

**PENSION SCHEME FOR ACADEMIC, ADMINISTRATIVE AND NON-  
ACADEMIC STAFFS IN COLLEGES OF EDUCATION FOR NATIONAL  
TEACHERS, 1988**

**COLLEGES OF EDUCATION PENSION SCHEME, 1988**

**INDEX**

| PARAGRAPH |   | PAGE |
|-----------|---|------|
| 21        | AMENDMENTS  |      |
| 21        | APPEALS   |      |
|           | APPENDIX  |      |
| 16        | ASSIGNMENTS   |      |
| 8         | BENEFITS  |      |
| 2         | COMMENCEMENT  |      |
| 13        | CONDITIONS GOVERNING AWARDS                           |      |
| 7         | CONTRIBUTIONS   |      |
| 18        | CONTRIBUTIONS TO CERTAIN ORGANISATIONS                |      |
| 3         | DEFINITIONS   |      |
| 17        | DUPLICATION OF BENEFIT NOT TO BE ALLOWED              |      |
| 14        | EMPLOYMENT SUBSEQUENT TO RETIREMENT<br>OR RESIGNATION |      |
| 15        | FORFEITURE, CESSER OR REDUCTION OF<br>BENEFIT         |      |
| 11        | INCREASES IN PENSIONS                                 |      |
| 4         | MEMBERSHIP  |      |
| 10        | PAYMENT OF PENSION OR PRESERVED PENSION               |      |
| 5         | PENSIONABLE REMUNERATION                              |      |
| 6         | PENSIONABLE SERVICE                                   |      |
| 19        | REPAYMENT OF PENSIONS OVERPAID                        |      |
| 12        | RETIREMENT ON ABOLITION OF OFFICE                     |      |
| 9         | RETIREMENT ON MEDICAL GROUNDS                         |      |
| 1         | TITLE   |      |

**PENSION SCHEME FOR ACADEMIC, ADMINISTRATIVE AND NON-  
ACADEMIC STAFFS IN COLLEGES OF EDUCATION FOR NATIONAL  
TEACHERS, 1988**

1. TITLE

This Scheme is entitled Pension Scheme for Academic, Administrative and Non-Academic Staffs in Colleges of Education for National Teachers, 1988 and may be cited as the Colleges of Education Pension Scheme, 1988.

2. COMMENCEMENT

This Scheme shall come into operation on the 1<sup>st</sup> day of May 1988, which shall be known as the date of commencement and it shall from that date replace the Pension Scheme for the Staffs of Training Colleges for National Teachers, 1954.

Any award which was made under the Pension Scheme for the Staffs of Training Colleges for National Teachers, 1954 shall be treated as if it was an award under this Scheme and any provision in this Scheme relating to the cesser, repayment or reduction of any award shall apply to any award under that scheme as if it had been made under this Scheme.

3. DEFINITIONS

In this Scheme save where the context otherwise requires:

“the Minister” means the Minister for Education

“academic staff” means any or all of the following:

Principal Lecturer, Senior Lecturer 9, Senior Lecturer 7, Lecturer, Assistant Lecturer, Research Director, Research Fellow, Research Associate, Statistician/Programmer, Research Assistant, Teacher Coláiste Móibhí;

“administrative staff” means any or all of the following:

President, Secretary/Bursar, Bursar/Administrator, Registrar, Librarian, Assistant Librarian, Admissions Officer, Academic Secretary, Research Administration Officer, Principal Coláiste Móibhí;

“non-academic staff” means any or all of the following:

Clerical/Secretarial Staff, Catering/Household Staff, Library Staff, Technical Staff, Security Staff, Maintenance Staff;

“Colleges or College of Education” means any or all of the following:

St Patrick's College of Education,  
Our Lady of Mercy College of Education,  
Mary Immaculate College of Education,  
The Church of Ireland College of Education,  
and this term shall be interchangeable with the term “Training Colleges” where the context of the Scheme requires;

“member” means a whole-time employee to whom this Scheme applies;

“college year” means the period beginning on the 1<sup>st</sup> day of September in any year and ending on the 31<sup>st</sup> day of August in the next following year;

“pensionable service” means in relation to any member the period of service of the aggregate of the periods of service which he is entitled to reckon as pensionable service under Paragraph 6 of this Scheme;

“Retirement” means the date on which a member’s service with a College of Education ceases and cognate words shall be construed accordingly;

“Old Age (Contributory) Pension” means the contributory old age pension payable under the Social Welfare Acts;

“Retirement Pension” means the retirement pension payable under the Social Welfare Acts;

“Invalidity Pension” means the invalidity pension payable under the Social Welfare Acts;

“Disability Benefit” means disability benefit payable under the Social Welfare Acts;

“Unemployment Benefit” means unemployment benefit payable under the Social Welfare Acts;

“Private Schemes” mean all or any of the following:

St Patrick's College Pension and Life Assurance Scheme, Carysfort Training College Pension and Life Assurance Scheme, Pension and Life Assurance Scheme for Mary Immaculate College of Education, Church of Ireland College of Education Contributory Pension and Life Assurance Scheme;

“years” means a figure determined by the formula  $A + B/365$ , where A is the number of completed years in the period in question and B is any number of days additional to a completed year or a number of completed years in that period and “year” shall be construed accordingly;

words importing the masculine gender shall, unless the contrary intention appears, also import the feminine gender.

#### 4 MEMBERSHIP

Membership will be open to persons employed in wholtime posts on the academic, administrative and non-academic staffs of the Colleges of Education.

This amended Scheme will apply to existing persons on the academic, administrative and non-academic staffs of the Colleges of Education on the 30<sup>th</sup> day of April, 1988, and who on that date were members of the Pension Scheme for the staffs of Training Colleges for National Teachers, 1954.

Existing members (or a member who served at any time between 1.9.1984 and 30.4.1988) of the private schemes as defined in sub-paragraph 3.15 may within a one-month period of the commencement date opt to join this Scheme.

Membership will be compulsory for all members of the academic, administrative and non-academic staffs of Colleges of Education who take up duty on or after the 1<sup>st</sup> day of May 1988, other than those referred to in sub-paragraph 4.5.

No member of the academic or administrative staff of a College of Education shall be admitted to membership of this Scheme who would not have at least completed five years of pensionable service under this Scheme at the end of the college year in which he would attain the age of 65 years. No member of the non-academic staff of a College of Education shall be admitted to membership of this Scheme who would not have at least completed five years of pensionable service under this Scheme at the end of the college year in which he would attain the age of 65 years.

Membership of this Scheme shall not apply to persons

- (a) who are in membership of a retiring benefit scheme of any body associated with the Colleges of Education, or
- (b) who do not satisfy the College of Education (either at the time of first appointment, or at such time thereafter as the College of Education may determine), that they are in good health and free from any defect or disease which may interfere with the proper discharge of their duties.

No member of the academic or administrative staff may continue in membership beyond the end of the college year in which he attained the age of 65 years. In the case of a member of the non-academic staff membership shall not continue after he has attained the age of 65 years.

Each College of Education shall in relation to its own staff decide on eligibility for membership and appeals against any decision in this matter will be dealt with in accordance with paragraph 20.

The College of Education shall notify a person of his admission to membership of the Scheme and shall furnish him with a copy of the terms of the Scheme.

## 5 PENSIONABLE REMUNERATION

### 5.1 Salary

“Salary” means the annual basic rate of remuneration payable from time to time as determined or approved by the Minister excluding any sums paid in respect of overtime, commission, gratuity, special fees, travelling allowance, subsistence allowance and the like, the money equivalent of any emolument or benefit in kind (including motor car or other vehicle) or any payment toward or in respect of such emoluments.

### 5.2 Allowances

“Allowances” means such allowances in the nature of pay as are designated as pensionable by the Minister but excluding any sums paid in respect of overtime, commission, gratuity, special fees, travelling allowance, subsistence allowance and the like, the money equivalent of any emolument or benefit in kind (including motor car or other vehicle) or any payment toward or in respect of such emoluments.

### 5.3 Remuneration

“Remuneration” means the aggregate of salary and allowances.

5.4 Net Remuneration  
“Net Remuneration” means the amount by which remuneration exceeds twice the rate of Old Age (Contributory) Pension payable from time to time to a person who has no adult dependant or qualified children.

5.5 Retiring Salary  
“Retiring Salary” means the salary of the member at the date of retirement or death where-

- (a) a member has had the same scale of salary and has been in the same grade for the last three years of his pensionable service, or
- (b) a member who is under 62 years of age dies in service, or
- (c) a member retires or is retired on grounds of ill health before 60 years of age.

In any other case retiring salary shall be taken as the total calculated by multiplying by 1/1095 the annual rate of salary appropriate on the last day of pensionable service for each grade in which the member served during the last three years of pensionable service, and multiplying the result of the number of days of his employment in each grade during those years, subject to the retiring salary so taken not exceeding the annual basic rate of remuneration payable at the time of retirement or death.

5.6 Pensionable Allowances  
“Pensionable Allowances” mean the annual average of any allowance paid to the member during his last three years of pensionable service.

5.7 Pensionable Remuneration  
“Pensionable Remuneration” means the aggregate of retiring salary and pensionable allowances.

5.8 Net Pensionable Remuneration  
“Net Pensionable Remuneration” means the amount by which pensionable remuneration exceeds twice the rate of Old Age (Contributory) Pension payable on the last day of pensionable service to a person who has no adult dependant or qualified children.

5.9 In this Scheme, where a member is classified for the purposes of Social Welfare Acts as a permanent and pensionable employee in the public service, and is, in consequence, not fully insurable under those Acts,

- (a) “net remuneration” shall be construed as meaning “salary” and
- (b) “net pensionable remuneration” shall be construed as meaning “pensionable remuneration” in relation to that member.

## 6 PENSIONABLE SERVICE

6.1 For the purposes of this Scheme, pensionable service shall, subject to a maximum of 40 years, include-

- (a) Service in respect of which contributions have been paid under the Scheme;

- (b) In the case of members of this Scheme who took up duty in a Training College before the 1<sup>st</sup> February, 1954, wholetime service on the administrative or professorial staff of a Training College before the 1<sup>st</sup> April, 1951;
- (c) In the case of members of this Scheme who took up duty in a Training College before the 1<sup>st</sup> August 1950, the following will also be pensionable service:
- (i) two-thirds of any service which was pensionable service for the purposes of the National School Teachers' Superannuation Schemes 1934 to 1972;
  - (ii) two-thirds of any service which was approved teaching service as defined in the Secondary School Teachers' Superannuation Schemes, 1929-1972;
  - (iii) two-thirds of any service as a vocational teacher which was pensionable service by virtue of Section 25 of the Vocational Education Act, 1930;
  - (iv) two-thirds of any other whole-time teaching service, which may be approved by the Minister on the recommendation of the College of Education.
- (d) In the case of members of this Scheme who took up duty in a Training College on or after 1<sup>st</sup> August, 1950, the following will also be pensionable:
- (i) any service which was pensionable service for the purposes of the National School Teachers' Superannuation Schemes, 1934-1972, and in respect of which a contribution is paid by the Minister for Education;
  - (ii) any service which was contributing service of non-contributing service within the meaning of the Secondary Teachers' Superannuation Schemes, 1929 to 1972, and in respect of which a contribution is paid pursuant to paragraph 30 of the Secondary Teachers' Superannuation (Amendment) Scheme, 1951; provided that no such service may be taken into account for the purpose of any gratuity unless it was gratuity service within the meaning of paragraph 17 of the said scheme;
  - (iii) any service as a vocational teacher which was pensionable service by virtue of Section 25 of the Vocational Education Act, 1930, and in respect of which the member received under the terms of the Local Government (Superannuation) Code, a refund of contributions made by him in respect of such service, provided that he pays those contributions to the Training College within three months after the date on which he takes up duty in the Training College;
  - (iv) half of any service as a vocational teacher which was pensionable service by virtue of Section 25 of the Vocational Education Act 1930, and which is not reckonable under subparagraph (iii) of this paragraph.
- (e) In the case of a member of the non-academic or administrative staff who gave part-time service prior to his becoming a member of this Scheme such service for which contributions have been paid shall reckon as pensionable service on the following basis: -

- i. If given prior to 1 February 1979, provided the member worked at least 18 hours per week, one-half of comparable full-time service;
  - ii. If given on or after 1 February 1979, provided the member has worked at least 7 hours per
- (f) In the case of a member of the academic staff whose conditioned hours of work are 15 class contact hours per week, and who prior to his becoming a member of this scheme gave part-time service, such service for which contributions have been paid shall reckon as pensionable service on the following basis: -
  - i. if given prior to 1 February 1979, provided the member worked at least 7 hours per week, one-half of comparable full-time service;
  - ii. if given on or after 1 February 1979, provided the member has worked at least 7 hours per week, in the proportion which the hours worked bear to comparable full-time service.
- (g) In the case of a member who is a Research Associate, Statistician /Programmer or Administrative Officer employed in the Educational Research Centre and who was admitted to the Colleges of Education Pension Scheme, 1954, with effect from 1 April 1982, he shall be entitled to reckon service calculated from the date of commencement of his employment to the date of his admission to membership of the Colleges of Education Pension Scheme, 1954, subject to a maximum of 2 years, without payment of the appropriate contributions.
- (h) In the case where a member holds or has held a professional post which the college of Education with the prior approval of the minister, given with the consent of the Minister for Finance, have so designated as a professional post to which at the time of appointment special qualifications apply, there may be added such additional service as the Minister with the consent of the Minister for Finance in his absolute discretion directs, but not exceeding
  - i. the number of years of professional experience which were immediately required before his appointment to such professional position in order for appointment thereto, or
  - ii. 10 years

whichever is the lesser.
- (i) Service reckonable in accordance with Section 4 of the Superannuation and Pensions service Act, 1963.
- (j)
  - i. actual service which is capable of being reckoned under the local the government superannuation code, and
  - ii. service purchased under the Local Government (Superannuation) (Purchase) Scheme, 1986.



- (k) One half of any period of service given as a member of the minimum staff of a capitation national school in the case of a person who gives at least one year of pensionable service under this scheme.
- (l) In the case of a member whose service by age 60 would be less than 40 years, extra years of pension credit, subject to limits to be determined by the College of Education, with the approval of the Minister, in consultation with the Minister for Finance, which he opts to purchase at full cost to himself in accordance with the terms and conditions set out in Appendix I to this Scheme.
- (m) In the case of a member in respect of whom a transfer value in respect of superannuation benefits in a former employment other than employment referred to in sub-paragraphs 6.1(i) and 6.1 (j) of this Scheme is received by the College of Education, such additional service as the amount of the transfer value will purchase on the basis of actuarial tables approved by the Minister of Finance.

6.2 (a) A member who retires, or is retired, on medical grounds may, at the discretion of the Minister, have a period of notional service (to be referred to as "ill-health notional service") added to his pensionable service, provided that the aggregate of pensionable service and ill-health notional service does not exceed 40 years.

6.2 (b) The ill health notional service shall be calculated on the following basis:

(i) A member whose pensionable service (as defined in sub-paragraphs 6.1 (a), (b), (c), (d), (e), (f), (g), (h),(i), (j), (k) and (m)) is between 5 and 10 years will be allowed an equivalent amount of ill-health notional service, such amount of notional service not to exceed the difference between the amount by which the pensionable service he would have if he served to age 65 exceeds his pensionable service at retirement;

(ii) A member whose pensionable service as defined in sub-paragraphs 6.1 (a), (b), (c), (d), (e), (f), (g), (h),(i), (j), (k) and (m)) is between 10 and 20 years will be allowed the more favourable of:

(A) an amount of service equal to the period of which 20 years exceeds the said pensionable service, the added service not to exceed the amount by which the pensionable service he would have had if he served to age 65 exceeds his pensionable service at retirement;

(B) 6 years and 243 days, the ill-health notional service not to exceed the amount by which the pensionable service he would have if he had served to age 60 exceeds his pensionable service at retirement;

6.2 (iii) members with more than 20 years of pensionable service as defined in sub-paragraphs 6.1 (a), (b), (c), (d), (e), (f), (g), (h),(i), (j), (k) and (m)) at retirement will be allowed to add whichever is lesser:

(a) 6 years and 243 days, or

(b) the amount by which the pensionable service he would have had if he had served to age 60 exceeds his pensionable service at retirement.

- 6.3 (c) Where a member who has purchased service (as defined in sub-paragraph 6.1 (1)) qualifies for ill health notional service the purchased service shall be credited so that the service arising under this paragraph is equal to the service which would have been so credited if he had not purchased service.

## 7. CONTRIBUTIONS

- 7.1 Every member shall pay a contribution as from the date of entry to the Scheme.
- 7.2 Except in the case of members who took up duty in a College of Education prior to the 1<sup>st</sup> day of February, 1954, the contribution in the case of members who are fully insured for all benefits including contributory Old Age Pension under Social Welfare Acts shall comprise
- (a) 3.5% of net remuneration (as defined in sub-paragraph 5.4), and
  - (b) 1.5% of remuneration (as defined in sub-paragraph 5.3).
- 7.3 In the case of members who are not fully insured for all benefits including contributory Old Age Pension under the social Welfare Acts the contribution shall be 5% of remuneration as defined in sub-paragraph 5.3.
- 7.4 The contribution in respect of members who took up duty in a College of Education prior to the 1<sup>st</sup> day of February, 1954, shall be .5% of pensionable remuneration in respect of their service in a College of Education on or after the 1<sup>st</sup> day of April, 1951.
- 7.5 Where a member is in receipt of a reduced rate of pay because of absence from employment, the contributions in respect of that period will be calculated by reference to the rate of pay that would be payable to him if he were not so absent.
- 7.6 An actuarial revaluation of the Scheme may be carried out from time to time if the Minister with the consent of the Minister for Finance so decides and the Minister retains the right to vary the contributions payable by the members.

## 8. BENEFITS

### 8.1 Pension

- (a) A member who has completed 5 years' pensionable service and who retires, or is retired, after attaining the age of 60 years or who retires or is retired before or after reaching the age of 60 on medical grounds or who is removed from office, having attained the age of 50 years on the grounds of inability to discharge his duties efficiently shall be eligible to receive a pension of an amount per annum calculated at the rate of 1/80<sup>th</sup> of his net pension remuneration (as defined in sub-paragraph 5.8 for each year of pensionable service, subject to a maximum of 40/80<sup>th</sup>.

- 8.1 (b)
- (i) Where a member retires, or is retired on medical grounds or retires after attaining the age of 60 the College of Education may at their discretion, pay a supplementary pension the amount of which shall not exceed the difference between
  - (a) the pension payable to such member under the Scheme, together with (if sub-paragraph 8.1 (b) (ii) (c) (II) or sub-paragraph 8.1 (b) (ii) (F) (II) applies) the personal rate of Invalidity Pension, Unemployment Benefit, Disability Benefit, Retirement Pension or Old Age (Contributory) Pension payable to such member, and
  - (b) the pension which would have been payable to him if it had been calculated by reference to pensionable remuneration (as defined in sub-paragraph 5.7) instead of net pensionable remuneration (as defined in sub-paragraph 5.8).

- 8.1 (b)
- (ii) The supplementary pension shall be payable in respect of any period of periods after retirement during which the pensioner -
    - (A) is under 65;
    - (B) is not employed, and
    - (C) (I) fails to qualify for Invalidity Pension, Unemployment Benefit, or Disability Benefit where such failure is not due to causes within his own control, or
    - (II) qualifies for Invalidity Pension, Unemployment Benefit or Disability Benefit, at less than the maximum personal rate due to causes outside his own control, or
    - (D) is over 65, and
    - (E) is not employed, and
    - (F) (I) fails to qualify for Invalidity Pension, Unemployment Benefit, Disability Pension, Retirement Pension or Old Age (Contributory) Pension where such failure is not due to causes within his own control, or
    - (II) qualifies for Invalidity Pension, Unemployment Benefit, Disability Benefit, Retirement Pension or Old Age (Contributory) Pension at less than the maximum personal rate due to causes outside his own control.

## 8.2 GRATUITIES

- (a) A member who has completed 5 years' pensionable service and who retires or is retired after attaining the age of 60 or who retires or is retired before or after attaining the age of 60 on medical grounds or who is removed from office, having attained the age of 50 years on the grounds of inability to discharge his duties efficiently shall be eligible to receive a gratuity at the rate of 3/80ths of pensionable remuneration (as defined in sub-paragraph 5.7) for each year of pensionable service subject to a maximum of 120/80ths.

- (b) If a member has completed less than 5 years' pensionable service and retires or is retired on medical grounds, he shall be eligible to receive a gratuity of  $1/12^{\text{th}}$  of pensionable remuneration (as defined in sub-paragraph 5.7) for each year of pensionable service and in addition where his pensionable service is not less than two years, a gratuity equal to  $3/80^{\text{ths}}$  of his pensionable remuneration for each year of pensionable service.
- (c) (i) If a member dies while serving, his personal representatives shall be eligible to receive the greater of –
- (a) his pensionable remuneration (as defined in sub-paragraph 5.7), or
- (b) the gratuity that would have been payable had the member retired on medical grounds on the date of his death.
- (ii) If a former member who has been granted a pension and a gratuity dies and the total paid or payable on foot of the pension and gratuity is less than the gratuity which could have been granted to his personal representative if he had died on the date of his retirement, his personal representative shall be eligible to receive a gratuity equal to the deficiency.

### 8.3 MARRIAGE GRATUITIES

- (a) A female member who was an existing member of the Pension Scheme for the Staffs of Training Colleges for National Teachers, 1954, and on the date of commencement of this Scheme had an entitlement to a marriage gratuity and who retires on marriage or within two years of the date of marriage and who has completed five years' pensionable service on the date of her marriage or earlier resignation by reason of her marriage shall be eligible to receive a gratuity at the rate of  $1/12^{\text{th}}$  of her pensionable remuneration (as defined in sub-paragraph 5.7) for each year of pensionable service, subject to a maximum of  $12/12^{\text{ths}}$ . The gratuity will be calculated by reference to service at the date of resignation or the date of marriage, whichever, on the equivalent at the date of resignation of the rate of pensionable remuneration which applied at the date of marriage. In the case of resignation at, or shortly before, the date of marriage the pensionable remuneration will be that applicable on the last day of reckonable service.

8.3

- (b) A female member who resigns on marriage with the award of a marriage gratuity and who is subsequently un-employed in a pensionable capacity will be required to refund the gratuity (recalculated at the rates of salary and allowance equivalent at the time of repayment to the rate of salary and allowance on which the gratuity was originally based) as a condition of re-employment. Such refund can be made either during the member's subsequent service or by deduction from the gratuity payable under sub-paragraph 8.2. By virtue of such refund, pensionable service rendered prior to resignation will reckon for benefits under this Scheme on final retirement

or death. In the case of a former member who is a widow on re-employment in a pensionable capacity the refund of the marriage gratuity will be by way of deduction of the actual amount only of the gratuity from the gratuity payable under sub-paragraph 8.2.

#### 8.4 PRESERVATION OF BENEFITS

(a) (i) A person whose membership ceases in grounds other than ill-health after at least 5 years' service will on attaining the age of 60 qualify under this paragraph for a pension and a lump-sum payment (which pension and payment are in this Scheme referred to as a "preserved pension" and "preserved lump-sum" respectively), provided

- (a) he does not receive any other benefit in respect of that service, and
- (b) that service cannot be reckoned for pension purpose by him in another employment under approved arrangements.

(ii) If a person referred to in sub-paragraph (a) of this paragraph dies before attaining the age of 60, sum (in this Scheme referred to as a "preserved death gratuity") shall be payable to the person's personal representatives by the College of Education in respect of him.

(iii) A preserved lump-sum or preserved death gratuity shall be payable to or in respect of the person concerned on an application being made to the College of Education by him at any time after he reaches the age of 60 or, in case he dies before reaching that age, by the personal representative

(iv) A preserved pension shall be payable to the person concerned on and from his attaining the age of 60 on an application being made by him in that behalf.

(b) A preserved pension may not exceed an amount obtained by the formula:

$$\frac{A \times B}{80}$$

where,

A is the number of years of pensionable service, subject to a maximum of 40, as calculated under sub-paragraphs 6.1(a), 6.1(c), 6.1(d), 6.1(e), 6.1(f), 6.1(g), 6.1(h), 6.1(i), 6.1(j), 6.1(k), and 6.1(m) and

B is the figure arrived at by increasing his net pensionable remuneration (as defined in sub-paragraph 5.8) at date of resignation by reference to pension increases granted under paragraph 11 of this Scheme in the interval between the date of resignation and the date of which the person attains the age of 60.

C A preserved lump sum or preserved death gratuity may not exceed an amount obtained by the formula –

$$3A \times B$$

where,

- A has the meaning assigned to it by sub-paragraph (b) of this paragraph, and
- B is the pensionable remuneration (as defined in sub-paragraph 5.7) at date of resignation of the person concerned, as increased by reference to pension increases which may be granted under paragraph 11 of this Scheme in the interval between the date of resignation and the date
  - (a) on which he attains the age of 60, in the case of a preserved lump sum or
  - (b) of his death, in the case of a preserved death gratuity.
- D Preservation of benefits will be subject to the condition that a return of contributions will not be made to any member with not less than 5 years' of pensionable service under this Scheme who commenced employment in a College of Education after the commencement date. Where a return of contribution has already been made the person concerned will not be eligible for preserved benefits unless he repays the amount of the returned contribution to the College of Education with compound interest thereon at the rate of 6% per annum.

#### 8.5 RETURN OF CONTRIBUTIONS

A member whose membership ceases and who is not eligible to receive a benefit under the other sub-paragraphs of this paragraph or to transfer his pensionable service to another organisation or service under arrangements offered by the Minister for Finance or the Minister for the Environment shall be eligible to have contributions paid to him less an amount equal to any income tax liability by the College of Education in respect of such contributions.

#### 9 RETIREMENT ON MEDICAL GROUNDS

- 9.1 Where a member retires or is retired on medical grounds, a benefit under sub-paragraph 8.1 and /or 8.2 of this Scheme shall only be made where the following conditions are met:
  - (a) Medical evidence must be supplied, having regard to which the College of Education are satisfied that the member is incapable from infirmity of mind or body or discharging the duties of his post and that that infirmity is likely to be permanent. In this connection, the member must, if requested by the College of Education undergo medical examination by a registered medical practitioner nominated by the College of Education.
  - (b) The retirement must be wholly due to the infirmity.
  - (c) The infirmity must not have been caused by the member's own fault or negligence.

(d) The member must not –

- a. have made a false declaration about his mental health, or
- b. have suppressed a material fact when applying to take up his post in the College of Education.

9.2 Where any or all of the above conditions are not met, sub-paragraph 8.4 or 8.5 shall, as appropriate, apply in lieu of benefit under sub-paragraph 8.1 and/or 8.2.

10. PAYMENT OF PENSION OR PRESERVED PENSION

Pension and preserved pensions payable under this Scheme shall be paid monthly in arrears and shall continue throughout the life of the member.

11. INCREASE IN PENSIONS

The college of Education may grant such increases in such pensions and preserved pensions under this Scheme as may be authorised from time to time by the Minister with the consent of the Minister for Finance.

12. RETIREMENT ON ABOLITION OF OFFICE

12.1 Where the member, who is age 50 or over is required to retire because of the abolition of his post in a College of Education he may with the approval of the Minister, given with the consent of the Minister for Finance, be granted immediately pension and lump-sum based on his actual service and calculated in accordance with paragraph 8 of this Scheme.

12.2 Voluntary Redundancy/Early Retirement Scheme

Notwithstanding the other provisions of this Scheme the Colleges may make awards under the Voluntary Redundancy/Early Retirement Scheme as approved by the Minister and with the consent of the Minister for Finance.

13. CONDITIONS GOVERNING AWARDS

13.1 Declarations

Payments of pension or preserved pension under this Scheme shall be subject to the making by the pensioner of a relevant declaration in such form and at such time as the College of Education may require.

13.2 Proof of Age

A member must submit evidence of his date of birth on entry into the Scheme or before any payment of benefit can be made.

14. EMPLOYMENT SUBSEQUENT TO RETIREMENT OR RESIGNATION

- 14.1 Where a member whose contributions have been returned to him under sub-paragraph 8.5 is re-employed by the College of Education in a pensionable position, his previous pensionable service may be reckoned for the purpose of calculating superannuation subsequently, provided he refunds to the College of Education the amount of the contributions with compound interest on such amount at the rate of 6% per annum with half-yearly rests from the date of payment to him. The College of Education may, at its discretion, agree to accept such refunds by instalments, provided interest on the basis outlined above continues to be paid on the outstanding balance.
- 14.2 Where a member whose contributions have been returned to him under sub-paragraph 8.5 subsequently becomes employed in a position, service in which is capable of being reckoned under the local government (superannuation) code, his previous pensionable service may be reckoned for superannuation subsequently provided he refunds the amount of the contributions with compound interest on such amount at the rate of 6% per annum with half-yearly rests from the date to him.
- 14.3 Where a local authority return contributions and the amount returned includes a sum for contributions for superannuation made by the person in question in respect of service he had with a College of Education which is capable of being reckoned under the local government superannuation code the College of Education, shall, in the absence of an agreement under Article 57 of the Local Government (Superannuation Revision) (Consolidation) Scheme, 1986 and Article 53 of the Local Government (Superannuation) Act 1956 (Consolidation) Scheme 1987 recoup such sum to the local authority.
- 14.4 If a member who retires or is retired on medical grounds subsequently is re-appointed to a whole-time post before attaining the age of 65 years and has been awarded a pension and gratuity or gratuity only on initial retirement, pension, where payable, shall be cancelled on his reappointment and his previous pensionable service shall be reckoned for the purpose of calculating pensionable service subsequently but the amount of any gratuity awarded on eventual retirement or death or any payment in accordance with sub-paragraph 8.5 shall be reduced by the amount of the gratuity paid to him on initial retirement.
- 14.5 If a pensioner under this Scheme receives payment in respect of employment by the College of Education or by any person or firm resident in the Republic of Ireland and associated with or directly or indirectly controlled by the Minister no more of the pension or preserved pension shall be paid for any period of receipt of the payment as may be specified by the Minister than so much as, with the payment, equals the pay which the person would have received in respect of that period if during it he
- (a) held the position in which he served on the last day of his pensionable service, but



(b) was remunerated at the rate of pay of which he was in receipt on that date (including the money value of apartments, rations or other perquisites in kind), subject, however, in case changes have taken place, (or, if the position has ceased to exist), in that rate to treating that rate as being varied by taking account of so much of those changes as may be specified by the minister.

15. FORFEITURE, CESSER OR REDUCTION OF BENEFIT

15.1 Unsatisfactory service

Where a member is dismissed or resigns or otherwise ceases to hold employment and has been guilty of misconduct involving a financial loss to the College of Education or the State, the Colleges of Education may, at their discretion, refuse or reduce any award which might otherwise be payable under paragraph 8 of this Scheme (including a refund of contributions under sub-paragraph 8.5) in order to make good such a loss.

15.2 Forfeiture of pension

A pension awarded under this Scheme shall cease to be payable of the pensioner is convicted on indictment of any offence, and is sentenced to penal servitude or to any term of imprisonment with hard labour, or exceeding twelve months; but the College of Education, with the approval of the Minister may, at any time, if they think proper, restore the pension either in whole or in part.

16. ASSIGNMENTS

A pension or preserved pension under this Scheme may not be assigned or charged. If the pensioner becomes incapable of giving a receipt for payments due, the College of Education shall have discretion to make such payments in whole or in part to such persons, including the authorities of any institution having care of the pensioner, as the College of education think fit, and the College shall be discharged from all liability in respect of any sum so paid.

17. DUPLICATION OF BENEFIT NOT TO BE ALLOWED

Where a member's employment with the College of Education ceases (whether on retirement, death or otherwise), benefit under this Scheme shall be reduced by reference to any sum, other than one to which the prior approval of the Minister for Finance has been obtained, which is payable to or in respect of him on such cesser, other than under this Scheme, by the College of Education, or under any arrangement (whether by way of insurance or otherwise) to which the College of Education has contributed.

18. CONTRIBUTIONS TO CERTAIN ORGANISATIONS

18.1 Where a superannuation award is made by a local authority to or in respect of any person under the provisions of the local government superannuation code and, in determining the amount thereof, any period of service with a College

of Education has been reckoned the College of Education shall, in the absence of an agreement under Article 56(8) of the Local Government (Superannuation) Act, 1956 (Consolidation) Scheme, 1987 make an appropriate refund to the local authority under the provision of Article 56(1) of the 1986 Consolidation Scheme or article 52(1) of the 1987 Consolidation Scheme as appropriate.

- 18.2 No payment may be made under sub-paragraph 18.1 in relation to a former member who had his pension contributions returned to him or who was awarded a marriage gratuity unless such former member repays to the appropriate Colleges of Education such contributions with compound interest thereon at the rate of 6% per annum or refunds such marriage gratuity on the same basis as is provided for in sub-paragraph 8.3(b).

19. REPAYMENT OF PENSIONS OVERPAID

If at any time a person receives payments on foot of a pension or lump sum and such person is not entitled under this Scheme to such payments, or if a person receives payments on foot of a pension or lump sum which exceed those which are appropriate under this Scheme, such person or, in case a person is dead representative of such person shall pay to the College of Education on demand such payments or exceed payments, as may be appropriate, and such payments or excess payments shall in default of payment be recoverable by the College of Education as a simple contract debt in any court of competent jurisdiction.

20. APPEALS

- 20.1 If a person is aggrieved by failure to admit him to membership or by the failure or refusal of the College of Education to make an award under this Scheme or by the amount of any award made, he may appeal to the Minister who shall refer the dispute to the Minister for Finance whose decision shall be final.

- 20.2 An appeal against a failure to make an award must be made within eight months after the occasion in respect of which the award is claimed, and any other appeal must be made within six months after the decision to which it relates.

21. AMENDMENTS

This Scheme is made with the approval of the Minister and the concurrence of the Minister for Finance and no change therein shall be made without their joint consent.

APPENDIX I

COLLEGES OF EDUCATION PENSION SCHEME, 1988 -

## PURCHASE OF NOTIONAL SERVICE.

### 1. INTRODUCTION

Sub-paragraph 6.1 (1) of the College of Education Pension Scheme, 1988 provides that members of the Scheme may purchase, at full cost to themselves, additional years of service. This document sets out in detail the terms and conditions under which this Scheme will operate.

### 2. SCOPE

The Scheme applies only to members of the Colleges of Education Pension Scheme, 1988 who are giving actual pensionable service on or after 1 May, 1988, and who

- (a) would have at least nine years' pensionable service (excluding purchased service) by the time they attain the minimum retiring age of 60,
- (b) are not on sick leave or special leave without pay or suspended from duty (with or without pay) or likely to retire on pension before the minimum retiring age,
- (c) are not disqualified by virtue of having received, or having an entitlement to, retained benefits (see Table 1),
- (d) exercise a valid option at the appropriate time (see paragraph 3).

### 3. CONDITIONS

- (1) The notional service which a member which a member may opt to buy may not exceed the limits described in Table 1.
- (2) An option to buy notional service by periodical deductions from salary may be exercised at any time in the member's career, provided that at least two years will elapse between the date of his next birthday and the date on which he will reach minimum retiring age.
- (3) An option to buy notional service by lump sum payment must be exercised within two years of the beginning of service with the Colleges of Education or before 1 May, 1990, in the case of a member serving on 1 May, 1988.
- (4) Where the service being purchased is less than one year it must be paid for by lump sum contribution.
- (5) An option to buy notional service by either method must be exercised in writing while the member is still giving pensionable service as a member of the Superannuation Scheme.
- (6) A member will not be allowed to revoke an option under this Scheme unless he gives notice in writing to that effect before the lump sum payment is made or the periodical contributions commence. In the case of an option to pay by way of periodical contributions, the member may, if he so wishes, choose to

cease paying the contributions with effect from the date of his next birthday following receipt of his notification of cesser, in such a case his credit in respect of purchased service will be calculated under paragraph 5(3) (b) as if he had ceased to be a member on the date of that birthday.

#### 4. PROCEDURE

- (1) Notional service may be bought by two methods:
  - (a) by periodical deductions from salary, or
  - (b) by lump sum payment.
- (2) For the purpose of this Scheme the term "salary" means;
  - (a) the pensionable remuneration and net pensionable remuneration (as defined in sub-paragraphs 5.7, 5.8 and 5.9 of the Main Scheme) by reference to which the member's retirement benefits were calculated, where the purchase option is made at retirement; or
  - (b) the actual rate from time to time, of a member's remuneration and net remuneration (as defined in sub-paragraphs 5.3 and 5.4 of the Main Scheme), where the purchase option is made before retirement.
- (3) If a member opts to buy notional service by periodical deductions from salary, contributions will be levied on salary payable from the date of his next birthday until the date he reaches the minimum retiring age. The contributions will be calculated in accordance with the rate shown in Table 2.
- (4) If a member opts to buy notional service by lump sum payment, the contribution will be based on his salary at the date he exercises the option, and on his age next birthday (see rates shown in Table 2). It must be paid within six months of the actual date of exercising the option, otherwise the option will be invalidated.
- (5) Only one option to purchase notional service by lump sum payment may be made.
- (6) Where the purchase option is made before retirement and the member's retirement benefits are calculated by reference to an amount which includes an element other than salary, an extra contribution (to be determined by the Minister) will be payable, by way of a deduction from the lump sum or death gratuity or preserved lump sum or preserved death gratuity, in respect of such non-salary element.
- (7) Where less than full salary is paid for any period, contributions will be calculated by reference to the notional full salary. However, no deductions may be made during periods of non-reckonable service (e.g. periods of special leave without pay) and the service credit will be proportionately reduced in any such case.

#### 5. CREDITING OF PURCHASED SERVICE

- (1) Subject to sub-paragraph (2) following, purchased service will be taken into account for the purpose of calculating all superannuation benefits other than marriage gratuities. The member concerned must, however, have the requisite minimum actual pensionable service (excluding purchased service) to qualify for the benefit in question.
- (2) In calculating the amount of any supplementary pension which may become payable under paragraph 8 of the Main Scheme no account will be taken of notional service purchased under this scheme.
- (3)
  - (a) If a member dies, or leaves the College of Education on or after reaching the minimum retiring age, the full amount of any notional service he has bought will count as pensionable service.
  - (b) If a member who has bought notional service dies, or leaves the College of Education before the minimum retiring age, his pensionable service will be increased by the full amount of the notional service paid for by way of lump sum contribution, if he has paid by way of periodical deductions from salary his pensionable service will be increased by  $A \times B/C$  where A is the period of notional service which he opted to buy, B is the period (expressed to the nearest day) over which he has paid periodic contributions and C is the total period over which he should have paid periodic contributions.
  - (c) If a member has made more than one option to buy notional service each such option will be treated separately for the purpose of the calculations in this sub-paragraph and Table 2.
- (4) Where a member who has purchased service qualifies for notional service on ill health or other grounds, the purchased service shall be credited so that the notional service arising is equal to the service which would have been so credited if he had not purchased service.

## 6. REFUNDS

- (1) If a member who has bought pensionable service does not qualify for a superannuation benefit in respect of the purchased service or for a transfer of his service for superannuation purposes to another organisation or service, an appropriate refund will be made to him as follows:
  - (i) If he does not qualify for any superannuation benefit or transfer in respect of the purchased service, all contributions paid will be refunded;
  - (ii) if, having completed his purchase option (e.g. having paid by lump sum or having reached age 60), he qualifies for a superannuation benefit or transfer in respect of only some of the purchased service, the

proportion A/B of all contributions paid will be refunded where A is the period of purchased service in respect of which he does not qualify for a superannuation benefit or transfer and B is the period of service actually purchased;

- (iii) if, while he is purchasing by periodic deductions, it becomes clear that he is likely to qualify for a superannuation benefit or transfer in respect of only some of the service which he contracted to purchase, a revised rate of periodic contribution will be calculated based on his age next birthday on the date of his original option and the maximum period of notional service which is likely to be superannuable, deductions at this rate will commence as soon as possible and a refund, calculated as at (ii) above, of contributions paid under the original purchase option will be made.
- (2) If a member of the Colleges of Education Spouses' and Children's Contributory Pension Scheme, 1988 (other than a member to whom paragraph 4.2 of that Scheme applies), while unmarried, -dies in service, or -retires or resigns (and does not transfer his service to another organisation for superannuation purposes) his contribution for notional service in respect of the Spouses' and Children's Scheme will be refunded to him or his personal representative as follows:
- (i) if he was unmarried during the whole of the period of his membership of the Scheme, all contributions paid will be refunded,
  - (ii) in any other case
- (a) if he has paid periodical deductions from salary, all contributions paid since his last marriage ended will be refunded,
  - (b) if he has paid by lump sum payment, the lesser of the following will be refunded,
    - (i) the contribution paid or
    - (ii) the proportion A/B of the contribution will be refunded, where A is the period (expressed to the nearest day) since his last marriage ended and B is the period (expressed to the nearest day) since he opted to buy added years.
- (3) The rate of contribution for spouses' and Children's benefits is the rate obtained by subtracting the rate of contribution appropriate to an employee who is not a member of the Spouses' and Children's Scheme from the rate of contribution actually paid.
- (4) A female officer who receives a marriage gratuity will also qualify for a refund calculated in accordance with sub-paragraph (1) (i).
- (5) A deduction in respect of tax will be made from all refunds of contributions in accordance with section 21 of the Finance Act, 1972.

7. SPECIAL PROVISIONS FOR MEMBERS SERVING ON 1/9/1984

- (1) Members who were serving in a wholetime capacity on 1/9/84 and who retired at or after age 60 before 1/5/88 will, provided they comply with the other conditions of this scheme, be allowed a lump-sum option which must be exercised, and the contribution paid, before 1/11/88.
- (2) The contribution will be calculated by reference to the member's age on 1/9/84 and the pensionable remuneration and net pensionable remuneration (as defined in sub-paragraphs 5.7, 5.8 and 5.9 of the Main Scheme) by reference to which his retirement benefits were calculated. The benefits in respect of the purchased service will be as follows:
  - (a) He will receive an increase in the lump-sum already paid equivalent to  $\frac{A \times C}{B}$  where A is the number of years of service purchased, B is the number of years (any fraction of a year being taken into account on a pro-rata basis) by reference to which the lump-sum already paid was calculated and C is the amount of the lump-sum already paid.
  - (b) The pension in payment to him on the date on which he pays the contribution due will be increased with effect from that date by a percentage equivalent to  $\frac{100A}{B}$  where those letters have the meaning outlined in the preceding sub-paragraph.

8. GENERAL

- (1) The Minister for Finance retains the right to vary the rates of contributions set out in Table II.
- (2) The decision of the Minister for Finance on any dispute in relation to the interpretation of this Scheme shall be final.
- (3) Enquiries concerning, and applications to avail of, the Scheme should be made to the College of Education in which the member is employed.

TABLE 1

LIMITS ON AMOUNT OF SERVICE WHICH MAY BE PURCHASED

1. The maximum amount of notional service which may be bought depends on the employee's prospective pensionable service at minimum retiring age and any retained benefits received or receivable by virtue of earlier service under another occupational pension

Scheme. (Retired benefits means benefits from a previous pension scheme and include pensions, commutation payments, lump sums, gratuities and refunds of superannuation contributions.)

2. For an employee

- (1) who would have at least nine years' pensionable service (excluding notional service, whether purchased, ill-health or other) at minimum retiring age and
- (2) who is not entitled to retained benefits from a previous pension scheme,

the maximum amount of notional service which may be bought is as follows:-

---

(1)  
Reckonable service (including Transferred service but excluding notional service, whether purchased, health or other) which the employee would have if he remains in service

(2)  
Maximum service which can be purchased.



until minimum retiring age.

---

| 20 Years or more | Difference between 40 years and actual reckonable service by minimum retiring age. |
|------------------|--|
| 19 Years         | 17 Years   |
| 18 Years         | 15 Years   |
| 17 Years         | 13 Years   |
| 16 Years         | 11 Years   |
| 15 Years         | 9 Years  |
| 14 Years         | 7 Years  |
| 13 Years         | 5 Years  |
| 12 Years         | 4 Years  |
| 11 Years         | 3 Years  |
| 10 Years         | 2 Years  |
| 9 Years          | 1 Year   |

---

Where reckonable service by minimum retiring age is less than twenty years but includes days of service in excess of a whole number of years of service, a number of days equal to 365 less the excess in question may be purchased in addition to the appropriate number of years in the second column of the Table.

3. For an employee who is entitled to retain benefits for earlier service under another occupational pension scheme, the maximum number of years of notional service which may be bought will normally be the smaller of

(1) the maximum specified in paragraph 2,

and

(2)  $40 - A - B$

where A is the actual reckonable service which he would have if he serves to the minimum retiring age, and B is the length of his pensionable service in the previous scheme.

4. Where the value of the retained benefits paid or payable is less than or greater than the value of the superannuation benefits payable under the terms of the Colleges of Education Pension Scheme, 1988 in respect of an equivalent period, the case should be referred to the Department of Finance through the Department of Education for a decision as to the amount of notional service which may be purchased.

TABLE II

CONTRIBUTIONS FOR NOTIONAL SERVICE

1. For a member who opts to buy notional service by periodical deductions from salary, the following tables show the rate of contributions for each year of notional service which will be levied on salary payable between the date of the member's next birthday and the date on which he attains minimum retiring age; the contributions vary in accordance with the members rate of contribution to the Main Scheme (sub-paragraphs 7.2 and 7.3) and his P.R.S.I. Class. Table II 1 shows contributions payable by members who are fully insurable for all benefits under the Social Welfare Act. Table II 2 sets out the rate of percentage contribution for each year of notional service which will be levied on remuneration as defined in sub-paragraph 5.3 payable between the date of the member's next birthday and the date on which he attains the minimum retirement age in the case of members who are not fully insurable under the Social Welfare Acts, the contribution is expressed as a percentage of remuneration (referred to as "A") plus a percentage of net remuneration (referred to as "B") as defined in sub-paragraphs 5.3 and 5.4 of the Main Scheme.

TABLE II (1)

| Age next birthday at exercise of option | Contribution for male staff members who are <u>not</u> members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | Contribution for female staff members who are <u>not</u> members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | Contribution of male staff members who are members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | Contribution for female staff members who are members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 |
|---|--|--|--|---|
|   |  |  |  |   |

Actuarial Data Tables have been updated and replaced

TABLE II (2)

| Age next birthday at exercise of option | Contribution for Female staff members who are <u>not</u> | Contribution for female staff members who are | Contribution for male staff members who are not members of | Contribution for male staff members who are members of |
|---|--|---|--|--|
|   |  |   |  |  |

|  |   |   |  |  |
|--|---|---|--|--|
|  | members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | the Colleges of education Spouses' and Children's Pension Scheme, 1988 |
|--|---|---|--|--|

Actuarial Data Tables have been updated and replaced

TABLE III

2. For a member who opts to buy notional service by a lump sum payment, the following tables show the rate of contribution for one year of notional service. The contributions vary in accordance with the member's rate of contribution to the Main Scheme (sub-paragraphs 7.2 and 7.3) and his P.R.S.I. class while in service. Table III (1) shows contributions payable by members who are fully insurable for all benefits under the Social Welfare Acts. Table III (2) sets out the rate of percentage contribution for one year of notional service which will be levied on remuneration/pensionable remuneration defined in sub paragraph 5.3 and 5.7 payable in the case of members who are not fully insurable under the Social Welfare Acts. The contribution is expressed as a percentage of remuneration/pensionable remuneration (referred to as "A") plus a percentage of net remuneration/net pensionable remuneration (referred to as "B") as defined in sub-paragraphs 5.3, 5.4, 5.7 and 5.8 of the Main Scheme.

TABLE III (1)

| Age next birthday at exercise of option | Contribution for male staff members who are <u>not</u> | Contribution for female staff members | Contribution for male staff members who are | Contribution for female staff members |
|---|--|---------------------------------------|---|---------------------------------------|
|---|--|---------------------------------------|---|---------------------------------------|

|  |   |  |   |   |
|--|---|--|---|---|
|  | members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | who are <u>not</u> members of the Colleges of Education Spouses' and Children's Pension Scheme | members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | who are members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 |
|--|---|--|---|---|

Actuarial Data Tables have been updated and replaced

TABLE III (2)

|   |  |  |   |   |
|---|--|--|---|---|
| Age next birthday at exercise of option | Contribution for male staff members who are <u>not</u> members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | Contribution for female staff members who are <u>not</u> members of the Colleges of Education Spouses' and Children's Pension Scheme | Contribution for male staff members who are members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 | Contribution for female staff members who are members of the Colleges of Education Spouses' and Children's Pension Scheme, 1988 |
|---|--|--|---|---|

Actuarial Data Tables have been updated and replaced

- Where purchased service is not an exact number of completed years, the appropriate contribution will be calculated by applying the appropriate fraction to the contribution in question.