

Resource Toolkit	Single Scheme Administration Project (Phase 1) Death-in-Service Resources
Resource Name	Death-in-Service Information Note
Resource Reference	SPS.DEA.DIS.IN.01 (Phase 1)
Description	<p>An Information Note that provides an overview of all death-in-service benefits payable and to whom. The Information Note also sets out what documentation is needed as part of a death-in-service benefit application.</p> <p>It can issue to; the Legal Personal Representative applying for a Death Gratuity; Spouse/Civil Partner Pension applicant; and Child Pension applicant.</p>
Version	V1.0

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

Single Public Service Pension Scheme

Death-in-Service Benefit Information Note

What is the purpose of this Information Note?

This note provides an overview of the benefits payable and to whom, when a Single Scheme member dies in service. This Information Note can issue to the following benefit applicants:

Death Gratuity:	Legal Personal Representative of the deceased's estate
Spouse/Civil Partner Pension:	Spouse/Civil Partner Pension applicant
Child Pension:	Child Pension applicant

About the Single Public Service Pension Scheme

Staff appointed to a pensionable job in the public service since 1 January 2013 are, generally, members of the Single Pension Scheme.

As well as providing pension benefits on retirement to members, the Scheme provides additional benefits in the event of the death-in-service of a member before their retirement date – subject to certain eligibility criteria being met. This Information Note outlines what these benefits are. You can find additional information on the dedicated Single Scheme website at www.singlepensionscheme.gov.ie

What Single Scheme benefits may be payable if a member dies in service?

Some or all of the following benefits may be payable on the death of a member of the Scheme, depending on the length of time that the member has paid into the Single Scheme and their personal circumstances. All benefits under the Scheme are paid to beneficiaries by the member's final public service employer.

Death Gratuity Benefit

What is it?

- This is a once-off lump sum
- It will usually always be paid no matter how long the member has paid into the Single Scheme.

Who is it payable to?

- It is payable to the member's Legal Personal Representative
- If the member has left a Will, this will usually be the Executor of the member's Estate and the person named on the Grant of Probate from the Probate Office. If the member has not left a Will, this is usually the immediate next of kin or a close family member who will look after the member's affairs on their death and arrange for Letters of Administration from the Probate Office.

How much is it?

- The gratuity is usually calculated as two times the member's pensionable pay in the 12 months before their death. If the member had not been in Single Scheme employment for 12 months before their death, two times the member's pensionable pay in this shorter period would instead be paid.
- If a lump sum benefit has been paid or is payable from any other public service pension scheme that the member was previously a member of, the Death Gratuity payable under the Single Scheme will be reduced to take into account this other benefit.

When will it be paid?

- Payment of the Death Gratuity is made once Grant of Probate/Letters of Administration have been received.

Spouse/Civil Partner Pension Benefit

What is it?

- This pension may be payable provided the member paid into the Scheme for *at least two years* before their death and is survived by a Spouse/Civil Partner on death.

Who is it payable to?

- It is payable to the surviving Spouse/Civil Partner at the member's time of death.
- It is usually payable for the lifetime of the surviving Spouse/Civil Partner unless they subsequently remarry or cohabit with another adult.
- Some of this pension may be payable, in certain circumstances, to the surviving former Spouse/Civil Partner of the member if that individual is the beneficiary under a Pensions Adjustment Order that may have been granted by a Family Law Court and where that person has not remarried.

How much is it?

- The pension is usually calculated as one-half of the pension that the member would have received had they retired on ill-health grounds on the day of their death.
- This means that in addition to the actual benefits that the member had earned under the Scheme up to their death, there is an enhancement made to the benefits.
- Once the identity of any potential beneficiary of a Spouse/Civil Partner Pension is confirmed, an Application Form will issue. If it is confirmed that a Surviving Spouse/Civil Partner is eligible to receive a pension, full details of the amount will be provided to them

When will it be paid?

- The pension will be paid just as soon as all necessary documentation is available to allow for calculations to be completed and the pension to be set up
- Once set up, payment will be backdated to the day after the member's death and any arrears will usually be paid in the first instalment.

Child's Pension Benefit

What is it?

- This pension may be payable provided the member paid into the Scheme for *at least two years* before their death and is survived by an Eligible Child.

Who is an "Eligible Child"? ! IMPORTANT !

This is a child or step-child or lawfully adopted child of a member, where the child:

- a) is not yet 16 years old; **OR**
- b) is older than 16 years but under 22 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.

Who is it payable to?

- If the Child is under 18 or permanently incapacitated and in the care of a Surviving Parent or Legal Guardian, the pension will normally be paid to this Surviving Parent or Legal Guardian on the child's behalf.
- If the Child is over 18 and not in the care of a Surviving Parent or Legal Guardian, the pension is payable to the child in their own right.
- A Child's Pension is usually payable to a child for so long as they continue to meet the definition of an Eligible Child.

How much is it?

- The pension is usually calculated as a fraction of the pension that the member would have been due to receive had they retired on ill-health grounds on the day of their death.
- This means that in addition to the actual benefits that the member had earned under the Scheme up to their death, there is an enhancement made to the benefits.
- The fraction of the pension payable to an Eligible Child depends on the total number of children who may receive a Child's Pension (see summary table below).

Survivors	Fraction of Deceased's Pension to Children
Spouse/Civil Partner and 3 or fewer children	One-sixth of the deceased's pension payable per child
Spouse/Civil Partner and 4 or more children	Half of the deceased's pension divided by the number of children and payable per child
One child, no Spouse/Civil Partner	One-third of the deceased's pension
Two or more children, no Spouse/Civil Partner	Half of the deceased's pension divided by the number of children and payable per child

- Once the identity of any potential beneficiary of a Child Pension is confirmed, an Application Form will issue. Depending on the individual circumstances of the child, this may issue to the Surviving Parent or Legal Guardian, or the child themselves if over 18. If it is confirmed that a Child is eligible to receive a pension, full details of the amount will be provided to in due course.

When will it be paid?

- The pension will be paid just as soon as all necessary documentation is available to allow for calculations to be completed and the pension to be set up
- It will be backdated to the day after the member's death and any arrears will be paid in the first instalment.

What documentation needs to be provided?

Care must be taken by pension scheme administrators to ensure that all death benefits are being paid to the correct beneficiary for the right amount. The documentation needed to make sure that this happens depends entirely on the personal circumstances of the deceased and may not be the same in any two cases. For example, was the member married or did the member have children.

Some of the *initial* documentation needed for a death claim may include some or all of the following, noting that originals of documents are needed unless otherwise stated:

Death Gratuity Documentation

- Completed Death Claim Notification Form completed by Legal Personal Representative
- Deceased's Death Certificate
- Deceased's Birth Certificate (long form)
- [In due course] Grant of Probate/Letters of Administration from Probate Office.
- If applicable, a certified copy of any Pensions Adjustment Order granted by a Family Law Court against the member's benefits under the Single Scheme
- If applicable, if the member was previously divorced, legally separated or had a Civil Partner dissolved, a certified copy of the relevant Court Decree.

Surviving Spouse/Civil Partner Pension Documentation

- Completed Surviving Spouse/Child Partner Pension Application Form
- Spouse/Civil Partner's Birth Certificate (long form)
- Certificate of Marriage or Certificate of Civil Partnership

Child's Pension Documentation (for each Eligible Child)

- Completed Child Pension Application Form
- Spouse/Civil Partner's Birth Certificate (long form)
- If applicable, for child aged over 16, supporting evidence they are receiving full-time educational or vocational instruction or are undergoing full-time instruction or training by any person for any vocation, profession or trade
- If applicable, for a child who is permanently incapacitated, supporting medical letter confirming the nature of any mental or physical infirmity, the date of permanent incapacity and that the incapacity is likely to be permanent.

Additional information may be requested once initial documentation has been received and reviewed.

Sources of further information for Death Claims

If your query on the death claim has not been addressed by this information note, further information may be obtained from the following resources:

- Dedicated website for the Single Pension Scheme – www.singlepensionscheme.gov.ie
- The Pensions Administrator in the deceased's final Irish Public Service Employer