civil Partnership Co-Habiting
(please tick ONE box only) Separated Divorced Widowed Surviving Civil Partner
 A Former Civil Partner
(i.e. Formerly in a Civil Partnership that has been legally dissolved)

Name of Spouse/ Civil Partner:

**Maiden Name of Spouse/Civil Partner
 (if applicable):**

Date of Birth of Spouse/Civil Partner: ____ / ____ / ____
 (DD/MM/YYYY)

Please provide details for each eligible child¹ in the table below:

#	Eligible Child's Name:	Gender:	Date of Birth:							
1		M <input type="checkbox"/> F <input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
2		M <input type="checkbox"/> F <input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
3		M <input type="checkbox"/> F <input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
4		M <input type="checkbox"/> F <input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y
5		M <input type="checkbox"/> F <input type="checkbox"/>	D	D	M	M	Y	Y	Y	Y

Note: If one of the children indicated above is *permanently incapacitated*, please note the number reference for this child: _____

Please enclose the following original Certificates:

- Your Birth Certificate
- If applicable, your Marriage Certificate or Certificate of Civil Registration
- If applicable, the Birth Certificate of your Spouse or Civil Partner

¹An eligible Child means a child or step-child or lawfully adopted child of a member, where the child a) has not attained the age of 16 years; b) has attained the age of 16 years but has not attained the age of 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.

SECTION D. FAMILY LAW MATTERS

Are you currently subject to, or do you expect to become subject to, the terms of a Pensions Adjustment Order granted arising from Family Law proceedings that may affect your pension benefits under this Pension Scheme?

Please tick as appropriate:
 NO YES *(If 'yes', please enclose full details)*

SECTION E. STATUTORY PENSIONS DECLARATION FORM

To ensure compliance with the relevant provisions of Taxes Consolidation Act 1997 and the Public Service Pensions (Single Scheme & Other Provisions Act 2012), a member or former member who is claiming retirement benefits from a Public Sector Pension Scheme is obliged to complete a Pensions Declaration Form in relation to retirement entitlements from any other source – **other than any State Social Welfare Pension based on PRSI/National Insurance Contributions (details of which are not required).**

NOTE: A response to ALL questions below is mandatory

<p>1. On or after 7 December <u>2005</u> and up to and including the date you make this declaration, did you:</p> <p>(a) Become entitled to any pension, lump sum or any other pension related benefit² from any pension arrangement, other than your pension entitlements from your current Public Service employer under the terms of the Single Public Service Pension Scheme?</p> <p>(b) Direct that a payment or transfer be made to an overseas pension arrangement?</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>2. From the date you make this declaration up to the date of your retirement/claiming preserved pension benefits from the civil service (or public service):</p> <p>(a) Do you expect to become entitled to any pension, lump sum or any other pension related benefit³ from any other pension arrangement other than from the Single Public Service Pension Scheme?</p> <p>(b) Did you intend to direct that a payment or transfer be made to an overseas pension arrangement?</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p><u>Important</u></p> <p><i>If you have answered "Yes" to any of the above questions, you must complete Form RetBen1 for each pension benefit source.</i></p> <p><i>If you have answered "No" to each of the above questions, Form RetBen1 does not need to be completed</i></p>	
<p>3. Do you have a certificate from the Revenue Commissioners stating the amount of your Personal Fund Threshold in accordance with section 787P of the Taxes Consolidation Act 1997? If the answer is 'Yes', please enclose a copy of the Certificate issued by the Revenue Commissioners.</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>
<p>4.</p> <p>(a) On or after 8 February 2012 and up to and including the date you make this declaration, did you exercise an encashment option in accordance with section 787TA of the Taxes Consolidation Act 1997?</p> <p>(b) From the date you make this declaration up to the date of your retirement / claiming preserved pension benefits from the civil service (or public service), do you intend to exercise an encashment option in accordance with section 787TA of the Taxes Consolidation Act 1997?</p>	<p>YES <input type="checkbox"/> NO <input type="checkbox"/></p> <p>YES <input type="checkbox"/> NO <input type="checkbox"/></p>

5. If you have exercised, or intend to exercise, an encashment option in accordance with section 787TA of the Taxes Consolidation Act 1997 (the Act) in circumstances where all or any part of the encashment tax remains (or is likely to remain) unpaid⁴ and, as such, is required under section 18 of the Act to be treated as “chargeable excess tax” by the public sector pension administrator, please specify the amount (or likely amount) of the unpaid encashment tax: €_____

If you are in any doubt as to whether or not you hold retained pension benefits, the onus is on you personally to verify this and source full up-to-date information prior to completing this Statutory Declaration.

EMPLOYEE DECLARATION

I declare that the information provided by me in this form is complete and correct. I acknowledge that I am personally responsible for any tax liability that may arise due to my non-declaration/incorrect declaration of any retirement benefits on this form.

Print Name: _____

Signature: _____

Date: ___ / ___ / _____ (DD/MM/YYYY)

² This includes **any** pension, annuity, retirement lump sum or any other pension related benefit (e.g. transfer to an Approved Retirement Fund) which you became entitled to under a pension arrangement but does not include social welfare benefits, such as the State Pension. Any pension benefits which came into payment before 7 December 2005 are also not included. Please note the key point is an entitlement to a pension on or after 7 December 2005 in respect of which benefits actually came into payment e.g. if you retired or otherwise became entitled to an immediate payment of a pension benefit from a pension arrangement on or after 7 December 2005).

³ This includes any pension, annuity, retirement lump sum or any other pension related benefit (e.g. transfer to an Approved Retirement Fund) which you expect to become entitled to for the first time under a pension arrangement belonging to you after the date of this declaration, but does not include social welfare benefits such as the State Pension.

⁴ Under section 787TA of the Taxes Consolidation Act 1997, individuals in the Civil/Public Service with significant private sector and public service pension rights/savings may, subject to conditions, encash some or all of their private sector pensions rights in advance of drawing down their public service pension rights with a view to mitigating the chargeable excess that would otherwise arise on the crystallisation of those public service pension rights. The amount encashed is subject to income tax at a “ring-fenced” rate of 41% plus 4% USC. Encashed amounts do not constitute Benefit Crystallisation Events (BCEs) for the purposes of the Standard Fund Threshold (SFT) regime.

Resource Toolkit	Single Scheme Administration Project (Phase 1) Retirement Resources
Resource Name	Other Retained Non-Single Scheme Benefits Verification Form
Resource Reference	SPS.RET.U.TF.02 (Phase 1)
Description	This form may be issued to a retiring Single Scheme member who has indicated that they hold retained pension benefits outside of the Single Scheme.
Version	V1.0

FORM RETBEN1

STATUTORY DECLARATION – RETAINED PENSION BENEFITS NOTIFICATION FORM

Purpose: This form is used to provide additional information on other pension benefits that you hold under any other pension arrangement. *Please note that a separate Retained Pension Benefits Notification Form must be used for **EACH** retained pension benefit source (if applicable).*

1. Type of Pension Arrangement (please tick most appropriate description)

Defined Benefit Occupational Pension Scheme	<input type="checkbox"/>	Retirement Annuity Contract	<input type="checkbox"/>
Defined Contribution Occupational Pension Scheme	<input type="checkbox"/>	Personal Retirement Savings Account	<input type="checkbox"/>
AVC Pension Scheme	<input type="checkbox"/>	Other: <i>Please specify</i>	<input type="checkbox"/>

2. Name of Insurance Provider/Policy Administrator:

3. Correspondence Address of Insurance Provider/Policy Administrator:

4. Policy or Reference Number:

5. Date of Entitlement to Benefits under this policy: ___ / ___ / _____
(DD/MM/YYYY)

6. Amount of any transfer payment to an Overseas € Arrangement and Contact Details for the Receiving Pension Arrangement:

7. If a *Defined Contribution* Occupational Pension Scheme, an AVC Pension Scheme or PRSA:

What is the current value of the fund? €

What is/was the expected value of the fund on benefit entitlement date? €

Details of any Lump Sum received to date € on ___ / ___ / _____

8. If a *Defined Benefit* Occupational Pension Scheme:

a) Amount (or expected amount) of Annual Pension: € per annum

b) Amount of any Lump Sum Received or Expected: € on ___ / ___ / _____

c) Where you have exercised an option (or intend to) in accordance with Section 772(3a), 784(2a) or 787H(1) of the Taxes Consolidation Act 1997 (i.e. an "ARF" option), the amount or market value of the cash or other assets as were (or are expected to be) transferred either to you, to an RF and/or an AMRF, following the exercise of the option: €

d) Where you have not exercised an option (or do not intend to do so) in accordance with Section 787H(1) of the Taxes Consolidation Act 1997 and instead have retained (or intend to retain) the assets of the PRSA in that or any other PRSA, the amount or market value of the cash or other assets as are retained in the PRSA: €

Member Statutory Declaration & Authorisation

I declare that the information provided by me in this form is complete and correct. I acknowledge that I am personally responsible for any tax liability that may arise due to my non-declaration/incorrect declaration of any retirement benefits on this form.

I authorise the Pension Administrators of my current employer (named below) to contact the Insurance Provider/Scheme Administrator named above in relation to any information associated with this declared retained pension benefit and authorise the release of this information by the Insurance Provider/Scheme Administrator to my current employer or its duly authorised agents.

Current Employer: _____

Print Name: _____

Signature: _____

Date: __ / __ / ____ (DD/MM/YYYY)

Resource Toolkit	Single Scheme Administration Project (Phase 1) Retirement Resources
Resource Name	Retained Single Scheme Benefits Verification Form
Resource Reference	SPS.RET.U.TF.03 (Phase 1)
Description	This form may be issued to a retiring Single Scheme member who has indicated that they hold retained Single Scheme benefits with another Relevant Authority.
Version	V1.0

Single Public Service Pension Scheme

Verification on Retirement - Retained Single Scheme Benefits from Prior Employments

About this Form:

This form should be used when a member of the Single Public Service Pension Scheme is retiring, or has requested formal retirement options, and has indicated that they may have retained Single Scheme benefits from earlier employment with another Public Service Body.

Section A - to be completed by MEMBER:

- You should fully complete Section A to assist your former employer locate relevant details
- On completion, you should send this Form to the Pensions Officer of your former employer for completion of Section B
- **If you had more than one former employer, you should complete/send a form for EACH employer**
- On receipt of your fully completed Form from your former employer(s), you should pass the original to your current employer).

Section B - to be completed by FORMER EMPLOYER:

- Former employers should carefully complete Section B of this form
- On completion, you should send this Form to the individual concerned at their current address
- A delay in completion of this Form may delay the issue of Retirement Options and/or payment of retirement benefits to the member.

SECTION A: To be completed by MEMBER

Member First Name	
Member Surname	
Member Maiden Name (if applicable)	
Date of Birth	
PPSN	
Current Address	
Contact number or email	

I claim the following benefits in respect of my prior membership of the Single Public Service Pension Scheme in your employment. Please complete Part B of this Form and return to me at the address above.

Ref	Grade/Occupation	Employer Location	From date	To date
1				
2				
3				
4				

SECTION B: To be completed by FORMER PUBLIC SERVICE EMPLOYER

Please provide the following information in relation to prior service claimed above:

Q1. Exact Dates of Single Scheme membership for which Single Scheme benefits are retained:

	Grade/Occupation	Employer	From date	To date	Standard or Uniformed accrual?
1					
2					
3					
4					
5					

Q2. Details of any periods of unpaid absences/leave included in the service detailed in Q1:

	Absence Type (e.g. unpaid leave, career break)	From date	To date
1			
2			
3			
4			

Q3. Details of retained Single Scheme Benefits

Referable Amount	€ Actual (no CPI)	€ Current value when adjusted for CPI to 31 Dec last
Lump Sum		
Pension		

Q4. Other than the employments noted at Q1 above, was the member previously part of the Single Scheme in your employment for which a refund of contributions was paid? (tick one box only)

NO (go to question 9)

YES (complete questions 5 to 10)

Q5. State the exact dates of Single Scheme membership to which the refund at Q4 is related:

	Grade	Employer	From date	To date	Standard or Uniformed accrual?
1					
2					
3					
4					
5					

Q6. Details of any periods of non-pensionable absences/leave included in the service detailed in Q5:

	Absence Type (e.g. unpaid leave, career break)	From date	To date
1			
2			
3			

Q7. Confirm the details of the refund paid in respect of service noted at Q5 above:

	Gross Amount of Refund	Date Refund Issued
1		
2		
3		

Q8. Specify the corresponding referable amounts in respect of the refunds specified above in the event that the member potentially be eligible to repay the refund received, with interest.

If the referable amounts detailed above spanned more than one calendar year, please specify the calendar year and provide details of the corresponding referable amounts for that calendar year.

Calendar Year	Year 1 (e.g. 2014) 20____	Year 2 (e.g. 2015) 20____	Year 3 (e.g. 2016) 20____
Pension Referable Amount (without CPI adjustment)			
Lump Sum Referable Amount (without CPI adjustment)			

Q9. Please indicate if you hold a Pensions Adjustment Order in respect of the member?

No **Yes** (*enclose details*)

Q10. Additional Information that may be relevant for pension purposes?

AUTHORISED SIGNATORY

SIGNED: _____

Position: _____

PRINT NAME: _____

Contact Number: _____

DATE: __ / __ / ____

OFFICIAL STAMP:

Please return the original, fully completed form to the member's home address

Resource Toolkit	Single Scheme Administration Project (Phase 1) Death-in-Service Resources
Resource Name	Template Form – Death Claim Notification Form
Resource Reference	SPS.DTH.DIS.TF.01 (Phase 1)
Description	A form to be sent to the Legal Personal Representative requesting information on the deceased and dependants
Version	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

Single Public Service Pension Scheme

Death Claim Notification Form

What is the purpose of this form?

This form is issued following the death of a member of the Single Public Service Pension Scheme. It is used to establish important information regarding the deceased member, including the identity of:

- the Legal Personal Representative (LPR) of the deceased member; and
- any potential beneficiaries of the deceased that may potentially be entitled to the payment of survivors pension.

By completing this form the applicant is formally applying for any Death Gratuity Benefit that might be payable.

Who should complete this form?

This form should be completed by the Legal Personal Representative (LPR) of the deceased.

Who is the Legal Personal Representative of the deceased?

- If the deceased member has left a valid Will, this will normally be the Executor/Executrix nominated in the Will to administer the deceased's Estate after their death including applying to the Probate Office for Grant of Probate;
- Where a deceased member has not left a valid Will, this will normally be the immediate next of kin of the deceased or a close family member who will administer the deceased's Estate after their death including applying to the Probate Office for Letters of Administration.

What should the Legal Personal Representative do before completing this form?

The Legal Personal Representative plays an important role in making sure that the deceased's final employer is provided with accurate information to identify potential beneficiaries. It is recommended that the LPR carefully reads the accompanying Cover Letter and Single Scheme Death-in-Service Information Note that is enclosed with this form so that they understand:

- The different types of benefits potentially payable from the Single Scheme;
- The eligibility conditions for the payment, if applicable, of a Child's Pension;
- The documentation required before any benefits can be paid.

The Legal Personal Representative should consult with family members and close friends of the deceased to ensure that all potential eligible beneficiaries are identified and their details provided on the form.

What information is needed?

The following table gives a summary of the different Sections of this form and the initial documents required to be forwarded when notifying of the Death-in-Service Benefits:

Section A	This section asks for personal information on the deceased to be provided, along with information on their earlier public service employment record, if applicable. The information will be used to make sure that the deceased's final public service employer is aware of all former public service employments where pension benefits may exist.
Section B	This section asks for information on the deceased's Legal Personal Representative (LPR). Any Death Gratuity payable under the Scheme will be paid to the LPR named in this Section once all required claims documentation has been provided. The Death Gratuity will not be released until the Grant of Probate/Letters of Administration, once obtained from the Probate Office, are provided in due course.
Section C	This section seeks information on any eligible: <ul style="list-style-type: none">• Surviving Spouse or Civil Partner of the deceased at the date of death;• Surviving Former Spouse or Former Civil Partner of the deceased who may be the beneficiary under a Pension Adjustment Order from a Family Law Court if the deceased had previously been divorced, obtained a judicial separation or legally dissolved a civil partnership.
Section D	This section seeks information for each eligible child ¹ , if any of the deceased at the date of death. The definition of an eligible child is noted on the enclosed Single Scheme Death-in-Service Benefit Information Note and in the Important Notes at Section E of this form.
Section E	Important Notes providing clarifications on certain terms used in this form.
Section F	Signed Declaration made by the Legal Personal Representative
Section G	Documentation Checklist reconfirming documents to be enclosed with this application.

Section F. Declaration by Legal Personal Representative

I declare that I am the Legal Personal Representative of the deceased person named in **Part A** of this form.

I confirm that I have read the Single Scheme Death in Service Information Note and understand the importance of accurately filling in this form

I confirm that I have made appropriate enquiries and confirm that the information provided by me on this form is complete and correct to the best of my knowledge.

I acknowledge that any Death Gratuity cannot be paid until Grant of Probate/Letters of Administration have been obtained and provided to the Single Scheme Pensions Administrator.

Print Name: _____

Signature: _____

Date: ___ / ___ / ____ (dd/mm/yyyy)

Section G: Document Checklist*(Please note, all documents must be originals)*

Deceased's original Death Certificate	<input type="checkbox"/>
Deceased's original Long-Form Birth Certificate	<input type="checkbox"/>
Spouse/Civil Partner's original Marriage/Civil Partnership Certificate (if applicable)	<input type="checkbox"/>
Spouse/Civil Partner's original Long-Form Birth Certificate (if applicable)	<input type="checkbox"/>
If applicable: If a Spouse/Civil Partner applicant was legally separated, divorced or a former Civil Partner of the Deceased at their date of death and claims an entitlement to benefit because of a Court-approved Pension Adjustment Order, please enclose the original Decree of Divorce or Decree of Judicial Separation or Decree of Dissolution of a Civil Partnership (as appropriate)	<input type="checkbox"/>
If applicable: A copy of a Pension Adjustment Order related to the Deceased's membership of the Single Public Service Pension Scheme	<input type="checkbox"/>
Child's original Long-form Birth Certificate (if applicable)	<input type="checkbox"/>
Child - Confirmation of Legal Guardianship (if applicable)	<input type="checkbox"/>
Child - Letter from educational institution if child between 16 and 22 years' of age (if applicable)	<input type="checkbox"/>
Child who is permanently incapacitated - Medical evidence confirming that child is permanently incapacitated (if applicable)	<input type="checkbox"/>

Resource Toolkit	Single Scheme Administration Project (Phase 1) Death-in-Service Resources
Resource Name	Template Form - Spouse/Civil Partner Pension Application Form
Resource Reference	SPS.DTH.DIS.TF.03 (Phase 1)
Description	Template Spouse/Civil Partner Pension Application form - this form may be sent to the Spouse/Civil Partner of the deceased where a Single Scheme member dies in service. It can be used to gather important information to determine eligibility for an entitlement to a Spouse/Civil Partner Pension
Version	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

Single Public Service Pension Scheme

Surviving Spouse/Civil Partner

Pension Benefit Application Form

What is the purpose of this form?

This form is issued to the Surviving Spouse/Civil Partner of a member of the Single Public Service Pension Scheme (or "Single Scheme") who dies in service. The information requested will assist in making a decision on eligibility for entitlement to receive a Spouse/Civil Partner Pension benefit. It is important that this form is read along with the enclosed Death-in-Service Information Note.

What are the main eligibility criteria for a Spouse/Civil Partner Pension benefit?

To be eligible to apply for a Spouse/Civil Partner Pension;

- You must have been the legal Spouse or Civil Partner of the deceased at the time of the death of the Single Scheme member; or
- The designated beneficiary of a Pension Adjustment Order granted by the Family Law Courts, who has not since remarried; and
- You must not, at the time of the death of the Single Scheme member, have been cohabiting with a person other than the deceased.

What documents should be provided as part of a Spouse/Civil Partner Pension application?

The following documents must be submitted with all applications:

- Deceased's original Death Certificate
- Deceased's original long-form Birth Certificate
- Your original, long-form Birth Certificate
- Your original Marriage Certificate or Civil Partnership Certificate

If original documents are not available or cannot be obtained, please contact the Pension Administrator for guidance.

What happens once a complete application is submitted?

Once a complete application is submitted, the information gathered will be used to decide whether you are eligible to receive a Spouse/Civil Partner pension.

If you are eligible, we will outline what the next steps are in order to set-up your pension.

Section E: Declaration by applicant Spouse/Civil Partner

I declare that I have reviewed the Death-in-Service Information Benefits Note and I can confirm that I meet the eligibility criteria for payment of a Spouse/Civil Partner Pension. I declare that the information provided by me as part of this application is complete and correct.

Print Name: _____

Signature: _____

Date: ___ / ___ / ____ (dd/mm/yyyy)

Section F: Document Checklist (Please note, all documents must be originals)

Deceased's original Death Certificate (if not already provided)	<input type="checkbox"/>
Your original Marriage/Civil Partnership Certificate	<input type="checkbox"/>
Your original Long-Form Birth Certificate	<input type="checkbox"/>
If applicable: ¹ If you were legally separated, divorced or a former Civil Partner of the Deceased at their date of death and claim an entitlement to benefit because of a Court-approved Pensions Adjustment Order, please enclose your original Decree of Divorce or Decree of Judicial Separation or Decree of Dissolution of a Civil Partnership (as appropriate)	<input type="checkbox"/>
If applicable: ² If you hold a copy of a Pensions Adjustment Order related to the Deceased's membership of the Single Public Service Pension Scheme, please enclose a copy	<input type="checkbox"/>

Resource Toolkit	Single Scheme Administration Project (Phase 1) Death-in-Service Resources
Resource Name	Template Form - Child Pension Application Form
Resource Reference	SPS.DTH.DIS.TF.05 (Phase 1)
Description	This form may be used to issue to the Parent or Legal Guardian of an eligible Child Pension beneficiary. Where the Child is no longer in the care of his or her parent, step-parent or guardian, the form may issue directly to the surviving child
Version	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

Single Public Service Pension Scheme

Eligible Surviving Child Pension Application Form

What is the purpose of this form and who should complete it?

This form issues where it is established that a Deceased member of the Single Public Service Pension Scheme may be survived by an eligible child who may be eligible to receive a Child Pension. The information requested will assist in making a decision on eligibility for entitlement to a Child Pension. It is important that this form is read along with the enclosed Death-in-Service Information Note.

A separate application form should be completed in respect of each child who may be eligible to receive a Child Pension.

What are the main eligibility criteria for a Child Pension benefit?

To be eligible to apply for a Child Pension benefit, the Child concerned must:

- a) Be under 16 years of age; or
- b) Between 16 and 22 years of age and in full-time education/training; or
- c) Be permanently physically or mentally incapacitated. The permanent incapacity must have occurred when the child met the criteria at (a) or (b) above; or
- d) Have been wholly or mainly financially dependent on the deceased Single Scheme member immediately prior to the member's death; and
- e) Not be married, in a civil partnership or cohabiting with another person

What documents should be provided as part of a Child Pension Benefit application?

The following documents must be submitted with all applications:

1. Deceased's original Death Certificate
2. Deceased's original long-form Birth Certificate
3. Child's original, long-form birth certificate
4. Where the child is aged between 16 and 22 years of age, a letter from the institution or person providing full-time education/training/instruction confirming this to be the case
5. Where the child is permanently incapacitated, a letter from his/her Doctor confirming when the incapacity first occurred, the nature of the incapacity and a statement that it is permanent in nature
6. Where there is no living parent or step-parent and the child applicant is under 18 or in the care of a Legal Guardian, the original court order granting guardianship rights to an individual, for the child applicant

If original documents are not available or cannot be obtained, please contact the Pension Administrator for guidance.

What happens once a complete application is submitted?

Once a complete application is submitted, the information gathered will be used to decide whether a surviving child is eligible to receive a Child Pension. If eligible, we will outline what the next steps are in order to set-up the pension. You should note that other documents/information may be requested once the claim application has been initially assessed.

Payment of a Child Pension

Where a Child Pension is payable to a child not in the care of a parent, step-parent or Legal Guardian, the pension shall be paid either to the child or to such other person as the employer may decide.

Section E: Please complete this part of the form if the child applicant is under 18 years of age or is permanently incapacitated
(Please fully complete all fields below)

I am the:

- Parent/Step-Parent/Legal Guardian of the child applicant who is in my care
- Parent/Step-Parent/Legal Guardian of a permanently incapacitated child who is in my care
- Surviving Child of the deceased, not in the care of a Parent/Step-Parent/Legal Guardian and between 18 and 22 years of age

I declare that I have reviewed the Death-in-Service Information Note. I can confirm that the eligibility criteria for payment of a Child Pension Benefit is fully met. I declare that the information provided as part of this application is complete and correct.

Print Name: _____

Signature: _____

Date: ___ / ___ / ____ (dd/mm/yyyy)

DOCUMENT CHECKLIST
Please note, all documents must be originals.

Deceased's original Death Certificate (if not already provided)	<input type="checkbox"/>
Deceased's original Long-Form Birth Certificate (if not already provided)	<input type="checkbox"/>
Child's original Long-form Birth Certificate	<input type="checkbox"/>
If applicable, confirmation of Legal Guardianship of Child (if applicable)	<input type="checkbox"/>
If applicable, letter from educational institution if child between 16 and 22 years' of age ¹	<input type="checkbox"/>
If applicable, medical evidence confirming that child is permanently incapacitated ²	<input type="checkbox"/>

Important Notes

¹ *If the Child applicant is aged between 16 and 22 years of age a pension benefit is payable if the child:*

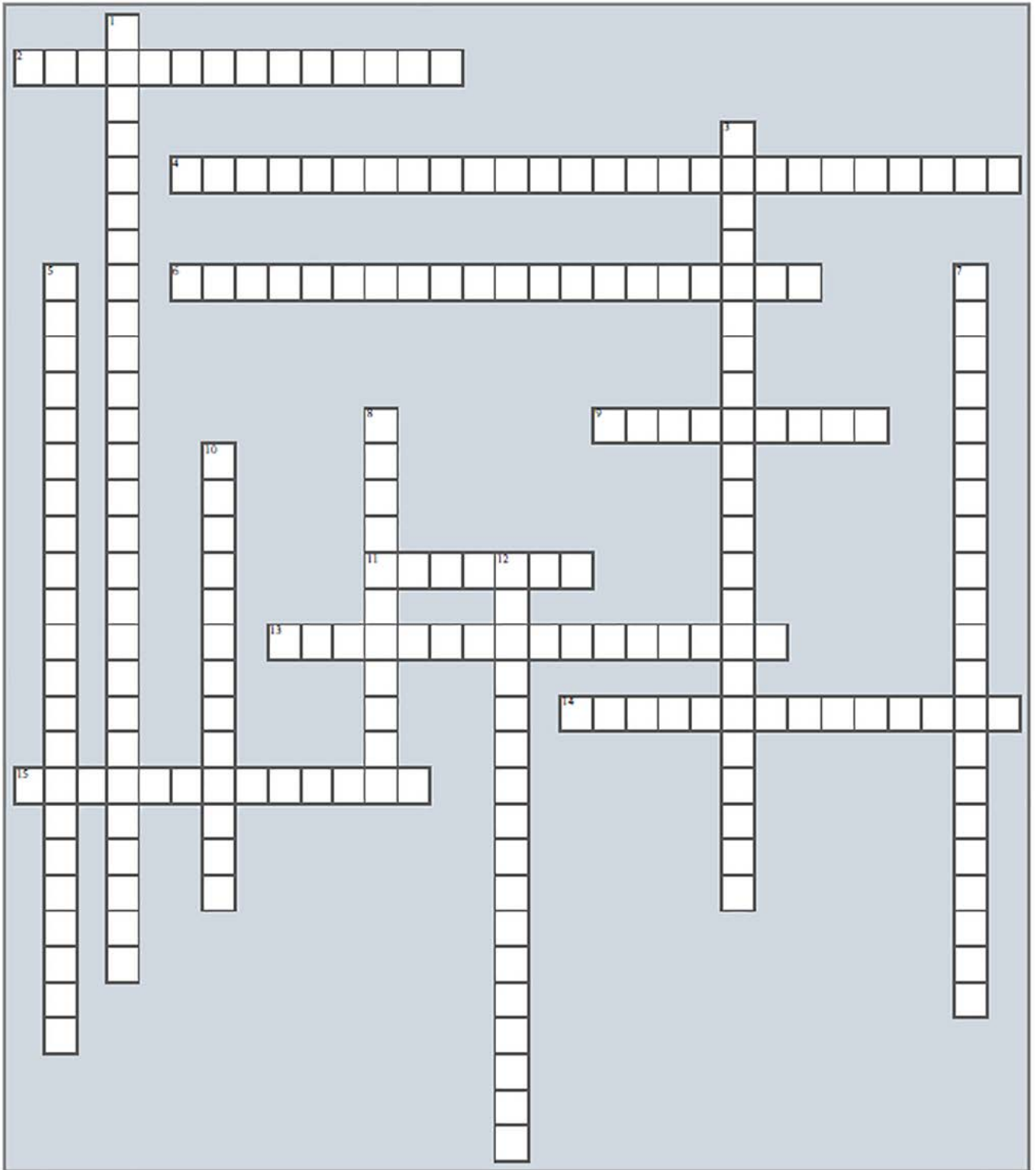
- *is receiving full-time educational or vocational instruction, or*
- *is undergoing full-time instruction or training by any person for any vocation, profession or trade*

A signed letter from the educational/vocational/training provider must be provided confirming this to be the case and the expected end date for the course/training.

² *Where a Child applicant is permanently incapacitated by reason of mental or physical infirmity from maintaining himself or herself a signed letter from the child's doctor/medical practitioner should be provided confirming:*

- *when the incapacity first occurred*
- *the nature of the incapacity*
- *a statement that the incapacity is likely to be permanent in nature*

Single Scheme Pension Training



Across

2. A member of a pension scheme having left pensionable employment and retaining an eligibility to apply for certain scheme benefits is known as a _____ (8, 6)
4. A Single Scheme member who is at least 55 years of age and has not yet reached the normal retirement age may choose to apply for this type of benefit (4, 7, 5, 10)
6. A non-vested Single Scheme member who, for medical reasons, can no longer continue to provide effective service may receive a lump sum payment. This sum is called _____ ((5, 7, 8)
9. When a former Public Servant is receipt of a pension returns to paid public service employment the pension in payment may be subject to this type of reduction (9)
11. The N in CNER stands for this (7)
13. The name for the pension and lump sum amounts that a member of the Single Scheme builds up every pay-period (9, 7)
14. A legal document authorising a person to legally represent the estate of a deceased person (5, 2, 7)
15. The lump-sum payment made to the estate of a deceased member of the Single Scheme (5, 8)

Down

1. The person formally appointed to administer the affairs of a deceased member's estate (5, 8, 14)
3. A form sent on an annual or twice-yearly basis to pensioners to validate eligibility to continue to receive an existing pension in payment (7, 11, 4)
5. As part of a financial settlement following judicial separation or divorce this type of document may issue to the trustees of a pension scheme to be recorded and implemented against a scheme member's benefits at the appropriate time, where applicable (7, 10, 5)
7. Generally, the maximum, lifetime capital value of all pensions held by an individual (8, 4, 9)
8. The term used to describe the increase amount in lump sum and pension benefits for a vested member of the Single Scheme retiring on ill-health grounds (11)
10. The minimum length of time a member needs to be paying into the Single Scheme before being eligible for full scheme benefits (7,6)
12. The formal name for a Public Service Body as provided for under the terms of the Single Pension Scheme (8, 9)

Single Public Service Pension Scheme Training Modules D & E

Retirements and Death Benefits Administration (Standard Accrual Members)

Multiple Choice Quiz

1. The minimum age from which a vested Single Scheme member is eligible to apply for Cost Neutral Early Retirement is:
 - 50 years of age
 - 55 years of age
 - 60 years of age

2. John was born on 10 June 1959. What is John's Normal Retirement Age?
 - 65 years of age
 - 67 years of age
 - 68 years of age

3. Lump Sum Referable Amounts are calculated on which basis?
 - 3.74% of Full time Gross Remuneration x % of Work Pattern
 - 0.58% of Full time Gross Remuneration x % of Work Pattern
 - 3.75% of Full time Gross Remuneration x % of Work Pattern

4. Please tick which of the following is a correct statement:
"An annual Pension Declaration Form is issued to..."
 - (I) Legal & Personal Representative
 - (II) Anyone in receipt of a Single Scheme pension
 - (III) Revenue Commissioners
 - (I) and (II)
 - (II)
 - (I) and (III)

5. The lump sum pension payable to a Single Scheme member who has been granted Cost Neutral Early Retirement will be enhanced?
 - True
 - False

6. Mary retired on 29 December 2017 and is in receipt of a Single Scheme retirement pension. If there is an increase in the rate of CPI reported for the period December 2017 – December 2018 this will be applied to Mary's Pension with immediate effect (subject to Ministerial/Circular instruction)?
- True
 - False
7. When an application for Normal Retirement is received from a Single Scheme member which of the following forms will the RA initially issue?
- Letter to known Legal Personal Representative
 - Retained Benefit Verification Form
 - Retirement Option Request Form
8. John joined RA 1 in February 2017. He passed away in December 2017 while still in active employment. On what basis will any Death Gratuity payable to his estate be calculated?
- Sum of all referable lump sum amounts accrued to date of death
 - 8.5% of the pensionable remuneration for the period of employment
 - Twice his pensionable remuneration in the 12 months prior to death
9. To whom is the Death Gratuity made payable to when a member who is married/in a civil partnership dies?
- Spouse or Civil Partner
 - Next-of-kin
 - The Legal & Personal Representative
10. The Contributory State Pension (CSP) rate is currently:
- €248.30 per week
 - €245.30 per week
 - €243.30 per week
11. In calculating Single Scheme referable pension amounts the Contributory State Pension (CSP) threshold above which a higher accrual rate applies is:
- 3.75 X CSP
 - 1.25 X CSP
 - 3.74 X CSP

12. Where an individual has benefits deemed to be in excess of the Standard Fund Threshold (SFT) or any Personal Fund Threshold (PFT), the capital value of such benefits is currently subject to income tax at:
- 20%
 - 40%
13. Subject to Revenue limits, what is the maximum lifetime retirement lump sum amount that may ordinarily be paid out tax-free for an individual below the Standard Fund Threshold?
- €200k
 - €500k
 - €2 million
14. A retiring Single Scheme member previously availed of a pension lump sum of €175k in 2008 from a private sector pension scheme. The member's accrued Single Scheme retirement lump sum benefit has been calculated at €40k. How much of this Single Scheme lump sum benefit will not be subject to tax?
- €325k
 - €25k
 - €100k
15. A non-vested Single Scheme member who is approved to retire on grounds of ill-health will be eligible to receive:
- Enhanced retirement pension and lump-sum benefits
 - Enhanced retirement pension benefit only
 - A Short-Service Gratuity only
16. What is the upper compulsory retirement age of a Single Scheme member?
- No upper compulsory retirement age
 - 65 years of age
 - 70 years of age

17. Who is responsible for consolidating all accrued retirement lump-sum and pension benefits over a retiring Single Scheme member's career?

- The Pension Paying Authority
- DPER
- The Final RA

18. Which of the following makes the statement below correct?

"An eligible incapacitated child of a deceased vested member of the Single Scheme will receive a pension.."

- Up to 18 years of age
- Up to 22 years of age
- For life

19. A vested Single Scheme member approved to retire on grounds of ill-health may have their pension and lump sum benefits enhanced. What is the maximum pension and lump sum enhancement amount that such a member could receive?

- No cap
- 10 X most recent full year referable amounts
- 10 X average annual referable amounts accrued in the 3 most recent full years

20. An eligible child over 18 years of age can receive his/her fraction of a deceased member's pension directly to his/her own bank account?

- True
- False

ANSWERS TO PRACTICAL EXERCISES



Retirement Benefits Administration

Practical Exercises

Case Study 1 - Mary

- Mary's date of birth is 2 October 1953, her civil status is "single" and she has no dependants
- She commenced pensionable employment with RA 1 on the 5th of January 2013 and has had no breaks in service or unpaid absences in that time
- Before joining the public sector she worked in a family business for over 20 years. During that time she took out a private pension which she paid into up to her employment start date in the public service
- In March 2016 Mary took up a post with RA 2, her final RA. She was not eligible for a refund of scheme contributions from RA 1.
- She has left a voicemail with her HR Department advising she wishes to retire as soon as possible.

Evaluate:

1. What is Mary's Normal Retirement Age? **66 years of age**
2. Is Mary vested in the Single Scheme? **Yes**
3. Can Mary's retirement proceed on the basis of the above scenario? **No. Pensions administrator should assess Mary's eligibility to retire and her retirement options (vesting status, normal retirement age)**
4. What type of retirement option is Mary currently eligible to apply for? **Cost Neutral Early Retirement**
5. What two initial forms will issue to Mary? **Retirement Options Request Form (RORF) and Ret-Ben 1**
6. What is Mary's upper retirement age should she choose to remain in employment? **70 years of age**
7. Who will consolidate, process and pay all of Mary's Single Scheme benefits? **RA 2, her final RA**

Case Study 2 - Cathy

3

- Cathy's date of birth is 28 October 1963. Her civil status is "married" has two child dependants under 16 years of age.
- Cathy is in pensionable employment with RA 1 on a full time contract having commenced this employment on 6 January 2014
- She has been employed with RA 1 since joining the public service and does not retain any other pension benefits
- In June 2018 Cathy decided to enquire about her retirement options

Evaluate:

- What is Cathy's Normal Retirement Age? [68 years of age](#)
- What retirement option is currently open to Cathy? [Cost Neutral Early Retirement](#)
- What is the earliest date that Cathy can avail of this retirement option? [28 October 2018](#)
- How can her employer formally establish whether or not she has a Spouse and/or any dependants? [Completed Retirement Options Request Form \(RORF\)](#)
- How will Cathy's final pension and lump sum benefits be calculated? [Total pension and lump sum referable amounts accrued by Cathy across all employments to date of retirement, reduced by reference to formula and appropriate reduction factors table set out in DPER Circular 18 of 2017](#)

Case Study 3 - Peter

4

- Peter was born on 22nd September 1989 and his civil status is "married." He has one child dependant
- He commenced pensionable employment with RA1 in January 2015 on an 18 month temporary contract. When his contract with RA1 expired Peter opted to have his Single Scheme contributions refunded
- He re-joined pensionable public service employment in April 2018 with RA 2
- While employed with RA 2 Peter repaid the refund of contributions received (with compound interest) from RA 1 and restored the associated referable amounts.
- On 28th December 2018 Peter was involved in an accident and is not in a position to return to work. Based on his medical condition Peter has enquired about Ill-Health Retirement

Case Study 3 - Peter

5

Evaluate:

- What is required before Peter can retire on medical grounds? [Employer/RA approval at the appropriate level to his application to retire on grounds of ill-health](#)
- If approved what benefits is Peter eligible to receive? [Retirement pension and lump sum](#)
- Will Peter's lump sum and pension benefits be enhanced? [Yes](#)
- Other than the Single Scheme "Act" what document will provide further guidance on Ill-Health Retirement? [DPER Guidance Note 1 of 2017](#)
- If Peter had not vested as a member of the Single Scheme what benefit would he be potentially eligible to receive? [A Short-Service Gratuity](#)
- How would this benefit be calculated? [8.5% of all pensionable remuneration received over the period of Peter's service](#)

Case Study 4 - Jane

6

- Jane's date of birth is 14 December 1952.
- She joined the public service with RA 1 on a temporary contract from January 2013 until December 2013. For the duration of this employment Jane was a member of the Single Scheme
- Jane opted for a refund of Single Scheme contributions when her temporary contract ended
- In April 2014 Jane commenced pensionable employment with RA2
- In September 2016 she resigned from her post.
- Jane has contacted HR in RA 2 to enquire if she is eligible for retirement benefits

Evaluate:

- What is Jane's normal retirement date? [14 December 2018](#)
- What pension benefits may Jane be eligible to receive under the terms of the Single Scheme? [Deferred pension and lump sum benefits](#)
- Does Jane have the option to restore benefits associated with the refund of contributions she received on leaving employment in December 2013? [No. Jane had the option to restore these benefits while in active Single Scheme employment with RA 1. However as she resigned from her post and is not an active member of the Single Scheme she does not now have the option to restore these benefits.](#)

Case Study 5 - Orla

7

- Orla has decided to enquire about her retirement options based on her pensionable employment with RA 1. Her date of birth is 15/9/1958
- Her civil status is “divorced” and has no child dependants
- She has been employed with RA 1 since June 2013 in a full-time capacity and has no unpaid absences
- There is a PAO on file in respect of her divorce and her former spouse is named as the designated beneficiary

Evaluate:

- What is Orla’s normal retirement age? **67 years of age**
- What retirement option(s) is open to her? **Cost Neutral Early Retirement**
- If Orla chooses not to retire now, what is the earliest date that she can avail of normal retirement? **15 September 2025**
- What documentation should the RA evaluate/seek in respect of Orla’s civil status? **Ensure PAO on file. Decree of Divorce as part of the retirement application**
- What documents should issue to Orla’s former spouse named as the designated beneficiary? **All template forms/retirement pack that issues to Orla should issue to the “designated beneficiary” i.e. her former spouse.**

Case Study 6 – Stephen

8

- Stephen has been employed with RA 1 since 1 June 2015 in a pensionable capacity
- His date of birth is 15/9/1978
- He resigned from his post on 4 May 2018
- His civil status is “single” and he has one child dependant from a previous relationship
- Since leaving his job Stephen has fallen ill and has recently made enquiries about any benefits payable to him as it is likely that the nature of his illness will be permanent

Evaluate:

- What options may be open to Stephen in respect of any benefits payable? **Early payment of deferred retirement benefits on ill-health grounds**
- What criteria would he need to satisfy to be eligible to apply for this benefit?
 1. **Final Relevant Authority is satisfied that he would be eligible for retirement on medical grounds if he or she were still actively employed**
 2. **RA approval at the appropriate level to early payment of deferred ill-health benefits**
- If approved how will any enhancement be calculated? **No enhancement of benefits – early payment of deferred retirement benefits only**

- Robert White is a Single Scheme member employed with RA 2 and who wishes to retire at age 66. He has indicated to his current employer that he worked with the Dept. of Transport, Tourism and Sport and that Single Scheme benefits accrued while he was employed there
- Mr. White was issued with a template *Retained Single Scheme Benefits Verification Form* and was asked to have it completed by his former, Single Scheme employer
- On receipt of the complete form Mr. White has submitted it to RA 2, however there are a number of errors and omissions on the form returned

Can you:

- Identify the errors and omissions on the Retained Single Scheme Benefits Verification Form returned by RA 1
- Elaborate a little on the significance of these errors and omissions
- Confirm what action you would take



Death Benefits Administration Practical Exercises

Case Study 1 – Áine

11

- Áine is a 46 year old Single Scheme member. Her civil status is “single” and she has no dependants
- She has been in receipt of pensionable remuneration of €45,000 per annum since commencing pensionable employment with RA 1 in January 2014
- In July 2017 she took up a post with RA 2 and was in receipt of pensionable remuneration of €60,000 per annum. In January 2018 she died in service.
- No additional public service pension-related lump sum was previously paid or is payable.

Calculate the Death Gratuity payable to Áine’s estate...

- In the 12 months before the date of death, Aine had pensionable remuneration of:
 - **€30,000** in the 6 month period as a scheme member with RA 2
 - **€22,500** in the previous 6 month period with RA 1

Calculate the Death Gratuity:

- **Death Gratuity** = $((€22,500 + €30,000) = €52,500) * 2 = €105,000$

Case Study 2 - Kay

12

- Kay joined RA 1 in February 2013 on a full time permanent basis and is a member of the Single Scheme.
- She died in service on 15 June 2018 while on Career Break
- Notification of her death was received initially from a colleague and close friend
- A review of her HR file suggests that she was married with two children under 16 years of age.
- The LPR is unknown
- The current equivalent pensionable remuneration for the deceased’s post is **€50,000**

Evaluate:

- How can the RA verify the death? [Access to systems \(if available\)](#), (interim) death certificate, contact from family member, local knowledge – [more than one source](#) required to verify.
- How can her RA confirm who the Legal Personal Representative is and to whom should the initial correspondence be addressed? [Template letter addressed to “The Legal Personal Representative of the estate of the deceased”](#) at the deceased's last known address where the LPR does not make themselves known to the RA
- Will the deceased's death benefits be processed as a death in deferment? **No**, death of member will be treated as [death in service](#).
- What benefit is payable to her estate, how will it be calculated and how much is it? [Death Gratuity may be payable. Twice deceased member's pensionable remuneration in the 12 months prior to death/twice the current equivalent pensionable remuneration for post - \(€50,000 x 2\) = €100,000 gross Death Gratuity amount](#)
- What legal documentation will be needed before the Death Gratuity payment can issue to the LPR? [Death certificate and Grant of Probate and/or Letters of Administration](#)

- Documentation provided by the LPR has confirmed that Kay was married at the date of death. What benefit is her husband potentially eligible to receive? [Survivor Benefit \(Spouse Pension\)](#)
- What form should issue to her spouse in respect of applying for this benefit? [Spouse or Civil Partner Pension Application form](#)
- What documentation will need to accompany this application? [Marriage certificate, Spouse long-form birth certificate, death certificate \(if not already received from LPR\)](#)
- How will the spouse pension benefit be calculated? [One half of the pension that would have been paid to the deceased had she been approved to retire on ill-health grounds at the date of death](#)
- How will any eligible child pension be calculated? [One-sixth of the deceased's pension per child](#)

Case Study 3 – Jack

15

- Jack commenced pensionable public sector employment with RA 1 in January 2015 with pensionable remuneration of €35k.
- Prior to that he had been employed from June 2006 to October 2012 with the Department of Education
- He has a spouse and child dependants
- In February 2016 he commenced employment with RA 2 with pensionable remuneration of €50k
- He commenced employment with RA 3 in January 2017 with pensionable remuneration of €65k
- He died on 1 July 2017 while employed with RA 3.

Case Study 3 – Jack

16

Evaluate:

- What benefit is payable to Jack's estate and to whom will this payment be made? **Death Gratuity payable to the Legal Personal Representative**
- How much is the Death Gratuity benefit payable to the LPR of the deceased's estate? **Twice deceased member's pensionable remuneration in the 12 months prior to death:**
 - a) July 2016 to December 2016 = €25,000 (€50,000/2)
 - b) January 2017 to July 2017 = €32,500 (€65,000/2)
 - PR in 12 months prior to death* = **€57,500**
 - Death Gratuity = (€57,500 x 2) = €115,000 gross**
- What RA is responsible for consolidating and paying Single Scheme death benefits and what organisations will this RA have to contact? Why? **Final RA is responsible for consolidating and paying Single Scheme benefits (RA 3). Formal contact will need to be made with RA 1 and RA 2 to get information on Single Scheme benefits accrued in those employments. Department of Education (June 2006 to October 2012) – information required in respect of any potential death gratuity payable in respect of this employment.**
- Are there any potential deductions to be made from the Single Scheme death gratuity? **If Death Gratuity payable in respect of employment with the Department of Education and Science this will be deducted from the gross Single Scheme Death Gratuity.**
- How will any benefit payable to his Spouse be calculated? **One half of the pension that would have been paid to the deceased had he been approved to retire on ill-health grounds at the date of death**
- Which Circular provides further information on Death Benefits? **DPER Circular 11 of 2017**

Case Study 4 - Dennis

17

- Dennis has been employed since 1 July 2016 and is a Single Scheme member. He has been in receipt of pensionable remuneration of €50k. His salary increased to €55k with effect from 1 January 2018. Dennis had never worked in the public sector prior to this appointment
- On the 1st of July 2018 Dennis died in service
- He is married and has a 31 year old daughter who is permanently incapacitated. Following further evaluation it becomes apparent from a medical assessment recorded on his HR file that the incapacitation occurred when she was 25 years of age
- The Legal Personal Representative of his estate has contacted his employer and made enquiries about potential benefits payable?

Evaluate

- What potential benefits are payable to the Dennis's estate and to whom will any benefit be paid? **Death Gratuity to the Legal Personal Representative**
- Calculate the Death Gratuity. **Total pensionable remuneration in 12 months prior to death:**
 - July 2017 to December 2017 = €25,000 (€50,000/2)
 - January 2018 to July 2018 = €27,500 (€55,000/2)
 - *PR in 12 months prior to death* = €52,500
 - **Death Gratuity** = (€52,500 x 2) = €105,000
- What benefits may be payable to his Spouse? **Spouse/Civil Partner Pension**
- Is any benefit payable to his daughter? **No. Child Pension payable only where permanent incapacitation occurred when potential applicant met the definition of a child**

Single Public Service Pension Scheme

Verification on Retirement - Retained Single Scheme Benefits from Prior Employments

About this Form:

This form should be used when a member of the Single Public Service Pension Scheme is retiring, or has requested formal retirement options, and has indicated that they may have retained Single Scheme benefits from earlier employment with another Public Service Body.

Section A - to be completed by MEMBER:

- You should fully complete Section A to assist your former employer locate relevant details
- On completion, you should send this Form to the Pensions Officer of your former employer for completion of Section B
- **If you had more than one former employer, you should complete/send a form for EACH employer**
- On receipt of your fully completed Form from your former employer(s), you should pass the original to your current employer).

Section B - to be completed by FORMER EMPLOYER:

- Former employers should carefully complete Section B of this form
- On completion, you should send this Form to the individual concerned at their current address
- A delay in completion of this Form may delay the issue of Retirement Options and/or payment of retirement benefits to the member.

SECTION A: To be completed by MEMBER

Member First Name	Robert
Member Surname	White
Member Maiden Name (if applicable)	N/A
Date of Birth	22/11/1952
PPSN	3458235E
Current Address	Fairview Park, Castletroy, Co. Limerick
Contact number or email	087-6543678

I claim the following benefits in respect of my prior membership of the Single Public Service Pension Scheme in your employment. Please complete Part B of this Form and return to me at the address above.

Dates do not match those in Section B

Ref	Grade/Occupation	Employer Location	From date	To date
1	Clerical Officer	Department of Transport, Tourism and Sport, Dublin	01/01/2015	31/12/2016

SECTION B: To be completed by FORMER PUBLIC SERVICE EMPLOYER

Please provide the following information in relation to prior service claimed above:

Q1. Exact Dates of Single Scheme membership for which Single Scheme benefits are retained:

Not completed

	Grade/Occupation	Employer	From date	To date	Standard or Uniformed accrual?
1	Clerical Officer	Department of Transport, Tourism and Sport	01/07/2015	31/12/2016	
2					
3					
4					
5					

Dates do not match those in Section A

Q2. Details of any periods of unpaid absences/leave included in the service detailed in Q1:

	Absence Type (e.g. unpaid leave, career break)	From date	To date
1			
2			
3			
4			

Not completed

Q3. Details of retained Single Scheme Benefits

Referable Amount	€ Actual (no CPI)	€ Current value when adjusted for CPI to 31 Dec last
Lump Sum		2,936.70
Pension		454.21

Q4. Other than the employments noted at Q1 above, was the member previously part of the Single Scheme in your employment for which a refund of contributions was paid? (tick one box only)

- NO (go to question 9)
- YES (complete questions 5 to 10)

Not completed

Q5. State the exact dates of Single Scheme membership to which the refund at Q4 is related:

	Grade	Employer	From date	To date	Standard or Uniformed accrual?
1					
2					
3					
4					
5					

Q6. Details of any periods of non-pensionable absences/leave included in the service detailed in Q5:

	Absence Type (e.g. unpaid leave, career break)	From date	To date
1			
2			
3			

Q7. Confirm the details of the refund paid in respect of service noted at Q5 above:

	Gross Amount of Refund	Date Refund Issued
1		
2		
3		

Q8. Specify the corresponding referable amounts in respect of the refunds specified above in the event that the member potentially be eligible to repay the refund received, with interest.

If the referable amounts detailed above spanned more than one calendar year, please specify the calendar year and provide details of the corresponding referable amounts for that calendar year.

Calendar Year	Year 1 2015	Year 2 2016
Pension Referable Amount (without CPI adjustment)	€209.63	€244.58
Lump Sum Referable Amount (without CPI adjustment)	€1,355.40	€1,581.30

Amounts include CPI

Q9. Please indicate if you hold a Pensions Adjustment Order in respect of the member?

No **Yes** (*enclose details*)

Q10. Additional Information that may be relevant for pension purposes?

AUTHORISED SIGNATORY

No signature

SIGNED:

PRINT NAME: Simon Walsh

DATE: 16/08/2018

Position: Pensions Administrator

Contact Number: 087-6587652

OFFICIAL STAMP:

No official stamp

Please return the original, fully completed form to the member's home address

Single Public Service Pension Scheme Training Modules D & E

Retirements and Death Benefits Administration (Standard Accrual Members)

Multiple Choice Quiz – Answers

1. 55 years of age
2. 67 years of age
3. 3.75% of Full time Gross Remuneration x % of Work Pattern
4. (II)
5. False
6. True
7. Retirement Option Request Form
8. Twice his pensionable remuneration in the 12 months prior to death
9. The Legal & Personal Representative
10. €243.30 per week
11. 3.74 X CSP
12. 40%
13. €200k
14. €25k
15. A Short-Service Gratuity only
16. 70 years of age
17. The Final RA
18. For life
19. 10 X most recent full year referable amounts
20. True

Single Public Service Pension Scheme

www.singlepensionscheme.gov.ie