

Resource Toolkit	Single Scheme Administration Project (Phase 1) Death of a Pensioner Resources
Resource Name	Death of a Pensioner Information Note
Resource Reference	SPS.DTH.DOP.IN.01 (Phase 1)
Description	<p>An Information Note that provides an overview of benefits payable when a Pensioner dies. The Information Note also sets out what documentation is needed as part of a Death of a Pensioner benefit application.</p> <p>It can issue to; a 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 of a Pensioner 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 retiree dies while in receipt of an Annual Pension. This Information Note can issue to the following benefit applicants:

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 a Death of a Pensioner – 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 retiree dies in receipt of an Annual Pension?

Some or all of the following benefits may be payable on the death of a retiree. All benefits under the Scheme are paid to beneficiaries by the retiree's final public service employer.

Spouse/Civil Partner Pension Benefit

What is it?

- This pension may be payable provided the retiree 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 retiree'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 retiree 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 Annual Pension that the retiree is in receipt of on the date of death.
- 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 retiree'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 retiree 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 retiree, 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 Annual Pension that the retiree is in receipt of on the date of their death.
- 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 retiree'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 retiree married or did the retiree 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:

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
- If applicable, for a child who is permanently incapacitated, a supporting medical letter confirming the nature of any mental or physical infirmity, the date of permanent incapacity and that the incapacity is likely to be permanent.

Additional information will 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