



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



# Single Public Service Pension Scheme

**Relevant Authority Training Webinar**  
**Module B: Leaving Employment**

**Thursday, 20 July 2023**





# Leaving Employment

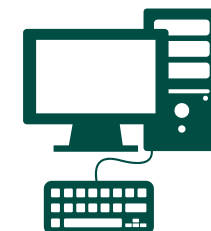
1. Website Resources for Administrators
2. Leaving Employment
3. Leaver Categories and Leaver Statement
4. Refund of contributions and restoration of benefits
5. Recap and Close





# Housekeeping

- Webinar will run from 10:30am – 12:30pm, short break of about 10 minutes at about 11:30am
- Mics will be muted for duration but plenty of opportunities for questions as webinar progresses
- Webinar part of suite of other resources available on our website – [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)



# Objectives



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- Better understanding of Relevant Authority legal obligations where a Single Scheme member leaves pensionable employment – “*Leaving Service Options*” and associated administration
- Options open to eligible members on returning to pensionable public service employment
- Availability of online resources and supports





# **Leaving Employment Website Resources**

# Leavers Toolkit



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Single Public Service Pension Scheme > Employers > Toolkits > Standard Forms and Checklists > Leavers

Leavers Toolkit

## Leavers (other than Retirement or Death)

**Context:** When a member ceases pensionable employment, they must be issued with formal documents outlining their Scheme entitlements.

**Resource Toolkit:** The resources provided in the table below may be used to confirm and communicate a member's entitlements on leaving service (other than death or retirement). Please note that the Process Map should be read with the Process Guidelines.

**Note:** The items below are suggested resources and their use is not mandatory. Organisations are free to continue to use their own, existing resources or to amend the resources below as they see fit.

If your organisation is partnered with a Shared Services Centre for HR, Pensions or Payroll purposes, you may need to clarify with them what elements of work, (if any), that they have been resourced to undertake on your behalf.

**Training Resources:** Administrators can access a soft-copy of the "Leaving Employment and Annual Administration Activities" training booklet provided at workshops delivered as part of the Single Scheme Project Team programme of training for Relevant Authorities. Please click [here](#) to access this page.

Descriptor	Type	Link
<a href="#">1.Process Map</a>	Process Map	
<a href="#">2.Process Guidelines</a>	Process Guidelines	
<a href="#">3.Circulars and Legislation</a>	Website Page	
<a href="#">4.List of Single Scheme Relevant Authorities</a>	Website Page	
<a href="#">5.Contributions and Referable Amounts Calculation Tool</a>	Calculation Tool	
<a href="#">6.Scheme Vesting Calculation Tool</a>	Calculation Tool	
<a href="#">7.Leaver Statement Template</a>	Template Statement	
<a href="#">8.Template Letter A1 - Cover Letter to Leaver (Not vested &amp; still in scheme)</a>	Template Letter	



Employers



Toolkits



Leavers

# Process Map



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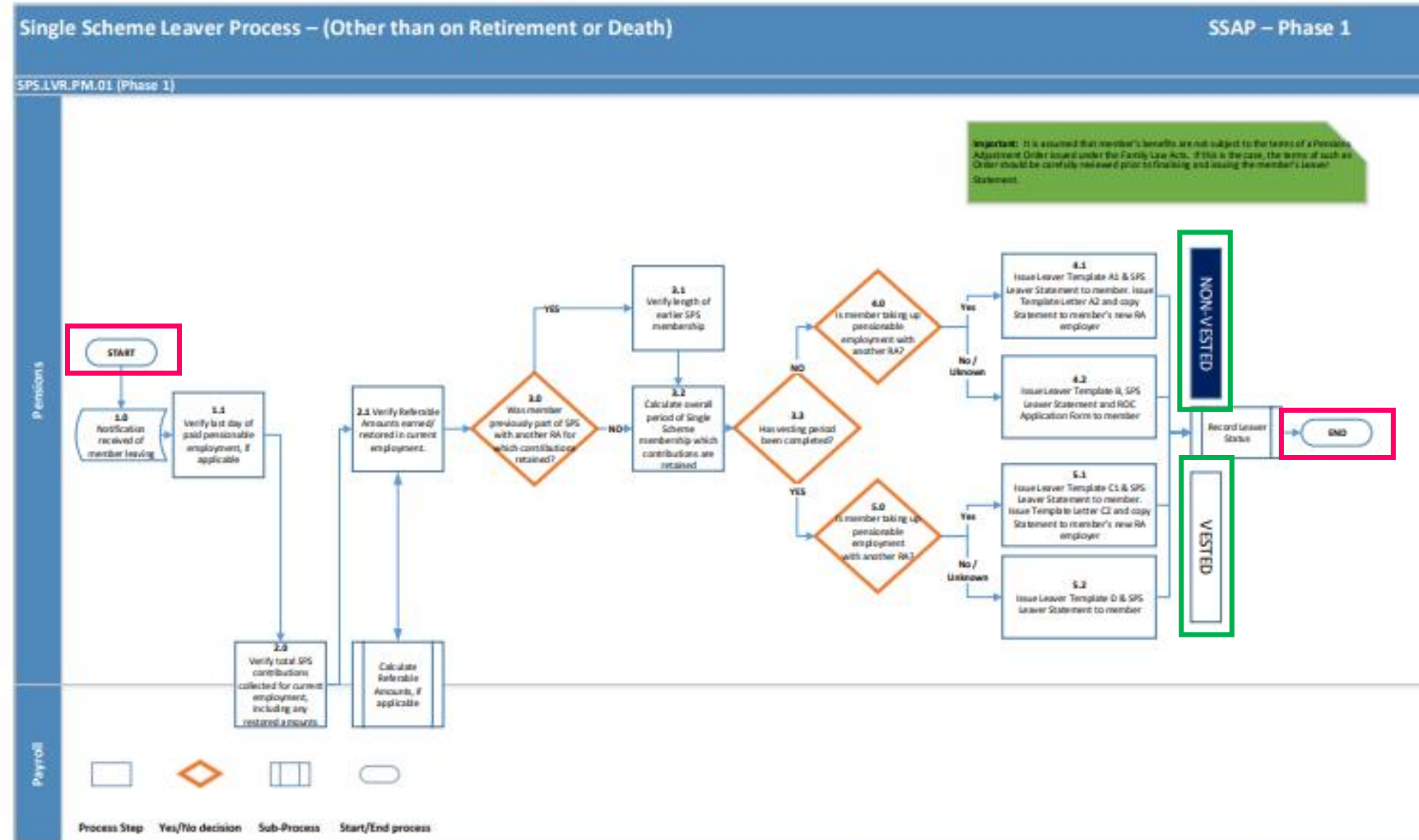
Employers



Toolkits



Leavers







# Process Guidelines



Employers



Toolkits



Leavers

Leaver Resources - Guidelines

General guide

accessed in the Administrator Toolkit for this  
ulted when processing a Single Scheme

hout through resignation  
ary contract that is

Single Public Service Pension Scheme | Leaver Resources - Guidelines

Ref.	Step
0.0	Process Map
1.0	Notificati Scheme
1.1	La

2.1 Total referable amounts accrued/restored by member in this employment to last date of pensionable employment

3.0 Was Member previously part of Single Scheme with another Relevant Authority after 1 January 2013 for which Single Scheme contributions were retained?

- 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 last day of pensionable employment 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](#).
- Prior Single Scheme membership may impact on entitlements and it is important that the period of any earlier Single Scheme service is verified, regardless of the duration.
- A link to the full list of Single Scheme Relevant Authorities is included in the Administrator Toolkit for this process.
- The Applicant Declaration Form (Section 51 Declaration) completed at the time of hire or other HR records (e.g. CV, Application Form, etc.) should be checked and verified for evidence of prior Single Scheme employment(s), copies of Single Scheme Cession of Employment Statements from prior employments, etc.
- If "yes" or "unknown", go to **Step 3.1**
- If "no", go to **Step 3.2**

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# **Relevant Authority Responsibilities**



# RA Responsibilities – Leaving Employment

## Public Service Pensions (Single Scheme and Other Provisions) Act 2012

Not later than 6 months following a member's last day of pensionable employment a

**Leaver Statement** to issue showing:

- *Total contributions paid in tax year*
- *Total referable amounts accrued in tax year*
- *Total referable amounts accrued in previous tax years and adjusted for CPI where relevant*

## Pensions Act 1990 – Disclosure of Information Regulations:

*"An explanation of any rights and options available to the member on leaving service..."*





# Who is a Leaver?



## Who is a Leaver ?

Pensionable employee ceasing pensionable public service employment other than through retirement or death, for example:

- Cessation of employment before the Normal Retirement Age
- Cessation of a temporary contract of employment





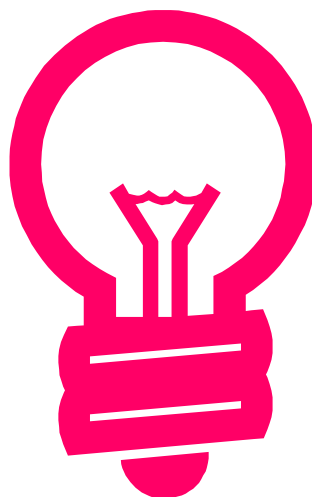
# Single Scheme Vesting Period



# Single Scheme Vesting Period

- Minimum period of scheme membership to be eligible for full scheme benefits
- Vesting period is **24 months** (non-consecutive)
- Days on which there is a pensionable employment relationship between the person and a Relevant Authority whether full-time or part-time
- A new recruit may already be vested or have completed some of the vesting period as a member of the Single Scheme prior to taking up a post with a new Relevant Authority









A Leaver Statement should issue to a member no later than how many months following the last day of pensionable employment?

**Six months**



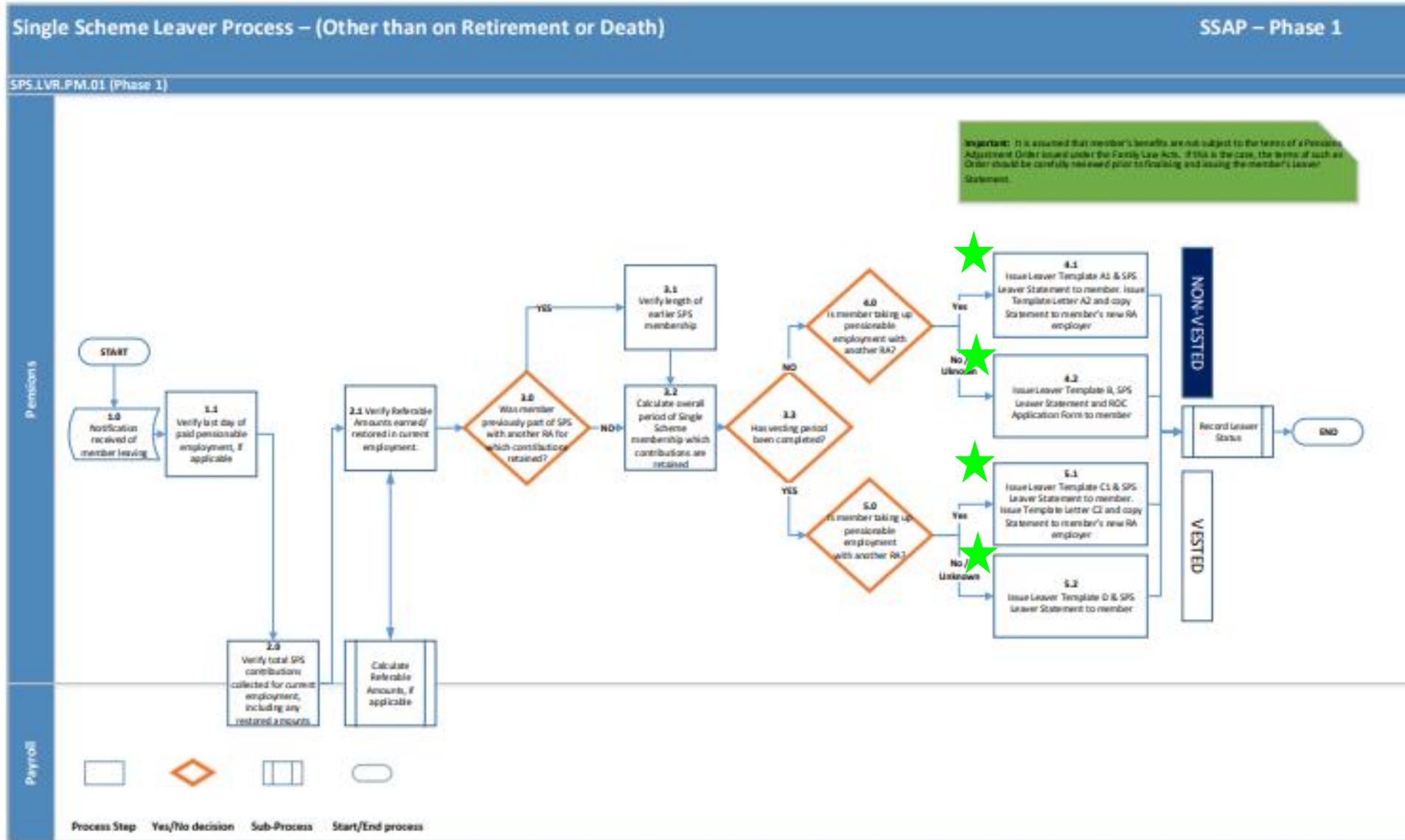
1. How long is the Single Scheme Vesting Period?
2. In order to be vested in the Single Scheme a member working to a 50% work pattern would have to be in pensionable employment for how long?

**24 months**



# Leaver Categories

# Leaver Categories





# Leaver Categories

**Vested** and taking up  
immediate pensionable  
employment with a Relevant  
Authority

**Vested** and **not** taking up  
immediate pensionable  
employment with a Relevant  
Authority

**Not Vested** and taking up  
immediate pensionable  
employment with a Relevant  
Authority

**Not Vested** and **not** taking  
up immediate pensionable  
employment with a Relevant  
Authority



# Immediate Employment?

- Cease employment with Relevant Authority employer and taking up employment immediately (without a break) with another Relevant Authority employer
- Essentially this means ceasing Single Scheme employment on a Friday and continuing in Single Scheme employment with a new employer on the following Monday



# Leaver Categories

**Vested** and taking up  
immediate pensionable  
employment with a Relevant  
Authority



- Issue Leaver Statement after member ceases employment
- Not eligible to apply for a Refund of Contributions
- Member continues to build up referable amounts in subsequent employment
- If member has purchased extra benefits, refer to paragraph 10 of *Circular 15 of 2019*





# Leaver Categories

**Vested** and **not** taking up  
immediate pensionable  
employment with a Relevant  
Authority



- Issue Leaver Statement after member ceases employment
- Not eligible to apply for a Refund of Contributions
- Deferred (preserved) member eligible for scheme benefits;
  - *Deferred Retirement Benefits at the Normal Retirement Age*
  - *Early release of benefits on medical grounds*
  - *Death benefits*
- Final RA employer is responsible for processing retirements and death benefits
- If member has purchased extra benefits, refer to paragraph 10 of *Circular 15 of 2019*



# Leaver Categories

**Not Vested** and taking up  
immediate pensionable  
employment with a Relevant  
Authority

- Issue Leaver Statement after member ceases employment
- Not eligible to apply for a Refund of Contributions
- Member progress towards vesting continues in subsequent employment





# Leaver Categories

**Not Vested** and **not** taking up immediate pensionable employment with a Relevant Authority



- Issue Leaver Statement after member ceases employment
- Issue Refund of Contributions Application Form
- No automatic issue of refund!
- After issuing refund of contributions an adjusted Leaver Statement must issue
  - *Referable amounts earned "zeroed"*
  - *Time towards vesting re-set*
- No requirement to issue Annual Benefit Statement if refund of contributions paid



# Refunds of Contributions

**Not Vested** and **not** taking up immediate pensionable employment with a Relevant Authority

- Refunds of Contributions should **not** be processed automatically
- Member should make formal application
  - *Refund of Contributions application form*
  - *Verify member contact details*
- Gross amount less tax-relief at 20% refunded to member
- Member has opportunity to repay and restore benefits **if subsequently re-employed to a pensionable post within 24-months** from date of leaving.
- Records updated – benefits “zeroed”

Single Public Service Pension Scheme  
Application for a Refund of Member Pension Contributions  
<<Insert Relevant Authority Name>>

**About this Form:**  
This form can be used by a former member of the Single Public Service Pension Scheme to claim a refund of their pension contribution on cessation of their employment with <<Insert Relevant Authority Name>> (if):

1. It has been confirmed that the member has no entitlement to a long-term retirement benefit because they have paid contributions for less than 2 years as a member of the Scheme; **and**
2. The member is not taking up pensionable employment in another Public Service Body to which the terms of the Single Public Service Pension Scheme apply.

If you do not meet the above criteria, or if you are unsure as to whether or not you should complete this Form, you should contact the Pensions Officer in <<Insert Relevant Authority Name>>.

I wish to apply for a refund of the member pension contributions paid by me via the payroll of <<Insert Relevant Authority Name>> during the period <<insert pensionable start date dd/mm/yyyy>> to <<insert pensionable end date dd/mm/yyyy>>.

Name: <<Forename>> <<Surname>>

PPSN: \_\_\_\_\_

Home Address: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Mobile number: \_\_\_\_\_

E-mail: \_\_\_\_\_

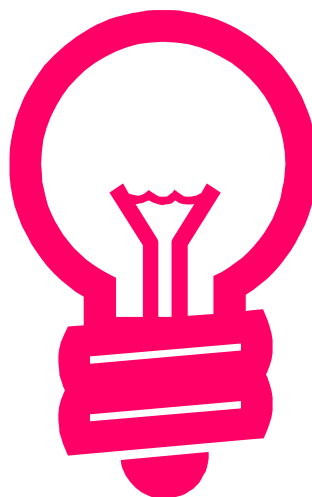
I declare:

- a. I have been a member of the Single Public Service Pension Scheme under all employments, for which contributions were not previously repaid, for less than 24 months in total.
- b. I am not presently employed in a pensionable position with another Public Service Body to which the terms of the Single Public Service Pension Scheme may apply.

In making this application, I note:

1. That payment will be made by cheque to the address noted above / by electronic fund transfer to the Irish Bank Account to which my salary from <<Insert Relevant Authority Name>> was last paid, as recorded on <<Insert Relevant Authority Name>>'s payroll system. If your Bank Account Details have changed, please contact the Payroll Office for instructions as to how to proceed prior to return this form.

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Where a non-vested member leaves pensionable employment and is not taking up immediate employment with another Relevant Authority a refund of contributions should issue automatically?

**False**



Is an Annual Benefit Statement required where a non-vested member leaves pensionable employment and is taking up immediate pensionable employment with a Relevant Authority?

**Yes**





# Restoration of benefits

- An eligible non-vested member who applies for and receives a refund of contributions can restore Single Scheme benefits if re-employed in a pensionable post with another Relevant Authority within 24 months from date of leaving
- No other time based restriction i.e. member can “activate” repayment option at any time once re-employed within 24 months/2 years
- Refunded contributions are repaid including compound interest  
**Circular 15 of 2014** and must be repaid to new Relevant Authority employer
- Relevant Authority has discretion and can agree to accept payment in more than one instalment
- Restoration of Referable Amounts in year originally built-up as well as time towards vesting



# Leaver Statement



# Suggested Template Leaver Statement

Not later than 6 months following a member's last day of pensionable employment a **Leaver Statement** should issue showing:

- *Total contributions paid in tax year*
- *Total referable amounts accrued in tax year*
- *Total referable amounts accrued in previous tax years and adjusted for CPI where relevant*



Employers



Toolkits



Leavers

Single Public Service Pension Scheme  
Leaver Statement  
issued by <<insert Relevant Authority Name>> on <<insert date of issue>>

Part A- Personal Information

Member Name	
PPS Number	
Start date of pensionable employment	dd/mm/yyyy
End date of pensionable employment	dd/mm/yyyy
Date of Birth	dd/mm/yyyy
Normal Retirement Date	dd/mm/yyyy
Home Address	
Civil Status	<<Single, Married, Civil Partnered, Co-Habiting, Separated, Divorced, Widowed, Surviving Civil Partner, A former Civil Partner>>
Pensions Adjustment Order (granted under the Family Law Acts) <sup>1</sup>	<<No OR Yes>>
Membership Category	Select from dropdown
Single Scheme vesting status <sup>2</sup>	Select from dropdown

Part B - About your Statement

What is the purpose of my Statement?

Your Statement is being issued to you following the conclusion of your pensionable employment with us on the date above. It shows the benefits you have earned in **this employment** only. It also confirms the regular contributions that you have paid during this employment as well as:

- any extra contributions you may have paid into the Scheme from your own resources during this employment to purchase additional benefits under the Scheme in accordance with DPER Circular 15 of 2019; and/or
- any Transfer Value accepted and paid into the Scheme during this employment from an external pensions arrangement in accordance with DPER Circular 15 of 2019.

This is an important document and should be retained by you. If you are re-employed at a future date to a pensionable post in the Irish Public Service your new employer may request this document. You should read your Statement with the following documents:

- the information contained on the cover letter;
- your most recent Single Scheme Annual Benefit Statement
- the Scheme Booklet and Leaving Employment "At-A-Glance" guide available at [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)
- the Important Notes at the end of this Statement

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## Part A – Personal Information

Single Public Service Pension Scheme  
Leaver Statement

Issued by <<insert Relevant Authority Name>> on <<insert date of issue>>

Part A- Personal Information

Member Name	
PPS Number	
Start date of pensionable employment	dd/mm/yyyy
End date of pensionable employment	dd/mm/yyyy
Date of Birth	dd/mm/yyyy
Normal Retirement Date	dd/mm/yyyy
Home Address	
Civil Status	<<Single, Married, Civil Partnered, Co-Habiting, Separated, Divorced, Widowed, Surviving Civil Partner, A former Civil Partner>>
Pensions Adjustment Order (granted under the Family Law Acts) <sup>1</sup>	<<No OR Yes>>
Membership Category	Select from dropdown
Single Scheme vesting status <sup>2</sup>	Select from dropdown

What is the purpose of this Statement?

Your Statement is being issued to you following the completion of your pensionable employment with the public service. It gives you details of your pensionable employment and, if you confirm the regular contributions that you have paid during the employment, it will act as confirmation of your pensionable service.

1. An entry on this statement may have been given by the relevant authority in accordance with the provisions of the Family Law Acts 1981 to 2019.

2. An entry on this statement may have been given by the relevant authority in accordance with the provisions of the Single Public Service Pension Scheme Regulations 2011.

This is a confidential document and should be kept safe. If you are employed by a public body, you should keep your Statement safe. If you are not employed by a public body, you should keep your Statement safe. If you are not employed by a public body, you should keep your Statement safe.

1. The information provided in this statement is for your information only.

2. The information provided in this statement is for your information only.

3. The information provided in this statement is for your information only.

4. The information provided in this statement is for your information only.

5. The information provided in this statement is for your information only.

6. The information provided in this statement is for your information only.

7. The information provided in this statement is for your information only.

8. The information provided in this statement is for your information only.

9. The information provided in this statement is for your information only.

10. The information provided in this statement is for your information only.

### Single Public Service Pension Scheme Leaver Statement

issued by <<insert Relevant Authority Name>> on <<insert date of issue>>

#### Part A- Personal Information

Member Name	
PPS Number	
Start date of pensionable employment	dd/mm/yyyy
End date of pensionable employment	dd/mm/yyyy
Date of Birth	dd/mm/yyyy
Normal Retirement Date	dd/mm/yyyy
Home Address	
Civil Status	<<Single, Married, Civil Partnered, Co-Habiting, Separated, Divorced, Widowed, Surviving Civil Partner, A former Civil Partner>>
Pensions Adjustment Order (granted under the Family Law Acts) <sup>1</sup>	<<No OR Yes>>
Membership Category	Select from dropdown
Single Scheme vesting status <sup>2</sup>	Select from dropdown



## Part B – “About your Statement”

### Part B - About your Statement

#### What is the purpose of my Statement?

Your Statement is being issued to you following the conclusion of your pensionable employment with us on the date above. It shows the benefits you have earned in **this employment** only. It also confirms the regular contributions that you have paid during this employment as well as:

- any extra contributions you may have paid into the Scheme from your own resources during this employment to purchase additional benefits under the Scheme in accordance with DPER Circular 15 of 2019; and/or
- any Transfer Value accepted and paid into the Scheme during this employment from an external pensions arrangement in accordance with DPER Circular 15 of 2019.

This is an important document and should be retained by you. If you are re-employed at a future date to a pensionable post in the Irish Public Service your new employer may request this document. You should read your Statement with the following documents:

- the information contained on the cover letter;
- your most recent Single Scheme Annual Benefit Statement
- the Scheme Booklet and Leaving Employment “At-A-Glance” guide available at [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)
- the Important Notes at the end of this Statement



## Part B – “About your Statement”

### What information does my Statement contain?

Your Statement contains information on the following:

<b>Part A</b>	<p>This confirms the personal information that we hold for you. You should review this now to make sure that it is correct.</p> <p>If any information is not correct, you should make contact with your Pensions Officer (<i>see Part F</i>) as soon as possible because the benefits on your Statement may need to be reviewed.</p>
<b>Part C</b>	<p>This provides summary details at your date of leaving employment of:</p> <ul style="list-style-type: none"><li>• <b>total contributions</b> that you have paid during this employment in the Scheme including summary details of any lump sum amounts or Transfer Values from external pension arrangements that have been paid into the scheme;</li><li>• <b>total retirement benefit amounts</b>, termed “<i>referable amounts</i>” that you have earned or purchased towards your retirement lump sum and retirement pension under the Scheme during this employment.</li></ul>
<b>Part D</b>	<p>This provides a more detailed breakdown of the contributions that you have paid and the retirement benefits that you have earned and/or purchased under the Scheme in this employment.</p>
<b>Part E</b>	<p>This informs you that you may have a separate potential entitlement in the future to the Contributory State Pension and explains how you can find out more about this entitlement.</p>
<b>Part F</b>	<p>This provides information on how you can obtain further information and how to contact your Pensions Officer in the event that you have a query about your Statement.</p>
<b>Part G</b>	<p>This provides explanations for some of the information contained on your Statement. It is very important that you read and understand this section as it contains key information in relation to your benefits under the Scheme.</p>



## Part C – Summary of contributions and benefits earned

Summary of total Single Scheme Contributions paid in this employment			
Total contributions			€0.00
Summary of your total Retirement Benefit Amounts earned in this pensionable employment			
Once-Off Retirement Lump Sum			€0.00
Annual Retirement Pension			€0.00

### Part C – Summary of all Contributions paid and Benefits Earned in this employment

Retirement benefits consist of a once-off lump sum and an annual retirement pension. | Each time you paid contributions into the Single Scheme, you earned amounts based on your pensionable pay towards your potential retirement benefits<sup>3</sup>.

The table below provides a summary “snapshot” of the contributions paid and retirement benefits earned by you in this employment. The amounts that you earned under the Scheme *in this employment* in earlier years, if applicable, have been increased to take account of inflation.

Summary of total Single Scheme Contributions paid in this employment	
Total contributions	€0.00
Summary of your total Retirement Benefit Amounts in this pensionable employment	
Once-Off Retirement Lump Sum	€0.00
Annual Retirement Pension	€0.00

#### IMPORTANT:

- You only have a future entitlement to benefits if you have paid contributions to the Scheme for at least 24 months (*see Part G*).
- Retirement Benefit amounts earned in earlier tax years have been increased to take inflation into account. These may be further increased to take account of any future increases in inflation. You can find further details of how your contributions and retirement benefits are calculated in your Scheme Booklet.



[illegible]

The table below also provides a breakdown of the additional retirement benefits that you have purchased from your own resources and/or by way of a transfer-in from an external Revenue approved pension benefit under the Scheme during your employment with us.



## Part D – Detailed breakdown of contributions paid

Department of Social Security Contributions  
PART D: Detailed breakdown of contributions paid

Total contributions: €0.00

Contributions in respect of this employment only: €0.00

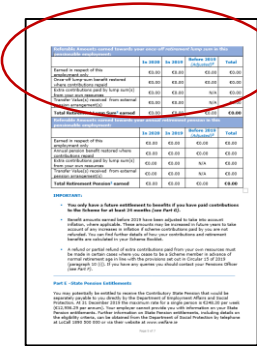
Refunded contributions repaid during this employment: €0.00

Extra contributions paid by lump sum(s) from your own resources: €0.00

Transfer Value(s) received from external pension arrangement(s): €0.00

Total: €0.00

Breakdown of all contributions paid by you in this pensionable employment:				
	In 2022	In 2021	Before 2021	Total
Contributions in respect of this employment only	€0.00	€0.00	€0.00	€0.00
Refunded contributions repaid during this employment	€0.00	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	€0.00	N/A	€0.00
<b>Total</b>	<b>€0.00</b>	<b>€0.00</b>	<b>€0.00</b>	<b>€0.00</b>



	In 2022	In 2021	Before 2021 (Adjusted) <sup>4</sup>	Total
Earned in respect of this employment only	€0.00	€0.00	€0.00	€0.00
Once-off lump-sum benefit restored where contributions repaid	€0.00	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	€0.00	N/A	€0.00
<b>Total Retirement Lump Sum<sup>2</sup> earned</b>	€0.00	€0.00	€0.00	€0.00

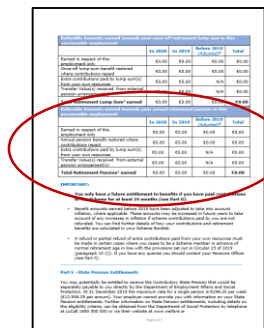
# Part D – Detailed breakdown lump-sum benefits earned



Referable Amounts earned towards your <i>once-off retirement lump sum</i> in this pensionable employment:				
	In 2022	In 2021	Before 2021 (Adjusted) <sup>4</sup>	Total
Earned in respect of this employment only	€0.00	€0.00	€0.00	€0.00
Once-off lump-sum benefit restored where contributions repaid	€0.00	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	€0.00	N/A	€0.00
<b>Total Retirement Lump Sum<sup>2</sup> earned</b>	€0.00	€0.00	€0.00	€0.00



## Part D – Detailed breakdown of annual pension benefits earned



	In 2022	In 2021	Before 2021 (Adjusted) <sup>4</sup>	Total
Earned in respect of this employment only	€0.00	€0.00	€0.00	€0.00
Annual pension benefit restored where contributions repaid	€0.00	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	€0.00	N/A	€0.00
<b>Total Retirement Pension<sup>2</sup> earned</b>	<b>€0.00</b>	<b>€0.00</b>	<b>€0.00</b>	<b>€0.00</b>

Referable Amounts earned towards your <i>annual retirement pension</i> in this pensionable employment:				
	In 2022	In 2021	Before 2021 (Adjusted) <sup>4</sup>	Total
Earned in respect of this employment only	€0.00	€0.00	€0.00	€0.00
Annual pension benefit restored where contributions repaid	€0.00	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	€0.00	N/A	€0.00
<b>Total Retirement Pension<sup>2</sup> earned</b>	<b>€0.00</b>	<b>€0.00</b>	<b>€0.00</b>	<b>€0.00</b>



	1x 2019	2x 2019	Previous period	Total
Revenue	43.00	43.00	43.00	129.00
Cost of goods sold	(10.00)	(10.00)	(10.00)	(30.00)
Gross profit	33.00	33.00	33.00	99.00
Operating expenses	(10.00)	(10.00)	(10.00)	(30.00)
Operating income	23.00	23.00	23.00	69.00
Non-operating income	(1.00)	(1.00)	(1.00)	(3.00)
Income before taxes	22.00	22.00	22.00	66.00
Income tax expense	(4.00)	(4.00)	(4.00)	(12.00)
Net income	18.00	18.00	18.00	54.00

**Notes:**

- Revenue is reported at 100%.
- Cost of goods sold is reported at 25% of revenue.
- Operating expenses are reported at 25% of revenue.
- Non-operating income is reported at 5% of revenue.
- Income tax expense is reported at 20% of income before taxes.

**Part 2 - (40%) Practice Exercises:**

1. A company has the following income statement for the year ended December 31, 2019:

	2019
Revenue	100,000
Cost of goods sold	(30,000)
Gross profit	70,000
Operating expenses	(20,000)
Operating income	50,000
Non-operating income	(5,000)
Income before taxes	45,000
Income tax expense	(9,000)
Net income	36,000

2. A company has the following income statement for the year ended December 31, 2020:

	2020
Revenue	120,000
Cost of goods sold	(36,000)
Gross profit	84,000
Operating expenses	(24,000)
Operating income	60,000
Non-operating income	(6,000)
Income before taxes	54,000
Income tax expense	(10,800)
Net income	43,200

3. A company has the following income statement for the year ended December 31, 2021:

	2021
Revenue	140,000
Cost of goods sold	(42,000)
Gross profit	98,000
Operating expenses	(28,000)
Operating income	70,000
Non-operating income	(7,000)
Income before taxes	63,000
Income tax expense	(12,600)
Net income	50,400

4. A company has the following income statement for the year ended December 31, 2022:

	2022
Revenue	160,000
Cost of goods sold	(48,000)
Gross profit	112,000
Operating expenses	(32,000)
Operating income	80,000
Non-operating income	(8,000)
Income before taxes	72,000
Income tax expense	(14,400)
Net income	57,600

5. A company has the following income statement for the year ended December 31, 2023:

	2023
Revenue	180,000
Cost of goods sold	(54,000)
Gross profit	126,000
Operating expenses	(36,000)
Operating income	90,000
Non-operating income	(9,000)
Income before taxes	81,000
Income tax expense	(16,200)
Net income	64,800

6. A company has the following income statement for the year ended December 31, 2024:

	2024
Revenue	200,000
Cost of goods sold	(60,000)
Gross profit	140,000
Operating expenses	(40,000)
Operating income	100,000
Non-operating income	(10,000)
Income before taxes	90,000
Income tax expense	(18,000)
Net income	72,000

7. A company has the following income statement for the year ended December 31, 2025:

	2025
Revenue	220,000
Cost of goods sold	(66,000)
Gross profit	154,000
Operating expenses	(44,000)
Operating income	110,000
Non-operating income	(11,000)
Income before taxes	99,000
Income tax expense	(19,800)
Net income	79,200

8. A company has the following income statement for the year ended December 31, 2026:

	2026
Revenue	240,000
Cost of goods sold	(72,000)
Gross profit	168,000
Operating expenses	(48,000)
Operating income	120,000
Non-operating income	(12,000)
Income before taxes	108,000
Income tax expense	(21,600)
Net income	86,400

9. A company has the following income statement for the year ended December 31, 2027:

	2027
Revenue	260,000
Cost of goods sold	(78,000)
Gross profit	182,000
Operating expenses	(52,000)
Operating income	130,000
Non-operating income	(13,000)
Income before taxes	117,000
Income tax expense	(23,400)
Net income	93,600

10. A company has the following income statement for the year ended December 31, 2028:

	2028
Revenue	280,000
Cost of goods sold	(84,000)
Gross profit	196,000
Operating expenses	(56,000)
Operating income	140,000
Non-operating income	(14,000)
Income before taxes	126,000
Income tax expense	(25,200)
Net income	100,800

11. A company has the following income statement for the year ended December 31, 2029:

	2029
Revenue	300,000
Cost of goods sold	(90,000)
Gross profit	210,000
Operating expenses	(60,000)
Operating income	150,000
Non-operating income	(15,000)
Income before taxes	135,000
Income tax expense	(27,000)
Net income	108,000

12. A company has the following income statement for the year ended December 31, 2030:

	2030
Revenue	320,000
Cost of goods sold	(96,000)
Gross profit	224,000
Operating expenses	(64,000)
Operating income</	

You may potentially be entitled to receive the Contributory State Pension that would be separately payable to you directly by the Department of Social Protection. From the 6<sup>th</sup> January 2023 the maximum rate for a single person is €265.30 per week (€13,843.35 per annum). Your employer cannot provide you with information on your State Pension entitlements. Further information on State Pension entitlements, including details on the eligibility criteria, can be obtained from the Department of Social Protection by telephone at LoCall 1890 500 000 or via their website at [www.welfare.ie](http://www.welfare.ie)

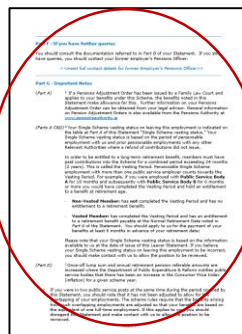
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You should consult the documentation referred to in *Part B* of your Statement. If you still have queries, you should contact your former employer's Pensions Officer:

<<insert full contact details for former Employer's Pensions Officer>>



## Part G – Footnotes / Important Information



### Part G – Important Notes

**(Part A)** <sup>1</sup> If a Pensions Adjustment Order has been issued by a Family Law Court and applies to your benefits under this Scheme, the benefits noted in this Statement make allowance for this. Further information on your Pensions Adjustment Order can be obtained from your legal advisor. General information on Pension Adjustment Orders is also available from the Pensions Authority at [www.pensionsauthority.ie](http://www.pensionsauthority.ie)

**(Parts A C&D)** <sup>2</sup> Your Single Scheme vesting status on leaving this employment is indicated on the table at *Part A* of this Statement "Single Scheme vesting status." Your Single Scheme vesting status is based on the period of pensionable employment with us and prior pensionable employments with any other Relevant Authorities where a refund of contributions did not issue.

In order to be entitled to a long-term retirement benefit, members must have paid contributions into the Scheme for a combined period exceeding 24 months (2 years). This is called the Vesting Period. Pensionable Single Scheme employment with more than one public service employer counts towards the Vesting Period. For example, if you were employed with **Public Service Body A** for 18 months and subsequently with **Public Service Body B** for 6 months or more you would have completed the Vesting Period and hold an entitlement to a benefit at retirement age.

- **Non-Vested Member:** has **not** completed the Vesting Period and has no entitlement to a retirement benefit;
- **Vested Member:** has completed the Vesting Period and has an entitlement to a retirement benefit payable at the Normal Retirement Date noted in *Part A* of the Statement. You should apply to us for the payment of your benefits at least 6 months in advance of your retirement date;

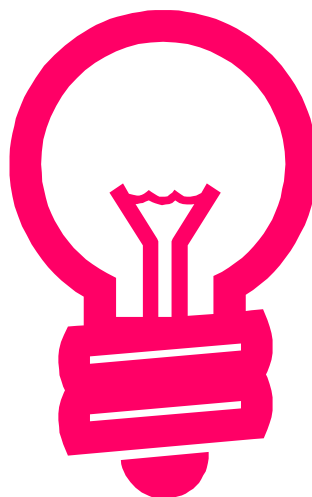
Please note that your Single Scheme vesting status is based on the information available to us at the date of issue of this Leaver Statement. If you believe your Single Scheme vesting status on leaving this employment to be incorrect, you should make contact with us to allow the position to be reviewed.

**(Part D)** <sup>3</sup> Once-off lump sum and annual retirement pension referable amounts are increased where the Department of Public Expenditure & Reform notifies public service bodies that there has been an increase in the Consumer Price Index (inflation) for a given scheme year.

- If you were in two public service posts at the same time during the period covered by this Statement, you should note that it has not been adjusted to allow for the overlapping of your employments. The scheme rules require that the benefits arising from such overlapping employments are adjusted so that your benefits are based on the equivalent of one full-time employment. If this applies to you, you should disregard this Statement and make contact with us to allow the position to be reviewed.
- If you are concerned that any contributions deducted from you have not been paid to the Scheme, you should contact your employer's Pensions Officer in the first instance (see *Part F*). If you still have concerns, you should contact your Personnel Officer/Director of Human Resources who can advise you further and provide guidance. If you feel those concerns you have raised continue to be unresolved you should contact The Pensions Authority
- Further information on the calculation of your benefits is available at [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)

**Disclaimer:** This statement has been carefully prepared by your employer based on the information available at the time. It is not a contractual document and gives no right to benefit. In the event of a dispute that cannot be resolved with your employer, the terms of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 and associated regulations shall apply.

**This is an important document that you should keep safe for future reference**







A non-vested member of the Single Scheme who previously received a refund of scheme contributions and who is subsequently re-employed to a pensionable post with a Relevant Authority is eligible to repay those contributions if re-employed within what period?

**24 months**

www.singlepensionscheme.gov.ie



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

## Single Public Service Pension Scheme

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Single Public Service Pension Scheme > Employers > General Information > Administrator FAQs

## Administrator FAQs

### Purpose

Current Administrator FAQs for Single Pension Scheme. Administrator FAQs should be read with [Scheme Booklet](#).

### Document Name

Administrator FAQs

### Date of Issue

19 June 2019



(PDF, 587 KB)



Employers



General Information



Administrator FAQs



Employers



Toolkits



Training Resources

## Recruitment – Pension Scheme Membership Assignment

**Context:** This training video focuses primarily on the Applicant Declaration Form template available in our Recruitment Toolkit. It also references the other Employer resources available on our website as well as the *Public Service Pensions (Single Scheme and Other Provisions) Act 2012* referred to as the “2012 Act” throughout the video.

**Purpose:** The purpose of this video is to provide Administrators with an overview of the information needed at the recruitment and onboarding stage in order to make the right decision on which pension scheme to assign a new recruit to a pensionable post into. The video is complemented by a table linking to other important resources on this website that Administrators may wish to refer to for further guidance.



### Further Resources

1. [Applicant Declaration Form](#)
2. [Recruitment Toolkit](#)
3. [Administrator FAQ](#)
4. [Circulars and Legislation](#)

## Suite of Training Videos covering:

- Recruitment and Onboarding/Pension Scheme Assignment
- Annual Administration Activities
- Leaving Employment
- Contributions and Referable Amount Calculations
- Purchase of Single Scheme Retirement Benefits
- Single Scheme Transfer Facility



[www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)



[singleschemequeries@per.gov.ie](mailto:singleschemequeries@per.gov.ie)



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Department of Public  
Expenditure and Reform



# Single Public Service Pension Scheme

**Relevant Authority Training Webinar**  
**Module B: Leaving Employment**

**Thursday, 20 July 2023**

