An Roinn Dlí agus Cirt,
Gnóthaí Baile agus Imirce
Department of Justice,
Home Affairs and Migration

THIRTY-FOURTH ANNUAL REPORT

THE GARDA SÍOCHÁNA SUPERANNUATION SCHEME

For members of An Garda Síochána **who were attested before 1 January 2013**

comhsheirbhísí airgeadais
financial shared services

2025

PREPARED BY:

PENSIONS ADMINISTRATION SECTION
FINANCIAL SHARED SERVICES
DEPARTMENT OF JUSTICE, HOME AFFAIRS AND MIGRATION
02nd September, 2026

IMPORTANT NOTE: This Annual Report does not purport to be a legal interpretation of the Garda Síochána Superannuation Code.

PART I

1. Under the provisions of Section 55 of the *Pensions Act, 1990*, the Administrators of the Garda Síochána Superannuation Schemes are obliged to prepare an Annual Report containing specific information.

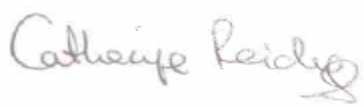
2. The statutory terms and conditions of the schemes are set out in the *Garda* Síochána *Pensions Orders, 1925 to 1981*, and agreements under the Garda Síochána Conciliation and Arbitration Scheme. **This Annual Report does not purport to be a legal interpretation of the Garda Síochána Superannuation Code**.

3. This Thirty-Fourth Annual Report is prepared in accordance with the terms of Article 7 of the **OCCUPATIONAL PENSION SCHEMES (DISCLOSURE OF INFORMATION) REGULATIONS, 2006.**

4. This report refers to the year 2025.

Dated this 02nd September, 2026.

Signed on behalf of the Administrators of the Garda Síochána Superannuation Schemes.



Catherine Reidy
Pensions Officer

Kay Fitzgerald
Pension Administration Section

Department of Justice, Home Affairs and Migration.

PART II

The cost to the Exchequer of the Superannuation benefits for members of the Garda Síochána is met each year out of current revenue. The amount required to meet the benefits is voted annually in the Dáil - VOTE 20 (SUBHEAD A.8)

Details of the sum expended in the year ended 31 December, 2025 compared with the sum granted for Superannuation in respect of ex-members of the Garda Síochána [and their surviving spouses and children] are recorded in the 2025 *Annual Report of the Comptroller and Auditor General and Appropriation Accounts* on Vote 20 under subhead A.8 as follows:-

SUPERANNUATION ETC.	**Estimated**	**Outturn**
Subhead A.8	€456,576,000	€453,814,000

APPROPRIATIONS-IN-AID	**Estimated**	**Realised**
CONTRIBUTIONS TO:-		
1. Garda Síochána Spouses' & Children Scheme	€12,796,000	€12,854,000
2. Garda Síochána Pensions Scheme.	€26,442,000	€26,578,000

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PART III

This part contains the information required in accordance with paragraphs 1 to 6 and paragraphs 14 and 15 of **SCHEDULE B** to the **OCCUPATIONAL PENSION SCHEMES (DISCLOSURE OF INFORMATION) REGULATIONS, 2006.**

1. There are no trustees. The Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation has overall responsibility for the operation of the scheme. However, the Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation has delegated authority to the Minister for Justice, Home Affairs and Migration to award pensions, retirement gratuities and death gratuities. The **Department of Justice, Home Affairs and Migration** is regarded as the Trustee/Administrators of the Scheme for the purposes of the *Family Law (Separation) Act, 1995* and the *Family Law (Divorce) Act, 1996* and the *Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010*. 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. Further information about the operation and impact of Pension Adjustment Orders may be obtained from The Pensions Authority.

2. There is no fund. As mentioned in **Part II,** expenditure under the schemes is met from current revenue. The Vote is audited by the Comptroller and Auditor General.

3. Individuals should address all enquiries to the Pensions Administration Section, Financial Shared Services, Department of Justice, Home Affairs and Migration, Deerpark Road, Killarney, Co. Kerry. Eircode V93 KH28 Tel. (064) 6670300

4. The information required under SCHEDULE C to the OCCUPATIONAL PENSION SCHEMES (DISCLOSURE OF INFORMATION) REGULATIONS 2006 is provided in **Part IV.**

5. At 31 December 2025 the numbers of serving and retired members were as follows:

(a) Active Members (serving with An Garda Síochána) Attested prior to 01/01/2013	9,394
(b) No. of persons in receipt of benefits:	11,719
(1) Retired members of the Force:	9,447
(2) Spouses (& Children) of deceased members:	2,272
(c) Former members whose entitlements have been preserved (until age 60):	563

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6. The Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation will have regard to the Consumer Price Index in accordance with Sections 40 and 47 of the Public Service Pensions (Single Scheme and Other Provisions) Act, 2012 when considering any increase to the rate of pensions in payment.

   Certain pensions paid to surviving spouses are increased in line with increases to the corresponding pensions granted under the Social Welfare Acts. There was a €12 increase in the rate of Social Welfare Survivor's Contributory pensions in 2025 and consequently there was a €12 increase in the pensions based on the rate the Social Welfare Survivor's Contributory pension paid to surviving spouses.

7. The Garda Síochána Superannuation Schemes have been registered with The Pensions Authority.

An tÚdarás Pinsean
The Pensions Authority
Registration No. **PB43833**

8. The persons charged with the administration of the scheme have access to the Guidance Notes issued by The Pensions Authority from time to time in accordance with Section 10 of the Pensions Act.

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PART IV

This part contains basic information about the Garda Síochána scheme as required in accordance with paragraphs 1 to 10 and **SCHEDULE C** to the **OCCUPATIONAL PENSION SCHEMES (DISCLOSURE OF INFORMATION) REGULATIONS, 2006 (S.I. No. 301 OF 2006).**

1. Membership of the Schemes is confined to serving attested members of An Garda Síochána **who were attested before 1 January 2013**. Certain members of An Garda Síochána, attested after 1 January 2013, may qualify for membership pursuant to Section 10 of the Public Service Pensions (Single Scheme and Other Provisions) Act, 2012.

2. Membership of the main pension scheme is compulsory for all members attested to the Force before 1 January 2013 and membership commences from date of attestation.

3. The scheme is a **contributory** one. Periodic deductions are made from pensionable remuneration during pensionable service with the force until the date of discharge. Any outstanding contributions are deducted from Retirement or Contingent benefits.

4. A deduction of 1.75% is made from the weekly salary of serving members based on basic pay and those pensionable allowances that are subject to deduction during service, including pensionable Unsocial Hours Allowances.

5. Contributions outstanding in respect of pensionable allowances at retirement/death are deducted from gratuities to cover service during which periodic contributions were not made. The rate of deduction is 1.1667% of pensionable allowances in respect of service prior to 1 March, 1985 (1 January 1994 in the case of Unsocial Hours Allowances). In the case of allowances where no periodic deductions were made, deductions have to be made for service since 1 March 1985 also, at the rate of 1.75%.

6. Contribution Arrangements for members recruited after 5 April, 1995

   Revised contribution conditions apply to members who were recruited after 5 April, 1995 and who pay Class A (P.R.S.I.) contributions and are in receipt of a higher rate of pay. The contribution from pay is at the rate of 1.5% of the relevant pay plus 3.5% of the relevant pay (reduced by twice the rate of Social Welfare Old Age Pension). Superannuation benefits - when co-ordinated with Social Welfare entitlements - of these members are comparable to existing members.

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7. The cost to the Exchequer of the Superannuation benefits for members of the Garda Síochána is met each year out of current revenue. The amount required to meet the benefits is voted annually in the Dáil - VOTE 20 (SUBHEAD A.8)

8. Contributions to the Scheme are approved by the Revenue Commissioners for the purposes of Tax Relief.

9. The scheme is a **defined benefit** scheme for the purposes of the *Pensions Act, 1990*.

10. The main benefits payable under the scheme are **pension** and retirement/death **gratuity**.

Pension and Retirement gratuity payments are determined by:

. total reckonable service (maximum = 40 years) and
. pensionable remuneration on last day of reckonable service

Pension and gratuity are payable for each year (and portion of a year) of reckonable service at the following rates:

Pension: 1/80th of reckonable remuneration,

Gratuity: 3/80ths of reckonable remuneration.

The maximum pension payable (other than a Special Pension) is 40/80ths (0.5) of pensionable remuneration and maximum gratuity is 120/80ths (1.5) times pensionable remuneration.

Note: - Approved service after the twentieth year of service is doubled for pension purposes. Accordingly, a member with 30 years approved service has fulfilled the service requirement to be awarded maximum superannuation benefits:-

30 years actual service = 20 + 20 (10 years doubled) ==> 40 years reckonable service

Death Gratuity (payable only where death occurs prior to retirement)

There is no minimum service requirement for death gratuity. However, depending on service, the member's legal personal representative receives a minimum of **1 year's pensionable remuneration** or up to a maximum of **1.5 years' pensionable remuneration.**

11. In order to be eligible for superannuation benefits (other than Death Gratuity) the member must have at least 2 years approved service.

Retirement on pension requires that the member attain the age of 50 years and have at least 30 years approved service. New entrants appointed to An Garda Síochána after 1 April, 2004 cannot retire on pension until attaining 55 years of age.

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(a) MAXIMUM RETIREMENT AGES

Commissioner	62*
Deputy Commissioner, Assistant Commissioner	62
Surgeon	65
Chief Superintendents and Superintendents	62
Inspectors, Sergeants, Gardaí	62**

* Section 26 (6) of the Policing, Security and Community Safety Act 2024 provides that a member of An Garda Síochána appointed to the rank of Commissioner shall hold office at that rank for a period of five years, or up to the retirement age, whichever is the lesser.

** The Public Service Superannuation (Miscellaneous Provisions) Act, 2004 provided that new entrants appointed to An Garda Síochána after 1 April, 2004 cannot retire on pension until attaining 55 years of age and may retire at a later date up to 62 years of age subject to the Garda Commissioner being satisfied as to health and capability requirements.

The retirement age for members of An Garda Síochána was extended from age 60 to age 62 with effect from 03rd September 2024 as provided for under S.I. 437, 438, 439 and 440 of 2024.

(b) RESIGNATION WITH LESS THAN 2 YEARS SERVICE

A member who resigns with less than 2 years' reckonable service has no entitlement to a pension or lump sum. However, the member may

(i) transfer service (no minimum service requirement) to another public sector organisation under the "Transfer of Service Scheme".

(ii) apply for a refund of superannuation contributions.

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(c) RESIGNATION BEFORE MINIMUM AGE

The minimum age for retirement on pension is 50 years provided that the member has 30 years approved service. New entrants appointed to An Garda Síochána after 1 April, 2004 cannot retire on pension until attaining 55 years of age. On resignation before the minimum retirement age, a member may benefit as follows:

(i) Preservation of Benefits

A member who was serving on or after 1 October, 1976 and who voluntarily resigns with at least 2 years' reckonable service (5 years' reckonable service if resignation took place before 2 June 2002) is entitled to preserved benefits, payable on application, at age 60 years. The lump sum and pension is based on reckonable service and pensionable remuneration at the date of resignation up-rated by the appropriate increases between that date and age 60 years.

A spouse's pension is payable with effect from the date after which the death of a member occurs, provided the member opted to join the Spouses' and Children's Contributory Pension Scheme - see Part V below. A death gratuity is also payable to the member's estate if a retirement lump sum has not already been paid. In such cases the benefits are based on the service outlined above and the remuneration is up-rated to date of death.

(ii) Cost Neutral Early Retirement Scheme

In April, 2005 the Minister for Finance announced the introduction of cost neutral early retirement for the public service. The scheme allows staff to retire early with immediate payment of superannuation benefits, subject to an actuarial reduction to take account of the early payment of lump sum and the longer period over which pension would be paid.

The scheme is available to members serving on or after 1 April, 2004. To be eligible to apply for cost neutral early retirement, a member must have an entitlement to a preserved superannuation benefit at age 60 and be aged at least 50 at the time of resignation.

Members who meet the above criteria have the option of:-

a. waiting until age 60 and receive a preserved pension and lump sum in the normal way, *or*
b. applying for immediate payment of preserved pension and lump sum, both of which will be actuarially reduced.

(iii) Transfer of Service

The ex-member may be permitted to transfer service (no minimum service requirement) to another public sector organisation under the "Transfer of Service Scheme".

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12. The award of benefits, where the member does not satisfy the minimum service and age requirements, are only payable in certain circumstances, subject to the relevant certification by the Garda Chief Medical Officer and in consultation with the Commissioner.

(a) DISCHARGE ON GROUNDS OF INCAPACITY

A member who is required to retire before normal retirement age on the grounds of incapacity due to mental or physical infirmity and who has more than five years' approved service may be awarded an ill-health retirement gratuity and pension. In such cases, the member may be credited with "added years" of service for the purpose of calculating the award.

(b) SPECIAL PENSION

A Special Pension is payable to a member discharged on grounds of incapacity, who is medically certified to be incapacitated for the performance of duty by infirmity *which was occasioned by an injury received in the execution of duty*, without the member's own default. The rate of the Special Pension depends on the degree of disablement and in some cases can exceed 50% of pensionable remuneration.

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PART V

This part contains basic information about the Garda Síochána Spouses' & Children's Contributory Pensions Scheme in accordance with paragraphs 1 to 10 of **SCHEDULE C** to the **OCCUPATIONAL PENSION SCHEMES (DISCLOSURE OF INFORMATION) REGULATIONS, 2006 (S.I. No. 301 OF 2006).**

1. The Garda Síochána Spouses' & Children's Contributory Pension Scheme came into force in respect of members retiring from 23 July, 1968. This scheme provides a pension for the spouse and/or dependent children of a member who dies in service or having qualified for a pension or preserved pension.

2. The Scheme is given statutory effect by virtue of the *Garda Síochána Pensions Order, 1981* and membership of the Scheme **is compulsory** for male members appointed on or after 1 January, 1972 and for all members appointed from 1 July, 1984.

3. The Scheme is a contributory one.

4. A deduction of 1.5% is made from the weekly salary of serving members based on basic pay and those pensionable allowances that are subject to deduction during service, including pensionable Unsocial Hours Allowances. Normally, the scheme requires contributions in respect of 40 years. Contributions outstanding at retirement/death are deducted from gratuities at the rate of 1% of basic pay in respect of each outstanding year and part thereof. Outstanding contributions are also deducted from gratuities in respect of pensionable allowances at the rate of 1% in respect of service prior to 1 March, 1985 (1/1/94 in the case of Unsocial Hours Allowances). In the case of allowances where no periodic deductions were made, deductions have to be made from gratuities for service since 1 March 1985 also, at the rate of 1.50%.

5. The cost to the Exchequer of the Superannuation benefits for surviving dependents of former members of the Garda Síochána is met each year out of current revenue. The amount required to meet the benefits is voted annually in the Dáil - VOTE 20 (SUBHEAD A.8)

6. Contributions to the Scheme are approved by the Revenue Commissioners for the purposes of Tax Relief.

7. The scheme is a **defined benefit** scheme for the purposes of the *Pensions Act, 1990*.

8. A spouse's contributory pension is normally half the late member's pension entitlement. However, where a member dies in service, or after retirement on grounds of ill-health, the spouse's pension entitlement is half the pension which would have been payable to the late member had s/he served to compulsory retirement age. Allowances may also be payable in respect of dependent children.

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9. The spouses of members who retired prior to the introduction of the 1968 Spouses' and Children's Contributory Pension Scheme (i.e. 23 July, 1968) are entitled to a non contributory ex-gratia pension, equal to the rate of the Scheme pension. An additional pension is also payable equal to the rate of the Survivors Contributory Pension payable under the Social Welfare Acts. Additional payments are made in respect of dependent children.

10. Where a surviving spouse of the late member would qualify for the maximum rate of Survivor's Contributory Pension based on both his/her own and the ex-member's social insurance contribution record, only one pension is payable by the Department of Social Protection. In such cases, an equivalent pension, under the provisions of Article 15 of the Garda Síochána Pensions Order 1981, may be paid by the Department of Justice, Home Affairs and Migration. Such pension may be paid in addition to any award under the Garda Síochána Spouses' and Children's Contributory Pensions Scheme.

11. The award of benefits, where the member dies in service, may be made other than under the terms of the Spouses & Children's Scheme. The spouses of members who are killed in the performance of their duty, through no fault or neglect of their own, qualify for a Special Widow's Pension equal to one third of the late member's pensionable income. Payments are also made in respect of dependent children. Where such a pension is awarded, no award will be made under the Garda Síochána Spouses' & Children's Contributory Pension Scheme. However, all Scheme contributions shall be refunded to the estate of the deceased. Any such case must be referred to the Minister for Public Expenditure, Infrastructure, Public Service Reform and Digitalisation for approval.

12. General conditions relating to the award of Spouses' and Children's benefits:-

(a) <u>REVISED SCHEME</u>

Membership of a Revised Spouses' and Children's Contributory Pension Scheme is compulsory for all members appointed on or after 1 November, 1984. The revised scheme, which did not involve the payment of extra contributions, provided pension benefits for dependents excluded from the earlier scheme viz.:-

(i) the spouse and children of a member who marries after retirement,
(ii) children of members born outside of marriage,
(iii) children conceived after a member's retirement,
(iv) children of a member whose spouse died before membership began.

(b) Refunds of Contributions

Under the earlier scheme, contributions may be refunded to members who are single or widowed at the time of retirement. Under the 1984 scheme the only circumstances in which a refund of contributions would apply is where a member retires or resign without entitlement to pension or preserved pension and does not transfer service to a public service organisation for superannuation purposes.

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