

Reference No: P18/12/67 (XVI); **Date:** 25/07/84

25/07/1984 GL:- Civil Service Spouses' and Children's Contributory Pension Scheme - Retired Officers

A Chara,

As a retired officer, it will interest you to know that certain changes are being introduced in the above scheme with effect from 1 September 1984. Under the new arrangements, pension benefits will be provided for the following additional categories of dependents, who are excluded from the scope of the existing scheme:-

- (1) the spouse and children of a member who marries after retirement
- (2) illegitimate children of members
- (3) children conceived or adopted after a member's retirement
- (4) children of a member whose spouse died before his/her membership began.

The revised scheme will thus provide pension cover for any spouse, and all children, of members.

Options for Retired Officers

2. As part of the agreement relating to these changes, options to join the revised scheme are to be offered to retired officers who satisfy the following conditions:-

(1) They must be married on 1 September 1984 (the date of commencement of the revised scheme) and

(2) They must (a) be members of the existing scheme or (b) have opted out of the existing scheme (therefore, male officers who retired before 23 July 1968, and female officers who retired before 1 March, 1980, are not eligible).

Retired officers who are members of the existing scheme and who do not join the revised scheme will, of course, retain existing scheme benefits.

Contributions

3. If you satisfy the conditions set out at paragraph 2, then you are eligible to join the revised scheme. Membership of the scheme is subject to the payment of contributions, but if you were a member of the existing scheme and were married at the date of your retirement, you will already have paid contributions in respect of all years of reckonable service. Therefore, if none of these contributions has been refunded to you, no additional contribution will be payable in your case.

4. However, if you

- (i) were not a member of the existing scheme (having opted out) or
- (ii) were a member of the existing scheme, but were not married at retirement,

then your membership of the revised scheme will entail payment of contributions.

Applications for membership

5. If you are eligible for membership of the revised scheme, and are interested in joining, you should complete the enquiry form overleaf and send it to the Personnel Officer of the Department/Office in which

you served immediately before retirement. You will then be given an option form and, if contributions are payable in your case, details of the amount of the contribution and the arrangements for payment.

6. Please note that the closing date for the exercise of options is 31 October 1984.

Mise le meas,
John Mc Hale
Principal
Pensions Section

Civil Service Spouses' and Children's Contributory Pension Scheme

Retired Officers: Enquiry form

- Notes: (a) All questions at Part I must be answered.
(b) The completed form should be sent to the Personnel Officer of the Department/Office in which you served immediately before retirement.
(c) The information furnished by you will be treated as confidential.

Part I: Details of service and marital status

- (1) Full Name:
- (2) Address:
- (3) Pension Reference No.:
- (4) Date of Birth:
- (5) Date of Retirement:
- (6) Grade on last day of service:
- (7) Department/Office on last day of service:
- (8) Date of marriage:
- (9) Spouse's Name:
- (10) Were you a member of the scheme while serving? Yes or No. (tick appropriate box)
- (11) If the answer to (10) is "Yes", were you married at retirement? Yes or no. (tick appropriate box)

Part II: Declaration

I declare that the information given above is correct to the best of my knowledge. Please send me an option form for membership of the revised Civil Service Spouses' and Children's Contributory Pension Scheme.

Signed: _____
Date: _____

Option Form A - Part I: Application for membership

I, _____ (Christian Names) _____ (Surname) a retired
_____ (Grade at Retirement) of the _____ (Department/Office at Retirement)

hereby declare that I am married and that my spouse is alive. I hereby apply for membership of the revised Civil Service Spouses' and Children's Contributory Pension Scheme.

Signed _____
Date _____

Part II: Declaration

(If you retired on grounds of ill-health and if you are under 65 years of age, then you must also complete this Part.)

I appreciate that, as a member of the revised scheme, I will not qualify for a refund of any portion of my contributions in the event of my spouse's death.

Signed _____
Date _____

Appendix III - Civil Service Spouses' and Children's Contributory Pension Scheme

Option Form B

(Please carefully read the explanatory notes overleaf before completing this form.)

Part I: Declaration

I, _____ (Christian Names) _____ (Surname) a retired
_____ (Grade at Retirement) of the _____ (Department/Office at Retirement)

have read and noted the explanatory notes associated with this form. I hereby declare that I am married and that my spouse is alive. I wish to join the revised Civil Service Spouses and Children's Contributory Pension Scheme and I appreciate that as a member of the Scheme, I am liable for contribution charges as outlined in the explanatory notes.

Part II

(Complete this Part if you wish to pay your contributions by means of lump sum payment.)

I agree to meet my contribution liability by making a lump sum payment. I note that in my case the amount of the payment is £_____. I enclose a remittance for this amount. I appreciate that my decision to join the scheme is irrevocable and that the payment I now make will not be refunded to me under any circumstances.

Signed: _____ Date: _____

Part III

(Complete this Part if you have not completed Part II.)

I agree to meet my contribution liability by making periodic contributions from my pension I therefore authorise the Paymaster-General to deduct from my pension an amount equal to 1½% of the amount of my pensionable remuneration, with effect from 1 January 1985 and to continue such deductions for the remainder of my lifetime, or until I have fully discharged my contribution liability under the Scheme. I appreciate that this authorisation is irrevocable and that I may not subsequently seek to have the deduction discontinued in the event of the death of my spouse at any time after the date of this authorisation, or for any other reason.

Signed: _____ Date: _____

Option Form B: Explanatory Notes

1. To be eligible to join the revised scheme, you must be married on 1 September 1984. Therefore, you should not return this form before that date. The form must however be returned to your former Department/Office not later than 31 October 1984.

Contribution Liability

2. If you opt to join the scheme, you will be liable for contribution charges in respect of all reckonable service for which contributions have not been previously paid and retained. You can meet this liability by

- (a) making a lump sum payment or
- or
- (b) having contributions deducted from your pension.

Lump Sum Payment

3. The amount of the lump sum payment in your case is set out on Part II of the form. If you decide to meet your contribution liability by making this payment, you should complete Part II of the form and enclose a cheque for the amount specified when returning the form to your former Department/Office. The cheque should be made payable to the Minister for the Public Service and should be crossed. Your spouse (and dependent children, if any) will then qualify for immediate pension benefit in the event of your death.

Contributions deducted from pension:

4. Deduction of contributions will commence on 1 January 1985. The rate of contribution is 1½% of pensionable remuneration i.e. the total remuneration by reference to which pension is calculated. Therefore, for a pensioner with 40 years' service, the contributions will amount to 3% of pension, whereas for a pensioner with 30 years' service, the contribution will amount to 4% of pension. For each year during which this contribution is deducted from your pension, your contribution liability under the scheme will be reduced by 1 year. In the event of your death before the total contribution liability is discharged, your spouse will not qualify for immediate payment of pension - there will be a "waiting period" before payment commences, to take account of the outstanding contribution liability. The maximum waiting period will be 18 months and 5 days. Where the contribution liability is partially discharged, or where there are dependent children in addition to a surviving spouse, the waiting period will be shorter

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5. You should also note that in joining the scheme, and agreeing that deductions will be made from your pension, you must accept your total contribution liability. This means that if, for example, your spouse dies at any time after you have joined the scheme, you cannot claim that the arrangements for deductions from your pension should be stopped - the deductions will continue for your lifetime, or until you have discharged your total contribution liability.

Income Tax Relief

6. It is understood from the Revenue Commissioners that

(a) pensioners who discharge their contribution liability by making lump sum payments may, in certain circumstances, qualify for some income tax relief on foot of these payments

(b) income tax relief is not allowable in respect of contributions deducted from pension.

Any enquiries about the extent of income tax relief (if any) allowable on foot of lump sum payments should be made to the Office of the Inspector of Taxes, Retirement Benefits District, 1st Floor, Lansdowne House, Dublin 4.