



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



Single Public Service Pension Scheme

Relevant Authority Training Webinar

Module E: Death Benefits Administration

Tuesday, 8th April 2025





Death Benefits Administration

1. Death-in-Service Benefits
2. Death-in-Deferment Benefits
3. Death of a Pensioner Benefits
4. CPI and Pensions
5. Pensioner Declaration exercise
6. Close





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





Website Resources



Death Benefits Toolkits



Employers



Toolkits



Death

Single Public Service Pension Scheme

English | Gaeilge Aa Aa

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

Death in Service
Death of a Deferred Member
Death of a Pensioner

Death in Service

Context: When a death-in-service occurs, a Death Gratuity benefit is usually payable to the deceased member's estate. Separately, a Spouse/Civil Partner Pension and a Child Pension(s) may also be payable to eligible beneficiaries if the deceased member had completed at least 2 years (Vesting Period) as a member of the Scheme.

Resource Toolkit: The resources provided in the table below may be used when a Scheme member dies in service. Please note that the Process Maps 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.

Descriptor	Type	Link
1. Death in Service - Process Maps	Process Maps	
2. Death in Service - Guidelines	Process Guidelines	
3. Circulars and Legislation	Website Page	
4. Death in Service - Information Note	Information Note	
4. Death in Service - Additional Worked Examples	Examples	
5. Letter to known Legal Personal Representative (LPR)	Template Letter	

Toolkits covering:

- Death in Service
- Death of a Deferred Member
- Death of a Pensioner

Process Maps



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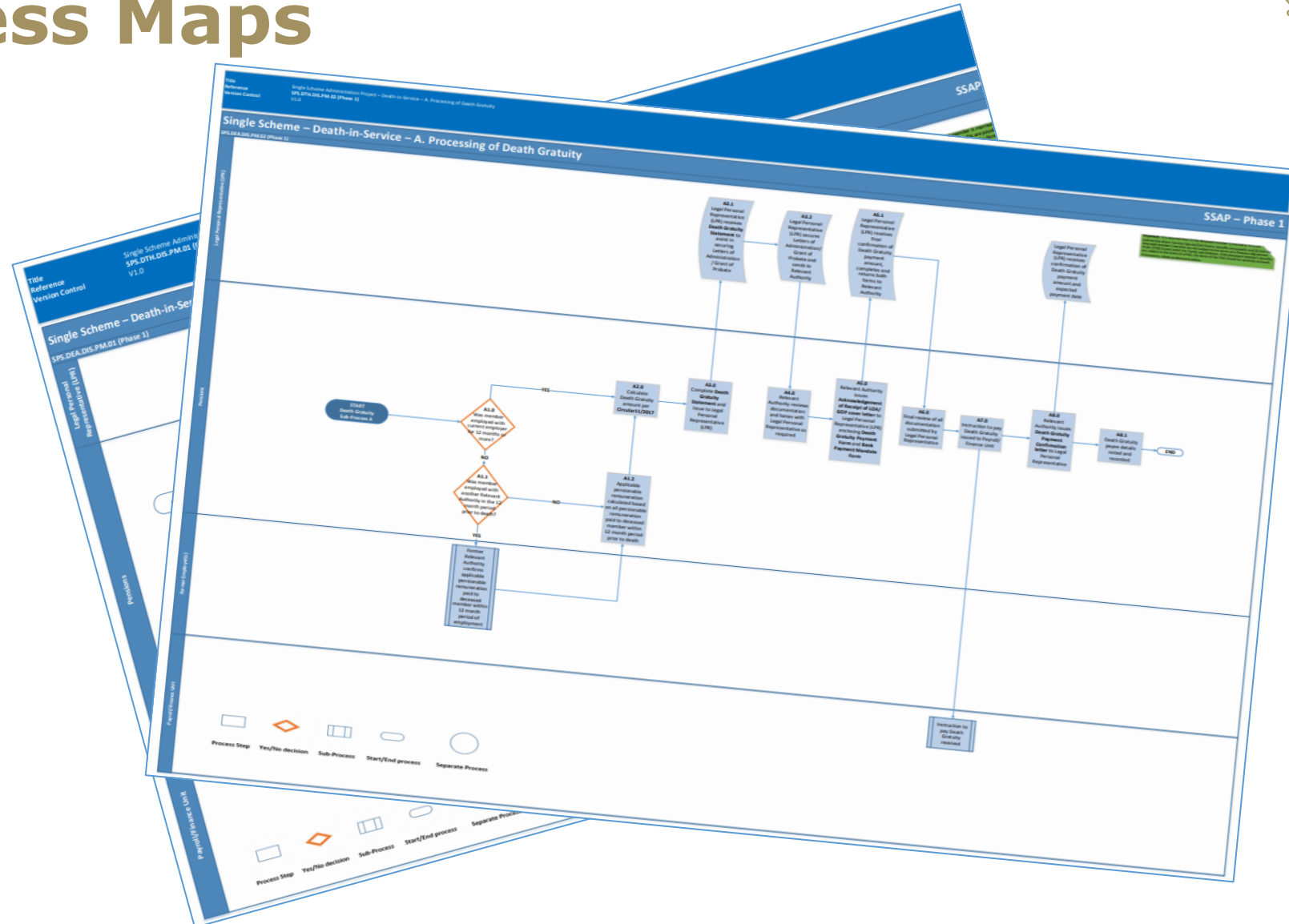
Employers



Toolkits



Leavers





Process Guidelines



Employers



Toolkits



Leavers

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 calculationsIn 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 Death2. 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

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

Death in Service Toolkit



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Single Public Service
Pension Scheme

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Single Public Service Pension Scheme > Employers > Toolkits > Calculation Tools > Death in Service Pension Enhancement Tool

Death in Service Pension Enhancement Tool

Purpose

This calculation tool will assist administrators to calculate the pension enhancement amount when an **active member** dies in service and there is a Spouse/Civil Partner and/or Child Pension beneficiary. Please read the Disclaimer and Explanatory Notes tabs prior to undertaking calculations.

Document Name

Death in Service Pension Enhancement Calculation Tool

Date of Issue

31 August 2017



(Excel, 270 KB)



Employers



Toolkits



Death

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Circulars & Legislation

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Single Public Service Pension Scheme > Single Scheme Circulars and Legislation > Circular 11 of 2017

Circular 11 of 2017

Purpose This Circular confirms how death benefit entitlements are to be calculated and paid for serving and former (vested) members of the Single Scheme.

Document Name Circular 11 of 2017

Date of Issue 9 May 2017



(PDF, 260KB)

Death Benefits Administration



Single Scheme Death Benefits

- 1. Death in Service:** an active Single Scheme member dies before their normal retirement date while still in pensionable employment
- 2. Death of a Deferred member:** a vested Single Scheme member who has left public service employment dies before the normal retirement age
- 3. Death of a Pensioner:** a retired Single Scheme member dies while in receipt of a pension



Stakeholders/Beneficiaries

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.

Spouse / Civil Partner

Spouse / Civil Partner means someone who is legally **married** or in a **civil partnership**.

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



Stakeholders/Beneficiaries

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*

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.



Some key terms...

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 a Grant of Probate to the nominated Executor of the deceased's estate.

Grant of Probate

This is the legal document issued by the *Probate Office* authorising someone to deal with a deceased person's estate. 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

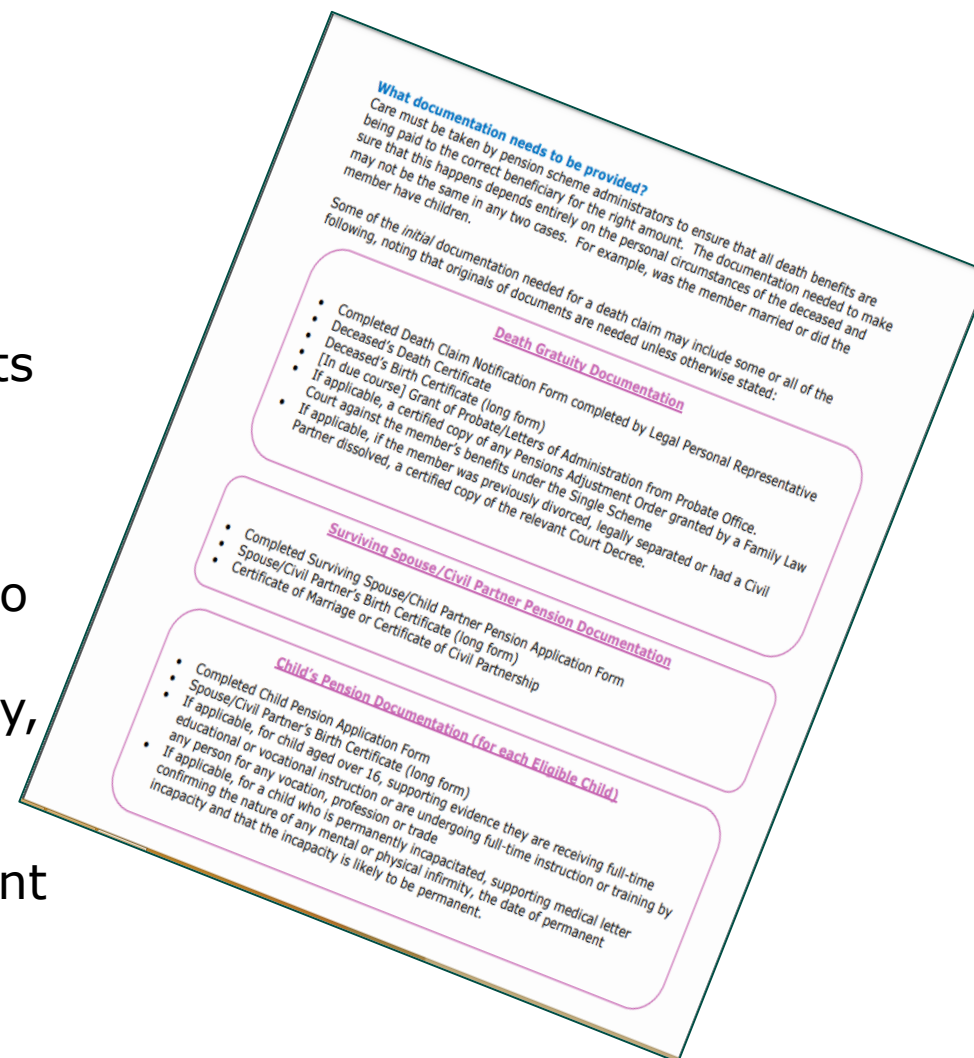
Letters of Administration is the authority granted by the Court to appoint appropriate people to deal with a deceased person's assets where they have not made a will (intestate)





Website Resources – Information Notes

- **Death Benefit Information Notes** are available on website for:
 - *Death in Service*
 - *Death of a Deferred Member*
 - *Death of a Pensioner*
- The **Information Notes** provide an overview of benefits payable and to whom where the death of an active, deferred or retired member occurs
- The **Information Notes** set expectations with regard to process timelines and sets out what documentation is needed for death benefit applications (i.e. death gratuity, spouse/civil partner pension, child pension)
- Good practice to include in all correspondence to relevant parties/stakeholders:
 - *Legal Personal Representative*
 - *Spouse /Civil Partner*
 - *Child*





Website Resources Death Claim Notification Form

The **Death Claim Notification Form** when completed and returned provides the administrator with key information to process death benefit claims:

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

Documents Required:

Some or all of the following documentation will be required as part of death benefits processing:

- *Deceased's Original Death Certificate*
- *Deceased's Original Birth Certificate – (long form)*
- *Spouse /Civil Partner – Original Marriage Certificate/ Certificate of Civil Partnership*
- *Spouse/Civil Partner – Original Birth Certificate (long form)*

Family Law matters:

- *Decree of Divorce*
- *Judicial Separation*
- *Decree of Dissolution of a Civil Partnership*

The form is titled "Death Claim Notification Form" and is divided into several sections. The first section is "Deceased Member Personal Information and Irish Public Service Employment History" with a sub-header "Deceased's Personal Details". It includes fields for Deceased's PPS Number, Deceased's Surname, Deceased's Birth Surname (if different to above), Deceased's First name, Deceased's Date of Death, Deceased's Date of Birth, Deceased's Home Address (at date of death), and Deceased's Legal Civil Status (at date of death). The second section is "Deceased's Most Recent Irish Public Service Employer" with fields for Name of Most Recent Irish Public Service Employer, Dates of this employment (from/to) (DDMMYYYY), and Grade / Occupation. The form also includes checkboxes for "If Deceased's Civil Status was 'Separated', 'Divorced' or 'A former Civil Partner' at date of death, was a Pension Adjustment Order (PAO) issued by the Courts?" and "Did the deceased leave a Will?".



Website Resources - Spouse/Civil Partner Application Form

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: Original Marriage Certificate/ Certificate of Civil Partnership*
- *Spouse/Civil Partner – Original 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*

The image shows a tilted view of the 'Surviving Spouse / Civil Partner Pension Application Form'. The title at the top is 'Single Public Service Pension Scheme'. Below it, 'Section A: Spouse / Civil Partner Personal Information' is highlighted. A note says '(Please fully complete all fields below)'. The form includes fields for: 'Your PPS Number', 'Your Surname', 'Your First name', 'Your Date of Birth', 'Your Legal Civil Status (at date of death)', 'Date of your Marriage or Civil Partnership', 'Your address for correspondence and issue of pension remittance', 'Your phone number', and 'Your email address'. There are checkboxes for 'Married', 'Separated', 'Divorced', 'Civil Partnership', 'Co-habiting', and 'A former Civil Partner'. Each checkbox has a corresponding date field (DD/MM/YYYY). At the bottom, there is a question: 'At the time of the Deceased's death were you cohabiting with a partner who was not the deceased?' with 'NO' and 'YES' options. A note for the 'YES' option says '(If "yes", please provide details at Section D)'.



Website Resources - Child Pension Application Form

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.*

The image shows a tilted view of the 'Single Public Service Pension Scheme Child Pension Application Form'. The form is divided into several sections:

- Section A: Child Applicant Category**
 - Eligibility for Child Pension:**
 - Surviving eligible child under 16 years of age ☐
 - Surviving eligible child between 16 and 18 years of age ☐
 - Surviving eligible child between 18 and 22 years of age ☐
 - Surviving eligible child who is permanently incapacitated ☐
- Section B: Child Personal Information**
 - Child's PPS Number**
 - Child's Full Name**
 - Child's Date of Birth** (DD/MM/YYYY) with a grid for date entry.
 - Child Relationship to deceased**
 - ☐ Blood-child
 - ☐ Step-child
 - ☐ Lawfully adopted
 - Address for correspondence and issue of pension remittance slips** with a grid for address entry.

At the bottom, there is a note: 'If this application is on behalf of a surviving child who is permanently incapacitated, please outlined the date the incapacity commenced:' followed by a grid for date entry.



Documentation

- 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 is required 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)
- Pensions Adjustment Order 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



Benefits Payable

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



Notification of death

- Death is notified to Relevant Authority - 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>"**

Following notification of death...



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Prepare and issue:

- Legal Personal Representative Cover Letter
- Death Claim Notification Form
- Information Note

Which death benefit processes apply?

- Death Gratuity?
- Spouse /Civil Partner Pension?
- Child Pension?
- All of the above?

Death in Service



Death in Service – Death Gratuity

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



Death in Service – Death Gratuity

- Review **Death Claim Notification Form**.
- Final Relevant Authority is responsible for calculating and paying the death gratuity. Any benefits accrued with other Single Scheme employers must 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 Relevant Authority for the last 12 months or if member was also employed with another Relevant Authority in the last 12 months

*Circular 11/2017



Death in Service – Death Gratuity

- Contact former Relevant Authority and validate member personal details and 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*
- 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*

*Section 30 of the 2012 Act and paragraph 6 of Circular 11/2017



Death in Service – 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 deceased member was **working part-time Death Gratuity calculated on the basis of the full-time rate**
- 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 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**



Death in Service – Death Gratuity Calculation

- 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*



Death Gratuity Calculation Example 1

- Single Scheme member with pensionable remuneration of **€50,000 per annum** (FTE 1.0) dies after 4 years of continuous pensionable employment as a member of the Single Scheme
- No additional public service pension-related lump sum previously paid or is payable
- Death notified to Relevant Authority, verified and LPR identified
- Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable

1. **Member of the Single Scheme for 12 months prior to death?**

Yes

2. **Pensionable remuneration in 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 Calculation Example 2

- Single Scheme member with pensionable remuneration of **€50,000 per annum** (FTE 1.0).
- 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 Relevant Authority, verified and LPR identified.
- Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable

1. Member of the Single Scheme for 12 months prior to his death?

No

2. Pensionable remuneration for 12 months prior to death:

€29,166.67 (€50k x 7/12)



Death Gratuity Calculation Example 2

Calculate Death Gratuity = *twice the pensionable remuneration in the 12 months prior to death (in this case amounts to 7 months only) 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: **$(2 * €29,166.67) = €58,333.34$**

"...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."

Paragraph 5, Circular 11 of 2017



Death Gratuity Calculation Example 3

- Vested Single Scheme member with pensionable remuneration of €21,000 working on a part-time basis (FTE 0.50). Date of death is 15 April 2022.
- No additional public service pension-related lump sum previously paid or payable and death notified to RA, verified and LPR identified.
- Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable

1. Member of the Single Scheme for 12 months prior to his death? Yes

2. Pensionable remuneration for 12 months prior to death: €21,000 (€42k x 0.5)



Death Gratuity Calculation Example 3

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

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

"...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."

Paragraph 4, Circular 11 of 2017



Death Gratuity Calculation Example 4

- Single Scheme member working to FTE of 1.0 and has been on employer unpaid sick-leave for a period of five months up until death on 15 April 2020. Pensionable remuneration is **€42,000** per annum.
- No additional public service pension-related lump sum previously paid or payable.
- Death notified to Relevant Authority, verified and LPR identified. Assessment of the completed returned Death Claim Notification Form confirms that a Death Gratuity is payable

1. Member of the Single Scheme for 12 months prior to his death?

Yes

2. Pensionable remuneration for 12 months prior to death:

€42,000



Death Gratuity Calculation Example 4

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

Pensionable remuneration:

€42,000

FTE:

1.0 / 100%

Gross Death Gratuity:

(2 x €42,000) = €84,000

*"Similarly, 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."*

Paragraph 4, Circular 11 of 2017



Death Gratuity Calculation Example 5

- Single Scheme member with pensionable remuneration of **€50,000 per annum** (FTE 1.0) employed since 2014 and was approved to go on a Career Break for three years in 2018
- Dies 18-months into his Career Break
- No additional public service pension-related lump sum previously paid or is payable
- Death notified to Relevant Authority, verified and LPR identified
- Assessment of the completed returned *Death Claim Notification Form* confirms that a Death Gratuity is payable

1. Member of the Single Scheme for 12 months prior to death?

Yes

2. Pensionable remuneration for 12 months prior to death or current equivalent pensionable remuneration for post:

€50,000 p.a.



Death Gratuity Calculation Example 5

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: **$(2 * €50,000) = €100,000$**

A scheme member who avails of a career break is not a deferred (or preserved) Scheme member. Scheme members retain their status as a serving pensionable civil/public servant while on career break. Where a member dies while on career break, the death should be treated as a death in service.



Death in Service Toolkit – Additional Worked Examples

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



Employers



Toolkits



Death

Death in Service

Death of a Deferred Member

Death of a Pensioner






Death in Service

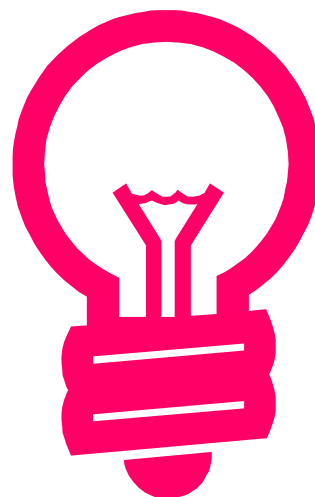
Context: When a death-in-service occurs, a Death Gratuity benefit is usually payable to the deceased member's estate. Separately, a Spouse/Civil Partner Pension and a Child Pension(s) may also be payable to eligible beneficiaries if the deceased member had completed at least 2 years (Vesting Period) as a member of the Scheme.

Resource Toolkit: The resources provided in the table below may be used when a Scheme member dies in service. Please note that the Process Maps 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.

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4.Death in Service - Additional Worked Examples	Examples	





To whom is the Death Gratuity payable?

- A. Spouse or Civil Partner
- B. Legal Personal Representative
- C. Family Member

**B. Legal Personal
Representative**



True or False?

Non-vested members of the Single Scheme who die in service are eligible to have a Death Gratuity paid to their estate?

True



True or False?

The estate of a deceased member who was on unpaid sick-leave for a period of 12 months prior to the date of death is ineligible to receive a Death Gratuity

False



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 Relevant Authority 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 *Pensions Adjustment Order (PAO)* former Spouse/Civil Partner must not have remarried or be cohabiting at date of death



Spouse / Civil Partner Pension

- Verify if the Deceased had a surviving Spouse/Civil Partner - Refer to **Death Claim Notification Form**
- Final Relevant Authority 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



Spouse / Civil Partner Pension

- Calculate deceased member's pension referable amounts earned and/or restored to date of death in final and previous employment(s)
- Pension referable amounts calculated for all employments.
- In the case of a Scheme member who dies in service, **referable amounts purchased up to the date of death** can be used in the calculation.
- 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



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



Spouse / Civil Partner Pension

- Single Scheme member, in pensionable employment with the same RA since joining the public service. Date of birth is 14 November 1971.
- Death has been notified to his RA and verified
- Civil status is “married” at the date of death
- In receipt of pensionable remuneration of **€50,000 per annum** at the date of death
- Died on the **15th of October 2024** after 3 years of continuous employment as a member of the Single Scheme
- During that time the member accrued pension referable amounts (adjusted for CPI where appropriate) of €1,002, 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



Spouse / Civil Partner Pension

Was member vested in the Single Scheme?

Yes

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

No

Member's Normal Retirement Age and date?

66 years of age/14 November 2037

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

€1,002

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



Spouse / Civil Partner Pension

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 $(14/11/2037 - 15/10/2024)/2 = 6.50$
- monetary – higher of referable amounts accrued in most recent full year versus average referable amounts accrued in the three most recent years = **€334**

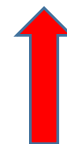
initial enhancement calculation = $(€334 \times 6.50) =$ **€2,171.00**

Does amount of €2,171 exceed 10 times referable amount accrued in most recent full year?

No, $10 \times €334 = €3,340 > €2,171$

Deceased's enhanced pension = **€1,002 + €2,171** = **€3,173.00**

Spouse's pension = **$(€3,173 / 2)$** = **€1,586.50 p.a.**



Toolkit - Pension Enhancement Tool



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Employers




Toolkits



Death

Home Overview Members Employers



Single Public Service Pension Scheme > Employers > Toolkits > Calculation Tools > Death in Service Pen:

Death in Service Pension Enhancement Tool

Purpose

This calculation tool will assist administrators to calculate the pension enhancement amount when an **active member** dies in service and there is a Spouse/Civil Partner and/or Child Pension beneficiary Please read the Disclaimer and Explanatory Notes tabs prior to undertaking calculations.

Document Name

Death in Service Pension Enhancement Calculation Tool

Date of Issue

31 August 2017



(Excel, 270 KB)

www.singlepensionscheme.gov.ie



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
 - 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 **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
- In the case of a Scheme member who dies in service, **referable amounts purchased up to the date of death** can be used in the calculation.
- Calculate pension enhancement – **Pension Enhancement Tool** available in Death toolkit on website and 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 Records



Eligible Child Pension

- Single Scheme member, in pensionable employment with the same Relevant Authority since joining the public service. Date of birth is 14 November 1969.
- Death has been notified to his Relevant Authority employer and verified
- Civil status is “married” at the date of death
- In receipt of pensionable remuneration of **€50,000 per annum** at the date of death
- Died on the **15th of October 2022** after 3 years of continuous employment as a member of the Single Scheme
- During that time member accrued a total in pension referable amounts of **€1,002**, accruing **€334** per annum
- Two child pensions are payable following receipt of a completed *Child Pension Application Form* and supporting documentation



Eligible Child Pension

- Deceased's Pension calculated at **€3,173.00** per annum
- Child pension is one-sixth of deceased pension payable per child
 - $(€3,173.00/6)$ = **€528.83 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



Eligible Child Pension

- 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 in Deferment - Death Gratuity

- Death Gratuity payable to the Legal Personal Representative, Grant of Probate/Letters of Administration required.
- Death Gratuity is equal to the lump sum referable amounts accrued while a member of the Single Scheme, adjusted for CPI and paid by the final Relevant Authority 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.
- Verify that no other pension lump sum payments have been paid or are payable under any other public service pension scheme



Death in Deferment – Spouse / Civil Partner

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

Eligibility Criteria and application process the same as for Death in Service

**Spouse / Civil Partner Pension is
50% of deceased's accrued pension referable amounts**



Death in Deferment - Eligible Child Pension

- Pension may be payable to eligible Child of a deceased deferred member
- Paid by the Relevant Authority employing the member at the date of their leaving pensionable public service employment

Eligibility Criteria and application process the same as for Death in Service



Death in Deferment

- Member was in pensionable employment with Relevant Authority since joining the public service in January 2019. Resigned on the 1st of July 2021 following three and a half-year's continuous employment.
- Died on 30th of June 2022 has been notified to his Relevant Authority and verified
- During their employment, member accrued pension referable 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 Partner Pension Application Form* and supporting documentation approval to process and pay the Death Gratuity has issued.
 - *Death Gratuity* = **€6,570**
 - *Spouse pension* = **50% of pension referable amounts accrued while in active employment**
 - *Spouse pension* = **(€1,250*50%)**
 - *Spouse pension* = **€625 per annum**



Death in Deferment - Eligible Child Pension

- Deceased's pension = **€1,250 per annum**
- 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 – Spouse / Civil Partner

- Pension may be payable to eligible Spouse/Civil Partner of a deceased Single Scheme pensioner
- Paid by the Relevant Authority employing the member at the date of their leaving service

Eligibility Criteria and application process the same as for Death in Service

**Spouse / Civil Partner Pension is
50% of deceased's pension**



Spouse / Civil Partner Pension

- Member was employed in a pensionable post with Relevant Authority since joining the public service in January 2017. Retired at the normal retirement age on 1 June 2021 following four and a half-year's continuous employment.
- Lump-sum paid at retirement and member has been in receipt of a pension in the amount of **€1,575** per annum. Civil Status is married with one child dependent.
- Died on 30th of June 2024 has been notified to Relevant Authority 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**



Death of a Pensioner - Eligible Child Pension

- Pension may be payable to eligible Child of a deceased pensioner
- Paid by the Relevant Authority employing the member at the date of their leaving service

Eligibility Criteria and application process the same as for Death in Service

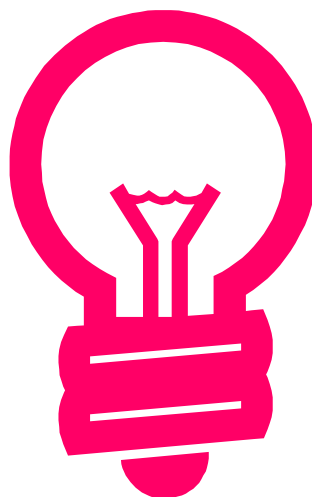


Eligible Child Pension

- Deceased pension in payment = **€1,575 per annum**
- 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





True or False?

A Spouse/Civil Partner pension
may be payable to the
deceased's cohabiting partner?

False



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

False

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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

11 May 2023



(PDF, 980 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



Death Benefits Toolkits



Employers



Toolkits



Death

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

Death in Service
Death of a Deferred Member
Death of a Pensioner

Death in Service

Context: When a death-in-service occurs, a Death Gratuity benefit is usually payable to the deceased member's estate. Separately, a Spouse/Civil Partner Pension and a Child Pension(s) may also be payable to eligible beneficiaries if the deceased member had completed at least 2 years (Vesting Period) as a member of the Scheme.

Resource Toolkit: The resources provided in the table below may be used when a Scheme member dies in service. Please note that the Process Maps 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.

Descriptor	Type	Link
1. Death in Service - Process Maps	Process Maps	
2. Death in Service - Guidelines	Process Guidelines	
3. Circulars and Legislation	Website Page	
4. Death in Service - Information Note	Information Note	
4. Death in Service - Additional Worked Examples	Examples	
5. Letter to known Legal Personal Representative (LPR)	Template Letter	

Toolkits covering:

- Death in Service
- Death of a Deferred Member
- Death of a Pensioner



Circulars & Legislation

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Single Public Service Pension Scheme > Single Scheme Circulars and Legislation > Circular 11 of 2017

Circular 11 of 2017

Purpose

This Circular confirms how death benefit entitlements are to be calculated and paid for serving and former (vested) members of the Single Scheme.

Document Name Circular 11 of 2017

Date of Issue 9 May 2017



(PDF, 260KB)

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

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




Fast Accrual (Uniformed) Members

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



Members of the Judiciary

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





Employers



Toolkits



Training Resources

Training Webinar Content

Context: The Single Scheme Administration Support Team delivers Single Scheme Webinar training focusing on different aspects of Single Scheme administration and is directed at subject matter experts in Relevant Authorities. Training delivery is ongoing and on a quarterly basis.

Training Resources: The resources provided in the table below are slide copies of webinar training delivered across Modules A – F.

Toolkit Resources: Administrators can also access a suite of Toolkit resources available to assist and support different aspects of Single Scheme administration. The Toolkits currently available provide support and guidance on administration around Recruitment, Leavers, Retirement, Death and Annual Administration Activities. These Toolkit resources can be accessed [here](#).

Show 10 entries

Search:

Webinar Module	Type	File Sizw
Module A - Recruitment and Onboarding	P	(6.0 MB)
Module B - Leaving Employment	P	(6.0 MB)
Module C - Annual Administration Activities	P	(7.0 MB)
Module D - Retirement Benefits Administration	P	(7.0 MB)
Module E - Death Benefits Administration	P	(7.0 MB)
Module F - Purchase and Transfer	P	(8.0 MB)

Showing 1 to 6 of 6 entries

Previous Next



The video player shows a presentation slide with the Department of Public Expenditure and Reform logo and the title 'Single Scheme Member Information Session'. The presenter is Thomas Gavin. The video is from the 'DPER Single Scheme' channel, has 17 subscribers, and 12 likes. The video title is 'Single Scheme - Member Information Session'.

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.



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Single Public Service Pension Scheme

Relevant Authority Training Webinar

Module E: Death Benefits Administration

Tuesday, 8th April 2025

