

# Pensions



**Information for Scheme Members**

**in the format of Frequently Asked Questions**

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## **Preface**

The information in the F.A.Qs below is provided as an outline and general guide in relation to retirement. It does not purport to be a legal interpretation and cannot confer any rights which are not conferred by the pension scheme.

## **Frequently Asked Questions for Special Needs Assistants in Primary, Secondary and Community & Comprehensive Schools**

### **Caretakers employed under the 1979 scheme in a Primary School**

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## 1. Who is eligible for pension benefits under this Scheme?

The following people are eligible to join the Superannuation (Education) Scheme –

- (a) A Special Needs Assistant in service on or after 1 September 2001 and before 1 January 2013 who is employed in a primary, secondary or community and comprehensive school provided s/he does not have a break in service of more than 26 weeks which continued or commenced on or after 1 January 2013.
- (b) A caretaker appointed in a wholetime capacity in a Primary School and paid salary directly by the Department of Education and Skills under the 1979 (employment) Scheme and who were in service on or after 1 September 2001.

The (employment) scheme as outlined in (b) above is being phased out.

## 2. What are the main benefits?

The main benefits are:

- ◆ Retirement pension and lump sum (questions 6 to 12)
- ◆ Death benefits (questions 17 and 18)
- ◆ Spouses' and children's pensions (questions 20 to 24)

Other aspects of pension covered are:

- ◆ Actuarially reduced benefits (question 12)
- ◆ Preserved benefits (question 25)
- ◆ Transfer of service (question 27)
- ◆ Purchase of pre-pension scheme service (question 28)
- ◆ Purchase of notional service (question 29)
- ◆ Additional Voluntary Contributions (AVCs) (question 30)
- ◆ Income tax treatment of pension (question 32)
- ◆ Divorce or separation (question 33)

### **3. How do I join the pension scheme?**

Membership of the Scheme is compulsory for each eligible person appointed to a post either for the first time or after a break in service. (see 1 above)

### **4. What contributions do I pay for these benefits?**

Each member of the Scheme must pay a contribution for the duration of his or her membership of the Scheme. The contribution comprises 3.5% of net remuneration plus 1.5% of remuneration. Contributions in respect of the Spouses and Childrens Scheme is 1.5% of net remuneration (see question 24)

Remuneration in any year means the total of basic salary payable in that year. Net remuneration means the difference between remuneration and twice the maximum personal rate of State Pension (Contributory). The State Pension (Contributory) is formerly known as the Old Age Contributory Pension.

The contributions payable by a member in part-time service paying full PRSI will differ depending on the period to which the service relates. If the service was before 1 September 2001, s/he will pay 3.5% of net remuneration plus 1.5% of remuneration for that period of service. However, for any service done since 1 September 2001 contributions will be calculated on a pro-rata basis. This means that they will be based on notional pensionable remuneration and the part-time attendance pattern expressed as a proportion of wholetime service.

### **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 (pay). See question 6 for further

information as to how these are calculated and where averaging will apply. 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.

Scheme benefits are payable from monies voted by the Oireachtas.

## 6. On what basis are my pension benefits calculated?

On retirement you will be entitled to a pension and lump sum, provided you have a minimum of 2 years actual (i.e. worked) pensionable service. Pension and lump sum payments are determined by –

- ◆ Total pensionable service (based on completed years and days of service subject to a maximum of 40 years), and
- ◆ Pensionable remuneration on the last day of service

## 7. What is pensionable service?

Pensionable service is service in a primary, secondary or community/comprehensive school (question 1) which is –

- ◆ Permanent and Temporary Wholetime
- ◆ Job-sharing
- ◆ Substitute and certain part-time service
- ◆ Transferred service
- ◆ Purchased notional service
- ◆ Added years/service granted in certain circumstances
- ◆ Certain approved leave but subject to certain conditions

The way in which part-time service is credited will depend on when the service was given and the status of the part-time service.

### **Part-time service given since 1 September 2001**

All part-time service given since 1 September 2001 is pensionable and there is no minimum number of hours required in order for it to qualify as such. The service is calculated on a pro-rata basis compared to wholetime service.

Part-time service given before 1 September 2001 is subject to certain thresholds and different forms of crediting of that service.

For pension benefit purposes, pensionable service cannot exceed 40 years.

## 8. What is pensionable remuneration?

Broadly speaking, pensionable remuneration is final pay. For a member this is retiring salary.

## 9. How are my pension and lump sum calculated?

Subject to a minimum requirement of service (see question 25), pension and lump sum are payable for each year of pensionable service. Since 1 September 2001, all part-time service is calculated on a pro-rata basis.

### **Pension:**

The pension is 1/200th of retiring salary, up to a threshold of 3½ times the single rate of State Pension contributory (SPC), together with 1/80th of such retiring salary (if any) as exceeds the threshold. This is a co-ordinated pension. Where a co-ordinated pension is in payment, a supplementary pension may be payable in certain circumstances.

### **Supplementary Pension (if applicable)**

*Maximum supplementary pension equates to the difference between*

*(I) unco-ordinated pension and (II) co-ordinated pension*

$$\frac{I = \text{service} \times \text{salary}}{80}$$

$$\frac{II = \text{service} \times (\text{salary} \leq \text{SPC} \times 3.333333)}{200} + \frac{\text{service} \times (\text{salary} > (\text{SPC} \times 3.333333))}{80}$$

### **Lump Sum:**

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

### **Examples:**

20 years pensionable service x pensionable salary €31,630/80 x 3 = €23,722.50



Pension:(I) Unco-ordinated pension:  $[20 \times \text{€}31,360] / 80 = \text{€}7,840$

Pension:(II) Co-ordinated pension:  $[20 \times \text{€}31,360] / 200 = \text{€} 3,136$   
Supplementary pension:  $I - II = \text{€}7,840 - \text{€}3,136 = \text{€}4,704$

Lump Sum =  $[20 \times \text{€}31,630] / 80 \times 3 = \text{€}23,722.50$

### **Preserved benefit:**

Members entitled to preserved benefits receive a pension and lump sum based on pensionable remuneration at the date of resignation adjusted by the appropriate pay changes between that date and the date of their retirement.

## **10. I am job-sharing – how is my pension calculated?**

Where the employment conditions provide for job-sharing, the members job-sharing service treated on a pro-rata basis i.e. 1 year = 183 days and the pensionable remuneration is the notional full rate of pay for the job. This means that the period of job-sharing is reckoned pro-rata to wholetime pensionable service and the pensionable remuneration is based on the wholetime equivalent pensionable remuneration.

## **11. Am I paid my pension automatically on retirement?**

No. You must apply to the Pension Unit of the Department for your pension. This should be done at least 3 months before the date of your proposed retirement. You should apply on or before 1 March if retiring at the end of the school year, i.e. 31 August.

## 12. At what age are benefits payable?

Where a member is a New Entrant and has a minimum of 2 years of pensionable service on retirement, benefits are payable to him or her at 65 years of age. "New Entrant" is defined in Section 2 of the Public Service Superannuation (Miscellaneous Provisions) Act 2004. In general, a New Entrant is a person who commences employment in the public service on or after 1 April 2004, or returns to employment on or after that date following a break in public service employment of more than 26 weeks. Exceptions include career breaks and protected leave such as maternity leave. The Act should be consulted to determine whether a person is or is not a New Entrant.

Where a member is not a New Entrant and has a minimum of 2 years' pensionable service on retirement, benefits are payable to him or her –

- ◆ at the end of the school year in which age 65 years is reached, (on compulsory retirement) in the case of a special needs assistant, or
- ◆ at 60 years of age

Benefits may be paid before those ages;

- (i) if the person is retiring on medical grounds (see question 16)
- (ii) by way of cost neutral early retirement (see below).

**Cost Neutral Early Retirement:** If a member does not qualify for retirement under the above criteria, the option of cost neutral early retirement option is available. Cost Neutral retirement will permit retirement between age 50 and 60 (or between 55 and 65 in the case of a New Entrant). Cost neutral early retirement would result in immediate, actuarially reduced pension benefits in lieu of preserved benefits at a later date. A member wishing to avail of this facility **must apply before his or her resignation from the school**. Cost neutral early retirement provides greater flexibility to members in terms of retirement planning.

Further information and circular Pen 07/05 is available on the departments website.

The benefits payable under cost neutral early retirement expressed as a percentage of the Preserved Benefits which would have been payable at age 60 to members who are not New Entrants 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%

The benefits payable to New Entrants under the cost neutral early retirement facility from age 55 are:

Age Last Birthday	Pension	Lump Sum
55	58.2%	82.4%
56	61.1%	85.6%
57	64.1%	85.6%
58	67.4%	87.3%
59	71%	89%
60	74.8%	90.7%
61	79%	92.5%
62	83.6%	94.3%
63	88.5%	96.1%
64	94%	98%

Members who leave the school system with preserved benefits receive a pension and lump sum, on application, at age 60 (or 65 in the case of New Entrants). (see Question 25)

### 13. Is my pension increased after I retire?

Increases in members' pensions are awarded by the Minister for Education and Skills with the consent of the Minister for Public Expenditure and Reform under Schemes made in accordance with pensions increases regulations. The application of increases is based on parity which means that, where increases paid to serving members are being passed on to retired members, the pension increases are effective from the same date as the increases being paid to the serving members.

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

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

- ◆ The increase must apply to all members serving in the posts concerned
- ◆ Assimilation of serving members 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 members, and
- ◆ The increase must be a permanent feature of the pay scale

### 14. Are the benefits reduced if a member is re-employed in the school system after retirement?

Pension is reduced/abated to ensure that the total of pay and pension does not exceed the current equivalent of the member's pay on the date of retirement. A retired member in receipt of pension must inform the Department whenever s/he returns to employment or to work in the wider public sector as the Public Service (Single Pension Scheme and Other Provisions) Act 2012 extends abatement to any subsequent public service employment. Furthermore, where a retired member, in receipt of a supplementary pension (See question 33), re-enters

insured employment including self-employment, payment of the supplementary pension must immediately cease. Lump sum payments are not reduced or postponed.

## 15. How are pensions paid?

Pensions are paid fortnightly in arrears by the Department of Education and Skills. Before retirement, members complete a Pensions Declaration Form. Payment of the pension begins with effect from the day following the last day of paid service.

Payments are made direct to the retired member's bank account. Certain deductions may be made from pension if the individual so wishes (e.g. VHI, subscriptions to retirement associations). The retired member must make the appropriate arrangements with the Retired Payroll Division of the Department. The pension payable is subject to the statutory deductions.

## 16. What benefits are payable if I have to retire early on medical grounds?

If a member has to retire before 60 years of age (65 in the case of a New Entrant) on medical grounds, pension and lump sum are paid immediately at retirement if the member has more than 5 years pensionable service. The benefits are based on actual service up to the last day of paid service plus, where appropriate, extra years of service known as added years.

If a person has to retire on medical grounds with less than 5 years but more than 2 years pensionable service, the person has a choice of taking a once-off lump sum payment (known as a short service gratuity) or opting for preserved benefits payable in the normal way at 60 years of age or 65 years of age in the case of a New Entrant.

The short service gratuity is equal to 1/12th of pensionable remuneration plus 3/80ths of pensionable remuneration for each year of actual pensionable service. Where a member has less than 2 years service, the amount of the gratuity will be 1/12th of net pensionable remuneration for each year of service.

## 17. What benefits apply if I die in service?

On production of probate or letters of administration, a death gratuity is payable to the member's personal representative, i.e. the executor named in the Will or the administrator where the member died without a Will. A Death Gratuity is the greater of –

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

There is no minimum service requirement but a grant of probate is required in all cases before a benefit can be paid.

If the member is a contributor of the Spouses' and Children's Contributory Pension Scheme, an amount equal to a month's pay will be paid to the Spouse/Civil Partner for the first month after death. Thereafter Spouses'/Civil Partners' and children's pensions will be payable based on the deceased member's (actual + potential) service calculated to the earlier of; the end of his/her current contract or, in the case of member who is not a New Entrant to compulsory retirement date, or in the case of a member who is a New Entrant to preserved pension age, 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 24 below).

## 18. What benefits apply on death after retirement?

If at the time of death the total gross pension received since retirement, together with the amount of the gross 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 member's personal representative. This does not apply in the case of people who are paid a preserved pension. Spouse's/Civil Partner's and Children's benefits are also payable where appropriate (see question 20 below).

## 19. What benefits apply on departure from teaching otherwise than on age or retirement on medical grounds?

On voluntary resignation, before reaching 60 years of age (or 65 years of age in the case of a New Entrant) a member has the following options –

### **a. Transfer:**

Transfer accrued pension rights to an approved organisation (question 27), or

### **b. Preserved Benefits:**

If the member has at least 2 years pensionable service, s/he may on application at age 60 (or 65 in the case of a New Entrant) be paid preserved benefits (question 25), or

**c. Actuarially Reduced Benefits.** (see question 12).

## 20. What is the Spouses' and Children's Contributory Pension Scheme?

This is a contributory scheme, membership of which is compulsory for all special needs assistants and caretakers.

## 21. How is a spouse's/civil partner's pension calculated?

When a member dies after retirement, a Spouses'/Civil Partners' pension of  $\frac{1}{2}$  the former members pension is payable to the legal representative.

Benefits payable under Spouses' and Children's Pension Schemes will not be affected by a decision to accept cost neutral early retirement in lieu of preserved benefits, i.e. any benefits payable under Spouses' and Children's Pension Schemes to survivors of early retirees will be the same as those payable to survivors of members who opt for preservation of benefits.

Where a member dies in service or following retirement on medical grounds, the Spouses'/Civil Partners' pension is based on the service that the member would have had if he or she had served to the earlier of; the end of his/her current contract or, in the case of member who is not a New Entrant to compulsory retirement date, or in the case of a member who is a New Entrant to preserved pension age, subject to a maximum of 40 years.

The spouse's/civil partners' pension is payable in addition to any entitlements payable under the Social Welfare Code.

## **22. What children are eligible for pensions?**

Dependent children under the age of 16 or age 22 if in full time education are eligible. 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 existed from birth or arose while the child was eligible for benefit.

## **23. How much is a child's pension?**

A child's pension is 1/3 of the Spouse/Civil Partner's pension for each of the first three eligible children. If there are more than three eligible children, an amount equal to the Spouse's/Civil Partner's pension is divided among them.

Where both Spouses'/Civil Partners are deceased and there is only one eligible child the amount of pension is 2/3rds of the deceased Spouse's/Civil Partner's pension. Where there are two or more eligible children an amount equal to the deceased Spouse's/Civil Partner's pension is divided equally between them.

A Spouse's/Civil Partner's pension along with children's pensions can bring the total amount payable up to the level of the deceased person's pension.

## **24. Do I pay for the Spouse/Civil Partners' pension?**

Periodic deductions of 1½% of net remuneration are made during a member's working life. In addition, a single deduction of 1% of final co-ordinated salary is made from the retirement lump sum or death gratuity, as appropriate, in respect of each year of pensionable service for which periodic contributions have not been made. This includes a deduction for any pre-scheme service which is reckonable and any potential service to the earlier of; the end of his/her current contract or, in the case of member who is not a New Entrant to compulsory retirement date, or in the case of a member who is a New Entrant to preserved pension age, credited for the Spouse's/Civil Partner's pension (see above). It is possible, in certain circumstances, to reduce the amount of this lump sum deduction by making additional periodic contributions during service.

Unlike the main scheme, a member is only liable to pay contributions into the Spouses' and Childrens Scheme for 40 years' service. Where a member has completed in excess of 40 years of service, the contributions for the earliest years will be refunded.



## 25. Who benefits from preserved entitlements?

Any member who resigned before age 60 with a minimum of 5 years pensionable service if the resignation occurred prior to 1 June 2002, or who has a minimum of 2 years pensionable service since 2 June 2002 is entitled to a preserved pension and lump sum, payable on application at age 60 (or 65 in the case of a New Entrant). The pension is based on pensionable service and pensionable remuneration at the date of resignation, adjusted by the appropriate pay changes between that date and the member's 60th birthday (or 65th birthday in the case of a New Entrant). Alternatively, the resigning member may opt for actuarially reduced benefits if resigning after age 50 (or age 55 in the case of a New Entrant). (see question 12).

Where a former member with an entitlement to preserved benefits dies before age 60 (65 in the case of a New Entrant) a death gratuity, equal to the preserved lump sum is payable. Where such a former member was a member of the Spouses' and Children's Scheme and leaves an eligible Spouse/Civil Partner and/or eligible children, then a spouse's/civil partner's pension and/or children's pension(s), based on the member's pensionable service only may be payable. There is no addition of notional years in respect of potential service to age 65. Preserved pension rights for spouse's/civil partner's and children's benefits become effective on the death of the (former) scheme member (question 20).

## 26. What are added years?

Notional service or added years may be awarded in exceptional cases such as on

**(a) retirement on medical grounds** (Question 16)

**(b) death in service** (Question 17).

## 27. What are the arrangements for the transfer of pensionable service?

The Transfer Scheme enables members to transfer pensionable service between different pension schemes within the education system and with the majority of State and semi-state organisations (e.g. the Garda Síochána, the Defence Forces, Health Services, etc.). A list of the “public service transfer network” organisations is available on the Department’s website. ([www.education.ie](http://www.education.ie))

Members should notify Pension Unit of any previous employment in the public service and members resigning should state the name of their prospective public service employer (if any) so that pensionable service can be transferred, if appropriate.

In addition, the Department will accept transfer values from a private pension fund provided that certain requirements are met. Further information is available from the Pension Unit.

## 28. Can I purchase service given before my membership of the Scheme commenced?

A special needs assistant/caretaker who has service which was not in the past pensionable but could now be reckoned may apply to have this prior service made pensionable. The scheme provides for the buyback for pension purposes of all past reckonable service, i.e. wholtime service given prior to 1 September 2001 in the case of Special Needs Assistant’s/Caretakers and in the case of Special Needs Assistants only, part time service of 10 hours or more per week given before 1 September 2001 may be reckoned. Part time service will be credited as a proportion of comparable wholtime service (i.e. pro rata rate  $41 \times 52.18 = 2139$  hours).

The rate of buyback contribution for past reckonable service will be payable by special needs assistant’s/caretaker’s who have been appointed.

For special needs assistants/caretakers the cost will be based on pay at the date of application or retirement whichever occurs first.

The contribution payable to purchase this service is 1½% of gross pay plus 3½% of co-ordinated pay towards the main scheme. The contribution payable is 1½% of co-ordinated pay towards the Spouses and Children’s pension Scheme where they pay while in employment. The contribution rate is based on pensionable remuneration at the date of application. If payment of the spouses contribution is deferred to retirement the contribution payable is 1% of co-ordinated pay at the date of retirement for each year or part of a year.

## 29. What is the Notional Service Purchase Scheme?

The scheme for the purchase of notional service allows members who would have less than 40 years pensionable service at 60 or 65 years of age (65 years of age only in the case of a New Entrant), and who fulfil certain other conditions to purchase additional pensionable service at full actuarial cost. This must be done by way of written application. The additional service purchased is treated as actual service in calculating pension and lump sum entitlements, including spouse's/civil partner's and children's benefits.

Payment may be made by a lump sum payment once in any calendar year or by periodic deductions from pay. Periodic deductions begin on the member's birthday up to 2 years before 60 or 65 years of age. 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 a member opts to purchase notional service by periodic contributions but subsequently leaves service before the age to which s/he had agreed to purchase service or if a member ceases to make the periodic payments the amount of added years s/he will have purchased at retirement will be less than the amount s/he contracted to purchase initially. This will reduce his or her benefits.

In addition, where a member who is not a New Entrant and who is purchasing notional service by reference to age 65 chooses to avail of cost neutral early retirement, the notional service reduction factors will first be applied and then the cost neutral reduction factors (see question 12) would be applied. This is to reflect the fact that retirement is taking place before the age of 60 years.

Where a member opts to purchase by way of lump sum, payment must be made at or before retirement. In addition, it is not possible to purchase by way of lump sum by reference to age 60 where a member is over 60 years of age.

Members on career break can choose to reckon this period by purchasing it by way of notional service at the normal applicable rates. In the case of a member who, having entered into a contract to purchase notional service, then takes unpaid leave, he or she may reckon this service by purchasing it by way of lump sum at retirement or within 6 months of return to duty, or can double up on his or her periodic payments for a period equivalent to the period of leave. Information on the appropriate rates applicable is available from Pension Unit.

### **30. What are AVCs?**

Additional Voluntary Contribution (AVC) schemes are a facility available to members through their staff unions/associations which allow them to enhance their pension benefits at their own expense, as permitted by the Revenue Commissioners. AVCs 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. It may also be possible to transfer the value of an AVC to the members Pension Scheme in order to purchase notional service. Further information on the conditions attaching to this is available from the Pension Unit.

### **31. How are benefits and contributions treated for income tax purposes?**

Under the current rules, the retirement lump sum, death gratuity or balancing 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 Commissioner thresholds.

Where a member is due a refund of contributions (because s/he does not have sufficient service to qualify for a preserved benefit or cannot transfer service), the refund will be made to him or her less an amount equal to any income tax liability in respect of such contributions (currently at 20%).

### **32. 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 pension entitlements to the Spouse/Civil Partner or dependent children. Death gratuity and spouses' pension entitlements may also be affected by a PAO. Where there is no PAO then benefits will be payable in accordance with the rules of the scheme. Arrangements for making PAOs are primarily matters for the parties to the legal proceedings and the Courts. Where an application for a PAO arises you should notify the Pension Unit of this Department.

### 33. How does PRSI impact on my occupational pension?

In 1995 full rate PRSI was extended to all new employees of the categories of public sector employees to whom modified PRSI rate had traditionally applied. The occupational pension contribution payable is determined by the PRSI Class. Those on Class A have a higher PRSI contribution, given that they are providing for a state pension.

Class A PRSI payment brings with it a potential entitlement to a state pension. As the state pension may become payable at age 66, and as some members retire significantly earlier than that age, those members may be paid a supplementary pension by this Department in the period between retirement and age 66 where they satisfy certain criteria. The purpose of paying the supplementary pension is to ensure that members who paid Class A PRSI are not disadvantaged in the period between their retirement and the date of their receipt of state pension.

The payment of supplementary pension beyond age 66 can be extended where the criteria continue to be satisfied. Where a state pension becomes payable to a value greater than that of the supplementary pension, the supplementary will cease immediately. Receipt of a lower amount of state pension will result in a reduction of the supplementary pension.

### 34. Where can I get more information?

Application forms and further information on the Pension Schemes can be accessed on the Department of Education & Skills website at:

<http://www.education.ie/en/Education-Staff/Services/Retirement-Pensions/>

**If, having consulted the Department's website, you still require further clarification on any aspects of pensions, please contact us by e-mail [pensions@education.gov.ie](mailto:pensions@education.gov.ie) or by post to Pension Unit, Department of Education and Skills, Cornamaddy, Athlone, County Westmeath, submitting the query form available on the website.**

The following is a list of some recent circulars that may be of interest to you which can be viewed on the website:

Pension Scheme for Special Needs Assistants (Circular Pen 02/04)

Pension Scheme for Special Needs Assistants employed in Secondary Community & Comprehensive Schools (Circular Pen 63/2008)

Pension Scheme for Caretakers in Primary Schools employed under the 1978 scheme (Circular Pen 18/2008)

New Entrant Circular (Circular P 10/04)

Cost-Neutral Early Retirement (Circular Letter PEN 07/05)

Revised Spouses' and Children's Pension Scheme (Circular Letter PEN 14/05)

Revised Notional Service Circular (Circular Letter PEN 11/05)

Purchase of Notional Service, (for superannuation purposes) by job-sharers (Circular Letter PEN 5/02)

Purchase of Notional Service, (for Superannuation purposes) revision of the scheme (Circular 0129/2006)



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