

SINGLE PUBLIC SERVICE PENSION SCHEME

Frequently Asked Questions

This FAQ deals with the *Single Public Service Pension Scheme* 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 FAQ is not a legal interpretation of that Act or of any other legislation, and does not address every query that could arise about the scheme.

(Updated versions of this FAQ may be posted to the DPER website from time to time. Comments, corrections or suggestions on the text are welcome and should be emailed to singleschemequeries@per.gov.ie (please include "FAQ" in the subject line).

Explanation of terms used in this document

Benefit Statement

A statement issued prior to July annually to each Single Scheme member by their employer ("Relevant Authority"). It shows the money credits ("referable amounts") towards pension and retirement lump sum accrued or "banked" by the member in the previous calendar year, and cumulatively in all years with that employer. It also shows how much money the member paid in scheme contributions in the previous year.

Referable Amounts

These are the money credits which Single Scheme members accrue or "bank", on an ongoing cumulative basis throughout their careers, towards their eventual pension and retirement lump sum awards.

Relevant Authority

This term means an individual public service employer with responsibility for administering the Single Scheme for its staff who are members of the scheme. In certain cases a member's Relevant Authority may not be the employer, e.g. the Relevant Authority for primary school teachers is the Department of Education and Skills.

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PART A – DESIGN AND MEMBERSHIP

1. What is the Single Public Service Pension Scheme (“Single Scheme”)?

The Single Scheme is the occupational pension scheme for public servants hired since 2013. It is a defined benefit scheme, with retirement benefits based on **career-average pay** (not final salary).

The scheme generates pension credits and retirement lump sum credits for each member. These money credits, known as “**referable amounts**”, accrue as percentages of pay on an ongoing basis. The referable amounts accrued each year are revalued annually until retirement in line with inflation increases (Consumer Price Index).

The annual **pension** awarded on retirement is the cumulative total of a member’s pension referable amounts, and the **retirement lump sum** awarded is, similarly, the total of the member’s lump sum referable amounts.

2. Who joins the Single Scheme?

The Single Scheme applies to persons who start public service jobs on or after 1 January 2013. This **membership rule** prevails regardless of the form of the employment contract. So

- both full-time and part-time staff, and
 - both permanent and temporary staff (including those on short-duration contracts)
- join the Single Scheme if their employment begins from 2013 onward.

An **exception to this general rule** applies in the case of persons who start public service jobs on or after 1 January 2013 and who,

- at some point in the 26 weeks before commencing such employment,
- worked in another pensionable public service post,
- in which their pension terms consisted of membership of a “pre-existing” scheme, meaning a public service pension scheme in place before the Single Scheme.

Such persons are entitled not to be enrolled in the Single Scheme, and instead normally become members of the pre-existing pension scheme operating in their workplace.

The Single Scheme does not apply to pre-2013-hired public servants who are members of pre-existing public service pension schemes. Where such persons take career breaks (or other forms of approved extended leave), then on resumption of workplace attendance after the career break they remain members of their original public service pension scheme, i.e. they do not join the Single Scheme.

3. Is Single Scheme membership compulsory for qualifying persons?

Yes.

4. Can active members of pre-existing public service pension schemes switch to the Single Scheme?

No, member-initiated migration from such schemes to the Single Scheme is not allowed.

However, if a pre-existing scheme member ceases to be employed in the public service, and later becomes employed again as a pensionable public servant after a gap of more than 26 weeks, then he or she will then become a Single Scheme member.

5. Can someone be an active member of a pre-existing public service pension scheme and of the Single Scheme at the same time?

No, it's not possible to be an active member of a pre-existing public service pension scheme and of the Single Scheme at the same time.

It is of course possible for an active Single Scheme member to have preserved benefits from a pre-existing scheme, accrued in an earlier career phase.

PART B – VESTING

6. What is the Single Scheme vesting period?

The vesting period is a time span of two calendar years which must elapse before a Single Scheme member is eligible for retirement benefits. A member's particular work pattern (50%, 80%, 100%, etc.) is not relevant to the attainment of vesting. This means that, irrespective of hours worked on a particular day, the full day is counted for vesting purposes.

7. How is progress towards vesting measured for members on permanent or fixed-term temporary contracts?

For permanent staff, progress towards vesting is measured by simple elapse of time, and (as stated just above) without regard to the work pattern.

So a full-time worker, a part-time worker and a job-sharer all become vested in the Single Scheme once they have been employed for two years.

For staff on **fixed-term temporary contracts**, this elapse-of-time principle also applies, except that where there exists a developed protocol already used for recognising progress towards vesting in the case of **pre-Single Scheme staff on such contracts**, then that protocol should be considered for adoption in measuring progress towards vesting for Single Scheme on such contracts.

8. How is progress towards vesting measured for members who are casual employees?

In some sectors, notably teaching, employers hire “casual” staff, typically engaging such persons informally and on a short-duration basis (weeks, days or hours). This has always presented challenges to payroll and pension administration, and this remains true where such staff are Single Scheme members.

DPER’s currently recommended approach to the measurement of progress towards vesting of Single Scheme members who are casual staff is as follows:

- If in a particular sector there exists a developed protocol already used for recognising progress towards vesting for **pre-Single Scheme casual staff**, then that protocol should be considered for adoption in measuring progress towards vesting for Single Scheme casual staff.
- If no such prior protocol exists in a sector, then the progress towards vesting of casual staff should be based on **crediting of one day towards vesting for each day on which work is done**.

9. How is progress towards vesting measured for members on “relief-hours” or similar contracts?

While the incidence of such employment arrangements is believed to be low and declining, some public servants are employed on “relief-hours” or similar contracts. This means they may be called to work on an unscheduled and unpredictable basis according as the employer’s fluctuating needs dictate. While they sometimes do long hours of attendance over extended periods, they may also experience lengthy spells of no work and no pay.

DPER’s currently recommended approach to the measurement of progress towards vesting of Single Scheme members on relief hours contracts is as follows:

- Provided the contract of such a member does not contain guaranteed conditioned hours of attendance, then his or her progress towards vesting should, **in general, be based on crediting one day towards vesting for each day on which work is done**.
- **The only exception case** in terms of regarding vesting progress in this way is where the member’s **observed** work pattern effectively takes on the character of normal part-time or full-time workers. If and for as long as that happens, then the credited progress towards vesting should be on the normal elapse-of-time basis applying to regular part-time or full-time workers.

10. If a non-vested Single Scheme member begins a career break or period of unpaid special leave, does the career break or special leave period count towards vesting?

No, current DPER guidance is that periods on career break or unpaid special leave do not count toward vesting in the Single Scheme. This guidance position mirrors the long-standing approach adopted in respect of pre-existing public service pension schemes.

PART C – CONTRIBUTIONS

11. What are the employee contribution rates for Single Scheme members?

The standard employee contribution rate for most members is

[3% of pensionable remuneration PLUS 3.5% of net pensionable remuneration]

reduced pro rata to the work pattern where the member works on a non-full-time basis (part-time, work-sharing), with definitions as following applying:

- Pensionable remuneration = **pensionable pay** expressed on a full-time basis.
- Pensionable pay = wages/salary (excluding overtime) PLUS pensionable allowances.
- Net pensionable remuneration = pensionable remuneration less twice the value of the Contributory State Pension.

The following Single Scheme member groups have different contribution rates (set out in **Appendix A**): Gardaí, Permanent Defence Force personnel, prison officers, full-time firefighters, the President, TDs, Senators, ministers, judges, the Comptroller & Auditor General, other qualifying office holders and designated office holders.

12. Can a member get a refund of contributions where his or her employment ceases before completion of the vesting period?

If a member's employment ceases before he or she has completed the two-year vesting period as a scheme member (across all employments held) then that member can request a refund of the Single Scheme contributions they have paid.

Provided the member is not moving without a break to another pensionable public service job **then he or she is entitled to have such a refund paid** (adjusted for 20% tax withhold) in response to such a request.

In assessing service completed under the vesting period, Relevant Authorities must have regard to all prior service completed as a member of the Single Scheme with all Relevant Authorities, and not just the most recent service.

Refunds to eligible individuals should not be automatically paid by Relevant Authorities on cessation of employment. Rather, it is recommended that eligible members opting to avail of a refund apply in writing for same, and that they be asked to confirm:

- that they have completed, in all employments to date with Relevant Authorities, less than two years as a member of the Single Scheme; and
- that they are not immediately taking up a pensionable public service post in another Relevant Authority as a member of the Single Scheme.

Getting a contributions refund means that the associated referable amounts are forfeit. These lost referable amounts may subsequently be restored if, having re-entered public service employment within 24 months of departing the previous such employment, the person repays the refund with any due compound interest. It would be good practice for Relevant Authorities to bring this to the attention of those who apply who apply for a refund

Such restoration-by-repayment does not in itself deliver future pension payment entitlement: that is only assured once vesting is attained. However in repaying the refund, a member shortens the journey towards vesting, which will now be reached once the combined time in the first and second jobs reaches two years. If the refund is not repaid then the vesting “clock” in the second job simply starts at zero.

PART D – RETIREMENT BENEFITS

13. What benefits are provided by the Single Scheme?

In lieu of normal retirement benefits (**pension** and **retirement lump sum**, see question no. 14), the Single Scheme may provide the following personal benefits:

- **Preserved pension and preserved retirement lump sum** for vested members who leave public service employment before pension age.
- **Actuarially adjusted (“cost-neutral”) early retirement**, with reduced-value pension and retirement lump sum payable from age 55 years (see question no. 19).
- **Medical grounds retirement** – requires medical assessment and employer approval (see question no. 26).

Dependant benefits are also provided as follows:

- **Dependent pensions**, payable on the death of a vested member or former vested member to a qualifying surviving spouse, civil partner or child (see question no. 20).
- **Death gratuity**, payable to the legal person representative (estate) of a member who dies in service (see question no. 21).

14. What accrual rates apply in the case of the personal retirement benefits (pension and retirement lump sum) of Single Scheme members?

The standard rate at which **pension** accrues (for most members) is a combination of:

- 0.58% of (wholetime-equivalent) pensionable remuneration up to a threshold of 3.74 times the value of the Contributory State Pension (this currently equates to €45,529.23 on an annual basis),
PLUS
- 1.25% of for any portion of (wholetime-equivalent) pensionable remuneration over this threshold,

reduced pro rata to the work pattern where the member works on a non-full-time basis (part-time, work-sharing).

Retirement lump sum accrues at a standard rate of 3.75% of pensionable remuneration.

Higher accrual rates (“fast accrual”) apply to the following Single Scheme member groups (see **Appendix A**): Gardaí, Permanent Defence Force personnel, prison officers, full-time firefighters, the President, TDs, Senators, ministers, judges, the Comptroller & Auditor General, other qualifying office holders and designated office holders.

15. When pay arrears are paid, when are the related referable amounts recognised?

Any such referable amounts are deemed to accrue at the time (effectively in the pay period) during which those arrears are processed and the associated pension contributions deducted, rather than at the earlier time during which the pay arrears were earned.

So salary arrears generated from a working spell in late 2016, and which are paid in 2017, should give rise to referable amounts in 2017, not 2016.

16. Is all remuneration paid to Single Scheme members pensionable?

Remuneration deemed to be pensionable in the Single Scheme comprises basic pay (wage / salary), pensionable allowances, and pensionable emoluments. Overtime, non-pensionable allowances and non-pensionable emoluments are not part of pensionable remuneration.

17. How does inflation affect Single Scheme referable amounts and pensions?

The Single Scheme provides for pension referable amounts and retirement lump sum referable amounts to be uprated in line with increases in the Consumer Price Index (CPI).

Referable amounts accrued in a calendar year qualify for uprating at the end of the next calendar year. For example, referable amounts accrued in 2016 will qualify for CPI-based uprating at the end of 2017. Accordingly, the annual benefit statement recording a member's end-2016 position statement (due for issue to the member by 30 June 2017) will not feature any CPI-based uprating of those 2016-accrued referable amounts.

Single Scheme pensions are also increased by reference to the CPI. Any decreases in the CPI are not reflected in referable amounts or in pensions.

[DPER Circular 13/2016](#) is the most recent circular addressing CPI-indicated revision of referable amounts and pensions in the Single Scheme.

18. Is there an upper limit on pension accrual by Single Scheme members?

The Single Scheme does not cap the **length of time** over which members can accrue pension (unlike the 40-year service cap typically present in pre-existing schemes).

Neither does the Scheme cap the **money value** of pensions in most cases: this is true for both the main "**standard accrual**" member group (90% of public service posts) and for the other large member group of "**uniformed**" public servants (Gardaí, Permanent Defence Force personnel, prison officers and full-time firefighters). A pension value cap, generally of half final pay, does apply to the other, low-population groups in the Scheme comprising the President, TDs, Senators, ministers, judges, the Comptroller and Auditor General, other qualifying office holders and designated office holders.

A constraint on pension size for most members is that they must retire on reaching age 70 years. Earlier compulsory retirement ages, set outside the Single Scheme legislation, apply to Gardaí, Permanent Defence Force personnel, prison officers and full-time firefighters.

19. What is the minimum age at which pension is paid in the Single Scheme? What happens when a member leaves public service employment before that age?

For most Single Scheme members, the minimum pension age is at present 66 years, rising to 67 in January 2021 and 68 in January 2028 in line with Contributory State Pension qualifying age changes.

Where such a vested Single Scheme member leaves public service employment before the minimum pension age then the pension and lump sum benefits, being the career-to-date referable amounts totals, are preserved. These preserved benefits increase in line with CPI increases and are payable, on application, at the minimum pension age.

There are separate, lower minimum pension ages in the Single Scheme for the fast-accrual group comprising Gardaí, Permanent Defence Force personnel, prison officers and full-time firefighters.

Where a vested member from one of the occupations in this “uniformed” fast-accrual group leaves public service employment before their particular minimum pension age, then, except in the case of certain Permanent Defence Force personnel, preserved benefits payment entitlement arises on reaching the standard Single Scheme minimum pension age (66 years currently, rising to 67 in January 2021 and 68 in January 2028 in line with Contributory State Pension qualifying age changes).

The Single Scheme allows a member who has reached age 55 to apply to retire early on an actuarially reduced (cost-neutral) basis. The Minister for Public Expenditure and Reform will approve the actuarially determined reduction factors to be applied in such cases in due course.

PART E – DEPENDANT BENEFITS

20. Are pensions paid to surviving dependants of deceased Single Scheme members?

Yes, **survivor’s** and **children’s pensions** may be paid in such cases, subject to eligibility.

If a vested member of the Single Scheme **dies in service** then

- a surviving spouse or civil partner may be granted a **survivor’s pension** equal to half the pension which would have been payable to the deceased member if he or she had been retired or discharged on medical grounds on the date of death, and
- a **children’s pension** or pensions may be paid in relation to an eligible child or eligible children at rates set out in section 39(2) of the 2012 Act.

If a vested **former member of the Single Scheme dies** with a Single Scheme pension in payment or in prospect (preserved pension) then

- a surviving spouse or civil partner may be granted a **survivor’s pension** equal to half the pension or preserved pension of the deceased member, and
- a **children’s pension** or pensions may be paid in relation to an eligible child or eligible children at rates set out in section 39(2) of the 2012 Act.

An eligible child is generally one who is under 16 years of age, or under 22 years of age if in full-time education.

21. Is a death gratuity payable when a Single Scheme member dies?

If a member dies in service then his or her legal personal representative (estate) is entitled, subject to certain conditions, to be paid a “death gratuity”.

Section 30 of the 2012 Act provides that the death gratuity is equal to:

“twice the Scheme member’s pensionable remuneration in the 12 months prior to his or her death less—

- a) any superannuation lump sum payable or already paid either from the Scheme or from a pre-existing public service pension scheme, and
- b) any other death gratuity payable or already paid from a pre-existing public service pension scheme.”

Relevant Authorities should consult with DPER concerning death gratuity payment in death in service payments cases.

Under section 28(2) of the 2012 Act, a “preserved death gratuity” is payable in the case of vested former members who die before reaching minimum pension age.

PART F – RECRUITMENT AND DEPARTURE

22. What should Relevant Authorities do when Single Scheme members are recruited?

It is very important that Relevant Authorities confirm carefully that newly hired staff are to be placed in the Single Scheme (rather than in any pre-existing scheme).

In this context, and for effective administration of the Single Scheme, it is important that Relevant Authorities ask new-recruit Single Scheme members for:

- details of any prior work history as a Single Scheme member (vested or not vested, contributions refunded or not refunded); and
- copies of any end-of-work or annual Single Scheme benefit statements received.

If the new recruit indicates a specific prior history in the Single Scheme, but no Single Scheme benefit statements confirming that prior Single Scheme history are supplied, then the Relevant Authority should check the position with the claimed previous Relevant Authority or Relevant Authorities.

Thereafter, and for the duration of the employment, the Relevant Authority should provide the new recruit with Single Scheme **annual benefit statements** covering the period of employment with the Relevant Authority.

23. What should Relevant Authorities do when Single Scheme members cease to be employed?

Relevant Authorities should supply all Single Scheme members whose employment ends with **“cessation of employment” benefit statements**. These statements should issue

- whether or not the person concerned is vested,
- whether or not a contributions refund is paid,
- within six months of departure, and
- should be copied to another Relevant Authority where it is known, or later becomes known, that the person has secured pensionable employment with that other Relevant Authority.

Vested members whose employment ends, should also get from the Relevant Authority (which employed them up to departure) **benefit statement updates** each year until pension age, covering the period of employment with that Relevant Authority, and recording in particular any due CPI-based increases in referable amounts.

24. Why should a Relevant Authority seek details of prior Single Scheme history of a new recruit when the benefit statements issued by the Relevant Authority to that person are not required to include referable amounts accrued in such earlier employment?

There are two reasons, in particular, why this should happen.

First, it helps to ensure that the new recruit is placed in the correct pension scheme.

Second, it enables the attainment of Single Scheme vesting to be accurately tracked. This in turn means that the risk of inadvertently paying a contributions refund to an already-vested person (which would be unlawful) is lessened or removed in cases where an individual may have been a Single Scheme member with several employers.

PART G – PURCHASE AND TRANSFER

25. Can members purchase additional Single Scheme pension benefit entitlements? Can they transfer pension entitlements from other pension schemes into the Single Scheme?

It is not possible at present for members to purchase additional pension benefits or inward transfers in the Single Scheme.

DPER is however working towards launching, as soon as possible, a facility to enable members to purchase additional referable amounts and/or transfer pension entitlements accrued in certain other pension schemes into the Single Scheme.

The creation of such a purchase and transfer facility is a significant undertaking given the Single Scheme's novel money-based accrual paradigm, with legislative, logistical, tax-related and actuarial complexities all posing particular challenges.

In designing the planned purchase and transfer facility, DPER has already consulted with key employer interests and with the public service trade unions. DPER is now actively engaging with the Office of the Attorney General with the aim of resolving outstanding issues and moving towards the finalisation of launch documents. These documents will include, most importantly, regulations to be made by the Minister for Public Expenditure and Reform; an associated DPER circular is likely to be released at the same time.

Purchase and transfer will be subject to rules (terms, conditions and limits) to be set out in the planned regulations/circular, and at this stage it is not possible to say specifically what the rules will be.

PART H – MEDICAL GROUNDS RETIREMENT

26. What happens if a member suffers a permanent and enduring medical condition that prevents him or her from continuing to work in the public service?

In such circumstances, Single Scheme members may be eligible to retire (or be discharged) on medical grounds. The final decision on whether to grant retirement / discharge lies with the Relevant Authority, who will have received the recommendation of an Occupational Health Physician (OHP) or Chief Medical Officer (CMO).

Members of the Single Scheme who are Permanent Defence Force personnel are subject to separate arrangements / qualifying criteria for retirement or discharge on medical grounds.

Under section 29(2) of the 2012 Act, vested benefits (pension and retirement lump sum) are payable immediately and without actuarial reduction after a retirement or discharge on medical grounds is approved or otherwise determined by a Relevant Authority.

The 2012 Act allows the Minister for Public Expenditure and Reform to enhance, by regulation, the retirement benefits in such cases, i.e. the Minister can provide for increases to pension and lump sum beyond their accrued levels for medical grounds retirees. DPER is working toward the finalisation of such medical grounds retirement regulations, and it is intended that these regulations will include such enhancement.

A non-vested Single Scheme member who retires or is discharged on medical grounds is eligible (subject to conditions) to receive a gratuity of 8.5% of "actual pensionable remuneration received during the period of service" (section 29(1) of the 2012 Act).

27. Can a Single Scheme member who has previously retired or been discharged on Medical Grounds from the public service take up re-appointment in the public service?

Where a Single Scheme member is granted retirement (or discharged) on medical grounds, he or she could subsequently secure re-appointment as a pensionable public servant if deemed medically fit.

In such circumstances:

- the pension payment ceases during the period of that subsequent appointment; and
- on repayment (with any due compound interest) of any retirement lump sum previously received, the person's referable amounts will be restored to the values accumulated prior to the retirement / discharge.

28. Is there a provision in the Single Scheme for Injury Warrants?

No.

PART I – FAMILY LAW, FINANCING AND PENSION ABATEMENT

29. What happens when the pension entitlements of a Single Scheme member are the subject of family law proceedings?

The growth of membership and the passage of time are spurring an increased incidence of family law cases involving Single Scheme members. DPER is committed to helping employers as much as possible to deal with these cases, mainly by working towards ensuring that relevant and reliable guidance material on handling family law cases of Single Scheme members is available to Relevant Authorities. The processing of individual cases remains the responsibility of the individual Relevant Authorities, who are the Legal Notice party for proceedings under the Family Law Acts.

DPER is actively working towards the production of a new edition of the existing DPER family law guidance in respect of the civil service pension scheme and other pre-existing public service schemes. As part of, or in conjunction with, the planned launch in 2017 of this updated guidance, Single Scheme-specific family law guidance will also be released.

Appendix B contains a 21-item "List of Basic Information about the Scheme to be supplied" which, under the 1990 Pensions Act and the Disclosure of Information Regulations, must be disclosed by pension scheme trustees to the "non-member" spouse or civil partner in family law cases. For each of the 21 topic headings, Appendix B additionally presents DPER-written suggested response material which is offered for use or adaptation by Relevant Authorities.

30. Who is responsible for paying and for financing Single Scheme benefits?

The Relevant Authority of each Single Scheme member is responsible for paying all scheme benefits associated with that member, including pension and lump sum at retirement.

The ultimate financing of such benefit payments is dealt with in **section 44(1)(b)** of the 2012 Act, which states that the payments will be paid from funds provided by the Oireachtas.

DPER does not at present operate any dedicated mechanism or arrangement to subvent or refund Single Scheme benefit payments made by Relevant Authorities, whether by direct money transfer to those Relevant Authorities, indirect recoupment (to an oversight or funding authority / Department) or otherwise.

In addition, Relevant Authorities are not currently allowed to recover the cost of such benefit payments by withholding remittances of Single Scheme member contributions.

In that overall context, and having regard especially to the section 44(1)(b) backstop, it is assumed that most Single Scheme employers, as part of their normal financial management and budget-setting activity, including annual engagement with the relevant funders (e.g. Government Departments, HSE), would factor Single Scheme benefit payment estimates into funding demands.

For self-funding bodies, any issues arising in relation to Single Scheme benefit payment financing should be raised with their parent Department.

31. For a person recruited to work in the public service and enrolled in the Single Scheme, is there a risk that a public service pension he or she receives from an earlier public service career could be reduced or suspended (pension abatement)?

Yes there is such a risk, arising from the relevant pension abatement provisions in section 52 of the 2012 Act.

Pension abatement means that a public service pension is reduced or suspended (full abatement) during a period in which the pensioner is working in a public service job. In such circumstances—pensioner has become simultaneously a public service worker—the abatement risk applies:

- regardless of what pension arrangements apply to the second job (Single Scheme membership, or pre-existing scheme membership, or PRSA, or nothing); and
- regardless of what pension scheme the pension is paid from (Single Scheme or pre-existing scheme).

It should therefore be clear that pension abatement is not caused by Single Scheme membership.

Extent of abatement: A public service pension may be fully or partially abated, as specified in section 52(1) of the 2012 Act. This means that the extent of abatement essentially depends on three money amounts:

- A – amount of the pension;
- B – up-to-date salary at retirement from the first post;
- C – salary in the current post.

If the combined total of pension (A) and current post salary (C) exceeds the up-to-date salary associated with the first post (B), then the pension is reduced (abated) as much as needed (and possible) to erase that excess. If $[A + C]$ does not exceed B then there is no abatement.

PART J – FURTHER INFORMATION

32. Where can further information on the Single Scheme be obtained?

Further information on the Single Scheme can be obtained on the pensions webpages of the DPER website, at www.per.gov.ie/pensions. These webpages contain a growing collection of relevant documents and links, including:

- A brief overview of the Single Scheme
- Member Information Booklet
- Relevant legislation, including the Public Service Pensions (Single Scheme and Other Provisions) Act 2012, and regulations/orders made under that Act
- DPER Circulars / Letters
- The Single Scheme Baseline Report (2014)
- Bulletins from the Single Scheme Project Administration Team
- This FAQ (see front page date for updated versions)

Single Scheme members can direct further information requests or specific queries to their Relevant Authority / employer (e.g. pension, HR or payroll function): the employer is responsible for administering the scheme for staff who are members.

Single Scheme administrators in Relevant Authorities can direct queries to DPER at singleschemequeries@per.gov.ie

Appendix A — Single Scheme contribution and accrual rates

	Contribution Rates (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 Force - 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%

Notes:

1. Members pay the rate prescribed on pensionable remuneration, plus, where applicable, the rate prescribed on net pensionable remuneration.

2. The “Designated office holder” category comprises the following: Director of Public Prosecutions, the Ombudsman, Master of the High Court, County Registrar, Labour Court member, An Bord Pleanála member, Competition Authority member, Environmental Protection Agency member and Revenue Appeals Commissioner. See section 25 of the *Public Service Pensions (Single Scheme and Other Provisions Act) 2012* for full details of the retirement lump sum rates and restrictions that apply to Single Scheme members in respect of these individual posts.

Appendix B — List of Basic Information about the Single Scheme to be supplied in family law cases

The Pensions Act 1990 and the Disclosure of Information Regulations provide for the disclosure by the trustees of a pension scheme of certain basic information to the non-member spouse or civil partner of a pension scheme member, as set out in the numbered headings 1 to 21 below.

(There is no provision under the 1990 Act requiring trustees to disclose such information to a non-member cohabitant; however, it is recommended that the basic scheme information be furnished on request to a “qualified cohabitant” as defined in the Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010.)

Under each of these 21 headings, DPER-written suggested text which may be useful for Relevant Authorities in responding to family law requests is provided below.

For clarity, DPER does not at all require verbatim use of the suggested response material, and in some cases that would not be appropriate (e.g. fast accrual members). More broadly, the material

- is aimed simply at assisting Relevant Authorities in dealing with such cases, and
- does not detract from the responsibilities of Relevant Authorities’ in respect of such cases.

1. The categories of persons who are eligible to be members of the scheme.

All new-entrant pensionable public servants commencing employment from 1 January 2013 are eligible to be members of the Single Public Service Pension Scheme (“Single Scheme”), as provided for under sections 9 and 10 of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012 (“2012 Act”).

2. Whether or not membership of the scheme is a condition of employment and the categories of persons (if any) to whom such a condition applies.

Membership of the Single Scheme is, in general, a condition of employment for new-entrant pensionable public servants from 1 January 2013.

3. The conditions of membership.

A Single Scheme member must be a pensionable public servant, having joined the public service as a “new entrant” on or after 1 January 2013. Members must be at least 16 years old and must, in most cases, retire on reaching age 70 years.

4. How members' contributions are calculated.

The employee contribution paid by most Single Scheme members is:

[3% of pensionable remuneration PLUS 3.5% of net pensionable remuneration]

reduced pro rata to the work pattern where the member works on a non-full-time basis (part-time, work-sharing).

Relevant definitions are as follows:

- **"Pensionable remuneration"** = pensionable pay expressed **on a full-time basis**.
- Pensionable pay in turn = wages/salary (excluding overtime) PLUS pensionable allowances
- **"Net pensionable remuneration"** = pensionable remuneration less twice the value of the Contributory State Pension.

5. How employers' contributions are calculated.

Explicit employer contributions are not required in respect of most Single Scheme members. However employer contributions may be applicable in certain cases where a post is financed wholly or mainly from sources other than the Central Fund. In such cases the required employer's contribution amount is equivalent to a maximum of 3 times the Scheme member's employee contribution.

6. Whether the scheme is approved under Chapter II of Part I of the Finance Act 1972 or Chapter 1 of Part 30 of the Taxes Consolidation Act 1997, and, if not, whether an application for such approval of the scheme is under consideration by the Revenue Commissioners.

The Single Scheme is a statutory scheme established under the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

7. Whether the scheme is a defined benefit or defined contribution scheme for the purposes of the Pensions Act 1990.

The Single Scheme is regarded as a defined benefit scheme.

8. What benefits, if any, are payable under the scheme, and how they are calculated?

Pension and retirement lump sum are payable.

For each active member, the Single Scheme generates

- money credits towards pension, and
- money credits towards retirement lump sum.

These money credits, known as “referable amounts”, accrue as percentages of pay on an ongoing basis, and are revalued annually until retirement in line with Consumer Price Index (CPI) increases.

The pension awarded is the accumulated total of a member’s pension referable amounts, and the retirement lump sum awarded is, likewise, the accumulated total of the lump sum referable amounts. Referable amounts accrue for a standard member (most public service grades) as follows:

Pension:

- 0.58% of pensionable remuneration up to a threshold of 3.74 times the value of the Contributory State Pension (this threshold currently equates to €45,529.23 [annual basis]),

PLUS

1.25% for any portion of pensionable remuneration over this threshold.

Retirement lump sum:

- 3.75% of pensionable remuneration.

For non-full time work spells, the amounts calculated above are reduced pro rata to the work pattern.

9. The conditions on which benefits are paid and any options relating thereto.

- A vesting period of two years must be completed.
- Attaining minimum pension age and retiring. For most public service grades the minimum pension age is 66 years, rising to 67 years from 1 January 2021 and to 68 years from 1 January 2028 (in line with changes in the qualifying age for the Contributory State Pension).
- Members can apply for early retirement from age 55 years on an actuarially adjusted basis.

10. Which benefits, if any, are payable only at some person's discretion.

None.

11. Which of the benefits are, and which are not, funded.

The Single Scheme is an unfunded pay-as-you-go scheme.

12. Which of the benefits, if any, are such that fulfilment of the obligation to pay them to or in respect of particular members is guaranteed by means of one or more insurance policies which are specifically allocated to the provision of benefits payable to or in respect of those members. Where the payment of the benefit under any life assurance policy is subject to the satisfaction of any underwriting criteria, this should be stated.

No benefits are guaranteed by means of an insurance policy.

13. The short title of the Act or Acts of the Oireachtas (if any) which provides for both

- (a) the setting up of the scheme, and
- (b) the determination of the rate or amount of the benefits under the scheme.

Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

14. If the employer of any person who is entitled to benefits under the scheme has entered into an obligation to pay the benefits if the scheme's resources are insufficient to do so the extent of that obligation.

Not applicable to the Single Scheme.

15. Other than in the case of a defined contribution scheme, if there is discretionary power under the scheme rules to increase pensions after they become payable, a statement that where discretionary increases to pensions already in payment have been granted, details of who exercised this discretionary power and information about the increase given will be set out in the annual report.

The Single Scheme rules provide for pensions in payment to be increased by reference to increases in the Consumer Price index (CPI). The Minister for Public Expenditure and Reform has discretion regarding the timing of application to pensions of any such CPI-indicated increase.

16. The name or title and address of the person to whom enquiries about the scheme generally or about an individual's entitlement to benefit should be sent.

Contact details for the pension administrator in the particular Relevant Authority (employer).

17. Whether there is power to amend the scheme terms detailing who may amend the scheme and whether there are any significant conditions on the exercise of that power.

The terms of the Single Scheme are set out in the Public Service Pensions (Single Scheme and Other Provision) Act 2012. In general amendment of these terms would require amendment of the 2012 Act. The Minister for Public Expenditure and Reform can make regulations in respect of the Single Scheme under powers contained in the 2012 Act.

18. The arrangements (if any) which are made for the payment by members of additional voluntary contributions.

Purchase of additional pension benefit entitlements within the Single Scheme is not at present possible. However members may be able to make additional voluntary contributions to separate Revenue-approved pension arrangements (e.g. Personal Retirement Savings Accounts [PRSAs]).

19. A statement that the scheme has been registered with the Pensions Board and the registration number.

The Single Scheme is registered with the Pensions Authority. The registration number is: PB275744 - Single Public Service Pension Scheme.

20. A statement that, in the event of judicial separation or divorce, a Court application for a Pension Adjustment Order in respect of the retirement or contingent benefits payable to or in respect of a married member may be made noting that further information about the operation and impact of Pension Adjustment Orders may be obtained from the Pensions Board.

In the event that you obtain a Divorce or a Judicial Separation or a decree of dissolution of Civil Partnership after joining the Scheme, a Court application for a Pension Adjustment Order in respect of your retirement benefits, or contingent benefits payable on your death, may be made. Further information about the operation and impact of Pension Adjustment Orders may be obtained from the Pensions Authority by writing to The Pensions Authority, Verschoyle House, 28-30 Lower Mount Street, Dublin 2, D02 KX27.

21. If the scheme provides an integrated pension (within the meaning of section 59C of the Act) the inclusion of a statement describing integration in the form set out below or in such other form as the trustees deem appropriate:

The Single Scheme is an integrated scheme, meaning it takes account of the Contributory State Pension in the design of the overall pension package. An integrated scheme views the Contributory State Pension as part of the total pension package. Both employers and employees make PRSI contributions, which in turn entitle scheme members to social welfare benefits. Integration is used as a means of taking into account the benefits payable under the social welfare system to calculate:

- the amount of occupational pension required so that the combined pension from both sources is at the level being aimed for in designing the scheme;
- the level of contributions payable by the employee towards the cost of his or her occupational pension.