



**For the attention of all members of the Spouses' and Children's Pension Scheme for Academic, Administrative and Non-Academic staffs in Colleges of Educations for National Teachers, 1988**

St. Patrick's College would like to clarify that there are no refunds of contributions to this scheme on retirement.

Under the previous (1984) Scheme a refund of contributions was available in certain cases:

- retirement after remaining unmarried throughout service
- if spouse died prior to retirement, refund of contributions from date of death

The 1988 Scheme came into effect on 01 May 1988.

Members of the 1984 Scheme had the option to remain in the 1984 scheme or to join the 1988 Scheme.

Any staff member joining after 01 May 1988 became a member of the 1988 Scheme.

The main differences between the 1988 Scheme and the 1984 Scheme are listed below:

<b>1988 Scheme</b>	<b>1984 Scheme</b>
Children born outside marriage are entitled to children's pension	Children born outside marriage not entitled to children's pension
Marriage after retirement, spouse is entitled to Spouses' pension	Marriage after retirement, spouse not entitled to Spouses' pension
Children born/adopted after retirement are entitled to children's pension	Children born/adopted after retirement not entitled to children's pension
No refund of contributions if unmarried at all times during membership of scheme	Refund of contributions if unmarried at all times during membership of scheme
No refund of contributions if member's spouse dies before retirement	Refund of some contributions if member's spouse dies before retirement
No refund of contributions in this case	Where a member retires on ill-health and spouse dies before the member reaches age 65 – refund of contributions for period subsequent to Spouses death

A full copy of the Spouses' and Children's Pension Scheme for Academic, Administrative and Non-Academic staffs in Colleges of Educations for National Teachers, 1988 is attached.

Paragraph 11, as amended by Appendix, covers the topic of Refund of Contributions.



### **Frequently Asked Questions:**

**1. What benefits does this Scheme provide?**

This is a scheme which provides for benefits for a spouse and dependent children in the event of a member's death.

**2. Does the Scheme apply to me?**

The scheme is compulsory for all staff appointed on or after 01.05.1988.

Please note that any individual entering the Public Service after 01.01.2012 will be a member of the Single Public Service Pension Scheme.

**3. Can I opt out of the Scheme?**

No. Membership of both the Pension Scheme and Spouses' and Children's Scheme are mandatory.

**4. What advantage would I get for my spouse under the Scheme?**

If you should die in service, or after retiring with a pension on ill-health grounds, your spouse would get a pension of one-half of the pension you would have got if it were based on pensionable pay at the date of death and on actual service and potential service up to normal retiring age, subject to a maximum of 40 years' service.

If you should die after retirement (other than retirement on ill-health grounds), or resignation with entitlement to a preserved pension, your spouse would get one-half of your pension.

**5. Are my contributions refunded if I remain unmarried throughout the time that the Scheme applies to me?**

No. However, on retirement you will not be required to buy any contributions which have not been paid.