<Insert Date>

<Insert Name>

<Insert Address>

**Re: Pension Adjustment Order**

**Record No:**

**Between <Member> and <Non-Member>**

Dear <Name>

Regarding the Pension Adjustment Order received in this office on 8th May 2013, I wish to confirm the following details:

1. **Benefit consisting of part of the Retirement Benefits – Pension (XX%)**

Reckonable period: xxxxxx to xxxxxxx = xxxxx years

**Unco-ordinated:**

€XXXXX (Salary) x XXXXX years (Service) x 1/80 x XXXX% = €XXXXX due

**or**

**Co-ordinated:**

€XXXX (salary up to 3.3333333 x annual SPC) x XXXX years (Service) x 1/200 = €XXXX

**Plus (if salary is over 3.3333333 x annual SPC amount)**

€balance of salary x XXXXXX years (Service) x 1/80 = €XXXXX

**Total pension payable to non-member: €XXXXX x X% = €XXX p.a.**

**DELETE AS APPROPRIATE AND INSERT CALCULATION**

1. **Benefit consisting of part of the Retirement Benefits – Lump Sum (XX%) payable to non-member:**

Reckonable period: xxxxxxx to xxxxxxx = xxxxxxx years

€XXXXX (Salary) x XXXXXX years (Service) x 3/80 x XX% = €XXXX due

1. **Spouses Pension following Members Death Post Retirement (XXXX%)**

Reckonable period: xxxxxxxx to xxxxxxxx = xxxxxx years

**Unco-ordinated:**

€XXXXX (Salary) x XXXXXX years (Service) x 1/80 x ½ x XXXX% = €XXXXX due

Or

**Co-ordinated:**

€XXXX (salary) less (once x annual SPC) x XXXX years (Service) x 1/80 x 50% = €XXXX

**Total pension payable to non-member: €XXXXX x X% = €XXX p.a.**

**DELETE AS APPROPRIATE AND INSERT CALCULATION**

1. **Death In Service Gratuity (Contingent benefit – XX%)**

Reckonable period: xxxxxxx to xxxxxx = xxxxxxx years

Added years: insert relevant details = xxxxxxx years

Total Service: xxxxxxx years

€XXXX (Salary) x XXXX years (Service) x 3/80 = €XXX x XXX% = €XXXXXX

Less deductions in respect of:

Potential service to age 65: = €XXXXX

Contributions due for previous service = €XXXXX

Net Death Gratuity payable: = €XXXXX

The minimum death gratuity is one year’s salary or the amount the member would receive if they retired on the grounds of ill-health at date of valuation whichever is the greater of the two.

1. **Spouse’s Pension arising on Death in Service of Member**

Date of valuation: XXXXXXX

Reckonable service including potential service to age 65

Salary €XXXX (Salary) x XXXXX years (Service) x 1/80 x ½ = €10,532.87 p.a.

 **AMEND AS NECESSARY**

Please note the following:

1. If you have a change in employment you must inform this office of your new employer’s name and address, as the PAO must be sent to your new employer. XXETB will then inform the non-member by providing details of your new employer.
2. If you are still employed by XXETB at date of retirement the non-member will be informed of your retirement date.
3. Should you die in service while employed by XXETB, the non-member will be informed.

Further information on pensions and the Family Law Acts may be obtained from the Pensions Authority: [www.pensionsauthority.ie](http://www.pensionsauthority.ie)

Should you have any queries, please do not hesitate to contact me.

Yours sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**<Name>**

**Pension Section**

Email:

Phone: