



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



# Single Public Service Pension Scheme

Relevant Authority Training Webinar

Module F: Purchase and Transfer facility

Wednesday, 20<sup>th</sup> November 2024





# Housekeeping

- Webinar will run from 10:30am to 12:30pm with ten-minute break at 11:30am.
- Mics will be muted for duration of delivery but plenty of opportunities for questions. Please use “Q & A” or “Chat” function to submit a question and we will review at various intervals.
- Webinar part of suite of other resources available on our website – [www.singlepensionscheme.gov.ie](http://www.singlepensionscheme.gov.ie)





# **Purchase and Transfer Website Resources**



# Purchase and Transfer Toolkits



Employers



Toolkits



Purchase & Transfer

## Purchase

**Context:** A facility for the purchase of retirement benefits in the Single Scheme has been established by Regulations (S.I. 252/2019). Details of the facility are set out in Department of Public Expenditure and Reform Circular 15/2019.

**Templates:** The templates provided in the tables below are intended to assist organisations in the administration of the purchase facility.

**Note:** The templates and calculation tools below are suggested resources and their use is not mandatory. Organisations are free to use their own 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, they have been contracted to undertake on your behalf.

Show 10 entries

Search:

Descriptor	Type	Link
1.Purchase - Process Map	Process Map	
2.Purchase - Process Guidelines	Process Guidelines	
3.Circulars and Legislation	Website Page	
4.Processing a Purchase or Transfer Application	Summary Note	
5.Purchase Worked Examples	Examples	
6.Purchase - Expression of Interest	Template Form	
7.Member Purchase Cost Calculation Tool	Calculation Tool	
8. Retained Single Scheme Benefits (Purchase)	Template Form	
9.Administrator Purchase Calculation Tool	Calculation Tool	
10.Ineligibility to Purchase	Template Letter	

Showing 1 to 10 of 12 entries

Previous [Next](#)

## Transfer

**Context:** A facility for the transfer of certain Revenue approved benefits into the Single Scheme has been established by Regulations (S.I. 252/2019). Details of the facility are set out in Department of Public Expenditure and Reform Circular 15/2019.

**Templates:** The templates provided in the tables below are intended to assist organisations in the administration of the transfer facility.

**Note:** The templates and calculation tools below are suggested resources and their use is not mandatory. Organisations are free to use their own 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, they have been contracted to undertake on your behalf.

Show 10 entries

Search:

Descriptor	Type	Link
1.Transfer - Process Map	Process Map	
1.Transfer - Process Guidelines	Process Guidelines	
2.Circulars and Legislation	Website Page	
3.Processing a Purchase or Transfer Application	Summary Note	
4.Transfer - Worked Examples	Worked Examples	
5.Transfer - Expression of Interest	Template Form	
6.Member Purchase Cost Calculation Tool	Calculation Tool	
7. Retained Single Scheme Benefits (Purchase)	Template Form	
8.Administrator Purchase Calculation Tool	Calculation Tool	
9.Ineligibility to Transfer	Template Letter	

Showing 1 to 10 of 12 entries

Previous [Next](#)



# Process Maps



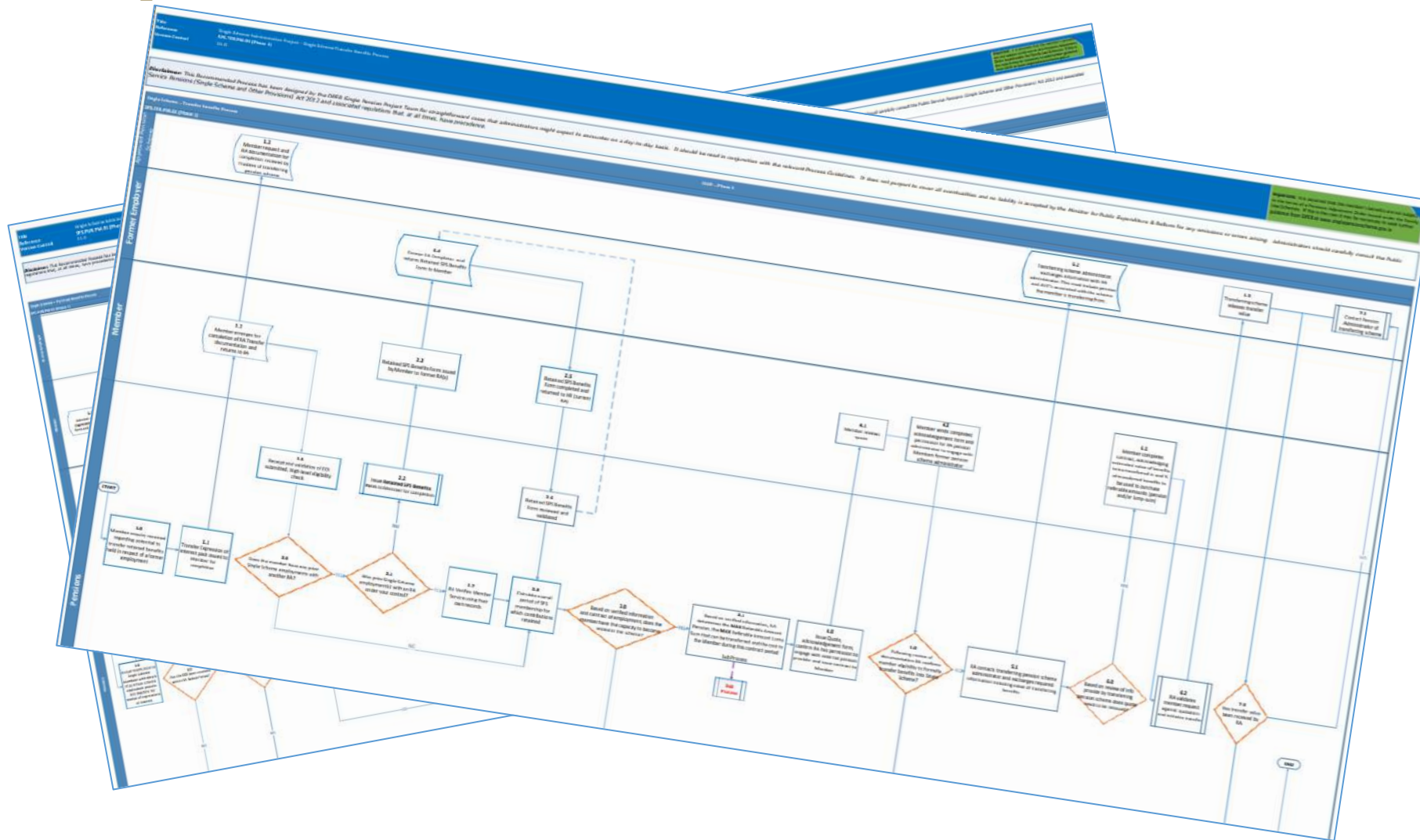
Employers



Toolkits



Purchase & Transfer





# Process Guidelines



Employers



Toolkits



Purchase & Transfer

<b>Resource Toolkit</b>	Single Scheme Administration Project (Phase 1)
<b>Resource Name</b>	<b>Purchase and Transfer Resources</b>
<b>Resource Reference</b>	Purchase Process Guidelines
<b>Description</b>	SPS.PAT.PUR.G.01 (Phase 1)
<b>Version</b>	Suggested procedure outlining key steps that a Relevant Authority might take where a Single Scheme member expresses an interest in purchasing additional pension and/or lump sum referable amounts V1.0

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

**IMPORTANT:** These processes have been prepared for the purchase of additional retirement benefits as part of the Single Public Service Pension Scheme for standard and certain fast accrual, uniformed members (Gardai, Prison Officers, and Firefighters). Members of the Permanent Defence Forces are currently ineligible to purchase additional retirement benefits. When preparing these processes it is assumed that there is no Pensions Adjustment Order against member benefits and no benefits are payable to a former Spouse/Civil Partner.

For the purposes of these guidelines it is assumed that Relevant Authorities are operating an RA Notice Period.

**Key**

**Yes/No Decision Point**

existing (Gardai, Prison Officers, and Firefighters) benefits under the terms of Pensions Adjustment Order against member benefits

**Key**

**Yes/No Decision Point**

- Template Forms
- Template Statements
- Template Letters
- Calculation Tools

# Purchase Calculation Tool



Single Public Service Pension Scheme

English | Gaeilge | Aa | Aa

Search

Home Overview Members Employers News

Single Public Service Pension Scheme > Employers > Toolkits > Calculation Tools > Administrator Purchase Calculation Tool

## Administrator Purchase Calculation Tool

This tool is designed for use in conjunction with Circular 15/2019 and Circular 06/2020.

It assists pension administrators to calculate:

**Purpose**

- (1) the limits that apply to the purchase of additional pension and/or lump sum referable amounts by a Single Scheme member at a particular point in time; and
- (2) the cost of purchasing pension and/or lump sum referable amounts for that Single Scheme member at that point in time

**Document Name** Administrator Purchase Calculation Tool

**Date of Issue** April 2020

(Excel, 145 KB)

Tool will assist Administrators in calculating:

1. Purchase limits and
2. Purchase Costs for members



# Member Purchase/Transfer Calculation Tool



Member Purchase/Transfer  
Calculation Tool



Single Public Service Pension Scheme > Members > Scheme Information > Member Purchase/Transfer Calculation Tool

## Member Purchase Cost Calculation Tool

### Purpose

The Single Scheme Member Calculation tool is a spreadsheet based calculator designed to give **active** Single Scheme members an indication of the cost of purchasing additional benefits under the Scheme provided for by regulations made in S.I. 252 of 2019 / S.I. 73 of 2020 and information set out in Circular 15 of 2019 / Circular 06 of 2020. The calculation tool can also be used to calculate the value of benefits transferable into the Single Scheme from another Revenue approved occupational pension scheme.

This calculation tool does not calculate the limits that apply to a Scheme member's purchase/ purchase by way of transfer.

You should notify your Pensions Administrator or, if applicable, Shared HR/Pensions/Payroll Centre if you wish to formally initiate the purchase of additional benefits under the Single Scheme or make formal arrangements to transfer benefits from another Revenue approved occupational pension scheme into the Single Scheme.

**Document Name** Single Scheme Member Purchase/Transfer Calculation Tool  
**Date of Issue** April 2020



(Excel, 188 KB)

### Member inputs:

- Standard or fast accrual membership category
- Date of Birth
- Amount member wishes to spend

### Calculation tool outputs:

- Value in pension referable amounts
- Value in lump sum referable amounts





# Purchase Facility - Overview



## Purchase – Overview

- Pensions Act 1990 requires employers to facilitate transfer of benefits and enable eligible members to pay extra contributions and augment their benefits
- *Public Service Pensions (Single Scheme and Other Provisions) Act 2012* – no specific provision for purchase
- Ministerial commitment given to staff representatives to provide for purchase & transfer



# Purchase – Overview

## **What is the Single Scheme purchase facility?**

A means by which eligible members can buy extra retirement benefits from their own resources in addition to those built-up over the course of a member's pensionable employment



# Purchase – Overview



Circulars & Legislation

Rules of the purchase facility applicable to **majority of Single Scheme member** categories made under:

- **S.I No. 252 of 2019 and Circular 15 of 2019**

Rules of the purchase facility specifically for members of the **Permanent Defence Force** made under:

- **S.I No. 73 of 2020 and Circular 6 of 2020**



# Purchase – Overview

- Operates on a cost-neutral basis to the Exchequer
- Cost to member is based on actuarially calculated cost to the Exchequer of paying purchased benefits at a member's normal retirement age
- Pension and lump-sum costing tables depending on member's normal retirement age
- Normal Retirement Age is currently 66 years of age for all standard accrual members – see Circular 24 of 2020.
- Use **Table 5** (pension) and **Table 6** (lump-sum) only for purchase cost calculations in respect of standard accrual members.

**Tables 1 to 4 not currently applicable!**

# Purchase – Overview



- Actuarial tables set out cost to buy **€1** of extra pension or lump-sum retirement benefits on the basis of:
  - *Standard Accrual member's Normal Retirement Age of 66 and,*
  - *age the member will be on his/her birthday in the 12- month contract period*
- Purchased pension and/or lump sum benefits added to a member's accrued pension and lump sum referable amounts built up over the course of pensionable employment



# Purchase – Overview

Purchased referable amounts treated in the same way as referable amounts built up in pensionable employment:

- *be included on member Annual Benefit Statements and,*
- *purchased benefits uprated in line with CPI*



# **Purchase – 12-month Contract Period?**





## Purchase – 12-month contract period

- Regulations make legal provision for a 12 month-contract period, determined by individual Relevant Authorities, within which the calculated cost to purchase benefits must be paid by an eligible member
- Referable amounts may be purchased by way of a once-off lump-sum payment only **within the 12-month contract period**
- Relevant Authority “**Notice Period**” may assist Relevant Authorities with the practical administration of the Scheme



# Purchase – Member Eligibility



# Purchase – Member Eligibility

To be eligible a Scheme Member must

- have completed the **24-month vesting** period prior to the start of the 12-month contract period
- have the capacity for **9 FTE years service** to the member's Normal Retirement Age or contract end date. This means, for example, a member working to an FTE of 0.50 would be required to have the capacity to work for 18 calendar years.

**One purchase only permitted per 12-month contract period only**



# Purchase Limits



# Purchase Limits

- The purchase limit is the maximum in pension and/or lump-sum benefits that an eligible member is permitted to purchase. Limits for some members may be calculated as a minus figure meaning the member **cannot** purchase extra benefits
- Where a calculated limit is a minus figure, this means the member in question is ineligible to purchase additional retirement benefits



# Purchase Limits

Column 1 Total period, in FTE years, as a Single Scheme Member to Normal Retirement Age	Column 2 Purchase Multiplier
9	1
10	2
11	3
12	4
13	5
14	7
15	9
16	11
17	13
18	15
19	17
20 or more	20

Purchase limits are calculated on the basis of a series of factors which include the **Purchase Multiplier**, arrived at by assessing **FTE years** as a Single Scheme member from:

- *start date in pensionable employment to,*
- *Normal Retirement Age or contract-end date as applicable*
- *Years to the Normal Retirement Age or contract-end date are rounded down, **whole years only***



# Purchase Limits

- Period of Scheme membership restored as a result of repayment of refunds under scheme can be included
- Members are assumed to remain on current FTE work-pattern to the Normal Retirement Age or contract-end date as applicable
- Depending on member category – Permanent Defence Force or all other member cohorts – applicable circular contains table with purchase multiplier

# Purchase Limits – Calculation Factors



<b>A</b>	Member's Annual Pensionable Remuneration ( <u>always</u> FTE 1.0 value) at the end of the "most recent year"	←
<b>B</b>	Annual State Pension (Contributory) rate at end of most recent Scheme Year*	←
<b>C</b>	Total Pension Referable Amounts accrued (and purchased) since membership of scheme commenced to end of most recent Scheme Year*	←
<b>D</b>	Total Pension Referable Amounts accrued in most recent Scheme Year	←
<b>E</b>	Total lump sum Referable Amounts accrued (and purchased) since membership of scheme commenced to end of most recent Scheme Year	←
<b>F</b>	Total lump sum Referable Amounts accrued in most recent Scheme Year	←
<b>G</b>	Time (in whole years) to NRA from end of most recent scheme year	←

***\*The "most recent year" is the January to December year before the commencement of the 12-month contract period***





# Pension Referable Amount Limit



**Pension referable amount** purchase limit is the lesser of

$$\left( \text{A} / 2 \right) - \text{B} - \text{C} - \left( \text{D} \times \text{G} \right)$$

or...

$$\text{D} \times \text{purchase multiplier}$$



# Lump-sum Referable Amount Limit



**Lump-sum referable amount** purchase limit is the lesser of

$$(A \times 1.5) - E - (F \times G)$$

or...

$$F \times \text{purchase multiplier}$$



# Purchase Costing



# Purchase Costing



Circulars & Legislation

**Circular 6/2020:**  
Permanent Defence  
Force

**Circular 15/2019:**  
All other members

Table 1  
Pension purchase rates by reference to Normal Retirement Age 68

Age Next Birthday (1)	Cost of purchasing €1 Pension p.a. from age 68 (2)
68	
67	
66	22.18
65	22.21
64	22.25
63	22.28
62	22.31
61	22.35
60	22.38
59	22.41
58	22.45
57	22.48
56	22.51
55	22.55
54	22.58
53	22.61
52	22.65
51	22.68
50	22.72
49	22.75
48	22.78
47	22.82
46	22.85
45	22.88
44	22.92
43	22.95
42	22.99
41	23.02
40	23.06
39	23.09
38	23.12
37	23.16
36	23.19
35	23.23
34	23.26
33	23.30
32	23.33
31	23.37
	23.40
	23.44

Circulars contain separate costing tables:

- *Normal Retirement Age of 66 years of age for all standard accrual members (Tables 5 and 6)*
- *Member "age next birthday" **i.e. age in the 12-month contract period***
- *Cost to purchase €1 pension referable amount*
- *Cost to purchase €1 lump sum referable amount*



# Purchase Costing

1. Complete purchase eligibility assessment
2. If eligible, source additional HR/Payroll/Pension data  
**(Factors A – G)**
3. Determine applicable purchase multiplier from **Circular 15 of 2019**
4. Determine the applicable maximum pension referable amount that can be purchased and cost to purchase €1 pension referable amounts during contract period
5. Determine the applicable maximum lump sum referable amount that can be purchased and cost to purchase €1 lump sum referable amount during contract period
6. Prepare and issue peer-reviewed purchase quotation to member



# Purchase Example



# Purchase Example

Variable	Value
<b>Member Category</b>	Standard accrual



# Purchase Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2015
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment





# Purchase Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2015
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of purchase enquiry</b>	14 October 2020



# Purchase Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2015
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of purchase enquiry</b>	14 October 2020
<b>Member date of birth and age at date of enquiry</b>	15 April 1966, 54 years of age at date of purchase enquiry
<b>Member's Normal Retirement Age</b>	66 years of age



# Purchase Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2015
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of purchase enquiry</b>	14 October 2020
<b>Member date of birth and age at date of enquiry</b>	15 April 1966, 54 years of age at date of purchase enquiry
<b>Member's Normal Retirement Age</b>	66 years of age
<b>Period in Single Scheme to date</b>	5.67 years
<b>Period remaining to Normal Retirement Age</b>	11.5 years



# Purchase Example

**Has member completed the Single Scheme vesting period?**

**Yes**

**Has member contractual potential to complete 9 FTE years to the Normal Retirement Age?**

- *Remaining contractual term of some 11.5 years*
- *5.67 years as a full-time member of Scheme*
- *Potential for 16 years total scheme membership*

**Years to the Normal Retirement Age or contract-end date are rounded down, whole years only**

# Purchase Example



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

Ref	Description	Data	Source
A	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll



# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll



# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement



# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement





# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement



# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement
<b>F</b>	Lump sum referable amounts earned in <i>most recent year</i>	€1,943.27	Annual Statement



# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement
<b>F</b>	Lump sum referable amounts earned in <i>most recent year</i>	€1,943.27	Annual Statement
<b>G</b>	Time (in whole calendar years, rounded down) to date of retirement (NRA) from end of <i>most recent year</i>	11 years	Calculation



# Purchase Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement
<b>F</b>	Lump sum referable amounts earned in <i>most recent year</i>	€1,943.27	Annual Statement
<b>G</b>	Time (in whole calendar years, rounded down) to date of retirement (NRA) from end of <i>most recent year</i>	11 years	Calculation

***\*The "most recent year" is the January to December year before the commencement of the 12-month contract period, in this case 2019***

# Purchase Example



Column 1 Total period, in FTE years, as a Single Scheme Member to Normal Retirement Age	Column 2 Purchase Multiplier
9	1
10	2
11	3
12	4
13	5
14	7
15	9
16	11
17	13
18	15
19	17
20 or more	20

In this example  
the member has  
the potential for  
16 years total  
scheme  
membership



# Pension Referable Amount Limit



**Pension referable amount** purchase limit is the lesser of

$$\left( \mathbf{A} / 2 \right) - \mathbf{B} - \mathbf{C} - \left( \mathbf{D} \times \mathbf{G} \right)$$

or...

$$\mathbf{D} \times \text{purchase multiplier}$$



# Purchase Example – Pension Referable Amount Limit

A	B	C	D	G	Purchase Multiplier
€52,000	€12,956.29	€1,595.10	€332.29	11 years	11

Formula 1:  $(A / 2) - B - C - (D \times G)$

Formula 1:  $(€52,000 / 2) - €12,956.29 - €1,595.10 - (€332.29 \times 11) = €7,790.42$

Formula 2:  $D \times \text{purchase multiplier}$

Formula 2:  $(€332.29 \times 11) = €3,655.19$

Pension Referable Amount Purchase Limit is lesser amount



# Purchase Example - Cost

**Table 5**

**Pension purchase rates by reference to Normal Retirement Age 66**

Age Next Birthday (1)	Cost of purchasing €1 Pension p.a. from age 66 (2)
66	23.89
65	23.92
64	23.96
63	24.00
62	24.03
61	24.07
60	24.10
59	24.14
58	24.17
57	24.21
56	24.25
55	24.28

Member age,  
next birthday in  
the 12-month  
contract period

Cost to buy  
€1 in  
pension  
referable  
amounts





# Lump-sum Referable Amount Limit



**Lump-sum referable amount** purchase limit is the lesser of

$$(A \times 1.5) - E - (F \times G)$$

or...

$$F \times \text{purchase multiplier}$$



## Purchase Example – Lump-sum Referable Amount Limit

A	E	F	G	Purchase Multiplier
€52,000	€9,172.44	€1,943.27	11 years	11

Formula 1:  $(A \times 1.5) - E - (F \times G)$

Formula 1:  $(€52,000 \times 1.5) - €9,172.44 - (€1,943.27 \times 11) = €47,451.59$

Formula 2:  $F \times \text{purchase multiplier}$

Formula 2:  $(€1,943.27 \times 11) = €21,375.97$

Lump-Sum Referable Amount Purchase Limit is lesser amount



# Purchase Example

**Table 6**

**Lump-sum purchase rates by reference to Normal Retirement Age 66**

Age Next Birthday (1)	Cost of purchasing €1 Lump-sum from age 66 (2)
66	1.00
65	1.00
64	1.00
63	0.99
62	0.99
61	0.99
60	0.99
59	0.98
58	0.98
57	0.98
56	0.98
55	0.97

Member age,  
next birthday in  
the 12-month  
contract period

Cost to buy €1 in  
lump-sum  
referable  
amounts



# Purchase Example

## **Pension Referable Amount**

### **Purchase Limit:**

Calculated at €3,655.19

### **Cost to purchase €1 in extra pension referable amounts:**

€24.28 to purchase €1 in extra pension referable amounts

## **Lump-sum Referable Amount**

### **Purchase Limit:**

Calculated at €21,375.97

### **Cost to purchase €1 in extra lump-sum referable amounts:**

€0.97 to purchase €1 in extra lump-sum referable amounts

**Member in this example may purchase any amount from €1 up to the calculated limits .....**



# Purchase Example

## **Pension Referable Amount Purchase Limit:**

Calculated at €3,655.19

## **Cost to purchase €1 in extra pension referable amounts:**

€24.28 to purchase €1 in extra  
pension referable amounts

To purchase limit in pension  
referable amounts:

$$\begin{aligned} & \text{€24.28} \times \text{€3,655.19} = \\ & \text{€88,748.01} \end{aligned}$$

## **Lump-sum Referable Amount Purchase Limit:**

Calculated at €21,375.97

## **Cost to purchase €1 in extra lump-sum referable amounts:**

€0.97 to purchase €1 in extra  
lump-sum referable amounts

To purchase limit in lump-sum  
referable amounts:

$$\begin{aligned} & \text{€0.97} \times \text{€21,375.97} = \\ & \text{€20,734.69} \end{aligned}$$



# Purchase - Refund Scenarios

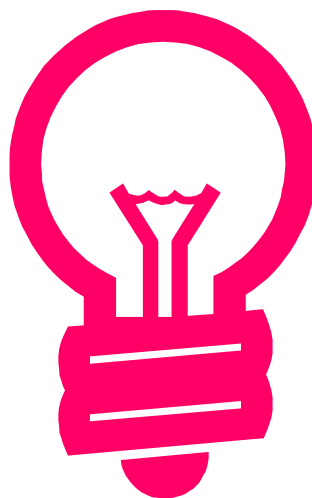
**Two** scenarios where full or partial refund of cost to purchase pension referable and/or lump sum referable amounts may be payable

**Scenario 1** - full refund where member

- ceases to be a Scheme member **and**
- hasn't met eligibility requirement to be a Single Scheme member for 9 FTE years

**Scenario 2** - partial refund where member

- meets the 9 FTE years requirement but
- leaves pensionable employment prior to reaching his/her normal retirement age





In order to be eligible to purchase, a member of the Single Scheme must meet which primary eligibility criteria?

- A. Must have the capacity for 9 FTE years as a member of the Scheme only*
- B. Must be vested only*
- C. Must be vested and must have the capacity for 9 FTE years as a member of the Scheme*

**C, vested and capacity  
for 9 FTE years**





## ***True or False:***

The requirement for 9 FTE years as a member of the Scheme means that a member working to a pattern of 50% since commencement of pensionable employment would need to be in pensionable employment for 18 calendar years:

**True**



The “purchase multiplier” used in calculating purchase limits is arrived at by assessing what?

- A. Period in whole, FTE years from start date in pensionable employment to the Normal Retirement Age*
- B. Period in whole, FTE years from vested date in pensionable employment to the Normal Retirement Age*
- C. Period in whole, FTE years from start date in pensionable employment to the maximum retirement age of 70*

**A, period in whole FTE years  
from start date to NRA**

# **Transfer Facility**

# Transfer Facility - Overview



Benefits under an occupational pension scheme approved by Revenue such as:

- *Certain European bodies provided for by Section 18(a) of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012*
- *Buy-out-Bond (BoB) / Personal Retirement Bond (PRB) approved by Revenue*
- *PRSA / AVC PRSA approved by Revenue*
- *Revenue approved overseas pension scheme however transfers in from UK are currently not allowed*

# Transfer Facility - Overview



- Operates on a cost-neutral basis to the Exchequer and allows members to use retirement benefits built up elsewhere to:
  - *Purchase pension and/or lump sum referable amounts*
  - *by way of an external Transfer Value (calculated by Trustees of transferring pension scheme)*
- Transfer of benefits accrued under pre-2013 public service pension schemes **not** permitted



# Transfer Facility - Overview

- Transfer value can be used to purchase additional Single Scheme retirement benefits up to the calculated pension and lump-sum limits
- Full-transfer of benefits only, partial transfers not permitted
- Any transfer value amount in excess of the calculated limits is foregone

# Transfer Facility - Overview



- A transfer-in of benefits, once effected, is irrevocable
- Referable amounts purchased by way of a transfer value are treated in the same way as referable amounts built up in pensionable employment:
  - *included on member Annual Benefit Statements,*
  - *benefits purchased by transfer value uprated in line with CPI*



## Transfer – Member Eligibility

To be eligible members must have the **capacity** to complete the 24-month vesting period prior to reaching the Normal Retirement Age





## Transfer - Limits

- The calculated limits are the maximum in pension and/or lump-sum benefits that an eligible member is permitted to purchase by way of a Transfer Value
- One limit calculation formula for pension benefit purchase and one limit calculation formula for lump-sum benefit purchase
- Transfer purchase limit calculations based on HR/Payroll/Pension variables



# Transfer – Factors A –G

<b>A</b>	Member's Annual Pensionable Remuneration ( <u>always</u> FTE 1.0 value) at the end of the "most recent year"	←
<b>B</b>	Annual State Pension (Contributory) rate at end of most recent Scheme Year*	←
<b>C</b>	Total Pension Referable Amounts accrued (and purchased) since membership of scheme commenced to end of most recent Scheme Year*	←
<b>D</b>	Total Pension Referable Amounts accrued in most recent Scheme Year	←
<b>E</b>	Total lump sum Referable Amounts accrued (and purchased) since membership of scheme commenced to end of most recent Scheme Year	←
<b>F</b>	Total lump sum Referable Amounts accrued in most recent Scheme Year	←
<b>G</b>	Time (in whole years) to NRA from end of most recent scheme year	←

***\*The "most recent year" is the January to December year before the commencement of the 12-month contract period***

# Transfer - Limits



**Pension referable amount** purchase limit is the output of:

$$\left( \text{A} / 2 \right) - \text{B} - \text{C} - \left( \text{D} \times \text{G} \right)$$



# Transfer - Limits



**Lump-sum referable amount** purchase limit is the output of:

$$(A \times 1.5) - E - (F \times G)$$



# Transfer - Costings



Circulars & Legislation

Table 1  
Pension purchase rates by reference to Normal Retirement Age 68

Age Next Birthday (1)	Cost of purchasing €1 Pension p.a. from age 68 (2)
68	22.18
67	22.21
66	22.25
65	22.28
64	22.31
63	22.35
62	22.38
61	22.41
60	22.45
59	22.48
58	22.51
57	22.55
56	22.58
55	22.61
54	22.65
53	22.68
52	22.72
51	22.75
50	22.78
49	22.82
48	22.85
47	22.88
46	22.92
45	22.95
44	22.99
43	23.02
42	23.06
41	23.09
40	23.12
39	23.16
38	23.19
37	23.23
36	23.26
35	23.30
34	23.33
33	23.37
32	23.40
31	23.44

Circulars contain separate costing tables:

- Normal Retirement Age, currently 66 years of age for standard accrual members – use Tables 5 and 6 only
- Member “age next birthday”
- Cost to purchase €1 pension referable amount
- Cost to purchase €1 lump sum referable amount



# Transfer Example

Variable	Value
<b>Member Category</b>	Standard accrual



# Transfer Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2018
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment



# Transfer Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2018
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of transfer enquiry</b>	14 October 2022





# Transfer Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2018
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of transfer enquiry</b>	14 October 2022
<b>Member date of birth and age at date of enquiry</b>	15 April 1967, 55 years of age at date of transfer enquiry
<b>Member's Normal Retirement Age</b>	66 years of age



# Transfer Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2018
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of purchase enquiry</b>	14 October 2022
<b>Member date of birth and age at date of enquiry</b>	15 April 1967, 55 years of age at date of purchase enquiry
<b>Member's Normal Retirement Age</b>	66 years of age
<b>Period in Single Scheme to date</b>	4.67 years
<b>Period remaining to Normal Retirement Age</b>	11.5 years



# Transfer Example

Variable	Value
<b>Member Category</b>	Standard accrual
<b>Start date in pensionable employment</b>	15 February 2018
<b>Contract terms</b>	Permanent, Full-time (FTE 1.0) since date of appointment
<b>Date of purchase enquiry</b>	14 October 2022
<b>Member date of birth and age at date of enquiry</b>	15 April 1967, 55 years of age at date of purchase enquiry
<b>Member's Normal Retirement Age</b>	66 years of age
<b>Period in Single Scheme to date</b>	4.67 years
<b>Period remaining to Normal Retirement Age</b>	11.5 years
<b>Current Value of Pension Fund</b>	€120,000
<b>Current Value of AVCs added to Scheme</b>	€75,000
<b>Total Value</b>	€195,000



# Transfer Example

**Is member part of eligible membership category?**

**Standard accrual member**

**Has member the capacity to complete the Single Scheme vesting period?**

**Vesting achieved on 15 February 2020**

**Is the transferring benefit an approved Revenue Scheme Under Chapter 1 of Part 30 of the Taxes Consolidation Act 1997?**

**Formal documentation provided confirming that transferring scheme is Revenue approved**

# Transfer Example



Ref	Description	Data	Source
A	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll



# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DSP / Payroll



# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement



# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement





# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement



# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement
<b>F</b>	Lump sum referable amounts earned in <i>most recent year</i>	€1,943.27	Annual Statement



# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement
<b>F</b>	Lump sum referable amounts earned in <i>most recent year</i>	€1,943.27	Annual Statement
<b>G</b>	Time (in whole calendar years, rounded down) to date of retirement (NRA) from end of <i>most recent year</i>	11 years	Calculation



# Transfer Example

Ref	Description	Data	Source
<b>A</b>	Annual Pensionable Remuneration (expressed on full-time basis) for <i>most recent year</i>	€52,000.00	Payroll
<b>B</b>	State Pension (Contributory) rate at <i>end of "most recent year"</i>	€12,956.29	DEASP / Payroll
<b>C</b>	Total pension referable amounts earned (and purchased) up to end of <i>most recent year</i>	€1,595.10	Annual Statement
<b>D</b>	Pension referable amounts earned in <i>most recent year</i>	€332.29	Annual Statement
<b>E</b>	Total lump sum referable amounts earned (and purchased) up to end of <i>most recent year</i>	€9,172.44	Annual Statement
<b>F</b>	Lump sum referable amounts earned in <i>most recent year</i>	€1,943.27	Annual Statement
<b>G</b>	Time (in whole calendar years, rounded down) to date of retirement (NRA) from end of <i>most recent year</i>	11 years	Calculation

***\*The "most recent year" is the January to December year before the commencement of the 12-month contract period, in this case 2021***



# Transfer Example – Pension Limit

A	B	C	D	G
€52,000	€12,956.29	€1,595.10	€332.29	11 years

**Limit Calculation Formula:** ( **A** /2) - **B** - **C** - (**D** x **G** )

**Limit Calculation Formula:** (€52,000/2) - €12,956.29 - €1,585.10 - (€332.39 x 11)  
**= €7,802.32**



# Transfer Example - Cost

**Table 5**

**Pension purchase rates by reference to Normal Retirement Age 66**

Age Next Birthday (1)	Cost of purchasing €1 Pension p.a. from age 66 (2)
66	23.89
65	23.92
64	23.96
63	24.00
62	24.03
61	24.07
60	24.10
59	24.14
58	24.17
57	24.21
56	24.25
55	24.28

Member age,  
next birthday in  
the 12-month  
contract period

Cost to buy  
€1 in  
pension  
referable  
amounts



# Transfer Example

Transfer Value: €195k

Pension Referable Amount Limit: €7,802.32

**€24.25 to buy €1 in pension referable amounts**

€7,802.32 in pensionable referable amounts would consume  
**€189,206.26\*** of the Transfer Value

**\*€7,802.32 x €24.25**



# Transfer Example – Lump Sum Limit

A	E	F	G
€52,000	€9,172.44	€1,943.27	11 years

Limit Calculation Formula:  $(A \times 1.5) - E - (F \times G)$

Limit Calculation Formula:  $(€52,000 \times 1.5) - €9,172.44 - (€1,943.27 \times 11)$

**= €47,451.59**





# Transfer Example

**Table 6**

**Lump-sum purchase rates by reference to Normal Retirement Age 66**

Age Next Birthday (1)	Cost of purchasing €1 Lump-sum from age 66 (2)
66	1.00
65	1.00
64	1.00
63	0.99
62	0.99
61	0.99
60	0.99
59	0.98
58	0.98
57	0.98
56	0.98
55	0.97
54	0.97

Member age,  
next birthday in  
the 12-month  
contract period

Cost to buy €1 in  
lump-sum  
referable  
amounts



# Transfer Example

Transfer Value: €195k

Lump-sum Referable Amount Limit: €47,451.59

**€0.98 to buy €1 in lump-sum referable amounts**

€47,451.59 in lump-sum referable amounts would consume  
**€46,502.56\*** of the Transfer Value

**\*€47,451.59 x €0.98**



# Transfer Example

## **Pension Referable Amount Purchase Limit:**

Calculated at €7,802.32

## **Cost to purchase €1 in extra pension referable amounts:**

€24.25 to purchase €1 in extra  
pension referable amounts

To purchase limit in  
pension referable amounts:  
 $€24.25 \times €7,802.32 =$   
**€189,206.26**

## **Lump-sum Referable Amount Purchase Limit:**

Calculated at €47,451.59

## **Cost to purchase €1 in extra lump-sum referable amounts:**

€0.98 to purchase €1 in extra  
lump-sum referable amounts

To purchase limit in  
lump-sum referable amounts  
 $€0.98 \times €47,451.59 =$   
**€46,502.56**



# Transfer – Example Overview

## **Pension Referable Amount Purchase Limit:**

Calculated at €189,206.26

## **Lump-sum Referable Amount Purchase Limit:**

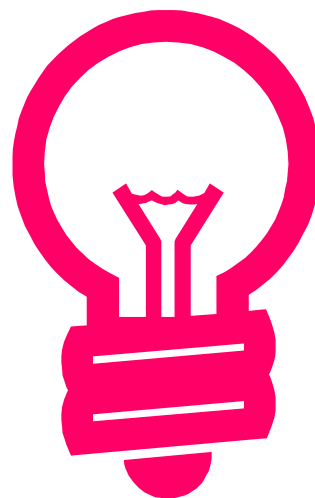
Calculate at €46,502.56

## **Total Cost of Purchasing Maximum Amount:**

€189,206.26 + €46,502.56 = **€235,708.82**

As the Total Transfer Value (€195,000) is less than the Total Cost (€235,708.82), this means that the member **can transfer the full value** of their previous pension scheme to the Single Scheme

**If the Total Transfer Value was greater than the Total Cost, the member would have to forego the difference**





To be eligible for transfer a member

A. must be vested in the Single Scheme?

B. must have the capacity to complete the vesting period

**B, must have the capacity to complete the vesting period**



## ***True or False:***

Transfers from UK registered pension schemes into the Single Scheme are permitted?

**False**



## ***True or False:***

Once an inward transfer of benefits to the Single Scheme has been completed, a member may change their mind?

**False**





When sourcing Factors A to G for purchase or transfer, the data required relates to the “most recent Scheme Year.” What is the “most recent Scheme Year” where a Relevant Authority 12-month purchase contract period will start in Jan 2021?

A. 2019

B. 2020

C. 2021

**B, 2020**



# Purchase/Transfer – Impact on benefits

Category	Reduction Required?	Comments
Cost Neutral Early Retirement (CNER)	Yes	Circular 18 of 2017
Ill-Health Retirement	No	Purchased referable amounts used in calculation of IHR pension and lump sum
Death in Service	No	Purchased referable amounts at date of death can be used in calculation of Spouse/Child Benefits

# Remittances



Payments relating to purchased referable amounts whether by way of actual purchase or transfer must be included in ongoing remittances by Relevant Authorities to the Minister for Public Expenditure NDP Delivery and Reform



## Finally.....

- Members should be advised to seek independent financial advice whether seeking to purchase or transfer-in benefits.
- There may be better optimised options for members outside of the purchase facility ...
- Administrators not permitted to provide advice to members



# Single Public Service Pension Scheme

English | Gaeilge Aa Aa

Search

Filter by

Home

Overview

Members

Employers

News

Contact



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

Welcome to the Single Public Service Pension Scheme website. Please click on the relevant area below to access scheme information and resources most appropriate to your needs



Members



Employers

Members may access Scheme information below. **If the material on this website does not address your particular query, you must contact your Local HR/Pensions Section directly.**



Scheme Information



List of Relevant Authorities



Scheme News



Other Queries



Useful Links

**Standard Accrual Members**

<b>Purpose</b>	Scheme Booklet providing an overview of the Single Scheme for Standard Accrual members	
<b>Document</b>	Scheme Booklet – Standard Accrual	
<b>Date of Issue</b>	28 November 2022 (revised)	
<b>Type</b>	(PDF, 3.00 MB)	

**Fast Accrual (Uniformed) Members**

<b>Purpose</b>	Scheme Booklet providing an overview of the Single Scheme for Fast Accrual (Uniformed) members	
<b>Document</b>	Scheme Booklet – Fast Accrual (Uniformed)	
<b>Date of Issue</b>	7 May 2020	
<b>Type</b>	(PDF, 2.00 MB)	

**Members of the Judiciary**

<b>Purpose</b>	Scheme Booklet providing an overview of the Single Scheme for Members of the Judiciary	
<b>Document</b>	Scheme Booklet – Members of the Judiciary	
<b>Date of Issue</b>	12 March 2021	
<b>Type</b>	(PDF, 3.66 MB)	



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



Circulars & Legislation

Single Public Service Pension Scheme

English | Gaeilge | Aa Aa

Search Filter by

Home Overview Members Employers News Contact

Single Public Service Pension Scheme > Employers > Circulars & Legislation > Circular 15/2019: Purchase and Transfer of Retirement Benefits under the Single Public Service Pension Scheme

## Circular 15 of 2019

### Purpose

This Circular provides details of a facility introduced to allow Single Scheme members to purchase additional retirement benefits and also provides a facility for members to transfer retirement benefits accrued in certain other Revenue approved Schemes and PRSAs into the Single Scheme.

### Document Name

Circular 15 of 2019

### Date of Issue

12 June 2019



(PDF, 728 KB)

This Circular sets out provisions applying to **most members** of the Scheme who wish to purchase/transfer





Circulars & Legislation

Single Public Service Pension Scheme

English | Gaeilge Aa Aa

Search

Home Overview Members Employers News



Single Public Service Pension Scheme > Employers > Circulars & Legislation > Circular 6 of 2020

## Circular 6 of 2020

This Circular provides details of a facility introduced to allow Single Scheme members serving in the **Permanent Defence Force** to purchase additional retirement benefits and also provides a facility for members to transfer retirement benefits accrued in certain other Revenue approved Schemes and PRSAs into the Single Scheme.

**Purpose**

**Document Name** Circular 6 of 2020  
**Date of Issue** 13 March 2020



(PDF, 593 KB)

This Circular sets out provisions applying to Single Scheme members of the **Permanent Defence Force** only

# Member Information Video

---

[Click here](#) to go to YouTube to watch a Single Scheme member information session video, which will give you valuable information on your pension scheme.

## Context:

This video presentation gives Single Scheme members valuable information on their pension scheme. It covers the benefits they enjoy as Single Scheme members, the contributions they pay to enjoy those benefits and other rules and obligations of the Single Scheme. It also explores options such as Purchase and Transfer that are available to members to increase their Single Scheme benefits.

It is a useful overview for Single Scheme members to gain more knowledge of their occupational pension rights and entitlements and should be explored alongside the other resources available in the Members section of the Single Scheme website.

YouTube

Search

Thomas Gavin Emma Gibson People@PER

An Roinn Caitenehuis  
Phoibhí agus Athchóirithe  
Department of Public  
Expenditure and Reform

Single Scheme  
Member Information Session

Thomas Gavin (Single Scheme Policy and Support Team)

Play (k)

03 November 2022

0:02 / 44:06

Single Scheme - Member Information Session

DPER Single Scheme  
17 subscribers

Subscribe

12

Share

Save



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



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



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



# Single Public Service Pension Scheme

Relevant Authority Training Webinar

Module F: Purchase and Transfer facility

Wednesday, 20<sup>th</sup> November 2024

