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

Single Public Service Pension Scheme

Relevant Authority Training Webinar

Module D: Retirement Benefits Administration

Wednesday 15th July 2026

Retirement Benefits Administration

1. Pre-2013 versus Single Scheme - overview
2. Website Resources for Administrators
3. Single Scheme Members and Retirement Options
    - *Normal Retirement*
    - *Deferred/Preserved Retirement*
    - *Cost Neutral Early Retirement (CNER) and*
    - *Ill-Health Retirement/Short-Service Gratuity*
4. Compliance matters
5. Close

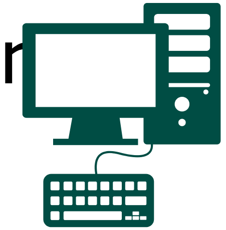
Housekeeping

- Webinar will run from 10.30am to 12.30pm. Break at 11.30pm for ten minutes.

- Mics will be muted for duration of webinar.

- Please use “Q and A” or “Chat” function to submit a question.

- Webinar part of suite of other resources available on our website – www.singlepensionscheme.gov.ie



Pre-2013 versus Single Scheme

Single Scheme versus Pre-2013 Pension Schemes

Some key differences include:

No cap on length of time over which Single Scheme members can accrue benefits, 40 year cap applies to pre-2013 pension schemes only.

Single Scheme retirement benefits are the sum of pension and lump-sum referable amounts earned from pay-period to pay-period, Scheme Year to Scheme Year and increased where CPI is positive

Ill-Health Retirement Pension eligibility after 24 month vesting period completed (five years pre-2013).

**Guidance note 1/2017 sets out relevant information in relation to retiring on ill-health grounds*

Single Scheme – Overview

Single Scheme - Ongoing and Iterative

	Benefit Calculation	CPI
Yr 1	Pay, % FTE = Referable Amount	✓
Yr 2	Pay, % FTE = Referable Amount	✓
Yr 3	Pay, % FTE = Referable Amount	✓
Yr 4	Pay, % FTE = Referable Amount	✓
……		
Yr 41	Pay, % FTE = Referable Amount	✓
Yr 42	Pay, % FTE = Referable Amount	✓
Yr 43	Pay, % FTE = Referable Amount	✓

Pension and Lump-sum Calculation:
Referable Amounts accrued <u>every pay-period</u>

Website Resources
Administrators and Members

Retirement Toolkits

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

- Normal Retirement
- Cost Neutral Early Retirement
- Ill Health Retirement

Normal Retirement

Context: In advance of retirement, a member must be issued with formal documents confirming their entitlements under the Single Pension Scheme.

Resource Toolkit: The resources provided in the table below may be used when a Scheme member retires at Normal Retirement Age. Please note that the Process Map should be read with the Process Guidelines.

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

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

Descriptor	Type	Link
1.Normal Retirement - Process Map	Process Map	
2.Normal Retirement - Process Guidelines	Process Guidelines	
3.Circulars and Legislation	Website Page	
4.Retirement Options Request Form	Template Form	
5.Verification Form - Other Retained Benefits Form (Non-Single Scheme)	Template Form	
6.Verification Form - Retained Single Scheme Benefits from prior employments	Template Form	
7.Retained Single Scheme Benefits Verification Form Cover Letter	Template Letter	
8.Scheme Vesting Calculation Tool	Calculation Tool	
9.Contributions and Referable Amounts Calculation Tool	Calculation Tool	
10.Normal Retirement - Interim Retirement Benefit Statement Template	Template Statement	
11.Normal Retirement - Interim Retirement Benefit Statement Cover Letter Template	Template Letter	
12.Member Retirement Acknowledgement Form	Template Form	

Toolkits cover:

- Normal Retirement
- Cost-Neutral Early Retirement
- Ill-Health Retirement (vested)
- Short-Service Gratuity (not-vested)

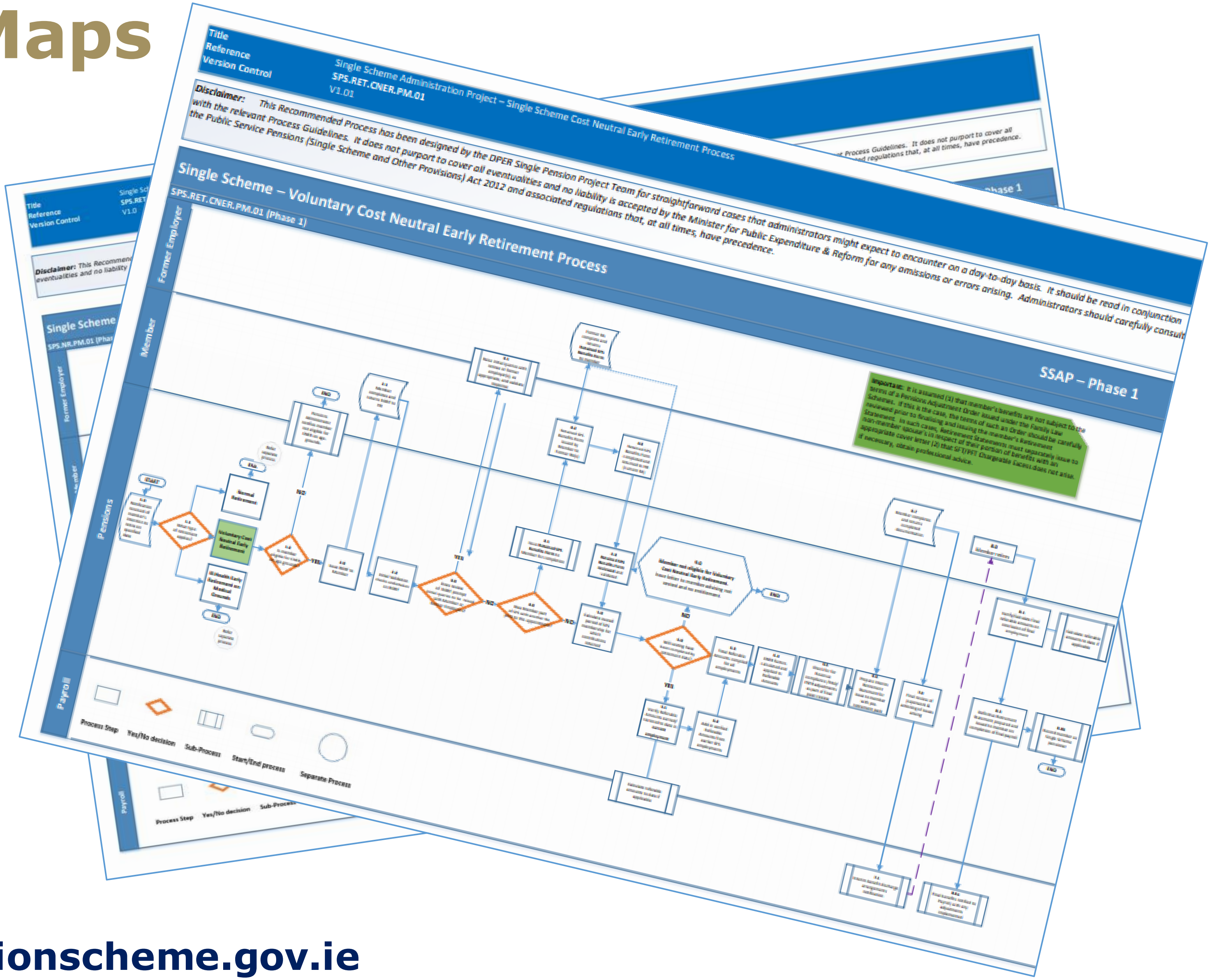
www.singlepensionscheme.gov.ie

Process Maps

Employers

Toolkits

Leavers



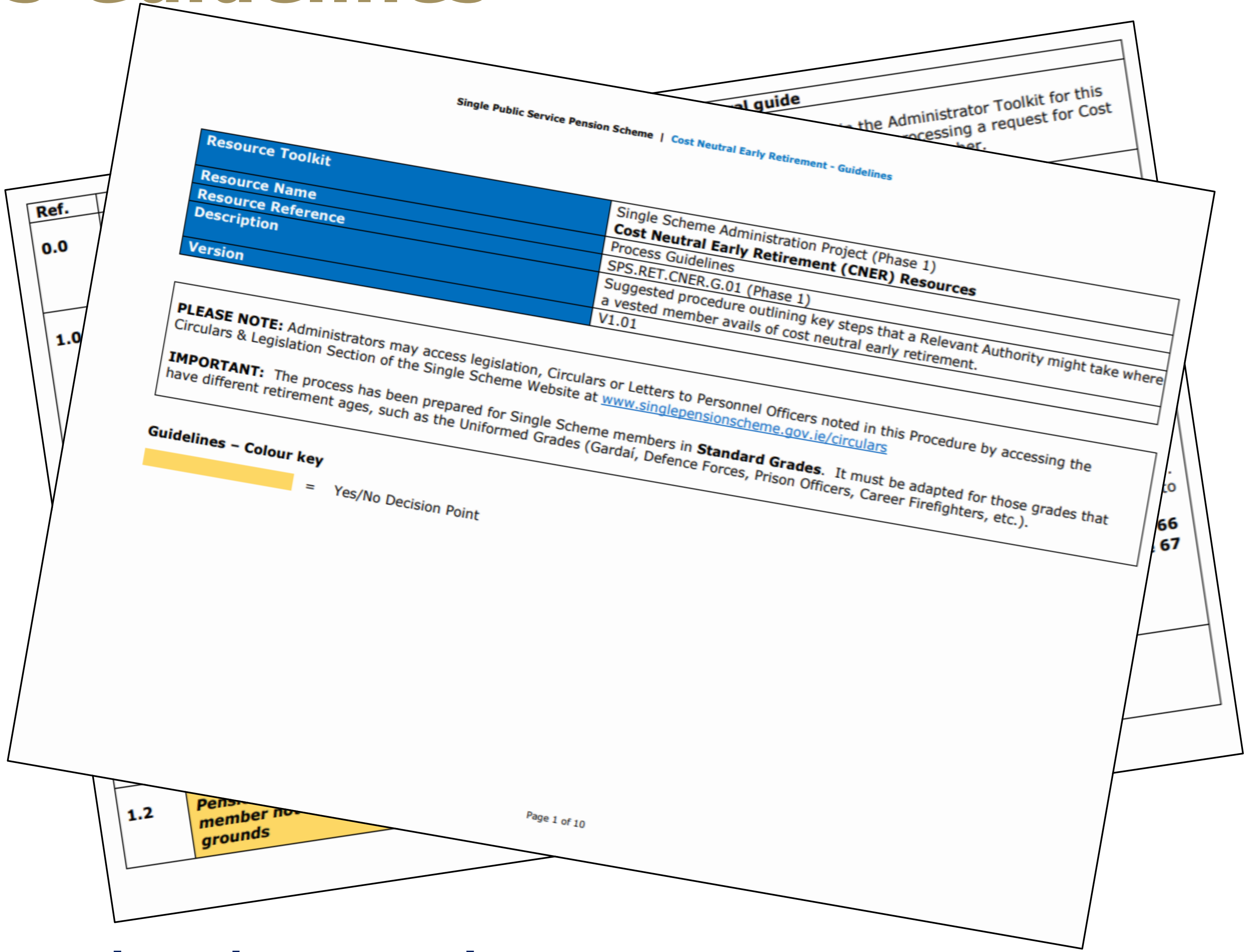
www.singlepensionscheme.gov.ie

Process Guidelines

Employers

Toolkits

Leavers



Single Public Service Pension Scheme | Cost Neutral Early Retirement - Guidelines

Resource Toolkit	Single Scheme Administration Project (Phase 1)
Resource Name	**Cost Neutral Early Retirement (CNER) Resources** Process Guidelines
Resource Reference	SPS.RET.CNER.G.01 (Phase 1)
Description	Suggested procedure outlining key steps that a Relevant Authority might take where a vested member avails of cost neutral early retirement.
Version	V1.01

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

IMPORTANT: The process has been prepared for Single Scheme members in **Standard Grades**. It must be adapted for those grades that have different retirement ages, such as the Uniformed Grades (Gardaí, Defence Forces, Prison Officers, Career Firefighters, etc.).

Guidelines – Colour key

= Yes/No Decision Point

Page 1 of 10

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

www.singlepensionscheme.gov.ie

Normal Retirement

Process Steps

- HR / Pensions in Relevant Authority or Shared Service can identify those active members eligible to retire on age grounds in advance of the Normal Retirement Age

- Relevant Authority writes out to eligible members with Pre-Retirement Pack, six to nine months in advance of the Normal Retirement Age

- If member makes decision to proceed, formal notification submitted to Relevant Authority in line with notice period protocols

Process Steps

- A member must have reached the minimum or normal retirement age at the proposed date of retirement to be eligible.

- Normal Retirement Age under the Single Scheme is the same as member eligibility age for the State Pension (Contributory) for standard accrual members

- Normal retirement age for the majority of Scheme members now 66 years of age. Upper retirement age of 70

Process Steps

- Formal notice to retire received in good time from member
- Ensure sufficient time to fully process and pay retirement pension and lump sum benefits
- What type of retirement applies?
- Confirm Member’s eligibility to retire
  - *Date of birth?*
  - *Member’s date of retirement after member’s Normal Retirement age?*
  - *Vested in the Scheme?*

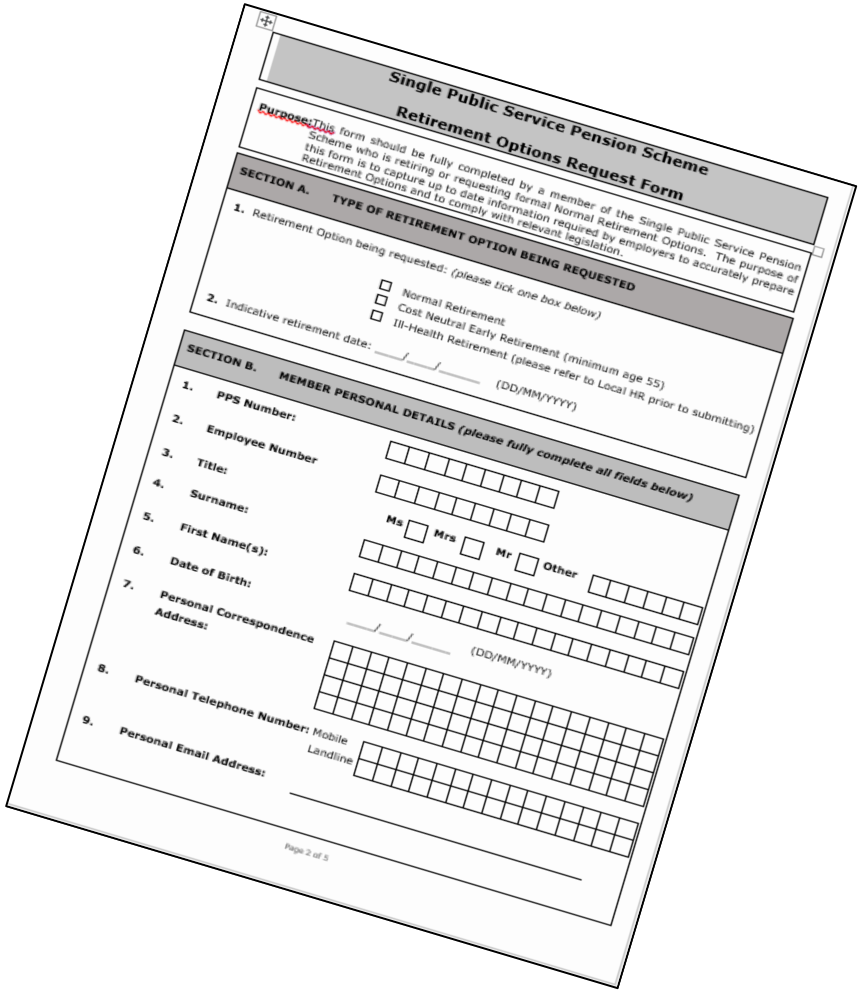
Process Steps

- Issue *Retirement Option Request Form* (RORF) to Member

- Original documents that may be required to be submitted with completed RORF:
    - *Member's birth certificate*
    - *Member's original Marriage Certificate or Certificate of Civil Partnership (if applicable)*
    - *Original Birth Certificate of member Spouse/Civil Partner (if applicable)*

Process Steps

- Template RORF available in Administrator Toolkit
- Issued to eligible member when notification of intention to retire formally received by RA
- RORF is completed and returned by member prior to retirement date - set a deadline for return of form to allow adequate time to process and pay benefits
- Offer assistance on completion of the form if required



Single Public Service Pension Scheme
Retirement Options Request Form

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

SECTION A. TYPE OF RETIREMENT OPTION BEING REQUESTED

1. Retirement Option being requested: (please tick one box below)
   - ☐ Normal Retirement
   - ☐ Cost Neutral Early Retirement (minimum age 55)
   - ☐ Ill-Health Retirement (please refer to Local HR prior to submitting)
2. Indicative retirement date: ___/___/____ (DD/MM/YYYY)

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

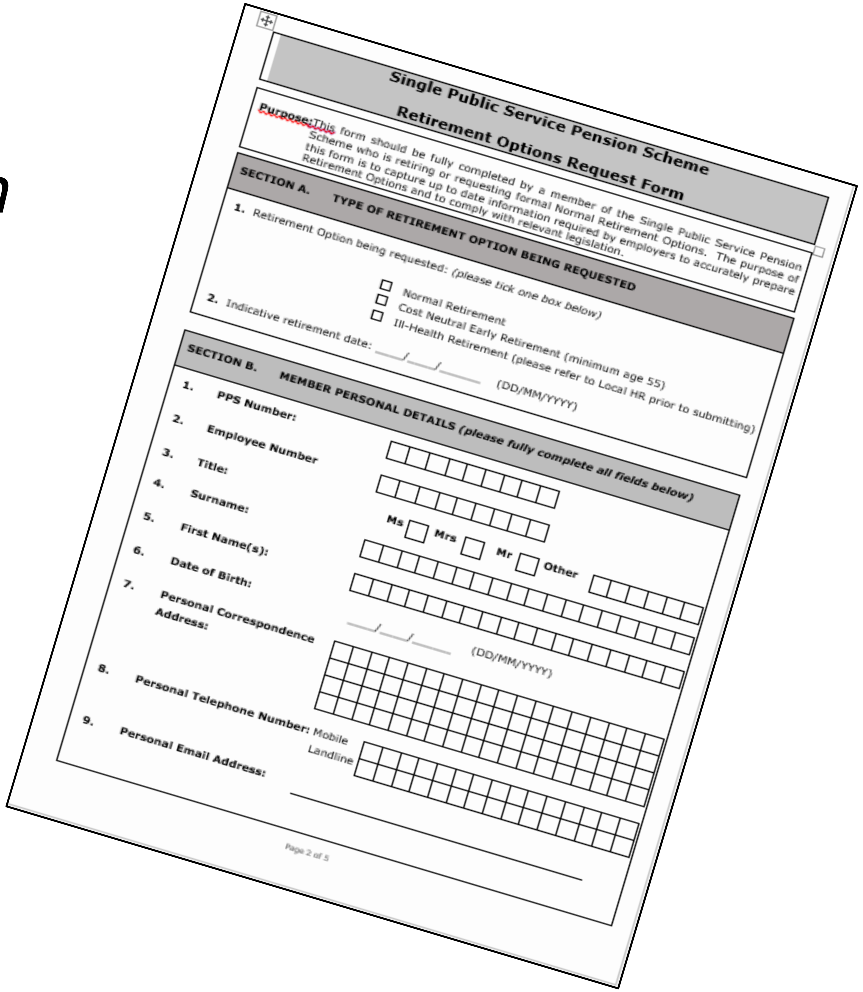
1. PPS Number:
2. Employee Number
3. Title: Ms ☐ Mrs ☐ Mr ☐ Other
4. Surname:
5. First Name(s):
6. Date of Birth: ___/___/____ (DD/MM/YYYY)
7. Personal Correspondence Address:
8. Personal Telephone Number: Mobile Landline
9. Personal Email Address:

Page 2 of 5

Process Steps

RORF assists Administrators in meeting their legal obligations and:

- *Includes statutory declaration in relation to any other pension benefits payable from any other sources - other than State Pension (Contributory)*
- *Captures information on Single Scheme Member benefits held with former RA employers*
- ***"Ret Ben 1" issued with RORF** to capture details of any other, non-Single Scheme retained benefits*



Single Public Service Pension Scheme
Retirement Options Request Form

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

SECTION A. TYPE OF RETIREMENT OPTION BEING REQUESTED

1. Retirement Option being requested: *(please tick one box below)*
   - ☐ Normal Retirement
   - ☐ Cost Neutral Early Retirement (minimum age 55)
   - ☐ Ill-Health Retirement (please refer to Local HR prior to submitting)
2. Indicative retirement date: ___/___/____ (DD/MM/YYYY)

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

1. **PPS Number:**
2. **Employee Number**
3. **Title:** Ms ☐ Mrs ☐ Mr ☐ Other
4. **Surname:**
5. **First Name(s):**
6. **Date of Birth:** ___/___/____ (DD/MM/YYYY)
7. **Personal Correspondence Address:**
8. **Personal Telephone Number:** Mobile / Landline
9. **Personal Email Address:**

Page 2 of 5

Retirement Options Request Form

Single Public Service Pension Scheme

Retirement Options Request Form

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

SECTION A. TYPE OF RETIREMENT OPTION BEING REQUESTED

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

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

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

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

1. **PPS Number:**
2. **Employee Number**
3. **Title:** Ms ☐ Mrs ☐ Mr ☐ Other
4. **Surname:**
5. **First Name(s):**
6. **Date of Birth:** ____/____/______ (DD/MM/YYYY)
7. **Personal Correspondence Address:**
8. **Personal Telephone Number:** Mobile
   Landline
9. **Personal Email Address:** ______________________________

Retirement option being applied for

Personal Information

www.singlepensionscheme.gov.ie

Retirement Options Request Form

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

Legal Civil Status: ☐ Single ☐ Married ☐ Civil Partnership ☐ Co-Habiting

(please tick ONE box only) ☐ Separated ☐ Divorced ☐ Widowed ☐ Surviving Civil Partner

☐ A Former Civil Partner
(i.e. Formerly in a Civil Partnership that has been legally dissolved)

Name of Spouse/ Civil Partner: ____________________

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

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

Please provide details for each eligible child[1] in the table below:

#	Eligible Child's Name:	Gender:	Date of Birth:
1		M ☐ F ☐	D D M M Y Y Y Y
2		M ☐ F ☐	D D M M Y Y Y Y
3		M ☐ F ☐	D D M M Y Y Y Y
4		M ☐ F ☐	D D M M Y Y Y Y
5		M ☐ F ☐	D D M M Y Y Y Y

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

Please enclose the following *original* Certificates:

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

*[1]An eligible Child means a child or step-child or lawfully adopted child of a member, where the child a)has not attained the age of 16 years; b)has attained the age of 16 years but has not attained the age of 22 years **and** (i) is receiving full-time educational or vocational instruction **or** (ii) is undergoing full-time instruction or training by any person for any vocation, profession or trade; or (c) is permanently incapacitated by reason of mental or physical infirmity from maintaining himself or herself and who, when his or her permanent incapacity first occurred, was a person to who met the conditions at (a) or (b) above.*

SECTION D. FAMILY LAW MATTERS

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

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

Spouse/Civil Partner and Eligible Children, Family Law (PAO)

www.singlepensionscheme.gov.ie

Retirement Options Request Form

SECTION E. STATUTORY PENSIONS DECLARATION FORM

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

NOTE: A response to ALL questions below is mandatory

1. On or after 7 December 2005 and up to and including the date you make this declaration, did you:		
(a) Become entitled to any pension, lump sum or any other pension related benefit[2] from any pension arrangement, other than your pension entitlements from your current Public Service employer under the terms of the Single Public Service Pension Scheme?	YES ☐	NO ☐
(b) Direct that a payment or transfer be made to an overseas pension arrangement?	YES ☐	NO ☐
2. From the date you make this declaration up to the date of your retirement/claiming preserved pension benefits from the civil service (or public service):		
(a) Do you expect to become entitled to any pension, lump sum or any other pension related benefit[3] from any other pension arrangement other than from the Single Public Service Pension Scheme?	YES ☐	NO ☐
(b) Did you intend to direct that a payment or transfer be made to an overseas pension arrangement?	YES ☐	NO ☐

Important

*If you have answered **"Yes"** to any of the above questions, you must complete **Form RetBen1** for each pension benefit source.*

*If you have answered **"No"** to each of the above questions, Form RetBen1 does not need to be completed*

3. Do you have a certificate from the Revenue Commissioners stating the amount of your Personal Fund Threshold in accordance with section 787P of the Taxes Consolidation Act 1997? **If the answer is 'Yes', please enclose a copy of the Certificate issued by the Revenue Commissioners.**	YES ☐	NO ☐
4.		
(a) On or after 8 February 2012 and up to and including the date you make this declaration, did you exercise an encashment option in accordance with section 787TA of the Taxes Consolidation Act 1997?	YES ☐	NO ☐
(b) From the date you make this declaration up to the date of your retirement / claiming preserved pension benefits from the civil service (or public service), do you intend to exercise an encashment option in accordance with section 787TA of the Taxes Consolidation Act 1997?	YES ☐	NO ☐

Details of other privately held pension benefits

Details of other public service pension benefits

Does applicant have a PFT?

Retirement Options Request Form

5. If you have exercised, or intend to exercise, an encashment option in accordance with section 787TA of the Taxes Consolidation Act 1997 (the Act) in circumstances where all or any part of the encashment tax remains (or is likely to remain) unpaid[4] and, as such, is required under section 18 of the Act to treated as "chargeable excess tax" by the public sector pension administrator, please specify the amount (or likely amount) of the unpaid encashment tax: €_______________

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

EMPLOYEE DECLARATION
I declare that the information provided by me in this form is complete and correct. I acknowledge that I am personally responsible for any tax liability that may arise due to my non-declaration/incorrect declaration of any retirement benefits on this form.
Print Name: ______________________________
Signature: ______________________________
Date: __/__/____ (DD/MM/YYYY)

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

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

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

Employee Declaration

Does completed RORF raise queries?

If so, *validate information with member/former employer(s) where required*

Process Steps

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

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

Was the member in the Single Scheme with another RA?

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

Ret Ben 1 Form

- Template “Ret Ben 1” form can be used where a Scheme member has indicated that they hold **retained** non-Single Scheme pension benefits including:

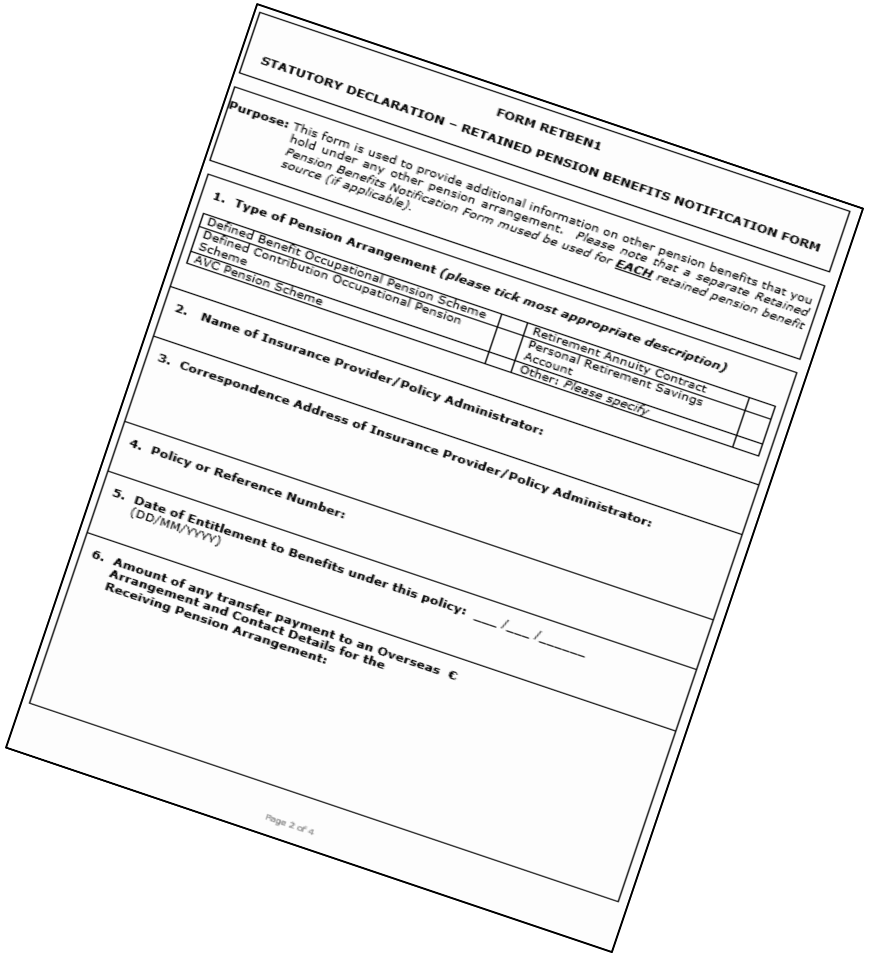
    - *Pre 2013 public service pension benefits*

    - *Private pensions (domestic or overseas)*

- Member authorises Relevant Authority to obtain relevant information from other parties

- “Ret Ben 1” captures key information to assist Scheme Administrators meet their Revenue obligations

- A separate “Ret Ben 1” form must be issued for **<u>each</u>** retained benefit source



FORM RETBEN1

STATUTORY DECLARATION – RETAINED PENSION BENEFITS NOTIFICATION FORM

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

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

Defined Benefit Occupational Pension Scheme		Retirement Annuity Contract	
Defined Contribution Occupational Pension Scheme		Personal Retirement Savings Account	
AVC Pension Scheme		Other: *Please specify*	

2. Name of Insurance Provider/Policy Administrator:

3. Correspondence Address of Insurance Provider/Policy Administrator:

4. Policy or Reference Number:

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

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

Page 2 of 4

Verification Form – Other Single Scheme Benefits

- This form is used when a member has indicated on the RORF that they may **have retained Single Scheme benefits** from employment with another RA

- Contains key information that may assist with the accurate calculation of member benefits

- Cover letter and template form available on website:

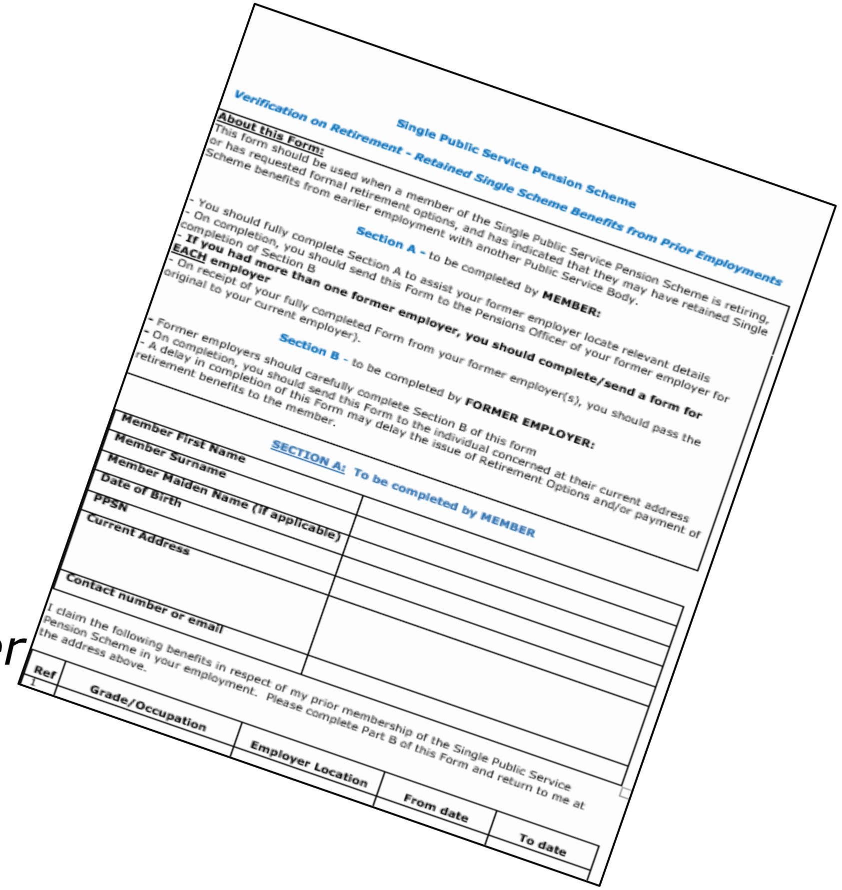
  - *Member completes Part A of form and arranges for completion of Part B by former Relevant Authority employer(s).*

  - ***A separate form should issue to each Relevant Authority** if more than one former Single Scheme employer*

  - *Member returns completed form(s) to Relevant Authority*

  - *Vesting Check*

  - *Referable Amounts validated*



Single Public Service Pension Scheme

Verification on Retirement - Retained Single Scheme Benefits from Prior Employments

About this Form:

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

Section A - to be completed by MEMBER:

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

Section B - to be completed by FORMER EMPLOYER:

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

SECTION A: To be completed by MEMBER

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

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

Ref	Grade/Occupation	Employer Location	From date	To date

Verification Form – Other Single Scheme Benefits

- Member may have the option to restore benefits in respect of prior Single Scheme employment(s).

- Member may already be in the process of restoring benefits. Benefits are not restored until any refund (plus compound interest) is paid in full. It is necessary to calculate the amount of refund paid and the sum of referable amounts restored and deduct any liability from the calculated gross lump sum

- Referable Amounts verified for former Single Scheme employment(s)

- Referable Amounts consolidated across all employments by final Relevant Authority

Interim Retirement Benefit Statement

- Issued to member prior to retirement date along with:

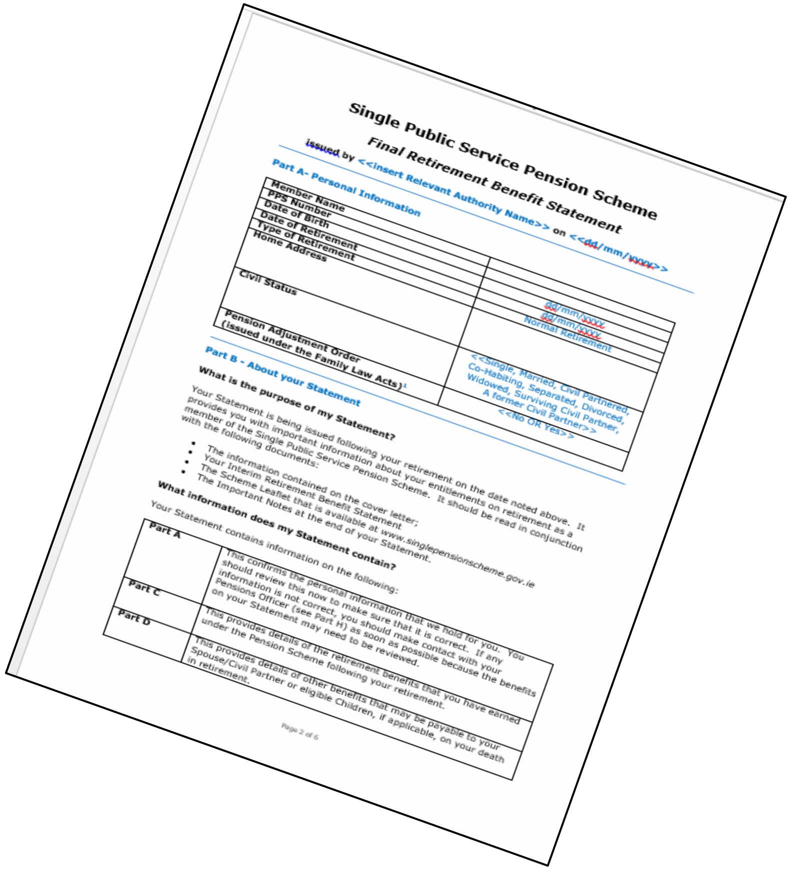
  - *Interim Retirement Statement Cover Letter* – Next Steps/ Documentation Required
  - *Member's Retirement Acknowledgement Form*
  - *Bank Mandate Form*

- Sets out the basis for Single Scheme retirement benefit calculations

- Specify date for return of *Member Retirement Acknowledgement Form* which is required prior to issue of instruction to pay member retirement benefits

Final Retirement Benefit Statement

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



Single Public Service Pension Scheme

Final Retirement Benefit Statement

issued by <<insert Relevant Authority Name>> on <<dd/mm/yyyy>>

Part A- Personal Information

Member Name	
PPS Number	
Date of Birth	dd/mm/yyyy
Date of Retirement	dd/mm/yyyy
Type of Retirement	Normal Retirement
Home Address	
Civil Status	<<Single, Married, Civil Partnered, Co-Habiting, Separated, Divorced, Widowed, Surviving Civil Partner, A former Civil Partner>>
Pension Adjustment Order (issued under the Family Law Acts)[1]	<<No OR Yes>>

Part B - About your Statement

What is the purpose of my Statement?

Your Statement is being issued following your retirement on the date noted above. It provides you with important information about your entitlements on retirement as a member of the Single Public Service Pension Scheme. It should be read in conjunction with the following documents:

- The information contained on the cover letter;
- Your Interim Retirement Benefit Statement
- The Scheme Leaflet that is available at www.singlepensionscheme.gov.ie
- The Important Notes at the end of your 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 details of the retirement benefits that you have earned under the Pension Scheme following your retirement.
Part D	This provides details of other benefits that may be payable to your Spouse/Civil Partner or eligible Children, if applicable, on your death in retirement.

Page 2 of 6

Deferred Benefits

- A member who has paid contributions to the Scheme for 24 months or more and ceases pensionable employment before reaching the Normal Retirement Age will be eligible for deferred or “preserved” benefits on reaching the Normal Retirement Age

- Final Relevant Authority is responsible for processing the retirement of a deferred member in respect of all Single Scheme employments

- Process is the same as that for Normal Retirement

- Deferred Retirement Benefits based on referable amounts accrued throughout all pensionable employments and up to last day of employment with the final RA

- Referable amounts adjusted for CPI where applicable

Where a retiring member of the Single Scheme has had multiple Relevant Authority employers, who is responsible for consolidating and paying all benefits built up?

- ***The Employee?***
- ***The Final Relevant Authority?***
- ***The Single Scheme Team?***

Final Relevant Authority Employer

A **deferred** member can apply to the final Relevant Authority employer for deferred Single Scheme benefits from which age?

- ***70?***
- ***Deferred Normal Retirement Age?***
- ***55?***

Deferred Normal Retirement Age

Cost Neutral Early Retirement

Cost Neutral Early Retirement

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

Ref: Circular 18 of 2017

Cost Neutral Early Retirement

Appendix A – Actuarial Reduction Tables for Cost Neutral Early Retirement

Table 1 – Normal Retirement Age 66 Years

Age at Last Birthday	Pension	Lump Sum
55	69%	97%
56	71%	97%
57	73%	97%
58	76%	98%
59	78%	98%
60	81%	98%
61	84%	98%
62	86%	99%
63	90%	99%
64	93%	99%
65	96%	99%
66	100%	100%

- **Circular 18 of 2017**: Pension and Lump-Sum reduction factors based on NRA of 66, 67 or 68
- However, since Budget 2021 deferral in the increase to 67 years of age for eligibility for State Pension (Contributory) **all standard accrual member CNER applications will be on the basis of a Normal Retirement Age of 66 years of age**
- In September 2022, it was decided against mandatory increasing of State pension age, instead allowing option for people to work beyond 66 in exchange for higher State Pension (Contributory) rate
- Therefore, 66 remains the Normal Retirement Age for Single Scheme

www.singlepensionscheme.gov.ie

Employers

Toolkits

Retirement

Single Public Service Pension Scheme

English | Gaeilge Aa Aa

Search | Filter by

Home | Overview | Members | Employers | News | Contact

Single Public Service Pension Scheme > Employers > Toolkits > Calculation Tools > Cost Neutral Early Retirement Calculation Tool

Cost Neutral Early Retirement Calculation Tool

Purpose	This calculation tool assists pension administrators to calculate the specific pension and lump-sum actuarial reduction factors to be applied to the gross referable pension and once-off lump sum amounts accrued by eligible, active standard accrual Single Scheme members who wish to avail of Cost Neutral Early Retirement on or after their 55th birthday and before the applicable Normal Retirement Age. Please read the Disclaimer and Explanatory Notes tabs prior to undertaking calculations.
Document Name	Cost Neutral Early Retirement Calculation Tool
Date of Issue	26 July 2018

X (Excel, 63 KB)

www.singlepensionscheme.gov.ie

Ill-Health Retirement

Ill-Health Retirement

- Active member eligible to retire on medical grounds once eligibility requirements met (e.g. medical assessment, employer approval)

- **Guidance Note 1 of 2017** and Section 29 of Public Service Pensions (Single Scheme and Other Provisions) Act 2012

- Benefits payable differ depending on whether member is vested or not

- Deferred members may be eligible to apply for Ill-Health Retirement benefits before the Normal Retirement Age

Ill-Health Retirement

Vested

Active Member
Lump Sum and Pension may be enhanced

Deferred Member
Lump-Sum and Pension paid before the NRA
(no enhancements)

Not Vested

Active Member
Short-Service Gratuity may be payable

Ill-Health Retirement - Overview

- Active members who apply for Ill-Health Retirement will be medically assessed against the criteria below:
    - *Nature of ongoing medical condition likely to be permanent*
    - *Incapable of regular and effective service in current occupation/grade*
    - *All reasonable options regarding working arrangements examined and not practical*

- The lump sum and pension benefits payable to an active, vested Member retiring on medical grounds may be enhanced

- Approval to discharge on medical grounds is at the appropriate level in the Relevant Authority

Ill-Health Retirement – Not Vested

Not Vested

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

Reference: DPER Guidance Note 1 of 2017

Ill-Health Retirement – Not Vested

- George is 50 years old and a Single Scheme member
- Working full time since June 2024, with no breaks in service/unpaid absences
- His pensionable remuneration is €48,000 per annum or €4000 per month
- He falls ill in December 2025 and is approved to retire on ill health grounds

Calculation

As a non-vested Scheme member, he is eligible to receive a Short Service Gratuity equal to **8.5%** of the pensionable remuneration he earned over the period of his pensionable employment:

- Employment period **1.5 years/18 months**
- Pensionable remuneration earned in that period **€72,000 (€48k x 1.5)**
- Short service gratuity **€72,000 *8.5% = €6,120**

Ill-Health Retirement – Vested

Vested

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

Pension & Lump Sum Benefit Enhancement factors:

- Enhancement of pension and lump sum referable amounts based on:

  (1) Time period – time from *Ill-Health Retirement Date* to *Normal Retirement Date*, divided by 2

  (2) Monetary amount – the greater of
  - *Referable amounts (lump sum and pension) accrued in the most recent full calendar year*
  - *Average annual referable amounts (lump sum and pension) accrued in the 3 most recent full calendar years*

- Enhancement amount is *always* capped at **ten x** the value of the **most recent full year** referable amounts

Ill-Health Retirement example– Vested

- Victor is a 50 year old Single Scheme member, working full time since 1 January 2016, with no breaks in service/unpaid absences/periods on TRR
- His date of birth is 5 March 1972 and his NRA is 66 years of age
- His pensionable remuneration between 2016 and 2022 was €50,000 per annum
- He falls ill and is approved to retire on medical grounds
- His referable amounts accrued as a Scheme member are as follows

Year	Lump Sum	Pension
2016 * CPI adjusted	€2,025.94	€345.71
2017 * CPI adjusted	€2,017.88	€338.64
2018 * CPI adjusted	€2,003.85	€329.60
2019 * CPI adjusted	€1,978.13	€318.45
2020 * CPI adjusted	€1,978.13	€316.86
2021	€1,875.00	€300.34
2022	€351.56	€55.11
Total	**€12,230.49**	**€2,004.71**

Ill-Health Retirement example– Vested

Eligibility

- What is Victor's proposed Retirement Date? **5/3/2022**
- Is Victor eligible to retire on medical grounds? **Yes**
- Has employer approval issued? **Yes**
- What type of retirement applies? **Ill-Health Retirement**

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

- Completed RORF and other documentation returned

Validate information

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

Ill-Health Retirement example– Vested

Enhancement factors:

(i) Time period	=	***(Normal Retirement date – Ill-Health Retirement date)/2***
	=	(5 March 2022 to 5 March 2038)/2
	=	(16)/2
	=	**8 years**

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

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

(a) Referable amounts accrued in most recent full year

- Lump Sum €1,875.00 (2021)
- Pension € 300.34 (2021)

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

- Lump Sum €1,943.75 (2019, 2020 and 2021)
- Pension € 311.88 (2019, 2020 and 2021)

Referable amounts at (b) are the greater

"Relevant Pension" and "Relevant Lump-Sum" amounts

Ill-Health Retirement example– Vested

Establish accrued Referable Amounts across all Single Scheme employments

- Lump Sum **€12,230.49**
- Pension **€ 2,004.71**

Enhancement to be added to Referable Amounts above

- Lump Sum Enhancement = **8 * €1,943.75 = €15,550.00**
- Pension Enhancement = **8 * € 311.88 = € 2,495.04**

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

- Lump Sum €1,875.00 * 10 = €18,750.00 (enhancement of €15,550.00 is less)
- Pension € 300.34 * 10 = € 3,003.40 (enhancement of €2,495.04 is less)

Pension and Lump Sum Awarded

- Total Lump Sum: €12,230.49 accrued + €15,550.00 enhancement = **€27,780.49**
- Total Pension: € 2,004.71 accrued + € 2,495.04 enhancement = **€ 4,499.75**

Ill-Health Retirement – Deferred Members

- A vested member who has paid contributions to the Scheme for 24 months or more and ceases pensionable employment before reaching the Normal Retirement is eligible to apply for deferred or "preserved" benefits on reaching the Normal Retirement Age

- Deferred members who incur ill-health can apply for early release of deferred retirement benefits accrued if the final Relevant Authority is satisfied that such a member would be eligible for retirement on medical grounds if still employed in active pensionable employment.

No enhancements will apply to retirement benefits in the case of Ill-Health Retirement of a Deferred Member

Final Payment
Last Employing
RA

A member may apply for Cost Neutral Early Retirement from a minimum of what age …. ?

- ***45?***
- ***66?***
- ***55?***

55 years of age

True or False?

Only “standard accrual” members may be eligible to apply for Cost Neutral Early Retirement.

True

An active non-vested member of the Single Scheme who must leave employment on medical grounds may be eligible to receive what kind of benefit?

- ***Short Service Gratuity?***
- ***Long Service Gratuity?***

Short-Service Gratuity

Relevant Authority Administration/Responsibilities

Relevant Authority Scheme Administration

- Recording a Single Scheme member's date of birth is an important part of the retirement planning and forecasting process. This helps to determine the Normal Retirement Age of a RA's scheme membership

- RAs should identify and engage with members coming up to retirement age to ensure there is sufficient time to process and pay member benefits

- It is the responsibility of the final RA to consolidate **all** scheme benefits accrued and restored by an active or deferred Single Scheme member. Prior RA employers are responsible for providing accurate information to the final, processing RA

Relevant Authority Responsibilities

- The Relevant Authority is responsible for ensuring compliance with Revenue rules

- The final Relevant Authority is responsible for payment of retirement benefits.

- It is the responsibility of Relevant Authorities to factor estimated Single Scheme liabilities for a given year into funding demands, as part of the annual financial management and budget-setting activities

Family Law

Compliance – Family Law

- Regard must be had for the terms of any PAO issued by the Family Law Courts and in place prior to issuing retirement options to a Single Scheme member eligible to retire

- A PAO relating to retirement benefits will direct that the trustees of a pension scheme pay a portion of a member's retirement benefit to a designated beneficiary (identified in the PAO) when the member retires.

- Information on whether a PAO is in place should be recorded locally by a Relevant Authority

- If a PAO is in place this will require a mirror retirement process with retirement options issuing to the designated beneficiary

Revenue Compliance

Compliance – Revenue and Lump-sums

- From 1 January 2011, the lifetime tax-free limit on *all* retirement lump sums paid to an individual on or after **7 December 2005** is **€200,000**

- This limit applies to a single lump sum or, where more than one pension lump sum is paid to an individual over time, to the aggregate value of those lump sums

- Amounts in excess of this tax-free limit (the "excess lump sum") are subject to tax in two stages

  - *The portion between €200,000 and €500,000 is taxed at the standard rate of tax*

  - *Any portion above that is taxed at the individual's marginal rate of tax*

Compliance – Revenue and Standard Fund Threshold

- The **Standard Fund Threshold (SFT)** is the maximum, lifetime *capital value* of **all** pension funds held by an individual. Relevant where high-earners or those with high-value retained benefits retire. State Pension (Contributory) excluded.

- **DPER Circular Letter 27 of 2014 (paragraphs 17 to 23)** sets out how to calculate the capital value of a pension. ***Appendix 3*** of this circular also provides some worked examples. Further examples in **Revenue Tax and Duty Manual, Chapter 25 "Limit on Tax Relieved Pension Funds"**

- The SFT is currently €2 million. Tax implications when the SFT threshold is exceeded. Amounts in excess of the SFT or "chargeable excess" are subject to tax at 40%

- Some members may have a **Personal Fund Threshold (PFT)** for pension fund values greater than €2 million. PFT certificates issued by the Revenue Commissioners setting out the member's PFT value. The PFT certificate must be submitted to the Relevant Authority when processing a retirement.

Compliance – Standard Fund Threshold

- "Benefit Crystallisation Event" or "BCE" refers to any occasion on which an individual becomes entitled to receive a benefit (e.g. a pension, retirement lump sum etc.) under any pension arrangement.

- On each occasion that a "BCE" arises, an individual uses up part of their SFT or PFT

- Member has a number of options to pay the tax due on the chargeable excess. See *Paragraph 29* of **DPER Circular 27 of 2014 for information**

- DPER can also provide guidance - pensions@per.gov.ie

References *DPER Circular Letter 27 of 2014,*

Revenue Tax and Duty Manual, Chapter 25 "Limit on Tax Relieved Pension Funds"

Administrator's FAQs

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.

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.

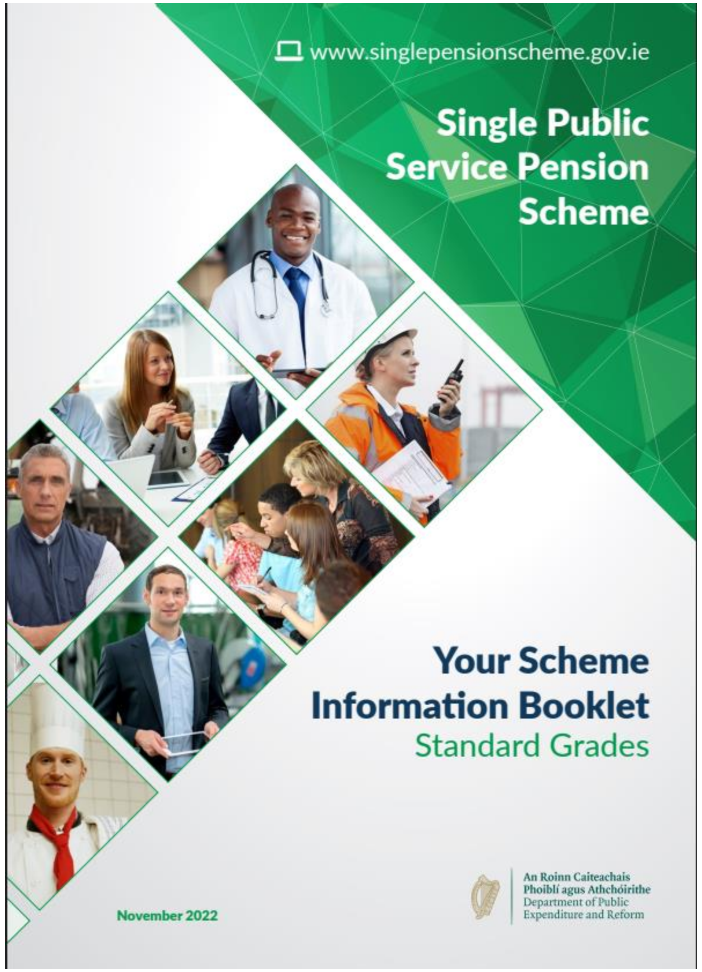
Purpose: The purpose of this video is to provide Administrators with an overview of the information needed at the recruitment and onboarding stage in order to make the right decision on which pension scheme to assign a new recruit to a pensionable post into. The video is complemented by a table linking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

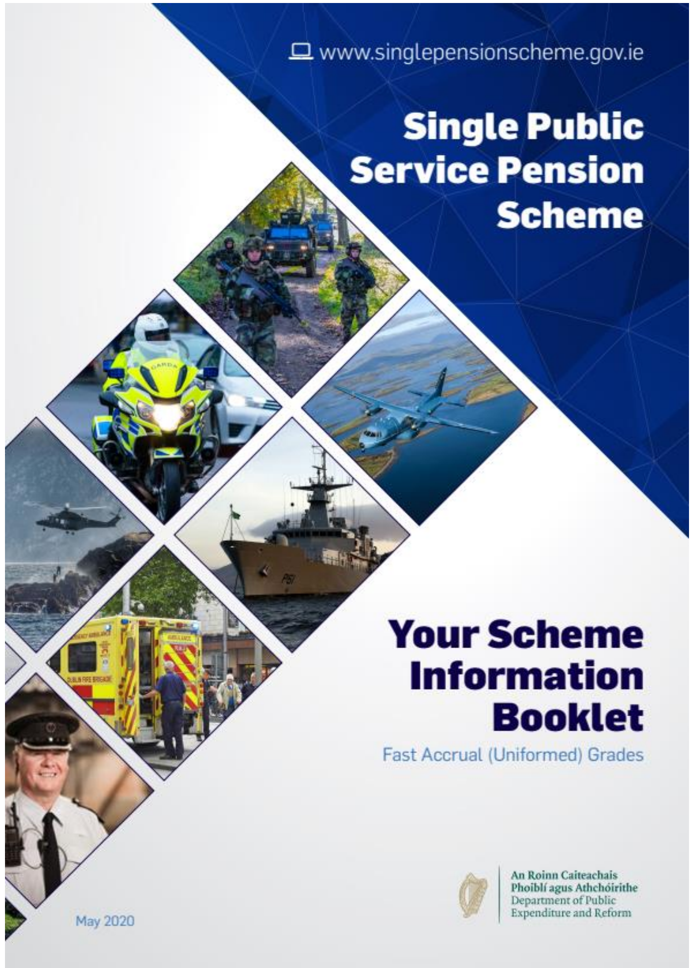
Further Resources

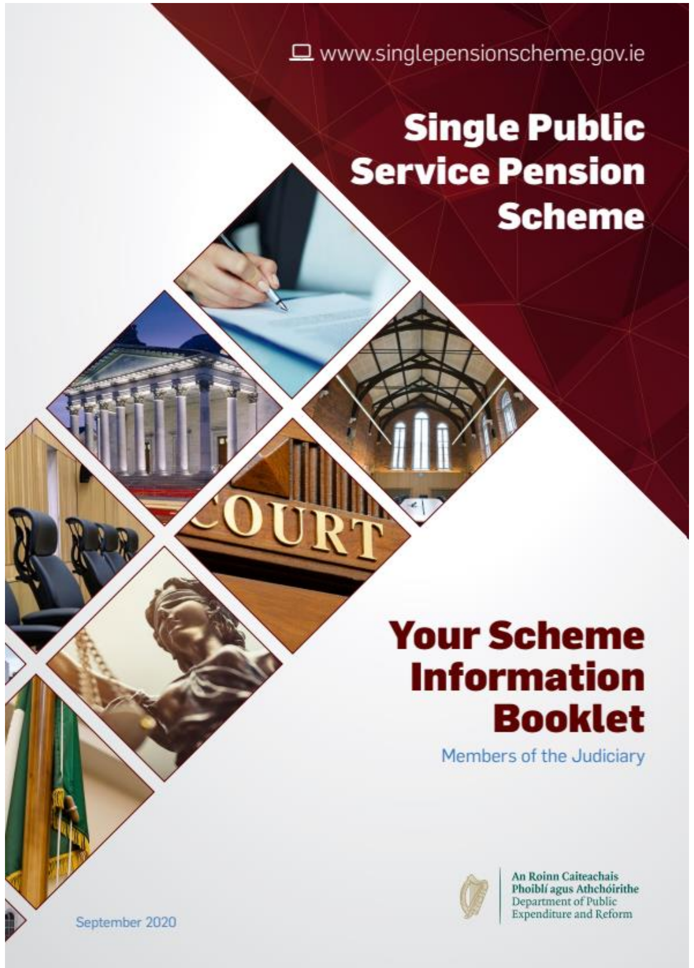
1. Applicant Declaration Form
2. Recruitment Toolkit
3. Administrator FAQ
4. Circulars and Legislation

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


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

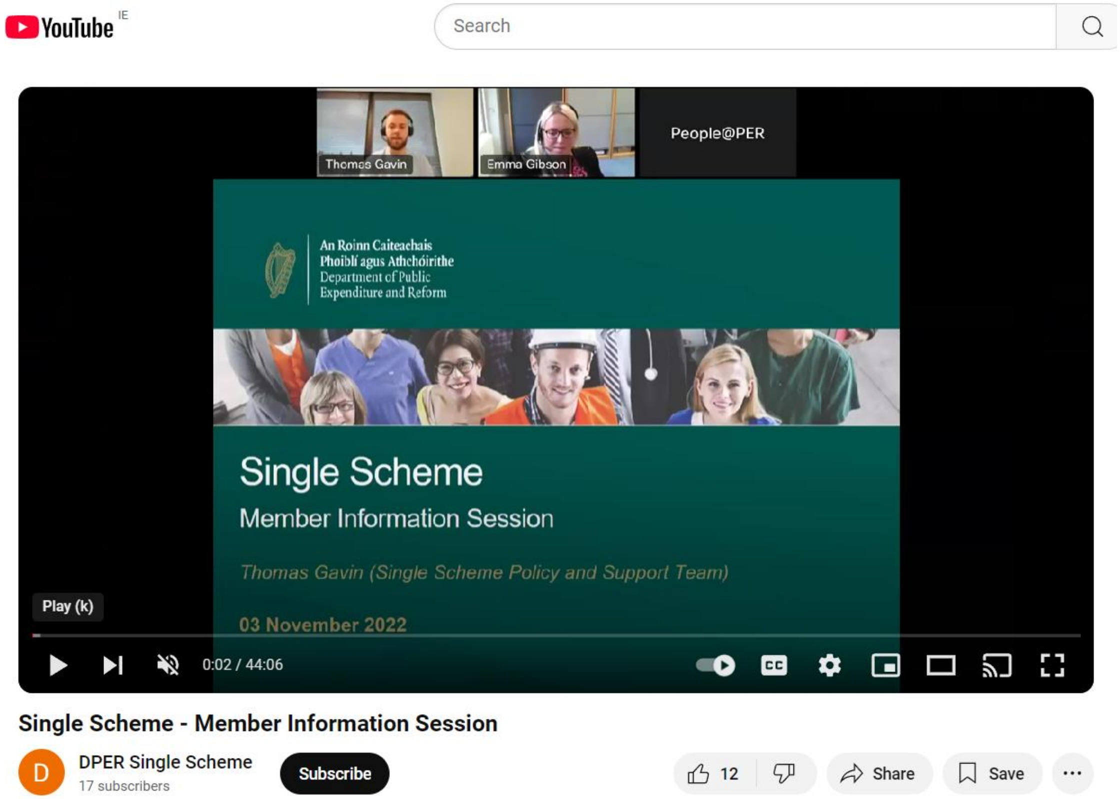
Member Information Video

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.



Questions?

www.singlepensionscheme.gov.ie

singleschemequeries@per.gov.ie

Single Pension Scheme Centralised Database and Information System (CDIS)

Memo for Decision

May 2025

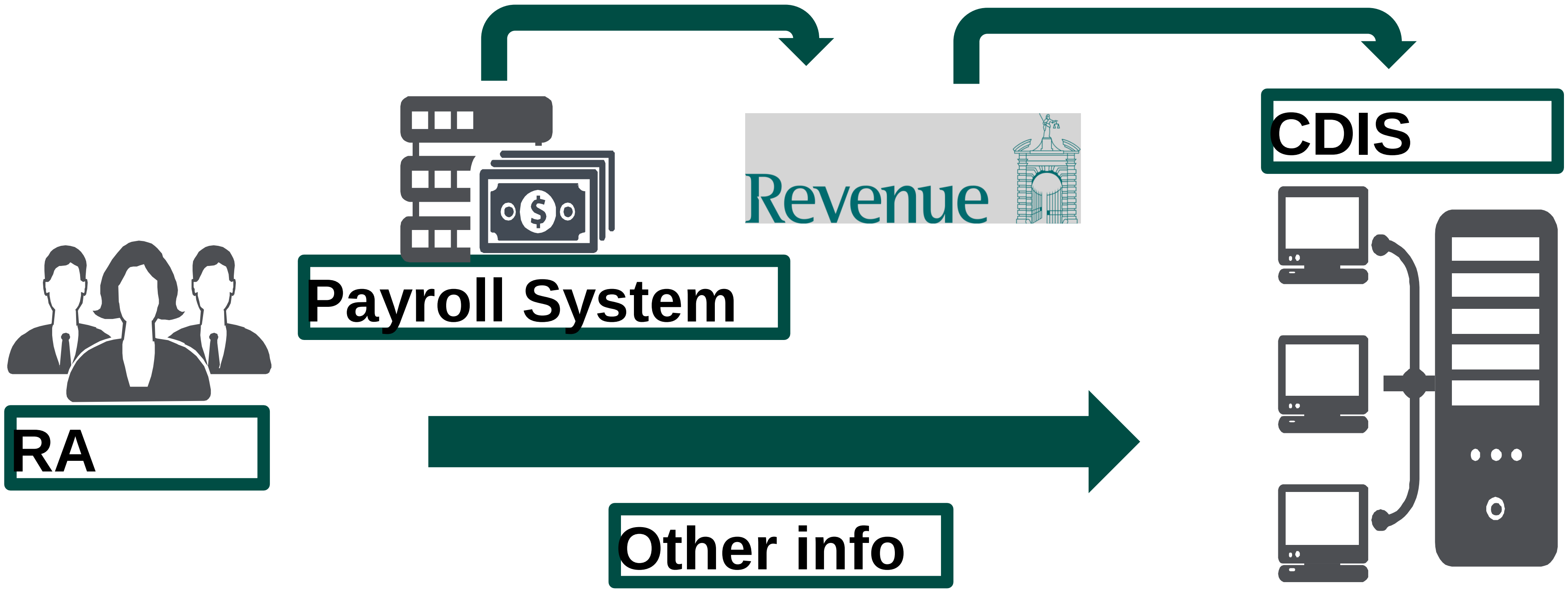
Approve that DPER progress, in collaboration with Revenue and the Department of Social Protection, a design for a Centralised Database and Information System to support Relevant Authorities in the administration of the Single Public Service Pension Scheme

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.