

Financial Guideline 2022/2023 – 28

Community & Comprehensive Schools

Single Public Service Pension Scheme for Department sanctioned in the Community & Comprehensive Schools

Part 2 Annual Administration Activities

Related FSSU Guideline:

Guideline 27-2023 Single Public Service Pension Scheme for Department sanctioned staff in Community & Comprehensive schools – Part 1 Review of the SPSPS Covers:

- Review of current Department of Education sanctioned staff employed since 2013
- Employee contribution rates for SPSPS members
- Remittance of contributions collected

The objective of this guideline is to provide support to boards of management and Clerical Officers on the administration of the Single Public Service Pension Scheme (SPSPS) in Community & Comprehensive schools. This guideline covers the annual administration activities that a board is required to carry out.

The six annual administration activities required by DPER are as follows:

1. Pensioner Declaration Exercise (Time frame – Oct-Dec)

This applies to persons on the school payroll receiving a pension from the SPSPS

2. Annual Scheme Membership Survey (Timeframe – January)

As the board of management is a Relevant Authority, the annual scheme membership survey must be completed.

3. Single Scheme Pensioners' Payroll Adjustments (Time frame – January/February)

This applies to pensioners on the school payroll receiving a pension from the SPSPS.

4. Updating/CPI Increases to Deferred Members' Benefits

This applies if members have paid contributions to the scheme for 24 months or more and finished pensionable employment before retirement age.

5. Preparation and Issue of Annual Benefit Statements (Timeframe – Jan-Jun)

As the board of management is a Relevant Authority, issuing an annual benefit statement is a legal requirement under Part 43 (2) of the 2012 Act. The statement will reflect the member's pension position on 31 December last. The statement should issue no later than 30 June each year. This statement is issued to each active member by the school.

6. Transfer of Single Pension Scheme membership to the DPER databank.

Each Relevant Authority is required to make periodic electronic submissions to the Single Scheme Databank in respect of its Single Scheme members, pensioners and beneficiaries through a secure portal.

This is the website link for [annual administration activities](#). Below we have included more detail on each of the annual activities required:

1. Pensioner Declaration Exercise (Time frame – Oct-Dec)

- This applies to persons on the school payroll receiving a pension from the SPSPS.
- The purpose of the declaration is to establish a pension recipient's ongoing eligibility to receive a pension under the terms of the SPSPS.
- The declaration form must be completed by the pension recipient and a pension paying authority i.e., the school may place a hold on pensions in payment where forms are not returned on time.
- Click here for a template of the [Pensioner Declaration Form](#).
- The school should ensure that those in receipt of a pension under the SPSPS are included in the schools' regular pension declaration exercise which may be carried out on an annual or bi-annual basis.

2. Annual scheme membership survey (Timeframe - January)

- Annual fees are payable to the pension authority for the SPSPS. The fee is based on the total active membership of the SPSPS at the 31st of December annually.
- DPER has undertaken on behalf of all SPSPS employers across the public service, to calculate and remit the annual fees due to the pension authority in respect of the single scheme.
- To assist with the calculation of the pension authority fees, DPER sends a brief questionnaire to all Relevant Authorities at the start of January for completion and request that it is returned by a specified date to ensure the timely payment of fees to the pension authority.

- Advance notice of this annual survey, with a full list of all questions to be asked is shared with all Relevant Authorities in early December each year.
- It is suggested that schools prepare for this survey in early January each year by preparing a report of active and deferred members on the last day of the previous year.
- The school will need its designated relevant authority number to complete the survey. This can be found by clicking [here](#).
- If you require any assistance in relation to this survey return, please email singleschemequeries@per.gov.ie.

3. Single Scheme Pensioners' Payroll Adjustments (Time frame – January/February)

- This applies to persons on the school payroll receiving a pension from the SPSPS.
- A key feature of the SPSPS is that increases to pensions in payment under the scheme are **linked to inflation (CPI)**. Changes in inflation are communicated annually by a DPER Circular and have effect from **1 January** of that year to single scheme pensions in payment at the end of the previous year.
- As such, **pensions in payment on 31 December annually** under the SPSPS are reviewed and adjusted for inflation (CPI) when sanctioned by the Minister for Public Expenditure & Reform.
- While preparations for this review may be undertaken upon completion of the preceding December payroll (e.g., running reports with details of any Single Scheme pensioners), the exercise cannot be progressed until the relevant sanctioned CPI rate has been notified by DPER.
- Schools may access a single scheme [Pensioner in Payment CPI Upating Tool](#) in the Employer's Toolkits section of the SPSPS website. As the Calculation Tool Guidelines explain, by inserting the existing rates of pensions in payment and inputting the CPI rate to be applied, the Calculation Tool will calculate the revised rate of pension payable.

4. Updating/CPI Increases to Deferred Members' Benefits

- This applies if there are members who have paid contributions to the scheme for 24 months or more and finish pensionable employment before retirement age.
- It is recommended that schools undertake a comprehensive review of all deferred single scheme members' benefits to establish if their deferred benefits need to be increased for CPI (as per active members). If the school is not using an automated pension system this can be done using [the administrators' contributions and referable amounts calculation tool](#) as applies to active members in Section 5 below. See **appendix A** for further information on this.

- In doing so this will help to ensure that schools are well-placed to:
 - Promptly respond to pension queries from deferred members
 - Promptly calculate deferred member benefits at the time of their retirement (or death prior to retirement);
 - Efficiently respond to queries from other public service employers about a former/deferred member's pension position;
 - Readily collate information required centrally as part of an actuarial assessment, for example, or to facilitate the migration of accurate data across to a new pension system;
 - Provide up-to-date information on single scheme membership when requested by the DPER.

5. Preparation and Issue of Annual Benefit Statements (Timeframe – Jan-Jun)

- As the board of management is a Relevant Authority, issuing an annual benefit statement is a legal requirement under Part 43 (2) of the 2012 Act. The statement will reflect the member's pension position on 31 December last. The statement should issue no later than 30 June each year to each active member.
- The annual benefit statement is an important document. It shows the benefits that members have earned under the SPSPS up to 31 December in this employment. It also confirms the regular contributions that they have paid during this employment up to 31 December last.
- Annual statements are required to have issued by Relevant Authorities i.e., boards of management, to each active member by **30 June annually** and outline certain key information as at the end of the preceding year.
- The accurate preparation of an Annual Benefit Statement for each member requires:
 - Collating members' **Personal Details** (e.g., date of birth, date of retirement, Pensions Adjustment Order information, personal address etc.).
 - Summary calculation of members' **total contributions paid** in the scheme year for which the Statement is being prepared.
 - Summary calculation of members' **total referable amounts** (pension & lump sum) in the scheme year for which the Statement is being prepared.
- Changes in inflation (CPI) are communicated annually by official DPER Circular early in the New Year. Once this notification issues each Relevant Authority is responsible for issuing Annual Benefit Statements to **all active members** of the Single Scheme that were in pensionable employment on 31 December.

- A suggested template for a 2021 Annual Benefit Statement for the year ending 31 December 2021 may be accessed in the [Annual Administrator Activities Toolkit](#).
- Please check with your payroll provider as they may have the ability to produce the annual benefit statement.
- For schools whose payroll does not have an automated facility to calculate the referable amounts [the administrators' contributions and referable amounts calculation tool](#) is available to assist. See **appendix A** for further information on this.

6. Transfer of Single Pension Scheme membership to the DPER databank.

▪ Who is required to submit data to the Single Scheme Databank?

All Relevant Authorities to which the SPSPS applies are required to upload their members' and pensioners' data to the Databank for each Scheme Year since 2013.

▪ Does the board of management still have to submit data if it has no Single Scheme members?

Yes. A submission is required from relevant authority for each Scheme Year since 2013 even if your organisation does not yet have any Single Scheme members.

Initially, your organisation will be required to submit "catch up" data for each Scheme Year from 2013 to the most recent Scheme Year. Thereafter, your organisation will submit data annually once Single Scheme Annual Benefit Statements have issued for the previous Scheme Year

▪ What data is submitted to the Single Scheme Databank?

Each Relevant Authority must make an annual return to the Databank for each Scheme Year since 2013. The annual return consists of three Scheme Files templates being accurately completed and uploaded to the Databank using the Data Gathering Validation Tool (DGVt).

Single Scheme Membership Data File contains data on all active, deferred, and former members of the Scheme. It also includes information on refunds paid to non-vested leavers.

Single Scheme Benefit Payments Data File which records details of any retirement or death benefits paid under the Single Scheme in that year, as well as details of pensions in payment.

You can find further information on the format of each of the Scheme Data Files, including information on permissible values, on the Single Scheme Databank Training page for administrators at

<https://singlepensionscheme.gov.ie/databank/employers/resources/training>

- **Where can I get further information?**

You should consult the Single Scheme Databank Training page for administrators at <https://singlepensionscheme.gov.ie/databank/training>

7. Leaver Statements

This statement must be issued to all pensionable employees within six months leaving employment and, where appropriate, copied to new public service employers.

Guidance on issuing leaver statements and template documents are available on the DPER Single Pension Scheme website <https://singlepensionscheme.gov.ie/>

Further information on the administration of the Single Pension Scheme as outlined in this document can be obtained from the single public service pension scheme authority singleschemequeries@per.gov.ie

Tel: 01-269 0677
info@fssu.ie

30th March 2023

Appendix A

[The administrators' contributions and referable amounts calculation tool](#)

This calculation tool is provided by the single public pension scheme to assist pension administrators to calculate the contributions and benefits on a pay period basis for a non-complex standard grade member of the single public service pension scheme.

- In the excel workbook there is a separate tab for monthly, fortnightly and weekly-paid members Use the most appropriate tab based on the employee pay frequency.
- For each period the administrator should input into the yellow boxes the gross pensionable pay, gross pensionable allowances if applicable and the full-time equivalent work pattern (This is the hours worked with reference to a full-time person in the same grade (e.g., full-time = FTE 1.0; half-time = FTE 0.5))

2013			
	Inputs by Administrators		
Pay Period	Actual Gross Pensionable Pay	Actual Gross Pensionable Allowance	FTE Work Pattern
1	0.00	0.00	1.00
2	0.00	0.00	1.00

- This calculates the pension contribution payable for the period.

Scheme Contributions Payable		
Member Contribution 1 (3.0%)	Member Contribution 2 (3.5%)	Total Member Contributions
60.00	34.95	94.95

- It also calculates the pension and lump sum referable amounts.

Referable Amounts	
Total Pension Referable Amounts	Lump Sum Referable Amount
12.45	75.00

- There is a section for each year since the beginning of the scheme in 2013 to the current year.

2020											
	Inputs by Administrators			Total Actual Gross Pensionable Remuneration	FTE Total Gross Pensionable Remuneration	Scheme Contributions Payable			Referable Amounts		
Pay Period	Actual Gross Pensionable Pay	Actual Gross Pensionable Allowance	Work Pattern			Member Contribution 1 (3.0%)	Member Contribution 2 (3.5%)	Total Member Contributions	Total Pension Referable Amounts	Lump Sum Referable Amount	
1	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
5	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
6	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
7	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
8	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
9	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
10	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
11	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
12	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
TOTALS				0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2020 benefits adjusted for subsequent CPI to 31/12/2020 (see Circular 02/2022)						% CPI Increase	Total Pension Referable Amounts	Lump Sum Referable Amount			
						0.00%	0.00	0.00			
						5.50%	0.00	0.00	Current Values		
2021											
	Inputs by Administrators			Total Actual Gross Pensionable Remuneration	FTE Total Gross Pensionable Remuneration	Scheme Contributions Payable			Referable Amounts		
Pay Period	Actual Gross Pensionable Pay	Actual Gross Pensionable Allowance	Work Pattern			Member Contribution 1 (3.0%)	Member Contribution 2 (3.5%)	Total Member Contributions	Total Pension Referable Amounts	Lump Sum Referable Amount	
1	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
3	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
4	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	
2021 assumptions											
Weekly CSP rate						248.30					
Monthly offset (2xCSP)						2159.38					
Referable amounts threshold						4038.04					

- In order to calculate the figures required for the annual benefit statement the gross pensionable pay, gross pensionable allowances and the full-time equivalent work pattern for each pay period since the employee started should be input into the yellow boxes for the appropriate year.
- Near the end of the sheet, you will see a green dashboard which summarises the contributions made and the pension and lump sum referable amounts. This data will assist in populating the annual benefit statement.

Annual Benefit Statement Data - Year Ending 31/12/2021			
2021 Annual Benefit Statement Data (Based on all outputs above) (Adjusted for CPI to 31/12/2020)			
Contributions	2021	All years prior to 2021	Total to 31/12/2021
Member contributions	0.00	0.00	0.00
Referable Amounts	2021	All years prior to 2021 (Adjusted for CPI)	Total to 31/12/2021
Once off Lump Sum	0.00	0.00	0.00
Annual Pension	0.00	0.00	0.00
Current Values			
CPI does not apply to benefits earned in 2021 until the issue of the CPI circular in early 2023.			

- You will also see at the end of the sheet a purple dashboard which provides the data to assist in populating any leavers statements.

<div> <div> Leaver Statement Data <i>(Based on all outputs above)</i> <i>(Adjusted for CPI to 31/12/2020)</i> </div> <div> <table> <tr> <th>Contributions</th><th>2022 (to date of leaving)</th><th>All years prior to 2022</th><th>Total to date of leaving</th></tr> <tr> <td>Member contributions</td><td>0.00</td><td>2,668.80</td><td>2,668.80</td></tr> <tr> <th>Referable Amounts</th><th>2022 (to date of leaving)</th><th>All years prior to 2022</th><th>Total to date of leaving</th></tr> <tr> <td>Once off Lump Sum</td><td>0.00</td><td>2,190.21</td><td>2,190.21</td></tr> <tr> <td>Annual Pension</td><td>0.00</td><td>404.38</td><td>404.38</td></tr> </table> </div> <div> <div>CPI does not apply to benefits earned in 2021 until the issue of the CPI circular in early 2023.</div> <div>Current Values</div> </div> </div>				Contributions	2022 (to date of leaving)	All years prior to 2022	Total to date of leaving	Member contributions	0.00	2,668.80	2,668.80	Referable Amounts	2022 (to date of leaving)	All years prior to 2022	Total to date of leaving	Once off Lump Sum	0.00	2,190.21	2,190.21	Annual Pension	0.00	404.38	404.38
Contributions	2022 (to date of leaving)	All years prior to 2022	Total to date of leaving																				
Member contributions	0.00	2,668.80	2,668.80																				
Referable Amounts	2022 (to date of leaving)	All years prior to 2022	Total to date of leaving																				
Once off Lump Sum	0.00	2,190.21	2,190.21																				
Annual Pension	0.00	404.38	404.38																				

- DPER annually updates these sheets for changes in inflation (CPI). These sheets should be saved, and the data transferred to the updated sheets annually for both active and deferred members.
- It is recommended to compare the calculations in the updated sheets to the prior year sheet to make sure that the information is carried forward correctly and there are no errors in transferring the data

For example, for each yearly section check that the referable amounts match to the prior year sheet.

	2013 benefits adjusted for subsequent CPI to 31/12/2020 (see Circular 02/2022)	% CPI Increase	Total Pension Referable Amounts	Lump Sum Referable Amount
Year ending 31/12/2014		0.00%	373.88	2,025.00
Year ending 31/12/2015		0.10%	374.25	2,027.03
Year ending 31/12/2016		0.00%	374.25	2,027.03
Year ending 31/12/2017		0.40%	375.75	2,035.14
Year ending 31/12/2018		0.70%	378.38	2,049.39
Year ending 31/12/2019		1.30%	383.30	2,076.03
Year ending 31/12/2020		0.00%	383.30	2,076.03
Year ending 31/12/2021		5.50%	404.38	2,190.21