An Roinn Caiteachais Phoiblí Bonneagair
Athchóiriúcháin Seirbhíse Poiblí agus Digitiúcháin
Department of Public Expenditure Infrastructure
Public Service Reform and Digitalisation

Single Public Service Pension Scheme

Relevant Authority Training Webinar

Module C: Annual Administration Activities

Tuesday 14th July 2026

Annual Administration Activities

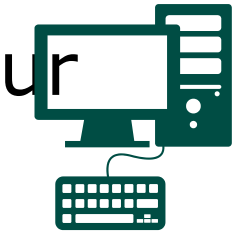
1. Website Resources for Administrators
2. Relevant Authority Responsibilities
3. Scheme Calculations
4. CPI
5. Annual Benefit Statements
6. Pensioner Declaration
7. Annual Survey of Single Scheme
8. Close

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



Objectives

- Better understanding of:
  - *Scheme calculations (contributions and benefits)*
  - *CPI and how it is applied*
  - *Relevant Authority obligations and practicalities to do with Annual Benefit Statement issue*
  - *Pensioner Declaration exercise and*
  - *DPER Annual Survey of Single Scheme membership*

- Availability of online resources and supports

Website Resources

Annual Administration Activities Toolkit

Single Public Service Pension Scheme > Employers > Toolkits > Standard Forms and Checklists > Annual Administration Activities

Annual Administration Activities

Annual Administration Activities

Context: Organisations have certain key administrative activities that must be carried out annually.

Resource Toolkit: The resources provided in the table below may be used to help identify and plan for those recurring activities.

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

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

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

Descriptor	Type	Link
1.Annual Administration Activities Guidance Note	Guidance Note	W
2.Circulars and Legislation	Website Page	
3.Annual Benefit Statement Template	Template Statement	W
4.Pensioners' CPI	Calculation Tool	X
5.Contributions and Referable Amounts Calculation Tool	Calculation Tool	X

www.singlepensionscheme.gov.ie

Guidance Note

www.singlepensionscheme.gov.ie

Annual Benefit Statement template

Single Public Service Pension Scheme

Annual Benefit Statement at 31 December 2024

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

Part A – Personal Information

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

Part B – About your Statement

What is the purpose of my Annual Benefit Statement?

Your Annual Benefit Statement is an important document. It shows the benefits that you have earned under the Single Public Service Pension Scheme up to 31 December in this employment. It also confirms the regular contributions that you have paid during this employment up to 31 December last, as well as:

- any extra contributions you may have paid into the Scheme from your own resources up to 31 December last during this employment to purchase additional benefits under the Scheme in accordance with DPER Circular 15 of 2019; and/or
- any Transfer Value accepted and paid into the Scheme up to 31 December last during this employment from an external pension arrangement in accordance with DPER Circular 15 of 2019.

Benefits you earn or contributions paid into the Scheme after 31 December last will appear in next year's Annual Benefit Statement.

Your Statement also provides you with an opportunity to check the personal information that we have on record for you. It should be read in conjunction with the following documents:

- the **Scheme Booklet** and **"At-A-Glance" guides** available at *www.singlepensionscheme.gov.ie*
- the Important Notes at the end of this Statement

What information does my Statement contain?

Your Statement contains information on the following:

Part A	This confirms the personal information that we hold for you. You should review this now to make sure that it is correct. If any information is not correct, you should make contact with your Pensions Officer *(see Part H)* as soon as possible because the benefits on your Statement may need to be reviewed.
Part C	This provides a summary "snapshot" of contributions paid and your benefits earned during **this employment** as a member of the scheme at **31 December last** and confirms: • **total contributions** that you have paid up to 31 December last, including summary details of any lump sum amounts or Transfer Values from external pension arrangements that have been paid into the Scheme; • **total retirement benefit amounts**, termed "*referable amounts*," that you have earned or purchased up to 31 December last.
Part D	This provides a more detailed breakdown of the contributions paid and the retirement benefits that you have earned and/or purchased **up to 31 December last** under the Scheme in this employment.
Part E	This provides information on benefits that may be payable if you die in service.
Part F	This informs you that you may have a separate potential entitlement in the future to the Contributory State Pension and explains how you can find out more about this entitlement.
Part G	This provides information on how you may be eligible to secure additional benefits under this Scheme.
Part H	This provides information on how you can obtain further information and how to contact your Pensions Officer in the event that you have a query about your Statement.
Part I	This provides explanations for some of the information contained on your Statement. It is very important that you read and understand this section as it contains key information in relation to your benefits under the Scheme.

Pensions-in-Payment Uprating Tool

Employers

Toolkits

Annual Administration Activities

Single Public Service Pension Scheme > Employers > Toolkits > Calculation Tools > **Pensioners' CPI**

Administrators' Pensioners-in-Payment CPI Uprating Tool

Purpose	This calculation tool will assist administrators with adjustments to pensions in payment under the Single Public Service Pension in their organisation where changes are required to reflect an increase in annual inflation (CPI) once sanctioned by the Minister for Public Expenditure & Reform.
Document Name	Administrators' Pensioners-in-Payment CPI Uprating Tool
Date of Issue	1 June 2017

X (Excel, 33KB)

www.singlepensionscheme.gov.ie

Scheme Calculations

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 > Single Scheme Circulars and Legislation > Circular 11 of 2014

Circular 11 of 2014

Purpose	This Circular re-confirms, with worked examples, how Single Scheme contributions and benefits should be calculated by employers. It also includes a template Annual Benefit Statement. Clarifications are also provided on the processing of refunds for certain Scheme members whose membership ends within 2 years.
Document Name	Circular 11 of 2014
Date of Issue	19 May 2014

(PDF, 761KB)

www.singlepensionscheme.gov.ie

Circulars & Legislation

Appendix B – Single Scheme contribution and accrual rates for all member groups

Single Scheme Contribution and Accrual Rates				
	Contribution Rate (1)		Accrual Rates	
	Pensionable remuneration	Net pensionable remuneration	Pension	Lump Sum
	%	%	%	%
Standard (most public service grades)	3%	3.5%	0.58% up to 3.74 x CSP & 1.25% above 3.74 x CSP	3.75%
Uniformed: - Gardaí - Defence Forces - Prison Officer - Career firefighter	3.3%	4.2%	0.58% up to 3.74 x CSP & 1.43% above 3.74 x CSP	4.29%
Judge	13%	-	2.5%	7.5%
TD / Senator	13%	-	2.5%	7.5%
Minister	13%	-	5.0%	-
President	13%	-	7.14%	-
Designated office holder – full PRSI (2)	4.3%	5.7%	0.58% up to 3.74 x CSP & 1.67% above 3.74 x CSP	2.5% or 5.0%
Designated office holder – modified PRSI (2)	10%	-	1.67%	2.5% or 5.0%
Comptroller and Auditor General – full PRSI	6%	7%	0.58% up to 3.74 x CSP & 2.5% above 3.74 x CSP	7.5%
Comptroller and Auditor General – modified PRSI	13%	-	2.5%	7.5%

- Appendix B of Circular 11 of 2014
- Sets out Single Scheme membership categories and contribution and referable amount accrual rates

Scheme Calculations - Contributions

Key HR and Payroll Variables

- Required for the calculation of Scheme Contributions and Benefits (termed "Referable Amounts")

- These variables are:

  - **Pay Frequency:** *how often a member receives pensionable remuneration*

  - ***Pensionable Remuneration:*** *basic scale salary plus any approved pensionable allowances*

  - ***FTE or "pension multiplier:"*** *pattern of attendance*

  - ***State Pension (Contributory):*** *current rate for a single person*

Standard Accrual Member Contributions

Part A

3% of the member's full-time gross pensionable remuneration
x
the member's FTE or % work pattern

+

Part B

3.5% of the member's full-time net pensionable remuneration
x
the member's FTE or % work pattern

Standard Accrual Member Contributions

Variable	Value
Pay Frequency	Monthly
Pensionable Remuneration	€60,000 full-time annual pensionable remuneration *or* €5,000 per month
FTE	1.0
State Pension (Contributory)	€15,617.47 per annum or €1,301.45* per month

*****_(€15,617.47/12)_

Standard Accrual Member Contributions

Part
A

(3% x €5,000) x 1.0

€150

3% of the member's full-time gross pensionable remuneration
x
the member's FTE or % work pattern

Standard Accrual Member Contributions

"Net Pensionable Remuneration" or "NPR" is gross pensionable remuneration (FTE 1.0) less twice the rate of the State Pension (Contributory)

Gross pensionable remuneration (monthly) of **€5,000** less **€2,602.91** *(€1,301.45 x 2)** * =

Net Pensionable Remuneration of €2,397.08

Part **B**

**(€299.30 x 52.18 x 2) / 12*

Standard Accrual Member Contributions

Part **B**

(3.5% x €2,397.08) x 1.0 =

€83.89

3.5% of the member's net pensionable remuneration
x
the member's FTE or % work pattern

Standard Accrual Member Contributions

Part **A** + Part **B** = **€233.89**

€150

€83.89

Standard Accrual Member Contributions

Part-time / FTE less than 1.0

Member with FTE of 1.0 / Work-pattern 100% = **€ 233.89**

If working to an FTE of 0.6 / Work-pattern 60% say, then

€ 233.89 x **0.6** = **€140.33**

Employer Contributions

- Payable by employer in certain cases

- Three times employee contributions per pay-period

- **Circular 28 of 2016**:
  - *Predominantly self-financing*

  - *Predominantly non-Exchequer funded*

Remittance of Contributions

- All Scheme contributions remitted to DPER
- Must be remitted by 20th day of the month following deduction
- Refer to *"Letter to Personnel Officer, 7 November 2013"* for further guidance

Scheme Calculations - Benefits

Pension Referable Amounts

0.58% of all pensionable remuneration up to
3.74 x State Pension (Contributory)

and where applicable...

1.25% of any pensionable remuneration above
3.74 x State Pension (Contributory)

Lump-sum Referable Amounts

3.75% of all pensionable remuneration

Standard Accrual Member Benefits

Variable	Value
Pay Frequency	Monthly
Pensionable Remuneration	€60,000 full-time annual pensionable remuneration *or* €5,000 per month
FTE	1.0
State Pension (Contributory)	€15,617.47 per annum or €1,301.45* per month

**(15,617.47/12)*

Pension Referable Amounts

0.58% of all pensionable remuneration up to 3.74 x State Pension (Contributory)

(€15,617.47 x 3.74)/12 = **€4,867.44**

€4,867.44 x 0.58%

Pension Referable Amount at lower accrual rate = €28.23

Pension Referable Amounts

1.25% of any pensionable remuneration above 3.74 x State Pension (Contributory)

(€15,617.47 x 3.74)/12) = **€4,867.44**

Monthly Pensionable Remuneration is €5,000 so:-

(€5,000 - €4,867.44) = €132.55

Pension Referable Amount at higher accrual rate

€132.55 x 1.25% = **€1.66**

Pension Referable Amounts

0.58% of all pensionable remuneration up to 3.74 x State Pension (Contributory)

Pension Referable Amounts @ 0.58% = **€28.23**

Pension Referable Amounts @ 1.25% = **€1.66**

Total Pension Referable Amounts in the month are **€29.89**

Pension Referable Amounts
Part-time / FTE less than 1.0

0.58% of all pensionable remuneration up to 3.74 x State Pension (Contributory)

Total FTE 1.0 Pension Referable Amounts in the month are **€29.89**

If working to an FTE of 0.6 / Work-pattern 60% say, then

€29.89 **x** **0.6** **=** **€17.93**

Lump-sum Referable Amounts

3.75% of all pensionable remuneration

€5,000 x 3.75% = €187.50

Employers

Toolkits

Annual Administration Activities

Select period: paid monthly **Select a year:** 2024

2024 assumptions (include change to Contributory State Pension rate from 05/01/2024)
January 2024 Weekly CSP rate (1 Jan – 4 Jan): 265.30 Weekly CSP rate (from 5 Jan): 277.30 Monthly offset (2xCSP) (Jan pro-rata): 2398.12 Referable amounts threshold (Jan pro-rata): 4484.48 From 5 January 2024 Weekly CSP rate (from 5 Jan): 277.30 Monthly offset (2xCSP) (5 Jan - Dec): 2411.59 Referable amounts threshold (5 Jan - Dec): 4509.67

Show input boxes

Inputs by Administrators

Pay Period	Actual Gross Pensionable Pay	Actual Gross Pensionable Allowance	FTE Work Pattern
January	0.00	0.00	1.00
February	0.00	0.00	1.00
March	0.00	0.00	1.00
April	0.00	0.00	1.00
May	0.00	0.00	1.00
June	0.00	0.00	1.00
July	0.00	0.00	1.00
August	0.00	0.00	1.00
September	0.00	0.00	1.00
October	0.00	0.00	1.00
November	0.00	0.00	1.00
December	0.00	0.00	1.00

Pay Period	Total Actual Gross Pensionable Remuneration	FTE Total Gross Pensionable Remuneration
January	0.00	0.00
February	0.00	0.00
March	0.00	0.00
April	0.00	0.00
May	0.00	0.00
June	0.00	0.00
July	0.00	0.00
August	0.00	0.00
September	0.00	0.00
October	0.00	0.00
November	0.00	0.00
December	0.00	0.00
Total:	**0.00**	**0.00**

Calculate

Clear current data

CPI

What is CPI ?

- Determined by CSO
- CPI is used to measure inflation in Ireland by seeing how the average level of prices that we pay for goods and services changes over time
- DPER notify Relevant Authorities of CPI annually by way of Circular

What is CPI ?

- Single Scheme active/deferred member benefits linked to Consumer Price Indexing (CPI) or "inflation"

- CPI applied to:
  - Single Scheme pensions in payment
  - Active and Deferred member referable pension and lump sum amounts accrued at 31 December of previous year e.g. Referable Amounts accrued by active members at 31 December 2021 uprated by CPI increase notified by DPER Circular 1 of 2023

- Single Scheme Referable Amounts increased where positive CPI increase from December Year 1 to December Year 2

Where CPI is zero or negative it is not applied to Referable Amounts

CPI and Pensions in payment

- Pensioners are those in receipt of

    - *Retirement Pensions*
    - *Spouse/Civil Partner Pensions*
    - *Eligible Child Pensions*
    - *Designated Beneficiary Pensions (PAO)*

- Positive CPI is applied immediately to pensions in payment on **31 December** of the previous year **unlike** active/deferred members

- Circular or Letter from DPER is the official instruction to **Pension Paying Authority** to apply positive CPI

Pensions-in-Payment Uprating Tool

Single Public Service Pension Scheme > Employers > Toolkits > Calculation Tools > **Pensioners' CPI**

Administrators' Pensioners-in-Payment CPI Uprating Tool

Purpose	This calculation tool will assist administrators with adjustments to pensions in payment under the Single Public Service Pension in their organisation where changes are required to reflect an increase in annual inflation (CPI) once sanctioned by the Minister for Public Expenditure & Reform.
Document Name	Administrators' Pensioners-in-Payment CPI Uprating Tool
Date of Issue	1 June 2017

(Excel, 33KB)

www.singlepensionscheme.gov.ie

Circulars & Legislation

Circular 5 of 2026

Purpose	Arising from annual changes in the rate of inflation (CPI), this confirms the Single Scheme adjustments to be made to (i) pensions awarded / in payment on 31 December 2025 and (ii) cumulative benefits earned by members up to 31 December 2024.
Document Name	Circular 3 of 2026
Date of Issue	20 Jan 2026

- **www.singlepensionscheme.gov.ie**

www.singlepensionscheme.gov.ie

Employers

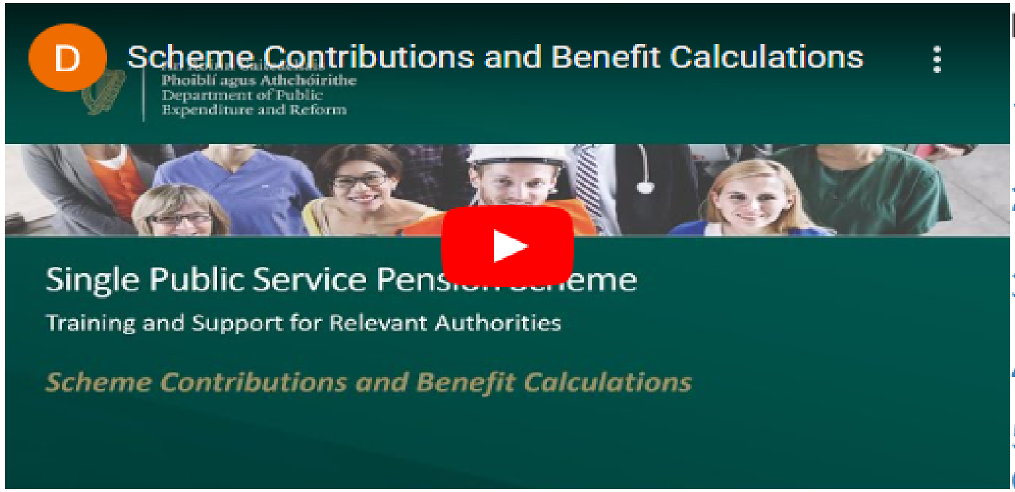
Toolkits

Training Resources

Contributions and Retirement Benefits Calculations

Context: This training video focuses on how to calculate contributions and retirement benefits under the terms of the Single Public Service Pension Scheme. While it uses standard accrual members in the examples provided, the mechanisms set-out also apply to other membership categories listed in Appendix B of Circular 11 of 2014.

Purpose: The purpose of this video is to provide Administrators with an overview of the key HR and Payroll variables needed in order to calculate member contributions and retirement benefits under the terms of the Single Scheme. 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. Calculation Tool
2. Circular 11 of 2014
3. Administrator FAQ
4. Circulars and Legislation
5. Calculation Tool User Guide

Annual Benefit Statements

What is an Annual Benefit Statement?

Important document showing key member information including:

- *Relevant Personal Information*
- *Contributions paid*
- *Referable amounts earned by a Single Scheme member up to 31 December of the relevant Scheme Year*
- *CPI, where applicable, applied to referable amounts earned in years prior to the most recent Scheme Year*

❖ ***An Annual Benefit Statement issued in 2026, will provide information on a member's benefits up to the 31st of December 2025***

Legal Responsibilities

- Relevant Authorities are legally required to issue an Annual Benefit Statement (**ABS**) to members within six-months of the end of a calendar year and by 30 June at the latest.

- Where a shared service / third party is contracted to administer Single Scheme, legal responsibility for **ABS** issue lies with the Relevant Authority

Who should get an Annual Benefit Statement?

Relevant Authority’s are responsible for the issue of **ABS** to

- *all active members in pensionable employment on 31 December*
- *Deferred/Preserved members*
- *Non-vested members who did not apply for a refund of contributions and*
- *Beneficiaries of Pension Adjustment Orders (PAOs)*

****We do not require any information in relation to a member’s PAO.***

Annual Benefit Statements

- Where concurrent pensionable employments more than one **ABS** should issue from each Relevant Authority employer

- Single Scheme year is the same as current tax year:

  1 January -31 December

- Pensions Authority – Audit of Relevant Authority Compliance

By which date each year should Annual Benefit Statements issue to active members at 31 December of the previous year?

1st January?

30th June?

31st October?

30 June

Who should Receive an Annual Benefit Statement?

A. All active members in pensionable employment on 31 December
B. Deferred/Preserved members
C. Non-vested members who did not apply for a refund of contributions
D. Beneficiaries of Pension Adjustment Orders (PAOs)
E. All of the Above

E. All of the Above

Annual Benefit Statement template

Suggested Annual Benefit Statement Template

Single Public Service Pension Scheme

Annual Benefit Statement <u>at</u> 31 December 2025

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

Part A - Personal Information

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

Part B - About your Statement

What is the purpose of my Annual Benefit Statement?

Your Annual Benefit Statement is an important document. It shows the benefits that you have earned under the Single Public Service Pension Scheme up to 31 December in this employment. It also confirms the regular contributions that you have paid during this employment up to 31 December last, as well as:

- any extra contributions you may have paid into the Scheme from your own resources up to 31 December last during this employment to purchase additional benefits under the Scheme in accordance with DPER Circular 15 of 2019; and/or
- any Transfer Value accepted and paid into the Scheme up to 31 December last during this employment from an external pension arrangement in accordance with DPER Circular 15 of 2019.

Benefits you earn or contributions paid into the Scheme after 31 December last will appear in next year's Annual Benefit Statement.

Your Statement also provides you with an opportunity to check the personal information that we have on record for you. It should be read in conjunction with the following documents:

- the **Scheme Booklet** and **"At-A-Glance" guides** available at *www.singlepensionscheme.gov.ie*
- the Important Notes at the end of this Statement

What information does my Statement contain?

Your Statement contains information on the following:

Part A	This confirms the personal information that we hold for you. You should review this now to make sure that it is correct. If any information is not correct, you should make contact with your Pensions Officer *(see Part H)* as soon as possible because the benefits on your Statement may need to be reviewed.
Part C	This provides a summary "snapshot" of contributions paid and your benefits earned during **this employment** as a member of the scheme at **31 December last** and confirms: • **total contributions** that you have paid up to 31 December last, including summary details of any lump sum amounts or Transfer Values from external pension arrangements that have been paid into the Scheme; • **total retirement benefit amounts**, termed *"referable amounts,"* that you have earned or purchased up to 31 December last.
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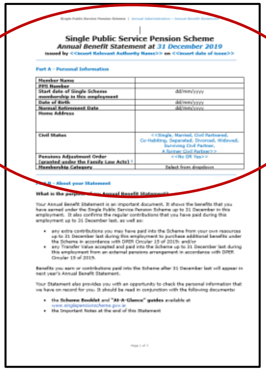

Part A, Personal Information

Single Public Service Pension Scheme

Annual Benefit Statement at 31 December 2025

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

Part A - Personal Information

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

Part B – About Your Statement

Part B - About your Statement

What is the purpose of my Annual Benefit Statement?

Your Annual Benefit Statement is an important document. It shows the benefits that you have earned under the Single Public Service Pension Scheme up to 31 December in this employment. It also confirms the regular contributions that you have paid during this employment up to 31 December last, as well as:

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- any Transfer Value accepted and paid into the Scheme up to 31 December last during this employment from an external pensions arrangement in accordance with DPER Circular 15 of 2019.

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Part C	This provides a summary "snapshot" of contributions paid and your benefits earned during **this employment** as a member of the scheme at **31 December last** and confirms: • **total contributions** that you have paid up to 31 December last, including summary details of any lump sum amounts or Transfer Values from external pension arrangements that have been paid into the Scheme; • **total retirement benefit amounts**, termed *"referable amounts,"* that you have earned or purchased up to 31 December last.
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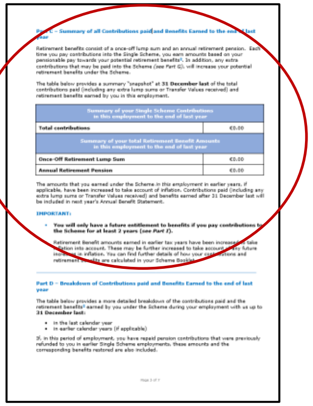


Part C – Summary of contributions and benefits earned to end of last year

Part C – Summary of all Contributions paid and Benefits Earned to the end of last year

Retirement benefits consist of a once-off lump sum and an annual retirement pension. Each time you pay contributions into the Single Scheme, you earn amounts based on your pensionable pay towards your potential retirement benefits[2]. In addition, any extra contributions that may be paid into the Scheme *(see Part G)*, will increase your potential retirement benefits under the Scheme.

The table below provides a summary "snapshot" at **31 December last** of the total contributions paid (including any extra lump sums or Transfer Values received) and retirement benefits earned by you in this employment.

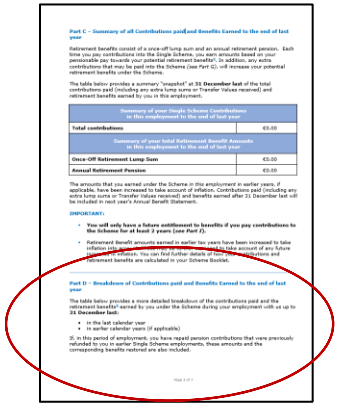
Summary of your Single Scheme Contributions in this employment to the end of last year	
Total contributions	€0.00
Summary of your total Retirement Benefit Amounts in this employment to the end of last year	
Once-Off Retirement Lump Sum	€0.00
Annual Retirement Pension	€0.00

The amounts that you earned under the Scheme *in this employment* in earlier years, if applicable, have been increased to take account of inflation. Contributions paid (including any extra lump sums or Transfer Values received) and benefits earned after 31 December last will be included in next year's Annual Benefit Statement.

IMPORTANT:

- **You will only have a future entitlement to benefits if you pay contributions to the Scheme for at least 2 years (*see Part I*).**
- Retirement Benefit amounts earned in earlier tax years have been increased to take inflation into account. These may be further increased to take account of any future increases in inflation. You can find further details of how your contributions and retirement benefits are calculated in your Scheme Booklet.

Part D – Breakdown of all contributions paid and benefits earned to the end of last year

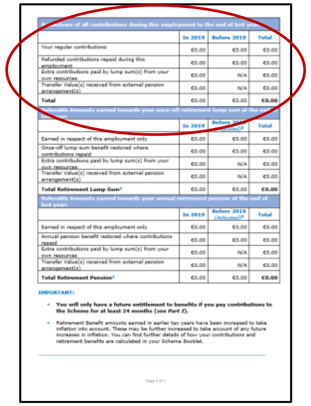


Part D – Breakdown of Contributions paid and Benefits Earned to the end of last year

The table below provides a more detailed breakdown of the contributions paid and the retirement benefits[2] earned by you under the Scheme during your employment with us up to **31 December last**:

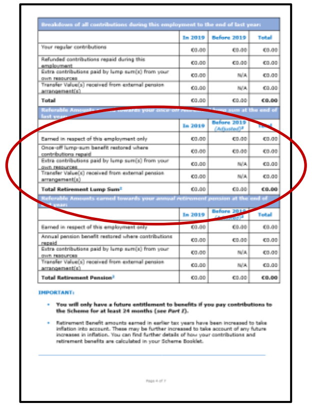
- in the last calendar year
- in earlier calendar years (if applicable)

If, in this period of employment, you have repaid pension contributions that were previously refunded to you in earlier Single Scheme employments, these amounts and the corresponding benefits restored are also included.



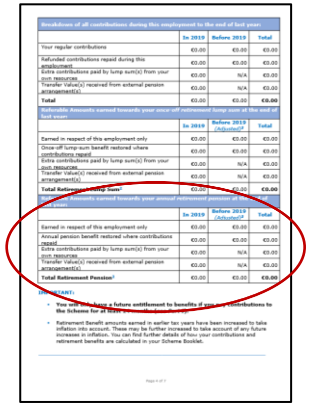
Part D – Breakdown of all contributions paid and benefits earned to the end of last year

Breakdown of all contributions during this employment to the end of last year:			
	In 2025	Before 2025	Total
Your regular contributions	€0.00	€0.00	€0.00
Refunded contributions repaid during this employment	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	N/A	€0.00
Total	€0.00	€0.00	**€0.00**



Part D – Breakdown of all contributions paid and benefits earned to the end of last year

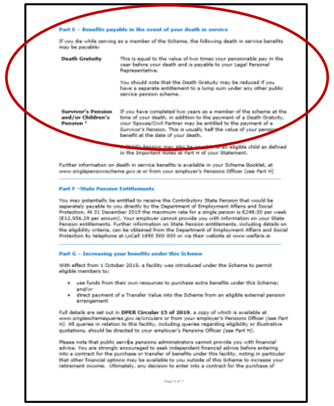
Referable Amounts earned towards your *once-off retirement lump sum* at the end of last year:			
	In 2025	**Before 2025** *(Adjusted)*[4]	**Total**
Earned in respect of this employment only	€0.00	€0.00	€0.00
Once-off lump-sum benefit restored where contributions repaid	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	N/A	€0.00
Total Retirement Lump Sum[2]	€0.00	€0.00	**€0.00**



Part D – Breakdown of all contributions paid and benefits earned to the end of last year

Referable Amounts earned towards your *annual retirement pension* at the end of last year:			
	In 2025	**Before 2025** *(Adjusted)*[4]	**Total**
Earned in respect of this employment only	€0.00	€0.00	€0.00
Annual pension benefit restored where contributions repaid	€0.00	€0.00	€0.00
Extra contributions paid by lump sum(s) from your own resources	€0.00	N/A	€0.00
Transfer Value(s) received from external pension arrangement(s)	€0.00	N/A	€0.00
Total Retirement Pension[2]	€0.00	€0.00	**€0.00**

Part E – Benefits payable in the event of death in service



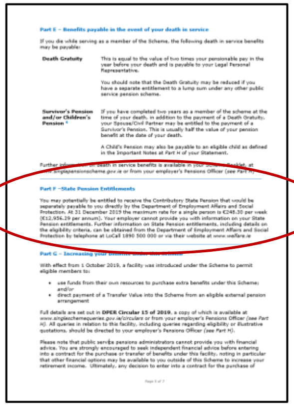
Part E – Benefits payable in the event of your death in service

If you die while serving as a member of the Scheme, the following death in service benefits may be payable:

Death Gratuity	This is equal to the value of two times your pensionable pay in the year before your death and is payable to your Legal Personal Representative. You should note that the Death Gratuity may be reduced if you have a separate entitlement to a lump sum under any other public service pension scheme.
Survivor's Pension and/or Children's Pension [4]	If you have completed two years as a member of the scheme at the time of your death, in addition to the payment of a Death Gratuity, your Spouse/Civil Partner may be entitled to the payment of a Survivor's Pension. This is usually half the value of your pension benefit at the date of your death. A Child's Pension may also be payable to an eligible child as defined in the Important Notes at *Part H* of your Statement.

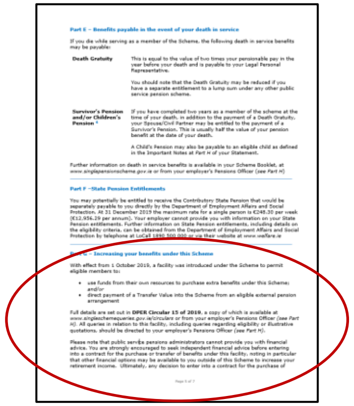
Further information on death in service benefits is available in your Scheme Booklet, at *www.singlepensionscheme.gov.ie* or from your employer's Pensions Officer (*see Part H*)

Part F – State Pension Entitlements



Part F –State Pension Entitlements

You may potentially be entitled to receive the Contributory State Pension that would be separately payable to you directly by the Department of Employment Affairs and Social Protection. From the 3rd January 2026 the maximum rate for a single person is €299.30 per week (€15,617.47 per annum). Your employer cannot provide you with information on your State Pension entitlements. Further information on State Pension entitlements, including details on the eligibility criteria, can be obtained from the Department of Employment Affairs and Social Protection by telephone at LoCall 1890 500 000 or via their website at *www.welfare.ie*



Part G – Increasing your benefits under this Scheme

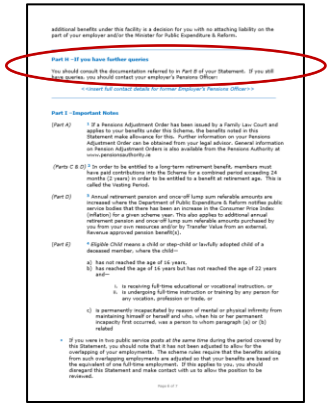
Part G – Increasing your benefits under this Scheme

With effect from 1 October 2019, a facility was introduced under the Scheme to permit eligible members to:

- use funds from their own resources to purchase extra benefits under this Scheme; *and/or*
- direct payment of a Transfer Value into the Scheme from an eligible external pension arrangement

Any extra contributions you may have paid into the Scheme from your own resources or Transfer Value from an external pension arrangement accepted and paid into the Scheme up to the 31st of December last during this employment and in accordance with appropriate Purchase and Transfer regulation.

Please note that public service pension administrators cannot provide you with financial advice. You are strongly encouraged to seek independent financial advice before entering into a contract for the purchase or transfer of benefits under this facility, noting in particular that other financial options may be available to you outside of this Scheme to increase your retirement income. Ultimately, any decision to enter into a contract for the purchase of additional benefits under this facility is a decision for you with no attaching liability on the part of your employer and/or the Minister for Public Expenditure & Reform.



Part H – If you have further queries

Part H –If you have further queries

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

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

Part I – Important notes

Part I –Important Notes

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

(Parts C & D) [2] In order to be entitled to a long-term retirement benefit, members must have paid contributions into the Scheme for a combined period exceeding 24 months (2 years) in order to be entitled to a benefit at retirement age. This is called the Vesting Period.

(Part D) [3] Annual retirement pension and once-off lump sum referable amounts are increased where the Department of Public Expenditure & Reform notifies public service bodies that there has been an increase in the Consumer Price Index (inflation) for a given scheme year. This also applies to additional annual retirement pension and once-off lump sum referable amounts purchased by you from your own resources and/or by Transfer Value from an external, Revenue approved pension benefit(s).

(Part E) [4] *Eligible Child* means a child or step-child or lawfully adopted child of a deceased member, where the child—

a) has not reached the age of 16 years,
b) has reached the age of 16 years but has not reached the age of 22 years and—

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

c) is permanently incapacitated by reason of mental or physical infirmity from maintaining himself or herself and who, when his or her permanent incapacity first occurred, was a person to whom paragraph (a) or (b) related

- If you were in two public service posts *at the same time* during the period covered by this Statement, you should note that it has not been adjusted to allow for the overlapping of your employments. The scheme rules require that the benefits arising from such overlapping employments are adjusted so that your benefits are based on the equivalent of one full-time employment. If this applies to you, you should disregard this Statement and make contact with us to allow the position to be reviewed.

Page 6 of 7

What is the official instruction to apply CPI to referable amounts earned by active members of the Scheme and to Single Scheme pensions in payment?

Pensions Act 1990?

DPER Circular or Letter?

CSO Website?

DPER Circular or Letter

Who is legally responsible for the issue of Annual Benefit Statements?

The Member?

Single Scheme Team?

Relevant Authority?

Relevant Authority

Other Annual Administration Activities

Pensioner Declaration Form

- Audit requirement / best practice (Pensions Authority guidelines)

- Declaration form issues to **all** pensioners – pre and post 2013

- Hold placed on payment of pension where form not returned to Pension Paying Authority

- Reminder:
  - *Retirement Pensions*
  - *Spouse/Civil Partner Pensions*
  - *Eligible Child Pensions*
  - *Designated Beneficiary (PAO)*

DPER Annual Survey of Membership

- For administrative ease, DPER calculates and remits fees to the Pensions Authority on behalf of all Relevant Authorities

- Fee payable is based on active membership of Single Scheme at **1 January**

- Annual survey requesting membership data issues at the start of each year by Single Scheme Project Team

- Important that this is completed in a timely manner

- Allows DPER to examine membership data across the public service and measure compliance

Administrator's FAQs

**If you are having issues downloading any of the tools or documents please follow the instructions detailed on our Technical Advice page*

SINGLE PUBLIC SERVICE PENSION SCHEME
Frequently Asked Questions

This FAQ is targeted at administrators of the *Single Public Service Pension Scheme* that launched on 1 January 2013. The Scheme's rules are set out in the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 ("the 2012 Act"). This FAQ contains information and guidance on the operation of the Scheme. It does not constitute legal advice on the interpretation of the 2012 Act or related legislation; nor is it intended to substitute for such advice. It does not address every query that could arise about the scheme.

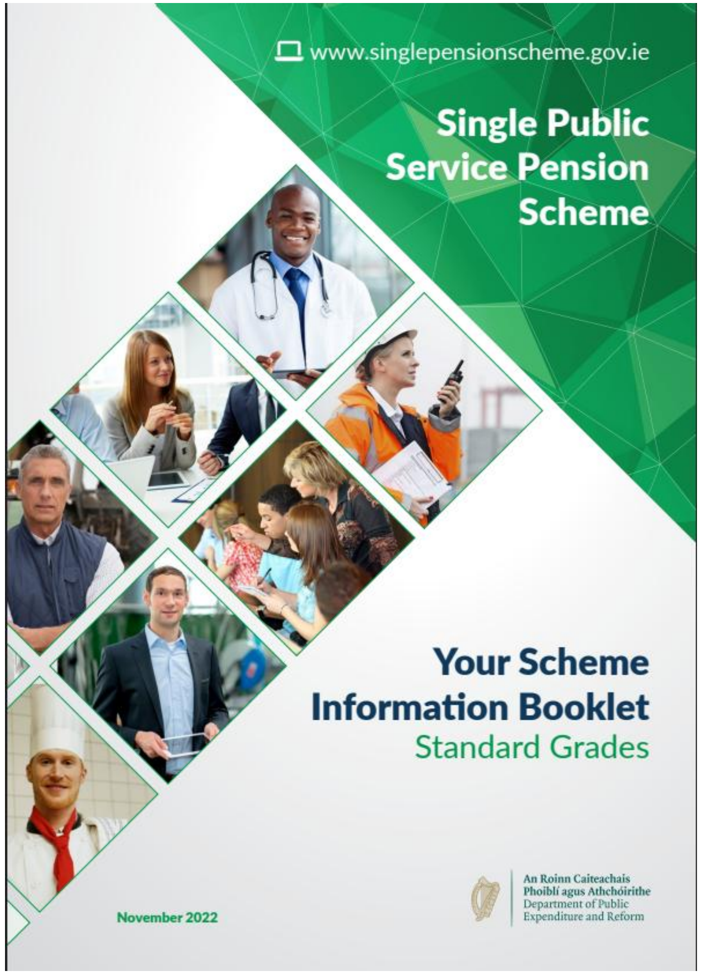
Updated versions of this FAQ may be posted to the Single Scheme website from time to time. This version reflects the introduction of purchase and transfer facilities, as well as some further clarifications.

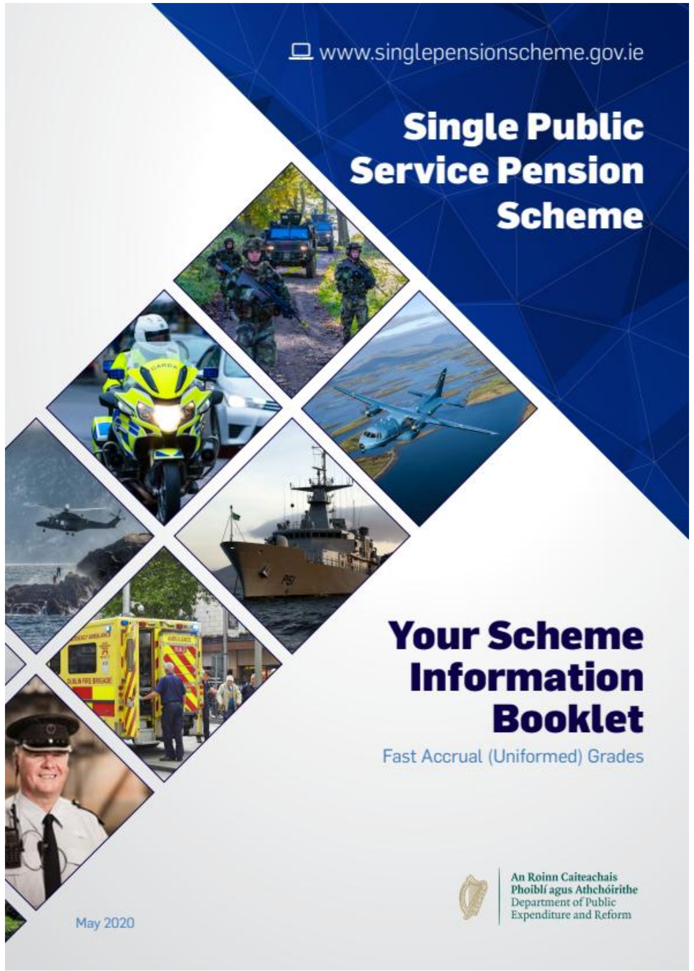
Comments or suggestions on this document are welcome and should be emailed to singleschemequeries@per.gov.ie (please include "FAQ" in the subject line).

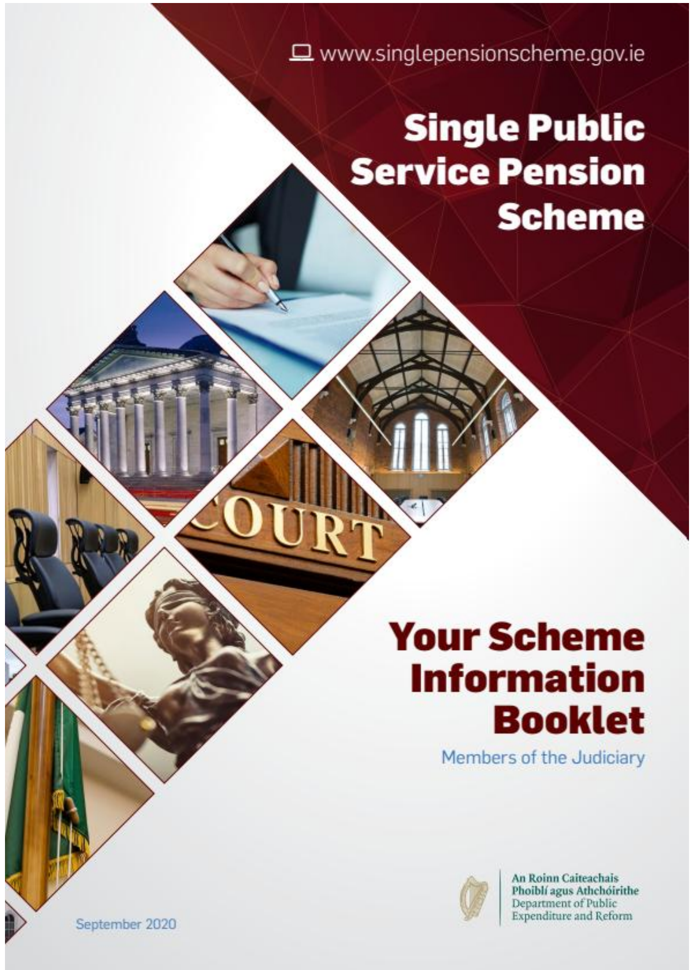
Administrators are encouraged to familiarise themselves with the resources available on the Single Scheme website https://singlepensionscheme.gov.ie

Toolkits	Administrators can access technical resources to assist with the following topics: • Recruitment • Leavers • Retirement • Death • Annual Administration Activities • Purchase and Transfer
Calculation Tools	Administrators can access technical resources to assist with the following topics: • Contributions and Referable Amounts • Vesting Period • Pensioners CPI • Death in Service Pension Enhancement • Cost Neutral Early Retirement • Purchase and Transfer
Circulars and Legislation	Administrators can access relevant Legislation, Circulars, Regulations and Letters to Personnel Officers for further information and to assist with their administration of the Single Scheme

Scheme Booklets, aimed at "standard" accrual members of the Scheme as well as a separate booklet tailored to "uniformed fast accrual" members, are available here.


www.singlepensionscheme.gov.ie
Single Public Service Pension Scheme
Your Scheme Information Booklet
Standard Grades
November 2022
An Roinn Caiteachais Phoiblí agus Athchóirithe
Department of Public Expenditure and Reform


www.singlepensionscheme.gov.ie
Single Public Service Pension Scheme
Your Scheme Information Booklet
Fast Accrual (Uniformed) Grades
May 2020
An Roinn Caiteachais Phoiblí agus Athchóirithe
Department of Public Expenditure and Reform


www.singlepensionscheme.gov.ie
Single Public Service Pension Scheme
Your Scheme Information Booklet
Members of the Judiciary
September 2020
An Roinn Caiteachais Phoiblí agus Athchóirithe
Department of Public Expenditure and Reform

www.singlepensionscheme.gov.ie

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

www.singlepensionscheme.gov.ie

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

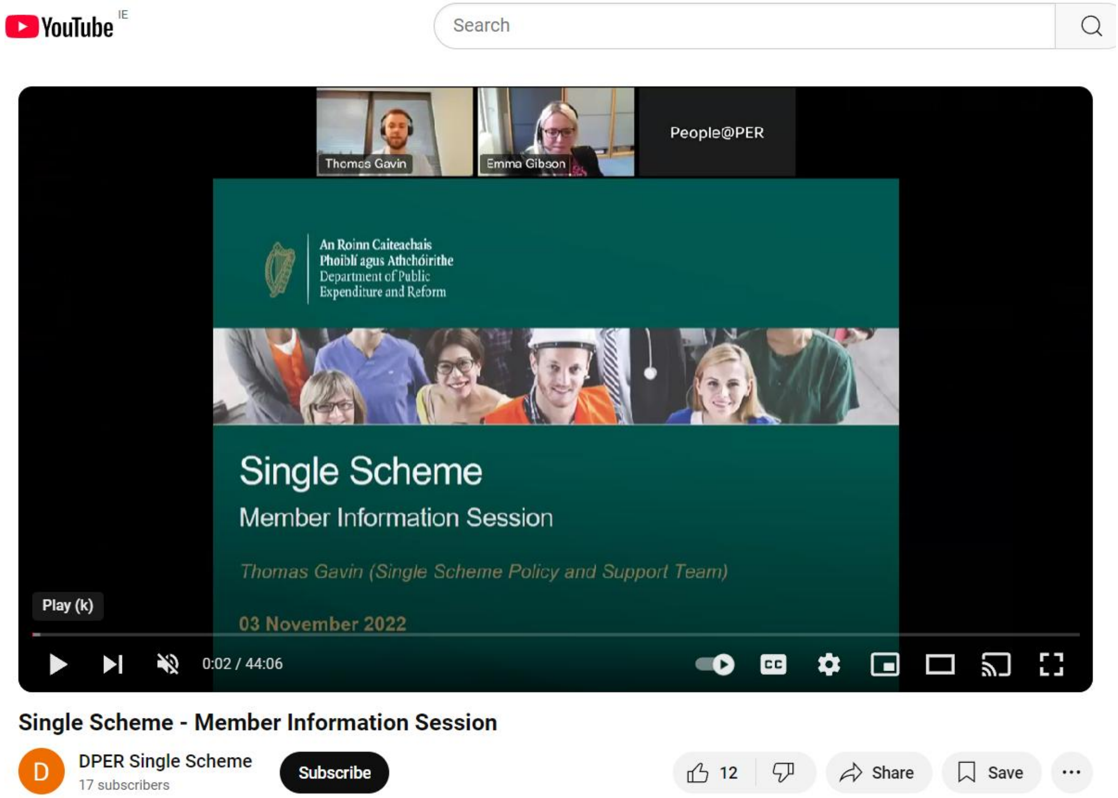
Member Information Video

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.



An Roinn Caiteachais Phoiblí Bonneagair
Athchóiriúcháin Seirbhíse Poiblí agus Digitiúcháin
Department of Public Expenditure Infrastructure
Public Service Reform and Digitalisation

Questions?

www.singlepensionscheme.gov.ie

singleschemequeries@per.gov.ie

Single Pension Scheme Centralised Database and Information System (CDIS)

Memo for Decision

May 2025

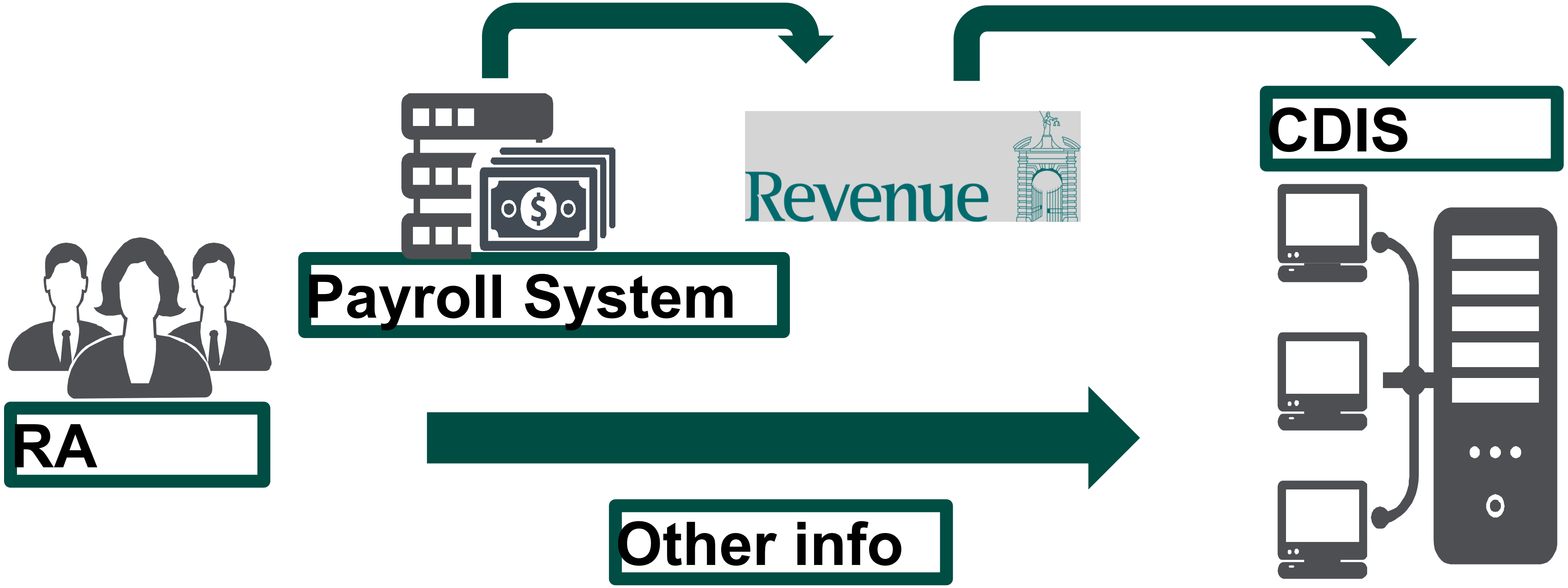
Approve that DPER progress, in collaboration with Revenue and the Department of Social Protection, a design for a Centralised Database and Information System to support Relevant Authorities in the administration of the Single Public Service Pension Scheme

Dec 2025

Approve the priority drafting of legislation required to underpin the establishment of the Centralised Database and Information System.

A centralised solution will securely consolidate Scheme-member data, streamline administration and create efficiencies, help standardise the approach to compliant Scheme administration and provide value for money in how Relevant Authorities meet their compliance obligations.

Single Scheme Centralised Database Information System



Single Scheme Centralised Database Information System

2027 – Service for Compliance

- Pensionable Remuneration
- Net Pensionable Remuneration
- Single Scheme “FTE”
- Lump Sum Referable Amount
- Pension Referable Amount

Roles of Relevant Authorities

- Pay period contribution and referable amounts details to be submitted to CDIS via Revenue's Payroll Reporting system on a pay period basis. Other information, such as refunds, repayment of refunds, transfer/purchases of referable amounts etc. to be updated by RAs on the CDIS on a timely basis.

- Continue with the upload of annualised data to the Databank for the membership details up to the end of 31/12/2027.

- Team will, as matters advance, communicate and engage with Relevant Authorities in respect of the system, requirements and responsibilities.

- Queries/observations, please mail singleschemequeries@per.gov.ie with "CDIS" in subject-line.