

Pay Group: 1



An Roinn Oideachais
Department of Education

Jane Bloggs,
34 O'Connell Street,
Maynooth,
Co Kildare.

**This is an important document.
Keep safe for future reference.**

Single Public Service Pension Scheme Benefit Statement at 31 December 2023

Part A – Personal Information.

PPS Number	1234567A
Start date of Single Scheme membership in this employment	26-Sep-2016
Date of Birth	20-Nov-1992
Normal Retirement Date	20-Nov-2058
Pensions Adjustment Order (granted under the Family Law Acts)	Unknown
Membership Category	Standard Accrual

Part B – Summary of all Contributions paid and Benefits earned to the end of 2023

The table below provides a summary “snapshot” at **31 December 2023** of the contributions paid and retirement benefits earned by you in this employment during the period January 2013 to December 2023. Each time you pay contributions into the Single Scheme, you earn amounts based on your pensionable pay towards your potential retirement benefits. Retirement benefits consist of a once-off lump sum and an annual retirement pension.

Summary of total Single Scheme Contributions paid by you to the end of 2023

Total contributions	€ 13546.96
---------------------	------------

Summary of total Retirement Benefit Amounts earned by you at the end of 2023

Annual Retirement Pension	€ 2047.90
---------------------------	-----------

Once-Off Retirement Lump Sum	€ 13144.72
------------------------------	------------

IMPORTANT :

You will only have a future entitlement to benefits if you are a member of the Scheme for at least 24 months.

Retirement benefit amounts earned in earlier years have been increased to take inflation into account. These benefits may be further increased to take account of any future increases in inflation. You can find further details of how your contributions and retirement benefits are calculated in your Scheme Information Booklet.

Part C – Breakdown of Contributions paid and Benefits earned to the end of 2023

Breakdown of all contributions paid by you during this employment to the end of last year:			
	In 2023	Before 2023	Total
Contributions in respect of this employment only	2450.95	11096.01	13546.96
Total contributions paid	2450.95	11096.01	13546.96
Referable Amounts earned towards your once-off retirement lump sum at the end of last year:			
	In 2023	Before 2023	Total
Earned in respect of this employment only	1970.21	11174.51	13144.72
Total Retirement Lump Sum earned	1970.21	11174.51	13144.72
Referable Amounts earned towards your annual retirement pension at the end of last year:			
	In 2023	Before 2023	Total
Earned in respect of this employment only	312.28	1735.61	2047.90
Total Retirement Pension earned	312.28	1735.61	2047.90

Part D – Benefits payable in the event of your death in service

If you die while in employment as a member of the Scheme, the following death in service benefits may be payable:

Death Gratuity:

This is equal to the value of two times your pensionable pay in the year before your death and is payable to your Legal Personal Representative.

You should note that the Death Gratuity may be reduced if you have a separate entitlement to a lump sum under any other public service pension scheme.

Survivor's Pension and/or Children's Pension :

If you have completed two years as a member of the scheme at the time of your death, in addition to the payment of a Death Gratuity, your Spouse/Civil Partner may be entitled to the payment of a Survivor's Pension. This is usually half the value of your earned pension benefit at the date of your death. A Child's Pension may also be payable to an Eligible Child.

Further information on the calculation of your benefits is available from the Department of Public Expenditure, NDP Delivery & Reform at : www.singlepensionscheme.gov.ie

If you have specific queries regarding your statement please contact the Department of Education at : SPSstatementqueries@education.gov.ie

Disclaimer: This statement has been carefully prepared by your employer based on the information available at the time. Every effort has been made to ensure the accuracy of this statement. However, as this is not a contractual document, it bears no right to benefit. All benefits from the superannuation scheme are governed by the scheme rules. Contributions are cumulative for the years 2013 to 2023 and will be subject to verification and where contributions have not been deducted in respect of your pensionable pay, these contributions will be recovered.



An Roinn Oideachais
Department of Education

RE: Single Public Service Pension Scheme ('Single Scheme') – Benefit Statement

Dear Single Scheme Member

Please find attached your Single Scheme Benefit Statement which provides details of the benefits you have earned up to the end of 2023. Your benefit statement for 2024 will issue in 2025.

As a member of the Single Scheme, you earn benefits based on the pensionable pay that you receive in each pay period. The enclosed statement details the benefits earned by you as a Single Scheme member in the Department of Education as of the end of 2023.

This statement is in respect of your employment paid through the Payroll Section in the Department of Education only. If you earned benefits in the Single Scheme in another public service body, a separate statement will issue from that body.

What is the purpose of my Annual Benefit Statement?

Your Annual Benefit Statement is an important document. It shows the benefits that you have earned under the Single Public Service Pension Scheme up to 31 December of the relevant year. Benefits you earn or contributions you pay after this date will appear in next year's Annual Benefit Statement.

Your Statement also provides you with an opportunity to check the personal information that we have on record for you. It should be read in conjunction with the following documents:

- the Scheme Booklet and "At-A-Glance" guides available at www.singlepensionscheme.gov.ie
- the Important Notes overleaf

Further information, including calculators for estimating projected retirement benefits and the cost of purchasing additional benefits, are available at www.singlepensionscheme.gov.ie.

The Benefit Statement is an important document which you should review. If you have any queries, please contact us by emailing SPSstatementqueries@education.gov.ie.

Yours sincerely,

James Martin

Department of Education

Important Notes on your statement

Pension Adjustment Order

If a Pension Adjustment Order has been issued by a Family Law Court and applies to your benefits under this Scheme, the benefits noted in this Statement do not make allowance for this. Further information on your Pension Adjustment Order can be obtained from your legal advisor. Information on the effect of the PAO may be obtained from your local Pensions Unit. General information on Pension Adjustment Orders is also Available from the Pensions Authority at www.pensionsauthority.ie

Parts B&C of your statement

In order to be entitled to a long-term retirement benefit at retirement age, you must be a member of the Scheme for a combined period of at least 24 months. This is called the 'Vesting Period'.

Part C of your statement

Annual retirement pension and once-off lump sum referable amounts are increased where the Department of Public Expenditure, NDP Delivery & Reform notifies public service bodies that there has been an increase in the Consumer Price Index (inflation) for a given scheme year.

State Pension Entitlements

You may be entitled to receive the Contributory State Pension payable to you directly by the Department of Social Protection. At 31 December 2023, the maximum rate for a single person was €265.30 per week.

Your employer cannot provide you with information on your State Pension entitlements. Further information on State Pension entitlements, including details on the eligibility criteria, can be obtained from the Department of Social Protection by telephone at LoCall 1890 500 000 or via their website at www.welfare.ie

If you have further queries

You should review all of the information contained in this Statement, including the Scheme Overview and Important Notes sections. Further information on the Scheme, including a benefit estimation tool and details of how to purchase additional benefits, are available at www.singlepensionscheme.gov.ie.