

FAQ 2

Established Civil Servants (including Prison Officers) who pay Class A PRSI and are making an employee contribution in respect of personal superannuation benefits

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Established Civil Servants (including Prison Officers) who pay Class A PRSI and are making an employee contribution in respect of personal superannuation benefits

Introduction: As provided by Regulations made under the Pensions Act, a member of this pension scheme is, each year, entitled to certain information. This information is outlined in [Annex 1](#).

1. Who is eligible for superannuation benefits under this scheme?

Established civil servants are eligible for superannuation benefits as outlined in this website. These FAQ's deal with officers appointed on or after 6 April 1995 who pay Class A (full) PRSI and who are in the contributory pension scheme.

2. What are the main benefits?

The main benefits are:

- Retirement pension and lump sum ([questions 6 to 15](#));
- Death gratuity ([question 19](#));
- Spouses' and children's pensions ([questions 24 to 29](#)).

Other aspects of superannuation covered are:

- Actuarially reduced benefits ([question 13\(b\)](#));
- Preserved benefits ([question 30](#));
- Notional service ([question 31](#));
- Transfer of service ([question 32](#));
- Credit for Transfer Value ([question 33](#));
- Purchase of service ([question 34](#));
- Additional Voluntary Contributions (AVC's) ([question 35](#));
- Injury Warrant Entitlements ([question 36](#));
- Allocation of pension ([question 37](#));
- Income tax treatment of pension ([question 38](#));
- Divorce or separation ([question 39](#)).

[Annex1](#)

- ### **3. How do I join the Superannuation Scheme?**
- All officers over age 16 years of age who join the Civil Service in an Established capacity on or after 6 April 1995 are automatically included in the contributory Established Superannuation Scheme provided that they have the potential to give at least two years service on becoming Established Civil Servants; this is a condition of service.

- 4. Do I pay contributions for these benefits?** Officers who are in the contributory scheme pay a personal contribution. These officers also pay Class A PRSI but their salary is higher (i.e. 20/19ths) than the standard salary.

The personal contribution is 1½% of pensionable remuneration plus 3½% of net pensionable remuneration.

Officers also pay contributions of 1½% of pensionable remuneration for spouses' and children's pension ([question 30](#)).

Pensionable remuneration is basic salary plus pensionable allowances. Net pensionable remuneration, for the purpose of contributions, is pensionable remuneration, less twice the maximum rate of Social Welfare State Pension (Contributory) payable to a single person. ([see question 8 also](#)).

In the case of work-sharers, contributions are calculated on a pro rata basis.

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- 5. Is my Pension Scheme a Defined Benefit or a Defined Contribution Scheme and how is it funded?** Your scheme is a Final Salary Defined Benefit Scheme which gives a pension based on service and final pensionable remuneration (salary and pensionable allowances) – see [question 6](#). The scheme is an unfunded Pay-as-you-go scheme. The amount of pension benefit is defined in the scheme rules and is not affected by investment returns etc. Scheme benefits are payable from monies voted by the Oireachtas to Vote 7 – Superannuation and Retired Allowances. The pensions benefits payable compare favourably with benefits from comparable private sector schemes.
- 6. What are my pension entitlements and on what basis are they calculated?** On retirement you will be entitled to a pension and lump sum provided you have a minimum of 2 years' reckonable service. The method of calculating your pension and lump sum is shown at [question 9](#).

7. **What is reckonable service?** Reckonable service is paid service and provided an officer has 2 years qualifying service, the following service is reckonable for pension purposes:

- Full-time paid, established service;
- Job-sharing or work-sharing service ([see question 10](#));
- Non-established service given before appointment to an established post;
- Certain part-time service (on a pro rata basis);
- Additional service or added years granted in certain circumstances ([question 31](#));
- Transferred service ([question 32](#)) and Transferred Value ([question 33](#));
- Purchased service ([question 34](#)).

For established Civil Servants in paid employment service on or after 20th December 2001, part-time service prior to that date may reckon as follows:

- for service given prior to 1st June 1973, where the hours worked were at least 18 hours per week, the service will reckon on the basis of one half of comparable full-time service;
- for part-time service on or after 1st June 1973, where the hours worked were at least 8 hours per week, the service will reckon in the proportion which the hours worked bear to comparable full-time service.

The reckoning of earlier service may involve the payment of appropriate 'back' contributions and other conditions - see [Circular 20/2005](#) – paragraph 39.

Periods of leave without pay are not reckonable but a break in service, e.g. a career break, does not affect the aggregation of reckonable service i.e. reckonable service before the break may be aggregated with reckonable service after the break.

Periods on pension rate of pay are not reckonable.

Service given on a commission-paid or fee-paid basis is generally not reckonable.

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- 8. What is pensionable remuneration?** Generally, pensionable remuneration is final pay (i.e. salary payable on the last day of reckonable service), plus the average of the best of three consecutive years' pensionable allowances in the final ten years of service. The benefits may, in some cases be based on an average salary. For instance, if, within the last 3 years of service, an officer has changed grade (e.g. been promoted) or received a personal change in pay, an average pay figure will be used which takes account of the final salary and the salary of the former grade and the relative periods spent in the two grades in the last 3 years. Where the person is retiring on grounds of ill-health, averaging does not apply if the person had the potential for service to avoid the averaging.
- 9. How are my pension and lump sum calculated?** This scheme provides pension benefits which take account of the State Pension (Contributory). No account is taken of the State Pension in calculating the lump sum. Subject to a minimum of 2 years qualifying service your pension and lump sum are calculated as follows:

Pension: Up to the 31st December 2003, for the civil service pension, pensionable remuneration is co-ordinated with the State Pension (Contributory) payable to a Single Person. The pension is 1/80th of net pensionable remuneration (as defined at 4 above) for each year of service subject to a maximum of 40/80ths. This means that on retirement with 40 years reckonable service the occupational pension along with the State Pension amounts to one-half of pensionable remuneration.

Effective from 1 January 2004, the formula for the calculation of pension has been amended to: 1/200th of pensionable remuneration up to less than 3 1/3rd times the State Pension, and 1/80th for pensionable remuneration in excess of this limit.

Lump Sum: The lump sum is 3/80ths of pensionable remuneration for each year of service subject to a maximum of 120/80ths. This payment is currently tax free.

[For Prison Officers service greater than 20 years is "doubled" for the purposes of the above calculations. The maximum reckonable service is 40 years].

Officers entitled to preserved benefits receive a pension and lump sum based on pensionable remuneration at the date of resignation up-rated by the appropriate pay increases between that date and their 60th birthday or 65th birthday for "new entrants" – [Annex 2](#). ([see questions 13 and 30](#)).

[Annex1](#)

- 10. I am work-sharing now or was job-sharing – how is my pension calculated?** Effective from 20th December 2001 you have your worksharing service treated on a pro-rata basis and the pensionable remuneration is the notional full rate of pay for the job. This means that the period of jobsharing/worksharing service is reckoned pro-rata to whole time reckonable service and the salary base is the whole time equivalent salary.
- 11. What happens if I do not qualify for State Pension or any other Social Welfare benefit?** If, through no fault of your own, you do not qualify for State Pension or any other Social Welfare benefit or qualify for only a partial entitlement then you may be entitled to receive a supplementary pension.
- 12. What is a supplementary pension?** A supplementary pension is an additional amount of pension that may be paid to a person whose occupational pension is co-ordinated with the State Pension. It is paid in circumstances where the combined pensions (i.e. occupational and Social Welfare benefit) are less than the pension they person would receive if the occupational pension was calculated on a non-co-ordinated basis. It comes in for consideration when a person who is unemployed and who through no fault of their own fails to qualify for any Social Welfare entitlement; it represents the difference between the total of the pensions actually received by the person and the pension that would be payable if the occupational pension was not co-ordinated with the State Pension.

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- a. **At what age are benefits payable?** Provided an officer has a minimum of 2 years' qualifying service, benefits are payable on retirement either at maximum retirement age of 65 (60 in the case of Prison Officers) or at any time after reaching age 60 (55 in the case of Prison Officers) except for "new entrants". [See [Annex 2](#) – "New Entrants from 1st April 2004"]. Benefits may be paid before those ages if the person retiring on grounds of ill-health, provided that the officer has 5 years reckonable service. Officers, who now leave the civil service with preserved benefits, i.e. before the minimum reckonable service, receive a preserved pension and lump sum, payable on application, at age 60 or age 65 for "new entrants" who are not Prison Officers.

- b. **What are Actuarially Reduced Benefits?** With effect from 1 April 2004, a facility was introduced to allow a member who has a minimum of 2 years' qualifying service to retire from age 50 (or 55 for "new entrants" (except Prison Officers) on or after 1st April 2004) with immediate, actuarially reduced superannuation benefits in lieu of preserved benefits at a later date. This provides greater flexibility to members in terms of retirement planning.

The benefits expressed as a % of the Preserved Benefits which would be payable at age 60 are:

Age last Birthday	Pension	Lump Sum
50	62.4%	82.2%
51	65.1%	83.9%
52	67.9%	85.5%
53	71.0%	87.2%
54	74.3%	88.9%
55	77.8%	90.7%
56	81.6%	92.4%
57	85.7%	94.3%
58	90.1%	96.1%
59	94.8%	98.0%

Members with a Preserved Pension age of 65

Age last Birthday	Pension	Lump Sum
55	58.2%	82.4%
56	61.1%	84.0%
57	64.1%	85.6%
58	67.4%	87.3%
59	71.0%	89.0%
60	74.8%	90.7%
61	79.0%	92.5%
62	83.6%	94.3%
63	88.5%	96.1%
64	94.0%	98.0%

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14. Is my pension increased after I retire? Increases in civil service pensions are awarded at the discretion of the Minister for Finance under Regulations made by him/her under Section 29 of the Pensions (Increase) Act 1964. The Act does not prescribe what form the increases should take or how they should be calculated. In the Civil Service, since 1986, the application of the Minister's discretion, in this regard, has been based on 'parity' which means that, where increases paid to serving staff are being passed on to pensioners, the pension increases are effective from the same date as the increases being paid to serving staff. This is not the same as providing that pensioners are paid at the same rates as serving staff. There is no provision for a pensioner to be paid an increase in advance of any such increase having been paid to their serving counterpart.

In practice, all general pay increases since 1986 have been passed on to pensioners on the same basis as to serving staff. In the case of special pay increases for serving staff, some are passed on to pensioners, others are not.

Some of the conditions which may have to be met before special pay increases are passed on to pensioners are:

- the increase must apply to all staff serving in the grades or posts concerned;
- assimilation of serving staff to the revised pay scales must be on the basis of "corresponding points" (i.e. not on "starting pay on promotion" or "re-grading" terms);
- the increase must not have been awarded in consequence of a substantial restructuring or alteration of duties which, in effect, constitutes regrading of the posts or grades concerned;
- the increase must not have been awarded in respect of increased productivity from serving staff and

the increase must be a permanent feature of the pay scale. In addition, if an allowance becomes pensionable from a particular date, the benefit is not passed on to pensioners who retired before that date. If a new pensionable allowance is introduced, it does not apply to pensioners who never held that allowance while serving.

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15. Are the benefits reduced if an officer is retained or re-employed in the Civil Service after age 65? Lump sum payments are not reduced or postponed but pension is reduced to ensure that the total of pay and pension does not exceed the current equivalent of the officer's pay on the date of retirement. If an officer is retained after age 65 the service after that age is not reckonable for established scheme benefits. This applies to staff appointed before 1 April 2004 and are not "new entrants" as set out in [Annex 2](#);

- 16. How are pensions paid?** Pensions are paid fortnightly in arrears by the Office of the Paymaster General.

Before retirement, officers complete a Pensions Declaration Form. Payment of the pension begins with effect from the day following the last day of paid service.

Payments are normally made direct to the pensioner's bank account; otherwise cheques are posted to the pensioner's home address.

Certain deductions may be made from pension if the officer so wishes, e.g. VHI, life assurance premiums, etc. The pensioner must make the appropriate arrangements with the Office of the Paymaster General.

- 17. What benefits are payable if I have to retire early because of ill-health?** If an officer has to retire before age 60 (55 in the case of Prison Officers or 65 in the case of "new entrants" who are not Prison Officers) because of permanent ill-health, pension and lump sum are paid immediately at retirement if the officer has more than 5 years reckonable service. The benefits are based on actual service up to the last day of paid service plus an additional period of notional service, plus, where appropriate, extra years of service, known as ill-health added years. An addition of 6 and 2/3rds years is fairly common. The officer may also qualify for Social Welfare Disability Benefit and/or supplementary pension depending on the amount of Social Welfare benefit actually received.

If a person has to retire because of ill-health with less than 5 years but more than 2 years reckonable service, the person has a choice of taking a once-off lump sum (short service gratuity) or opting for preserved benefits payable in the normal way at age 60, or 65 in the case of "new entrants" who are not Prison Officers.

- 18. What is a short service gratuity?** A short service gratuity is payable to an officer who has to retire on grounds of ill-health who has more than 1 year's service but less than 5 years service. The amount of the gratuity is 1/12th of pensionable remuneration for each year of reckonable service plus 3/80ths of pensionable remuneration for each year of reckonable service provided reckonable service is in excess of 2 years.

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19. What benefits apply if I die in service? On production of probate or letters of administration, a death gratuity is payable to the officer's legal personal representative. It is the greater of:

- One year's pensionable remuneration (at the rate applicable at the officer's death); or
- The amount of lump sum that would have been payable had the officer retired on grounds of ill-health at the date of death, subject to a maximum of 1½ times the officer's pensionable remuneration at the date of death.

There is no minimum service requirement. If the amount payable is €20,000 or less it may be paid without probate or letters of administration to the person(s) appearing to be entitled to benefit from the estate.

Under the Spouses' and Children's Contributory Pension Scheme ([see question 24](#)), an amount equal to the one month's salary will be paid to the spouse for the first month after death. Thereafter spouses' and children's pensions will be payable based on the deceased officer's potential service to age 65 (60 for Prison Officers), subject to a maximum of 40 years. There is an appropriate deduction made from the Death Gratuity in respect of this additional notional service ([see question 29](#)).

20. What benefits apply on death after retirement? If at the time of death the total pension received since retirement, together with the amount of the retirement lump sum, comes to less than one year's pensionable remuneration at the date of retirement, a balancing gratuity sufficient to bring the total up to the equivalent of one year's pensionable remuneration is payable to the officer's legal personal representative. This does not apply in the case of persons who are paid a preserved pension. Spouses' and Children's benefits are also payable where appropriate ([see question 24](#)).

21. What benefits apply on departure from the civil service other than on age or ill-health retirement? On voluntary resignation from the civil service before reaching 60 years of age or 65 in the case of “new entrants” who are not Prison Officers a civil servant has the following options:

- a. Transfer: transfer accrued pension rights to an approved organisation ([question 32](#)), or;
- b. Preserved Benefits: If the officer has at least 2 years’ reckonable service, he or she may on application at age 60 be paid preserved benefits ([question 30](#)).
- c. Actuarially Reduced Benefits: [see question 13\(b\)](#).
- d. Refund of Contributions: If the officer has less than 2 years service, contributions (personal and Spouses and Children’s) will be refunded less an appropriate deduction for income tax. The service may be re-instated if the officer subsequently rejoins the civil service or a body in the Transfer Network by repaying the amount refunded with compound interest added.

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22. What happens if I got a marriage gratuity and then rejoined the Civil Service? If a civil servant who has received a marriage gratuity re-enters the civil service the former service is amalgamated with the subsequent service for superannuation purposes if the gratuity is repaid with appropriate compound interest added. (A reinstated widow repays only the actual gratuity received). Such repayment may be made at any time during the period of subsequent service or by deduction from retirement lump sum.

23. What is the position if I had service in the civil service before 6 April 1995 as a modified Established Civil Servant and I re-joined the civil service under the new superannuation arrangements? If you have a preserved benefit, you may exercise a once-off option at any time up to retirement in favour of either of the following arrangements:

- i. Aggregate all such prior service under the new superannuation arrangements (personal contributions would not be payable on the prior service) or
- ii. Retain all preserved superannuation benefits which you had prior to re-entry as a separate preserved benefit. In this event only the service after re-entry would be subject to the new rules. (This option is subject to an overriding limit of 40 years reckonable service and the preserved benefits would not become payable from an earlier date than would have been the case had you aggregated all the service.

if you had some service but not enough for a preserved benefit then you may amalgamate the prior service with the new service at (i) above.

24. What is the Spouses' and Children's Contributory Pension Scheme? This is a contributory scheme providing pensions for spouses' and children of deceased members of the Scheme. Membership of the Scheme is compulsory.

25. Who benefits under the Scheme? The following may benefit from the Scheme:

- i. The legal spouse of a deceased pensioner, including spouses of post-retirement marriages for members of the revised scheme.
- ii. The legal spouse of a member who dies in service.
- iii. The legal spouse of a former member who has a preserved benefit and who dies before the preserved benefit becomes payable.
- iv. All eligible dependent children of a deceased member (including step and adopted children) ([see question 27](#)).

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26. How is the spouse's pension calculated? A spouses' pension is based on net pensionable remuneration but in this case:

Net Pensionable remuneration = gross pensionable remuneration less once the State Pension.

The amount of pension is:

Net pensionable remuneration * service of deceased member (years, days) * 1/80 * 0.5

This means that the spouses pension is one half of the pension which would have been paid to the deceased pension if net pensionable remuneration was defined as gross pensionable remuneration less once the State Pension, rather than twice.

Where a member dies in service or following retirement on grounds of ill-health, the spouses pension is based on the service that the member would have had if he or she had served to age 65 (60 in the case of Prison Officers) subject to a maximum of 40 years. The spouses pension is one-half of the pension which would have been paid based on this service with net pensionable remuneration defined as gross pensionable remuneration less once the State Pension, rather than twice.

The civil service spouse's pension is payable in addition to the spouses' pension entitlements payable under the Social Welfare Code.

27. What children are eligible for pensions? Dependent children under the age of 16 or age 22 if in full time education are eligible under the revised scheme. Where such a child is permanently incapacitated by reason of mental or physical infirmity from maintaining him or herself there is no age limit provided the infirmity was there from birth or arose while the child was eligible for benefit.

28. How much is a child's pension? A Child's pension is one-third of the spouse's pension for each of the first three eligible children. If there are more than three eligible children then an amount equal to the spouses pension is divided between them.

Where both spouses are deceased and there is only one eligible child the amount of pension is two-thirds of the deceased spouse's pension. Where there are two or more eligible children then an amount equal to the deceased spouse's pension is divided equally between them.

A spouse's pension along with children's pensions can bring the total amount payable up to the level of the deceased person's pension as defined above i.e. up to the amount that would have been payable had the reckonable remuneration been calculated as gross pensionable remuneration minus once the OAP.

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29. Do I pay for the Spouses' pension? Periodic deductions of 1½% of salary (plus pensionable allowances) are made during an officer's working life. In addition, a single deduction of 1% of final salary is made from the retirement lump sum or death gratuity, as appropriate, in respect of each year of reckonable service for which periodic contributions have not been made. This would include pre-scheme service and any potential service to age 65 (60 in the case of Prison Officers) credited for the spouse's pension. It is possible, in certain circumstances, to reduce the amount of this lump sum deduction by making additional periodic contributions during service. (Please contact your Personnel Section for details). If, however, a member remains single throughout membership of the Scheme, they pay no non-periodic contributions.

30. Who benefits from preserved entitlements? Any officer who resigned before age 60 with a minimum of 5 years' reckonable service if the resignation was before 2 June 2002 or who has 2 years reckonable service if it was after that date is entitled to a preserved pension and lump sum payable (on application) at age 60 or 65 in the case of "new entrants" who are not Prison Officers. The pension is based on reckonable service and pensionable remuneration at the date of resignation, up-rated by the appropriate pay increases between that date and the officer's 60th birthday or 65th in the case of "new entrants" who are not Prison Officers. Alternatively, the resigning officer may opt for actuarially reduced benefits if resigning after age 50 ([see question 13\(b\)](#)).

Where a former officer with an entitlement to preserved benefits dies before age 60 or 65 in the case of "new entrants" who are not Prison Officers a death gratuity, equal to the preserved lump sum is payable. Where such a former officer was a member of the Spouses' and Children's Scheme and leaves an eligible spouse and/or eligible children, then a spouses pension and/or children's pension(s), based on the members reckonable pensionable service only are payable. There is no addition of notional years in respect of potential service to age 65. Preserved pension rights for spouses' and children's benefits become effective on the death of the (former) scheme member.

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31. What are added years? Notional service or added years may be awarded in certain exceptional cases:-

- i. On ill-health retirement;
- ii. Where the essential competition requirements (e.g. qualifications, experience, age requirements) are such as to preclude appointment by age 25;
- iii. On recruitment to certain designated grades.

The award of added years at (ii) and (iii) can only be confirmed at retirement. The amount of the award at (ii) and (iii) may be affected by an individual's circumstances such as retained benefits e.g. prior service, prior occupational pension, State Pension Benefits or age on leaving service.

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32. What are the arrangements for the transfer of reckonable service?

The Transfer Scheme enables officers to transfer reckonable service between the civil service and the majority of State and semi-state organisations e.g. the Garda Síochána, the Defence Forces, Health Services, teaching etc. A list of the “transfer network” organisations may be consulted in your Personnel Unit.

Officers should notify their Personnel Unit of any previous employment in the public service and officers resigning should state the name of their prospective employer (if any) so that reckonable service can be transferred, if appropriate.

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33. Apart from the Transfer Network, can I make a transfer from a previous pension scheme or PRSA? Many pension funds outside of the Transfer Network including PRSAs permit the payment of a Transfer Value. If this is the case, you may be in a position to avail of the Purchase Scheme ([question 34](#)) to secure additional service in this scheme. Check with your Personnel Unit before agreeing to have any transfer value issued on your behalf. You should also seek independent financial advice to help you choose the more beneficial option having regard to your circumstances.

34. What is the Purchase Scheme? Officers who would have less than maximum pensionable service at age 60 or 65 and who fulfil certain other conditions to purchase additional reckonable service at full actuarial cost. The additional service purchased is treated as actual service in calculating pension and lump sum entitlements, including spouses’ and children’s benefits.

Payment may be made by a lump sum payment or by periodic deductions from pay. Periodic contributions begin on the person’s birthday at any age up to 2 years before age 60 or 65. Purchase rates depend on age at commencement of purchase. Contributions are normally allowable against income tax in the same way as contributions to the spouses’ and children’s scheme, subject to the rules, including limits, set by the Revenue Commissioners.

If you opt to purchase service by periodic contributions, please note that if you leave before age 60 or 65 or cease to make the periodic payments the amount of added years you will have purchased at retirement will be less than the amount you contracted to purchase initially.

An online modeller is available for the purchase scheme
<http://www.cspensions.gov.ie/>

If you would like more general information about the Purchase of Notional Service Scheme, go to the [Report of the Commission on Public Service Pensions](#), Section 12.10. Please be aware that there have been changes to the scheme and the Revenue limits since the Report was published and these changes are described in detail in the [Superannuation Handbook and Guidance Notes for Established Civil Servants](#) <Chapter 14>

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- 35. What are AVC's?** Additional Voluntary Contribution (AVC) schemes are a facility available to civil servants through their staff associations which allow them to enhance their superannuation benefits at their own expense, as permitted by the Revenue Commissioners. They are essentially a private arrangement between the individual and a private sector pension provider. The benefit is generally in the form of an additional cash amount of pension or lump sum rather than the additional notional years of service under the purchase scheme. The cash benefit is ultimately dependent on the performance of the fund in which the AVC contributions are invested. Contributions are allowable against income tax, subject to Revenue rules.

If you would like more general information on AVCs go to the [Report of the Commission on Public Service Pensions](#), Section 12.12. The Revenue limits have changed since the Report was published. The current limits are available at www.revenue.ie

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- 36. What is the Injury Warrant and what does it cover?** In certain very limited circumstances a pension may be payable to an officer who is forced to retire because of injury sustained in the performance of official duties. The amount of the pension, which is payable in addition to the officer's other superannuation entitlements, is determined by the degree of impairment caused by the injury.

A special gratuity may also be payable if the injury occurred while the officer was travelling by air.

If the injury results in death, the officer's spouse and/or dependants may receive a pension in lieu of the pension(s) payable under the Spouses' and Children's Contributory Pension Scheme and all contributions made under that Scheme will be refunded.

- 37. Can I allocate part of my pension?** Any officer in good health may apply, up to 6 months before retirement, to surrender part of his or her retirement pension to secure a pension – not exceeding 1/3rd of the

officer's pension – for the spouse or one of the named dependent relatives.

The pension thus allocated will be the actuarial equivalent of the amount of the officer's pension surrendered.

Pensions payable under the Spouses' and Children's Contributory Pension Scheme are not affected if the person is also in receipt of an allocated pension.

- 38. How are benefits and contributions treated for income tax purposes?** Under the current rules, the retirement lump sum, marriage gratuity, death gratuity, balancing gratuity or Injury Warrant gratuity (if appropriate) are not subject to income tax. Pensions are subject to income tax in the normal way.

Contributions for personal benefits, Spouses' and Children's Contributory Pension Scheme and Purchase Scheme contributions would normally qualify for income tax relief, subject to Revenue rules and limits.

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- 39. What happens to my pension if I get divorced or separated?** Your pension will only be affected by divorce or judicial separation if there is a Pensions Adjustment Order (PAO) in force apportioning some of the superannuation entitlements to the spouse or dependant children. Death gratuity and spouses pension entitlements may also be affected by a Pensions Adjustment Order. Where there is no PAO then benefits will be payable in accordance with the rules of the scheme.

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- 40. Where can I get information on Social Welfare entitlements?** Qualification for State Pension (Contributory) is subject to tests administered by the Department of Social & Family Affairs.

For any queries relating to entitlements under the Social Welfare Acts, please contact the information service of the Department of Social & Family Affairs. The contact details are:-

Tel – 1890 66 22 44 (Lo Call) 9:30am – 5:00pm Mon to Fri
The Departments website is – <http://www.welfare.ie/>

- 41. Where can I get more information?** Your Personnel Unit can supply further information on all aspects of the superannuation benefits including information on PAO's outlined in this website. A more detailed technical handbook on the schemes' rules, "[Superannuation](#)

[Handbook – A Guide to the Superannuation Provisions Applicable to Civil Servants](#)” is available.

Officers approaching retirement are encouraged to attend one of the special pre-retirement courses run by the

Civil Service Training & Development Centre,
Department of Finance,
Unit 2,
Clonminch,
Tullamore,
Co Offaly.
Lo-Call 1890 66 10 10.

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Annex 1 - see [Introduction](#)

A Scheme Member's entitlement to information

As provided by Regulations made under the Pensions Act [S.I. 301 of 2006], a member of this pension scheme is, each year, entitled to certain information.

Each member should receive a notification from the Employer of the name of the pension scheme of which they are a member and name of the scheme administrator. The notification should also include a statement that certain specified information described at (a) to (f) below is available in electronic format. To assist you, links are provided below to the specified information. Members must also be informed of the availability of the Annual Report of the scheme of which they are a member not later than 4 weeks after it becomes available.

- a) a description of the benefits available under the scheme and how they are calculated, including preserved benefits ([question 2](#)) and a statement that benefits may be adjusted due to Pension Adjustment Orders, ([question 39](#)).
- b) whether the scheme provides a pension integrated with the Contributory State Pension and, if so, a statement that the scheme takes account of the Contributory State Pension, ([question 9](#)).
- c) a statement that qualification for the Contributory State Pension is subject to tests administered by the Department of Social and Family Affairs and the address and telephone number of the information service of the Department of Social and Family Affairs, ([question 40](#)).
- d) whether additional benefits can be secured, purchased or granted under the scheme by way of any or all of –
 - i) notional service; ([question 31](#)), ([question 34](#)).
 - ii) additional voluntary contribution; ([question 35](#)) or
 - iii) transfer of rights from another scheme or PRSA ([question 32](#)), ([question 33](#)).
- e) worked examples of the main benefits based on a range of salary bands (or on a range of rates applicable in the scheme) and a range of pensionable service bands, [an electronic [Pensions Modeller](#) is available for this purpose] and
- f) relevant pay scales applicable at the date of the statement <http://www.cspensions.gov.ie/Circulars.asp>

Annex 2 – For New Entrants on or after 1 April 2004

For members who are “new Entrants” (as defined in the Public Service Superannuation (Miscellaneous Provisions) Act 2004) on or after 1st April 2004, the compulsory retirement of Age 65 is removed.

Q. How do the changes introduced for staff recruited on or after 1st April 2004 affect my pension?

The main changes are:

- You will now qualify for payment of a pension or preserved pension at age 65.
- [Prison Officers minimum retirement age will be 55 and will continue to qualify for preserved benefits at age 60 which is also their maximum retirement age].
- Except for Prison Officers, the compulsory retirement age of 65 is removed.
- Service after age 65 will reckon for pension purposes subject to a maximum of 40 years service.

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Disclaimer

These FAQ's are not a legal interpretation of the superannuation provisions of the Scheme nor do they cover all aspects of the scheme. Care has been taken to ensure that they are accurate but nothing can override the rules of the scheme on which the payment of benefits will be based. These Rules are set out in various Statutes, Regulations, Circulars and other official documents. A more comprehensive guide to the scheme: [Superannuation Handbook and Guidance Notes - Established Civil Service Scheme](#) is also available.