

**INFORMATION LEAFLET TO ASSIST IN COMPLETION OF APPLICATION FORM RET.D2**

**NB** *In order to enable processing of your application for retirement benefits in a timely manner, please ensure that the application form is fully completed before it is returned to the Department of Education and Skills.*

**PART 1 AND 2 – YOUR DETAILS AND ABSENCE/EMPLOYMENT STATUS**

Please fill in all contact details and personal information as requested.

**PART 3 – COMPLETION BY CHAIRPERSON/MANAGER**

This part of the form **must** be completed by your School Chairperson/Manager and must be stamped with the school stamp.

**PART 4 – YOUR SERVICE HISTORY**

Outline details of your service and additional details in relation to service. Additional information may be outlined on a separate sheet which **must** be attached to Form RET D2.

**PART 5 – DECLARATION FOR APPLICATION FOR BENEFITS**

This portion of the form **must** be signed and dated in order to process the application.

**IN THE EVENT THAT YOUR APPLICATION FOR ILL HEALTH RETIREMENT PENSION IS SUCCESSFUL THE FOLLOWING FORMS MUST BE COMPLETED AND RETURNED. YOU HAVE THE OPTION OF COMPLETING THEM AT THIS POINT OR AFTER NOTIFICATION OF THE OUTCOME OF YOUR APPLICATION.**

**PART 6A, B & C - SPOUSE AND CHILDREN SCHEME**

Prior to your pension entitlements being processed, it is **mandatory** to complete and sign part 5A **or** parts 5B & 5C relating to the Spouses and Children's Pension Scheme. Please note that completion of this part of the application form for pension benefits does not constitute an invitation to join the Spouses' and Children's Pension scheme.

**Part 6A** is for completion by non members of the Spouses' and Children's Pension Scheme

**Part 6B.** is for completion by members of the Spouses' and Children's Pension Scheme

**Part 6C** must be signed by your spouse/civil partner if applicable.

It is essential that **Original State (civil)** marriage certificate, civil partnership certificate and death certificate as appropriate are provided for inspection. For your information, an original civil marriage certificate and death certificate may be obtained by contacting the General Register Office (G.R.O.) at +353 (0) 90 6632900 or LoCall: 1890 252076.

Where appropriate, please supply a certified copy of your Decree Absolute and Pension Adjustment Order  
All legal document provided by you will be copied for record purposes and returned to you.

**PART 7 A, B & C - REVENUE PENSIONS DECLARATION INFORMATION REQUIRED UNDER SECTION 787R (4) OF THE TAXES CONSOLIDATION ACT 1997.**

Section 14, Finance Act 2006, introduced a new limit on the amount of an individual's tax relieved pension fund and capped the amount of tax free cash that can be taken. Both these limits are personal life time limits and apply to benefits taken or which come into payment on or after 06 December 2005.

**Completed form and relevant documents to be forwarded to:**

Ancillary Pensions Section, Department of Education and Skills, Cornamaddy, Athlone, County Westmeath

Email: [pensions@education.gov.ie](mailto:pensions@education.gov.ie) Web: [www.education.ie](http://www.education.ie)

Section 787R(4) of the Act provides that a person with retirement benefits (from any source, including all public sector superannuation schemes, but excluding social welfare benefits) with an aggregate capital value on drawdown above a specified threshold is liable for tax on the amounts above the threshold. Where the threshold is exceeded, an up-front income tax charge of 42% on the excess arises.

In order to assess potential liability to the tax, if any, every member, claiming benefits from a Superannuation Scheme, must complete the attached Revenue Declaration Form. The form is divided into two parts, Part A is in effect a NIL declaration and part B is required only in the event that the member claiming benefits from a Superannuation Scheme has relevant pension entitlements from other sources. **Part C must be completed and signed in all cases.**

## **PART 8 – AGGREGATION OF PUBLIC SERVICE PENSIONS FOR PSPR PURPOSES**

The Public Service Pension Reduction (PSPR) was introduced under the Financial Emergency Measures in the Public Interest Act 2010 and was effective from 1<sup>st</sup> January 2011. It was extended and amended by the Financial Emergency Measures in the Public Interest Act 2013. The reduction is applied to a pensioner's gross annual rate of pension using a set of rates and income bands. Since 1 September 2013, **where a person is in receipt of two or more public service pensions with a combined value of over €32,500 per annum**, PSPR will be applied to the combined or aggregated value. For a recipient of more than one public service pension, the amendment of their PSPR from 1 September 2013 will put them in the same position as a pensioner who has just one pension equal to the combined value of their pensions.

### **ADDITIONAL VOLUNTARY CONTRIBUTIONS (AVCs)**

AVCs are provided by private companies. If you have an AVC and wish to affect a transfer value (purchase additional service/ pay for deductions) this Department recommends that you first consult with your AVC provider. To ensure payment of pension benefits in a timely manner, you must inform the Department of Education and Skills, Pensions Section, Cornamaddy, Athlone, County Westmeath, in advance if you intend to transfer an AVC. There is no facility to transfer an AVC once payment of lump sum has been made.

### **DATA PROTECTION**

The Department of Education and Skills will treat all personal data you provide on this form as confidential and will use it solely for the purpose intended. The information will only be disclosed as permitted by law or for the purposes listed in the Departments registration with the Data Protection Commissioner (DPC) - REF 10764/A. If the information you have provided is to be used for purposes other than outlined in the Departments registration with the DPC, your permission will be sought.

***Completed form and relevant documents to be forwarded to:***

Ancillary Pensions Section, Department of Education and Skills, Cornamaddy, Athlone, County Westmeath  
Email: [pensions@education.gov.ie](mailto:pensions@education.gov.ie) Web: [www.education.ie](http://www.education.ie)