

P18/005/07

4 October 2007

Circular 33/2007: Civil Service Superannuation Arrangements

To: All Staff

Be Pensions Aware!

The purpose of this Circular is to encourage every civil servant to be pensions aware – that is, to become familiar with his or her own superannuation benefits and the possible options which may apply in relation to improving or transferring those benefits in certain cases.

Questions you should ask yourself (and should be able to answer!):

1. Am I a member of a civil service superannuation main scheme?
2. If so, of which scheme?
3. If not, why not?
4. If I am not a member of a scheme, have I been given access to a Personal Retirement Savings Account (PRSA)?
[Note: This will generally not apply, as the vast majority of civil servants are pensionable and should be in a pension scheme.]
5. Am I also a member of a Spouses' and Children's Pension Scheme?
6. If so, of which Scheme?
7. If not, why not?

For members of a Superannuation Scheme (i.e. the majority of civil servants), the following questions apply

8. What are the terms, including contributions payable, of the superannuation schemes - main scheme and Spouses' and Children's Scheme - of which I am a member?

9. Can I transfer the pension benefits from any previous employment into the relevant civil service scheme?
10. If I leave the Civil Service can I transfer my pension benefits to my new employment?
11. Am I entitled to any additional notional service?
12. Can I purchase additional notional service in order to enhance my benefits?
13. Can I pay additional voluntary contributions (AVCs) in order to enhance my benefits?
14. Am I liable for any contributions in respect of my membership of a Spouses' and Children's Pension Scheme, in addition to those deducted from my salary?
15. If so, what are my options in regard to payment of these extra contributions?

Where to find more information

If you are unsure of the answers to any of the above questions, you should first consult the Civil Service Pensions website www.cspensions.gov.ie (see next paragraph) and then contact your Personnel/Human Resources/Superannuation Section, as necessary, in relation to any specific queries you may have about your own pension position. In addition, the general information attached in the **Appendix** to this Circular may be of assistance.

Civil Service Pensions website

The Civil Service Pensions website www.cspensions.gov.ie deals with *Frequently Asked Questions (FAQs)* about the civil service superannuation schemes and has recently been enhanced by the addition of the *Revised Superannuation Handbook and Guidelines for the Scheme for Established Staff*. This Handbook is provided primarily as a resource for scheme administrators and Personnel staff, but is a useful resource for scheme members too. As amendments are made to Scheme terms or as legislation is enacted which affects the pension position of Scheme members, the on-line Handbook will be updated. The on-line Handbook will carry the date of the latest update. A similar Handbook and Guidelines for the scheme for Non-Established State Employees is intended to be made available on the website as soon as possible.

The website also features a **Pensions Modeller** which allows you to get an on-line estimate of your projected retirement pension and certain other pension benefits, and allows you to model various 'what-if' scenarios, such as the impact on your pension if you opt for worksharing or resume fulltime employment. The Modeller has recently been enhanced by the addition of a **Purchase Service** module, which allows you to check generally your eligibility to purchase additional notional service and to estimate the cost.

Disclosure obligations

Personnel Officers are reminded that they have a legal obligation to provide certain information on pensions to members of the civil service pension schemes, as set out in this Department's letters of 20 December 2006 and 30 July 2007 to Secretaries General / Heads of Department or Office, entitled "*Occupational Pension Schemes (Disclosure of Information) Regulations 2006*" and "*Occupational Pension Schemes (Disclosure of Information)*

Regulations 2006, Statutory requirement to give an annual notification to scheme members” respectively.

Circulation

Personnel Officers are asked to ensure that this Circular is circulated to all staff and that a copy of the Circular is provided to every person taking up appointment (whether temporary or otherwise) in the future.

Queries

If individual staff members have any queries about this Circular, they should direct them to the Personnel Sections of their own Department/Office.

If Departments have any general queries about this Circular, they should refer them, in writing, to Ms Joan Connaughton, Pensions Section, Department of Finance, 73-79 Lower Mount Street, Dublin 2, (e-mail: joan.connaughton@finance.gov.ie).

Mise, le meas,

Stephen O’Sullivan
Assistant Secretary
Budget, Economic and Pensions Division

OUTLINE OF SUPERANNUATION ARRANGEMENTS FOR CIVIL SERVANTS

This document gives a **brief, general outline** of the superannuation arrangements for most civil servants. It is not a legal interpretation of the existing superannuation provisions for civil servants, nor does it purport to deal with every query that may arise concerning superannuation. Care has been taken to ensure that it is accurate but **nothing can override the rules of the Schemes, as set out in the relevant Statutes, Regulations and other official documents**. More information is available on the Civil Service Pensions website www.cspensions.gov.ie. For information specific to your individual pension position it is necessary to consult your Personnel/Human Resources/Superannuation Section.

A: Overview

1. There are essentially two Schemes which operate in the Civil Service, one for Established staff and one for Non-Established staff. Each Scheme consists of a Main Scheme and an associated Spouses' and Children's Scheme. The Main Scheme covers entitlements for the member only; the Spouses' and Children's Pension Scheme covers entitlements for the spouse and children of a member, following the death of the member. In general, all civil servants are members of a superannuation Main Scheme and a large proportion are also members of the associated Spouses' and Children's Pension Scheme. In general, membership of a Main Scheme and a Spouses' and Children's Scheme is compulsory for all new entrants since 1986.

B: Civil Service Main Schemes

2. There are two Main Schemes in the Civil Service:
 - *the Superannuation Scheme for Established Civil Servants* and
 - *the Superannuation Scheme for Non-established State Employees*.
3. Both schemes are “*integrated*” schemes, which means that, in the case of people who are fully insured¹ for social welfare purposes, the pension payable takes account of eligibility for payment of the social welfare State Pension (Contributory) [SPC] [*formerly known as the Old Age (Contributory) Pension*]. In certain circumstances, a supplementary pension may be payable to a person, who is fully insured, in respect of periods during which s/he is not employed in any capacity which involves a social insurance contribution and, due to causes outside his/her own control, fails to qualify for social insurance benefit or qualifies for such benefit at less than the maximum personal rate. Lump sum benefits are not integrated.
4. Under both schemes, a minimum *vesting period* of 2 years' service (calendar years) is required before a superannuation benefit becomes payable on retirement.
5. *Minimum Pension age* – This is the minimum age from which benefits are payable. Superannuation benefits are not normally payable before the age of 65, except in the

¹ “Fully insured member” means a member who is, or was before attaining the age of 66, insured for State Pension (Contributory) [*formerly known as the Old Age (Contributory) Pension*] under the Social Welfare Acts.

case of staff (generally those appointed to an established post before 1 April 2004), whose terms of appointment allow payment of benefits from an earlier age (usually age 60). Actuarially reduced superannuation benefits or ill health benefits may be payable earlier than the minimum pension age.

6. Within the *Established Scheme*, there are three categories of member:
- (i) new entrant contributory - generally appointed on or after 1 April 2004,
 - (ii) contributory - generally appointed on or after 6 April 1995 but before 1 April 2004, and
 - (iii) non-contributory - generally appointed before 6 April 1995.

People in Categories (i) and (ii) above are generally fully insured whereas those in Category (iii) are generally not.

7. *Contributions* - For contributory members (those in Categories (i) and (ii) in paragraph 6 above), a contribution in the region of 5% of relevant salary is payable and a deduction for this should show on your payslip under the heading "Superannuation". [Note that the superannuation deductions shown on your payslip are the total of the Main Scheme and the Spouses' and Children's Pension Scheme deductions - see C below with regard to contributions for the Spouses' and Children's Pension Scheme.]
8. *Benefits* – Benefits are linked to length of service and rate of final pensionable remuneration, which is final pensionable salary including, where applicable, pensionable allowances, averaged as appropriate. The maximum number of years' service which may be reckoned is 40 years.

Lump sum benefits are not integrated and accrue at the rate of $\frac{3}{80}$ for each year of reckonable service. With 40 years' reckonable service, a person will have accrued a lump sum benefit of $\frac{120}{80}$ (150%); with 30 years' reckonable service, a person will have accrued a lump sum benefit of $\frac{90}{80}$ (112.5%) and so on. The fraction is then applied to a person's final pensionable remuneration to give the lump sum entitlement. For example, a person who retires on final pensionable remuneration of €40,000, with 40 years' reckonable service, will receive a lump sum of €60,000 [$€40,000 * \frac{120}{80}$]. In the case of Prison Officers, each year's service given after 20 years service is effectively reckoned as two years, so that maximum benefits accrue over 30 years.

Pension benefits for people who are fully insured for social welfare purposes (generally those in Categories (i) and (ii) in paragraph 6 above), accrue at the rate of

$\frac{1}{200}$ th of final pensionable remuneration below $3\frac{1}{3}$ times the SPC payable to a single person with no dependant, multiplied by the total number of years' reckonable service

plus (where applicable)

$\frac{1}{80}$ th of final pensionable remuneration in excess of $3\frac{1}{3}$ times the SPC payable to a single person with no dependant, multiplied by the total number of years' reckonable service.

For example, a person who retires on a final pensionable remuneration of €40,000 with 40 years' reckonable service, will receive an annual occupational pension of €9,078.73 and, subject to meeting the social welfare qualifying requirements, a State

Pension of €10,921.27 per year (€209.30 per week as of the date of issue of this Circular), giving a total of €20,000 per year.

Pension benefits for people who are not fully insured for social welfare purposes (generally those in Category (iii) in paragraph 6 above), pension benefits accrue at the rate of

$\frac{1}{80}$ of final pensionable remuneration for each year of reckonable service.

For example, a person who retires on final pensionable remuneration of €40,000 with 40 years' reckonable service will receive an annual occupational pension of €20,000 and will generally not have an entitlement to the SPC.

9. Within the *Non-Established Scheme* there are two categories of member:

- (i) new entrant non-contributory - generally appointed on or after 1 April 2004, and
- (ii) non-contributory - generally appointed before 1 April 2004.

People in the Non-Established Scheme (i.e. categories (i) and (ii)) above are generally fully insured.

10. *Contributions* - The Scheme for Non-established State Employees is a non-contributory scheme. This means that no contributions are payable in respect of the Main Scheme - see C below with regard to contributions for the Spouses' and Children's Pension Scheme.

11. *Benefits* – Benefits are linked to length of service and rate of final pensionable remuneration and the maximum number of years' service which may be reckoned is 40 years.

Lump sum benefits are not integrated and accrue at the rate of $\frac{3}{80}$ for each year of reckonable service. With 40 years' reckonable service, a person will have accrued a lump sum benefit of $\frac{120}{80}$ (150%); with 30 years' reckonable service, a person will have accrued a lump sum benefit of $\frac{90}{80}$ (112.5%) and so on. The fraction is then applied to a person's final pensionable remuneration to give the lump sum entitlement. For example, a person who retires on final pensionable remuneration of €40,000, with 40 years' reckonable service, will receive a lump sum of €60,000 [$\text{€}40,000 * \frac{120}{80}$].

Pension benefits accrue at the rate of

$\frac{1}{200}$ th of final pensionable remuneration below $3\frac{1}{3}$ times the SPC payable to a single person with no dependant, multiplied by the total number of years' reckonable service

plus (where applicable)

$\frac{1}{80}$ th of final pensionable remuneration in excess of $3\frac{1}{3}$ times the SPC payable to a single person with no dependant, multiplied by the total number of years' reckonable service.

For example, a person who retires on final pensionable remuneration of €40,000 with 40 years' reckonable service, will receive an annual occupational pension of €9,078.73 and, subject to meeting the social welfare qualifying requirements, a State Pension of

€10,921.27 per year (€209.30 per week as of the date of issue of this Circular), giving a total of €20,000 per year.

C: Civil Service Spouses' and Children's Pension Schemes

12. There are two separate Spouses' and Children's Pension Schemes, one for Established staff and one for Non-Established staff. Within each Scheme there are two further categories (i) the *Original Scheme* and (ii) the *Revised Scheme*.
13. For **Established Staff** the *Original Scheme* was introduced for male staff in 1968 and for female staff in 1981, and the *Revised Scheme* was introduced for all staff in 1984.
14. For **Non-Established Staff** the *Original Scheme* was introduced for male staff in 1978 and the *Revised Scheme* was introduced in 1986, at which time membership was extended to female staff.
15. When each Scheme was introduced, all eligible staff serving at the time of its introduction were given an option to join (in the case of the *Revised Scheme*, this option was given regardless of whether a person had been a member of the *Original Scheme*). Once introduced, each Scheme applied automatically to all people recruited after the date of introduction. Therefore, depending on when you were appointed, and depending on any membership options you may have exercised in the past, you may be a member of the *Original* or the *Revised Scheme* or of neither. If you are unsure about which option you exercised you should contact your Personnel/Human Resources/Superannuation Section where this information should be available.
16. *Contributions* - Members of the civil service Spouses' and Children's Pension Schemes pay a periodic contribution - 1.5% of relevant salary – throughout their membership of the Scheme. The deductions should show on your payslip under the heading "Superannuation".

You may be liable for additional contributions in respect of periods of service, which are reckonable, but for which you have not paid contributions – eg pre-scheme service, transferred service, notional service granted on ill-health retirement. Liability to pay for pre-scheme service will depend on a number of factors including your marital status at the time of retirement/death, the length of reckonable service and whether you are in the Original or the Revised Spouses' and Children's Pension Scheme. You may pay for pre-scheme service in whole or in part by opting to pay extra periodic contributions while serving. You should note, however, that in the Revised Scheme refunds of extra periodic contributions will not be made except in certain specific circumstances (eg where a person has paid periodic contributions for more than 40 years). A deduction of 1% of pensionable remuneration for each year of service will be taken from the lump sum or death gratuity in respect of any outstanding contributions due at the time of retirement or death. Your Personnel/Human Resources/Superannuation Section can advise further and, if appropriate, explain the options available to you regarding payment of extra periodic contributions.

17. *Benefits* – Benefits are linked to the member's pension benefits. In general, spouses pensions approximate to half the member's pension and are payable, subject to certain conditions, only where a member has a legal spouse at the time of his/her death or

where a valid Pensions Adjustment Order in favour of a former spouse has been granted by a Court. The Original Scheme covers only a spouse of a marriage which took place before the member's retirement; the Revised Scheme covers in addition a spouse of a marriage which took place after retirement. The rates of children's pensions may vary depending on whether or not a spouses' pension is being paid and also on the number of eligible children involved.

D: Social welfare pension for Widows/Widowers

18. A surviving spouse may be entitled to benefits under the Social Welfare Acts in addition to those provided under the Civil Service Spouses' and Children's Pension Schemes. This would be a matter for each individual to clarify directly with the Department of Social and Family Affairs. However, you may wish to note that, **at the date of this Circular**, a Widow's or Widower's Contributory Pension may be based on either your own or your late spouse's Irish PRSI record; PRSI contributions in Classes A, B, C, D, E, H and S count; *[this includes the Classes paid by permanent Civil and Public Servants recruited prior to 6th April 1995]*; and a Widow's or Widower's Contributory Pension may be payable to a divorced spouse subject to certain conditions.

E: Transfer of Service

19. It may be possible for a civil servant who moves to another public sector body to transfer their service (no minimum service requirement) to the other public sector organisation under the "Transfer of Service Scheme". Alternatively, if the person has more than two years' service s/he would have the option of preserving the pension benefit in the relevant civil service scheme. Similarly, it may be possible for a person who joins the Civil Service having had previous service in another public sector body to transfer that service into the civil service scheme. There is also an option to transfer benefits from private sector pension schemes into the relevant civil service scheme. If you wish to discuss your options regarding transfer of service or benefits, you should contact your Personnel/Human Resources/Superannuation Section.

F: Purchase of Service

20. A civil servant who would have less than 40 years' pensionable service, including transferred service, at pension age (usually 65 or 60) may, subject to certain conditions, have an option to purchase years of notional service to make up the difference between actual service at pension age and 40 years. The service may be purchased by lump sum or by periodic contributions. If you want to consider your options regarding purchase you should first consult the Purchase Module of the Pensions Modeller on the Civil Service Pensions website and then contact your Personnel / Human Resources /Superannuation Section.

G: Additional Voluntary Contributions (AVCs)

21. It may be possible to supplement your retirement pension by paying into an AVC Scheme. Such Schemes are outside of the civil service pension schemes and are

administered by private pension providers. Queries about AVCs should be directed to your local Trade Union or Staff Association, or to a pensions advisor/financial consultant. They should not be directed to your Personnel/Human Resources/Superannuation Section as they do not have any information or expertise with regard to AVCs.

H: Personal Retirement Savings Accounts (PRSAs)

22. Staff who are not members of a superannuation Main Scheme may be entitled to access to a PRSA and any such staff should contact their Personnel/Human Resources Section.

I: Summary

23. A general summary of civil service superannuation and retirement terms in tabular form is attached.

J: Updates

24. Changes in superannuation arrangements are usually notified to staff and/or Personnel Sections by Circular. It is useful also to check the Civil Service Pensions website www.cspensions.gov.ie for any updates. As amendments are made to Scheme terms or as legislation is enacted which affects the pension position of Scheme members, the on-line *Revised Superannuation Handbook and Guidelines for the Scheme for Established Staff* will be updated. The on-line Handbook will carry the date of the latest update. A similar Handbook and Guidelines for the scheme for Non-Established State Employees is intended to be made available on the website as soon as possible.

September 2007

General Summary of civil service Superannuation and Retirement Terms²

	Unestablished civil servants		Established civil servants		
	Post 31/3/04	Pre 1/4/04	Post 31/3/04	6/4/95–31/3/04	Pre 6/4/95
PRSI Class	Generally fully insured		Generally fully insured		Generally not fully insured
Compulsory retirement age	Not obliged to retire on age grounds	65	Not obliged to retire on age grounds <i>[60 for Prison Officers]</i>	65 <i>[60 for Prison Officers]</i>	
Minimum pension age	65		65 <i>[55 for Prison Officers]</i>	60 <i>[50 for Prison Officers with 30 years' service in the Prison Service]</i>	
Contributions:					
<u>Main scheme:</u> <i>for pension</i>	0%		3.5% <u>NPR(1)</u> ¹		0%
<i>for lump sum</i>	0%		1.5% <u>GPR</u> ²		0%
<u>Spouses' & Children's</u>	1.5% <u>NPR (1)</u>		1.5% <u>GPR</u>		
Maximum³ benefits (based on 40 years' reckonable service)⁴					
<u>Main Scheme:</u> Pension benefits	For each year reckonable: $\frac{1}{200}$ th of GPR below $3\frac{1}{3}$ times the SPC ⁵ plus (where applicable) $\frac{1}{80}$ th of GPR in excess of $3\frac{1}{3}$ times the SPC		For each year reckonable: $\frac{1}{200}$ th of GPR below $3\frac{1}{3}$ times the SPC plus (where applicable) $\frac{1}{80}$ th of GPR in excess of $3\frac{1}{3}$ times the SPC		50% <u>GPR</u>
Lump sum	150% <u>GPR</u>		150% <u>GPR</u>		
Spouse's Pension	50% of member's pension		25% <u>NPR(2)</u> ⁶		50% of member's pension
Children's pension ⁷	Based on spouse's pension		Based on spouse's pension		

² References for this Summary and the examples which follow are given as endnotes on final page

Examples where final pensionable remuneration is less than $3\frac{1}{3}$ times the State Pension

Assumptions:

- (a) 40 years' reckonable service
- (b) State Pension (Contributory) (SPC): €209.30 per week (January 2007 rate)
- (c) Final gross pensionable remuneration : €30,000
- (d) Person has entitlement to full SPC⁸

NPR(1) - used for purposes of calculating contributions

= Gross salary less twice the SPC [i.e. €30,000 – (€209.30*52.18*2) = €8,157.45]

NPR(2) - used for purposes for calculating spouses pension for established civil servants post 5/4/95

= Gross salary less once the SPC [i.e. €30,000 – (€209.30*52.18) = €19,078.73]

	Unestablished civil servants		Established civil servants		
	Post 31/3/04	Pre 1/4/04	Post 31/3/04	6/4/95–31/3/04	Pre 6/4/95
Contributions:					
<u>Main scheme:</u>					
<i>for pension</i>	0%		€285.51 [3.5% <u>NPR(1)</u>]		0%
<i>for lump sum</i>	0%		€450.00 [1.5% <u>GPR</u>]		0%
<u>Spouses & Children's</u>	€122.36 [1.5% <u>NPR(1)</u>]		€450.00 [1.5% <u>GPR</u>]		
Maximum benefits (based on 40 years' reckonable service)					
<u>Main Scheme:</u>					
Pension benefits	<p>€6,000</p> <p>¹/_{200th} of salary below $3\frac{1}{3}$ times the SPC]</p> <p>plus SPC (€10,921.27)</p> <p>€45,000 [150% <u>GPR</u>]</p>		<p>€6,000</p> <p>¹/_{200th} of salary below $3\frac{1}{3}$ times the SPC]</p> <p>plus SPC (€10,921.27)</p> <p>€45,000 [150% <u>GPR</u>]</p>		<p>€15,000</p> <p>[50% <u>GPR</u>]</p>
Lump sum					
Spouses pension	<p>€3,000</p> <p>[50% of member's pension]</p>		<p>€4,769.68</p> <p>[25% <u>NPR(2)</u>]</p>		<p>€7,500</p> <p>[50% of member's pension]</p>
	<p>In addition, the surviving spouse may have an entitlement to a social welfare Widow/Widower's contributory pension⁸</p>				

Examples where final pensionable remuneration is more than $3\frac{1}{3}$ times the State Pension

Assumptions:

- (a) 40 years' reckonable service
- (b) State Pension (Contributory) (SPC): €209.30 per week (January 2007 rate)
- (c) Final gross pensionable remuneration : €50,000
- (d) Person has entitlement to full SPC⁸

NPR(1) - used for purposes of calculating contributions

= Gross salary less twice the SPC [i.e. €50,000 – (€209.30*52.18*2) = €28,157.45]

NPR(2) - used for purposes for calculating spouses pension for established civil servants post 5/4/95)

= Gross salary less once the SPC [i.e. €50,000 – (€209.30*52.18) = €39,078.73]

	Unestablished civil servants		Established civil servants		
	Post 31/3/04	Pre 1/4/04	Post 31/3/04	6/4/95–31/3/04	Pre 6/4/95
Contributions:					
<u>Main scheme:</u>					
<i>for pension</i>	0%		€85.51 [3.5% <u>NPR(1)</u>]		0%
<i>for lump sum</i>	0%		€750.00 [1.5% <u>GPR</u>]		0%
<u>Spouses' & Children's</u>	€422.36 [1.5% <u>NPR (1)</u>]		€750.00 [1.5% <u>GPR</u>]		
Maximum benefits (based on 40 years' reckonable service)					
<u>Main Scheme:</u>					
Pension benefits	€14,078.73 [$\frac{1}{200}$ th of salary below $3\frac{1}{3}$ times the SPC plus $\frac{1}{80}$ th of salary in excess of $3\frac{1}{3}$ times the SPC] plus SPC (€10,921.27)		€14,078.73 [$\frac{1}{200}$ th of salary below $3\frac{1}{3}$ times the SPC plus $\frac{1}{80}$ th of salary in excess of $3\frac{1}{3}$ times the SPC] plus SPC (€10,921.27)		€25,000 [50% <u>GPR</u>]
Lump sum	€75,000 [150% <u>GPR</u>]		€75,000 [150% <u>GPR</u>]		
Spouse's pension	€7,039.37 [50% of member's pension]		€7,769.68 [25% <u>NPR(2)</u>]		€12,500 [50% of member's pension]

In addition, the surviving spouse may have an entitlement to a social welfare Widow/Widower's contributory pension⁸

REFERENCES FOR SUMMARY AND EXAMPLES

- ¹ NPR (1): Net Pensionable Remuneration (i.e. Gross Pensionable Remuneration less an amount equal to twice the rate of State Pension (Contributory) [*formerly known as Old Age (Contributory) Pension*] payable to a single adult with no dependants).
- ² GPR: Gross Pensionable Remuneration – gross final pensionable salary including, where applicable, pensionable allowances, averaged as appropriate.
- ³ It should be noted that these are the maximum benefits. The actual benefits will depend on length of reckonable service and level of salary on retirement.
- ⁴ Benefits are directly related to length of service; 40 years is the maximum service which may be reckoned; where service is less than 40 years, the benefits are proportionate to the service.
- ⁵ SPC: State Pension (Contributory) [*formerly known as Old Age (Contributory) Pension*] payable under the Social Welfare Acts (subject to meeting benefit eligibility requirements).
- ⁶ NPR (2): Net Pensionable Remuneration for this purpose means GPR less an amount equal to once the rate of SPC payable to a single adult with no dependants. [*For spouses and children's pensions for a fully insured established civil servant, the contribution rate is 1.5% of GPR (i.e. it is not integrated) and a modified form of integration applies to benefits whereby spouse's and children's pensions are calculated on the basis of remuneration less once the rate of SPC.*]
- ⁷ The rates of children's pension may vary depending on whether or not a spouses' pension is being paid and also on the number of eligible children involved. The same rules apply in all cases.
- ⁸ As with any social welfare benefit, entitlement to SPC or to a Widow/Widower's pension is a matter for the Dept of Social and Family Affairs.