

FAQ 1

Established Civil Servants (including Prison Officers) who pay Modified (Class B) PRSI and are not making an employee contribution in respect of personal superannuation benefits

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Established Civil Servants (including Prison Officers) who pay Modified (Class B) PRSI and are not making an employee contribution in respect of personal superannuation benefits

Introduction: A scheme member's entitlement to information annually.

As provided by Regulations made under the Pensions Act. A member of this pension scheme is, each year, entitled to certain information. This information is outlined in [Annex 1](#).

1. Who is eligible for superannuation benefits under this scheme?

All eligible civil servants over 16 years of age are eligible for superannuation benefits as outlined below. These FAQ's deal with officers appointed before 6 April 1995 who do not pay Class A PRSI. They pay a modified (Class B) rate of PRSI and they do not pay any personal contributions.

2. What are the main benefits?

The main benefits are:

- Retirement pension and lump sum ([questions 6 to 12](#));
- Death gratuity ([question 17](#));
- Marriage gratuity (applies to staff appointed from competitions advertised before 1 February, 1974) ([question 20](#));
- Spouses' and children's pensions ([questions 22 to 26](#)).

Other aspects of superannuation covered; are:

- Actuarially reduced benefits ([question 11\(b\)](#));
- Preserved benefits ([question 27](#));
- Notional service ([question 28](#));
- Transfer of service ([question 29](#)) and Transfer Value ([question 30](#));
- Purchase of Service ([question 31](#));
- Additional Voluntary Contributions (AVC's) ([question 32](#));
- Allocation of pension ([question 34](#));
- Income tax treatment of pension ([question 35](#));
- Divorce or separation ([question 36](#)).

3. **How do I join the Superannuation Scheme?** All officers over age 16 on becoming Established Civil Servants are automatically included in the Established Superannuation Scheme; it is a condition of service.
4. **Do I pay contributions for these benefits?** There is no personal contribution towards their own personal pension for officers who pay modified PRSI.

Officers pay contributions of 1½% of pay for spouses' and children's pension benefits. For job-sharers and work-sharers, contributions are calculated on a pro rata basis.

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5. **Is my Pension Scheme a Defined Benefit or a Defined Contribution Scheme and how is it funded?** Your scheme is a Final Salary Defined Benefit Scheme which gives a pension based on service and final pensionable remuneration (salary and pensionable allowances) – see [question 6](#). The scheme is an unfunded Pay-as-you-go scheme. The amount of pension benefit is defined in the scheme rules and is not affected by investment returns etc. Scheme benefits are payable from monies voted by the Oireachtas to Vote 7 – Superannuation and Retired Allowances. The pensions benefits payable compare favourably with benefits from comparable private sector schemes.

Another way of looking at this is how much would you have to pay in a once-off payment at retirement to buy the benefits in the private market.

If you retired as a HEO on a full pension at age 65 then it would cost you about €690,000 to buy the equivalent benefits in the private market. It would cost a PO about €1,340,000 to buy the equivalent benefits.

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6. **On what basis are my pension benefits calculated?** On retirement you will be entitled to a pension and lump sum, provided you have a minimum of 2 years qualifying service. Pension and lump sum payments are determined by:

- Total reckonable service (based on completed years and days of service), and
- Pensionable remuneration on the last day of service

If you change grade in the last three years (e.g. on promotion) pensionable remuneration is based on the average of the salaries paid in the last three years.

7. What is reckonable service?

Reckonable Service is:

- Full-time paid, established service;
- Job-sharing or work-sharing service ([see question 10](#));
- Non-established service given before appointment to an established post;
- Certain part-time service (on a pro rata basis);
- Additional service or added years granted in certain circumstances ([question 28](#));
- Transferred service ([question 29](#)) and Service purchased with a Transfer Value ([question 30](#));
- Purchased service ([question 31](#)).

For established Civil Servants in paid employment service on or after 20th December 2001, part-time service prior to that date may reckon as follows:

- for service given prior to 1st June 1973, where the hours worked were at least 18 hours per week, the service will reckon on the basis of one half of comparable full-time service;
- for part-time service on or after 1st June 1973, where the hours worked were at least 8 hours per week, the service will reckon in the proportion which the hours worked bear to comparable full-time service.

The reckoning of earlier service may involve the payment of appropriate 'back' contributions and other conditions - see [Circular 20/2005](#) – paragraph 39.

Periods of leave without pay are not reckonable but a break in service, e.g. a career break, does not affect the aggregation of reckonable service i.e. reckonable service before the break may be aggregated with reckonable service after the break. Periods on pension rate of pay are not reckonable.

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- 8. What is pensionable remuneration?** Generally, pensionable remuneration is final pay (i.e. salary payable on the last day of reckonable service), plus, effective from 1st April 2004 the average of the best of three consecutive years' pensionable allowances in the final ten years of service. The benefits may, in some cases be based on an average salary. For instance, if, within the last 3 years of service, an officer has changed grade (e.g. been promoted) or received a personal change in pay, an average pay figure will be used which takes account of the final salary and the salary of the former grade and the relative periods spent in the two grades in the last 3 years. Where the person is retiring on grounds of ill-health, averaging does not apply if the person had the potential for service to avoid the averaging.
- 9. How are my pension and lump sum calculated?** Subject to a minimum requirement of 2 years' qualifying service, pension and lump sum are payable for each year of reckonable service (part year service is reckoned on a pro-rata basis).

Pension: The pension is 1/80th of gross pensionable remuneration for each year of reckonable service subject to a maximum of 40/80ths (½ pensionable remuneration).

Lump Sum: The lump sum is 3/80ths of gross pensionable remuneration for each year of reckonable service subject to a maximum of 120/80ths. This payment is currently tax free.

[For Prison Officers service greater than 20 years is “doubled” for the purposes of the above calculations. The maximum reckonable service is 40 years].

As indicated above, part years of service are reckoned on a pro-rata basis.

Example: A HEO on a salary of €44,029 retires from the Civil Service at age 65 after 35 years service.

$$\text{Pension} = €44,029 * 1/80 * 35 = €19,262.69$$

$$\text{Lump Sum} = €44,029 * 3/80\text{ths} * 35 = €57,788.06$$

Officers entitled to preserved benefits receive a pension lump sum based on pensionable remuneration at the date of resignation up-rated by the appropriate pay increases between that date and their 60th birthday.

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10. I am work-sharing now or was job-sharing – how is my pension calculated? You have your worksharing or job-sharing service treated on a pro-rata basis and the pensionable remuneration is the notional full rate of pay for the job. This means that the period of jobsharing/worksharing service is reckoned pro-rata to whole time reckonable service and the salary base is the whole time equivalent salary.

11. At what age are benefits payable?

(a) Provided an officer has a minimum of 2 years' qualifying service, benefits are payable on retirement either at maximum retirement age of 65 (60 in the case of Prison Officers) or at any time after reaching age 60 (55 in the case of Prison Officers). Prison Officers may retire on reaching age 50 provided they have served for at least 30 years in the Prison Service. Benefits may be paid before those ages if the person is retiring on grounds of ill-health. Officers, who leave the civil service with preserved benefits, receive a pension and lump sum, on application, at age 60.

(b) **What are Actuarially Reduced Benefits?**

With effect from 1 April 2004, a facility was introduced to allow a member who has a minimum of 2 years' qualifying service to retire from age 50 with immediate, actuarially reduced superannuation benefits in lieu of preserved benefits at a later date. This provides greater flexibility to members in terms of retirement planning. The benefits expressed as a % of the Preserved Benefits which would be payable at age 60 are:

Age last Birthday	Pension	Lump Sum
50	62.4%	82.2%
51	65.1%	83.9%
52	67.9%	85.5%
53	71.0%	87.2%
54	74.3%	88.9%
55	77.8%	90.7%
56	81.6%	92.4%
57	85.7%	94.3%
58	90.1%	96.1%
59	94.8%	98.0%

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12. Is my pension increased after I retire? Increases in civil service pensions are awarded at the discretion of the Minister for Finance under Regulations made by him/her under Section 29 of the Pensions (Increase) Act 1964. The Act does not prescribe what form the increases should take or how they should be calculated. In the Civil Service, since 1986, the application of the Minister's discretion, in this regard, has been based on 'parity' which means that, where increases paid to serving staff are being passed on to pensioners, the pension increases are effective from the same date as the increases being paid to serving staff. This is not the same as providing that pensioners are paid at the same rates as serving staff. There is no provision for a pensioner to be paid an increase in advance of any such increase having been paid to their serving counterpart.

In practice, all general increases since 1986 have been passed on to pensioners on the same basis as to serving staff. In the case of special pay increases for serving staff, some are passed on to pensioners, others are not.

Some of the conditions which may have to be met before special pay increases are passed on to pensioners are:

- the increase must apply to all staff serving in the grades or posts concerned;
- assimilation of serving staff to the revised pay scales must be on the basis of "corresponding points" (i.e. not on "starting pay on promotion" or "re-grading" terms);
- the increase must not have been awarded in consequence of a substantial restructuring or alteration of duties which, in effect, constitutes regrading of the posts or grades concerned;
- the increase must not have been awarded in respect of increased productivity from serving staff and
- the increase must be a permanent feature of the pay scale.

In addition, if an allowance becomes pensionable from a particular date, the benefit is not passed on to pensioners who retired before that date. If a new pensionable allowance is introduced, it does not apply to pensioners who never held that allowance while serving.

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13. Are the benefits reduced if an officer is retained or re-employed in the Civil Service after age 65? Lump sum payments are not reduced or postponed but pension is reduced to ensure that the total of pay and pension does not exceed the current equivalent of the officer's pay on the date of retirement. If an officer is retained after age 65 the service after that age is not reckonable for established scheme benefits.

14. How are pensions paid? Pensions are paid fortnightly in arrears by the Office of the Paymaster General.

Before retirement, officers complete a Pensions Declaration Form. Payment of the pension begins with effect from the day following the last day of paid service.

Payments are normally made direct to the pensioner's bank account; otherwise cheques are posted to the pensioner's home address.

Certain deductions may be made from pension if the officer so wishes, e.g. VHI, life assurance premiums, etc. The pensioner must make the appropriate arrangements with the Office of the Paymaster General.

15. What benefits are payable if I have to retire early because of ill-health? If an officer has to retire before age 60 because of permanent ill-health, pension and lump sum are paid immediately at retirement if the officer has more than 5 years reckonable service. The benefits are based on actual service up to the last day of paid service, plus, where appropriate, extra years of service known as ill-health added years. An addition of 6 2/3rds years is fairly common.

If a person has to retire because of ill-health with less than 5 years but more than 2 years reckonable service, the person has a choice of taking a once-off lump sum (short service gratuity) or opting for preserved benefits payable in the normal way at age 60.

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16. What is a short service gratuity? A short service gratuity is payable to an officer who has to retire on grounds of ill-health who has more than 1 years service but less than 5 years service. The amount of the gratuity is 1/12th of pensionable remuneration for each year of reckonable service plus 3/80ths of pensionable remuneration for each year of reckonable service provided reckonable service is in excess of 2 years.

17. What benefits apply if I die in service? On production of probate or letters of administration, a death gratuity is payable to the officer's legal personal representative. It is the greater of:

- One year's pensionable remuneration (at the rate applicable at the officer's death); or
- The amount of lump sum that would have been payable had the officer retired on grounds of ill-health at the date of death, subject to a maximum of 1 ½ times the officer's pensionable remuneration at the date of death.

There is no minimum service requirement. If the amount payable is €20,000 or less it may be paid without probate or letters of

administration to the person(s) appearing to be entitled to benefit from the estate.

If the officer is a member of the Spouses' and Children's Contributory Pension Scheme ([see question 22](#)), an amount equal to the month's salary will be paid to the spouse for the first month after death. Thereafter spouses' and children's pensions will be payable based on the deceased officer's potential service to age 65 (60 for Prison Officers), subject to a maximum of 40 years. There is an appropriate deduction made from the Death Gratuity in respect of this additional notional service ([see question 26](#)).

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- 18. What benefits apply on death after retirement?** If at the time of death the total pension received since retirement, together with the amount of the retirement lump sum, comes to less than one year's pensionable remuneration at the date of retirement, a balancing gratuity sufficient to bring the total up to the equivalent of one year's pensionable remuneration is payable to the officer's legal personal representative. This does not apply in the case of persons who are paid a preserved pension. Spouses' and Children's benefits are also payable where appropriate ([see question 22](#)).
- 19. What benefits apply on departure from the civil service other than on age or ill-health retirement?** On voluntary resignation from the civil service before reaching 60 years of age a civil servant has the following options:
- Transfer: transfer accrued pension rights to an approved organisation ([question 29](#)), or;
 - Preserved Benefits: If the officer has at least 2 years' reckonable service, he or she may on application at age 60 be paid preserved benefits ([question 27](#)).
 - Actuarially Reduced Benefits: see [question 11\(b\)](#).
- 20. Who is eligible for a marriage gratuity?** Any established civil servant who was appointed from a competition advertised before 1 February 1974 is eligible for a marriage gratuity if the following conditions are fulfilled
- The officer has a minimum of 5 year's reckonable service, and
 - The officer resigns on marriage or within 2 years following the date of marriage.

The rate of gratuity is one month's pensionable remuneration for each year of service, subject to a maximum of one year's pensionable remuneration.

Only service up to the date of marriage is reckonable. The gratuity is calculated on pensionable remuneration on that date or, if the resignation takes place within 2 years following the date of marriage, the then equivalent of that amount. Since the gratuity is in lieu of preserved benefits payable at age 60, no further benefits will be payable to an officer who has received a marriage gratuity.

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- 21. What happens if I got a marriage gratuity and then rejoined the Civil Service?** If a civil servant who has received a marriage gratuity re-enters the civil service the former service is amalgamated with the subsequent service for superannuation purposes if the gratuity is repaid with appropriate compound interest added. (A reinstated widow repays only the actual gratuity received). Such repayment may be made at any time during the period of subsequent service or by deduction from retirement lump sum.

- 22. What is the Spouses' and Children's Contributory Pension Scheme?** This is a contributory scheme, membership of which is compulsory for men appointed on or after 1 January, 1969 and women appointed on or after 1 June, 1981. Men and women serving prior to the relevant dates were given options to join the scheme.

The **original** scheme provides pensions for the spouse and/or dependent children of a member or eligible dependent children of a member who dies in service, or after qualifying for pension (or preserved pension). It does not provide pensions for spouses of marriages occurring after retirement or children resulting from such marriages. A further option was given to all officers in 1984 to join the **revised** spouses' and children's scheme. This covers the spouses of post-retirement marriages and all the officer's children.

If you are unsure whether you are covered for Spouses' and Children's benefits or which Scheme you may be a member of, then you should check with your Personnel Section.

- 23. How is the spouse's pension calculated?** When a member dies after retirement a spouse's pension of one-half of the former member's pension is payable.

Where a member dies in service or following retirement on grounds of ill-health, the spouse's pension is based on the service that the member would have had if he or she had served to age 65 (60 in the case of prison officers) subject to a maximum of 40 years.

The civil service spouse's pension is payable in addition to the spouses' pension entitlements payable under the Social Welfare Code.

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- 24. What children are eligible for pensions?** Dependent children under the age of 16 or age 22 if in full time education are eligible under the

revised scheme. Where such a child is permanently incapacitated by reason of mental or physical infirmity from maintaining him or herself there is no age limit provided the infirmity was there from birth or arose while the child was eligible for benefit.

- 25. How much is a child's pension?** A Child's pension is one-third of the spouse's pension for each of the first three eligible children. If there are more than three eligible children then an amount equal to the spouses pension is divided between them.

Where both spouses are deceased and there is only one eligible child the amount of pension is two-thirds of the deceased spouse's pension. Where there are two or more eligible children then an amount equal to the deceased spouse's pension is divided equally between them.

A spouse's pension along with children's pensions can bring the total amount payable up to the level of the deceased person's pension.

- 26. Do I pay for the Spouses' pension?** Periodic deductions of 1½% of salary are made during an officer's working life. In addition, a single deduction of 1% of final salary is made from the retirement lump sum or death gratuity, as appropriate, in respect of each year of reckonable service for which periodic contributions have not been made. This would include pre-scheme service and any potential service to age 65 (60 in the case of Prison Officers) credited for the spouse's pension (see above). A similar deduction is also made in respect of any additional notional service. It is possible, in certain circumstances, to reduce the amount of this lump sum deduction by making additional periodic contributions during service. (Please contact your personnel section for details). If, however, a member remains single throughout membership of the scheme they pay no non-periodic contributions.

A 1% deduction is also made from the lump sum for each year of reckonable service in respect of pensionable allowances included in the pensionable remuneration.

- 27. Who benefits from preserved entitlements?** Any officer who resigned before age 60 with a minimum of 5 years' reckonable service if the resignation was before 2 June 2002 or who has 2 years reckonable service if it was after that date is entitled to a preserved pension and lump sum payable (on application) at age 60. The pension is based on reckonable service and pensionable remuneration at the date of resignation, up-rated by the appropriate pay increases between that date and the officer's 60th birthday. Alternatively, the resigning officer may opt for actuarially reduced benefits if resigning after age 50 ([see question 11\(b\)](#)).
- Where a former officer with an entitlement to preserved benefits dies before age 60 a death gratuity, equal to the preserved lump sum is payable. Where such a former officer was a member of the Spouses' and Children's Scheme and leaves an eligible spouse and/or eligible

children, then a spouse's pension and/or children's pension(s), based on the member's reckonable pensionable service only are payable. There is no addition of notional years in respect of potential service to age 65. Preserved pension rights for spouses' and children's benefits become effective on the death of the (former) scheme member ([question 23](#)).

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28. What are added years? Notional service or added years may be awarded in certain exceptional cases:-

- i. On ill-health retirement;
- ii. Where the essential competition requirements (e.g. qualifications, experience, age requirements) are such as to preclude appointment by age 25;
- iii. On recruitment to certain designated grades.

The award of added years at (ii) and (iii) can only be confirmed at retirement. The amount of the award at (ii) and (iii) may be affected by an individual's circumstances such as retained benefits e.g. prior service, prior occupational pension, State Pension Benefits or age on leaving service.

29. What are the arrangements for the transfer of reckonable service?

The Transfer Scheme enables officers to transfer reckonable service between the civil service and the majority of State and semi-state organisations e.g. the Garda Síochána, the Defence Forces, Health Services, teaching etc. A list of the "transfer network" organisations may be consulted in your Personnel Unit.

Officers should notify their Personnel Unit of any previous employment in the public service and officers resigning should state the name of their prospective employer (if any) so that reckonable service can be transferred, if appropriate.

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30. Apart from the 'Transfer Network', can I make a transfer from a previous pension scheme or PRSA? Many pension funds outside of the Transfer Network including PRSAs permit the payment of a Transfer Value. If this is the case, you may be in a position to avail of the Purchase Scheme ([question 31](#)) to secure additional service in this scheme. Check with your Personnel Unit before agreeing to have any transfer value issued on your behalf. You should also seek independent financial advice to help you choose the more beneficial option having regard to your circumstances.

31. What is the Purchase Scheme? The scheme for the purchase of notional service allows officers who would have less than maximum pensionable service at age 60 or 65 and who fulfil certain other conditions to purchase additional reckonable service at full actuarial cost. The additional service purchased is treated as actual service in calculating pension and lump sum entitlements, including spouses' and children's benefits.

Payment may be made by a lump sum payment or by periodic deductions from pay. Periodic contributions begin on the person's birthday at any age up to 2 years before age 60 or 65. Purchase rates depend on age at commencement of purchase. Contributions are normally allowable against income tax in the same way as contributions to the spouses' and children's scheme, subject to the rules, including limits, set by the Revenue Commissioners.

If you opt to purchase service by periodic contributions, please note that if you leave before 60 or 65 or cease to make the periodic payments the amount of added years you will have purchased at retirement will be less than the amount you contracted to purchase initially.

An online modeller is available for the purchase scheme
www.cspensions.gov.ie

If you would like more general information about the Purchase of Notional Service Scheme, go to the [Report of the Commission on Public Service Pensions](#), Section 12.10. Please be aware that there have been changes to the scheme and the Revenue limits since the Report was published and these changes are described in detail in the [Superannuation Handbook and Guidance Notes for Established Civil Servants](#) <Chapter 14>

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32. What are AVC's? Additional Voluntary Contribution (AVC) schemes are a facility available to civil servants through their staff associations which allow them to enhance their superannuation benefits at their own expense, as permitted by the Revenue Commissioners. They are essentially a private arrangement between the individual and a private sector pension provider. The benefit is generally in the form of an additional cash amount of pension or lump sum rather than the additional notional years of service under the purchase scheme. The cash benefit is ultimately dependent on the performance of the fund in which the AVC contributions are invested. Contributions are allowable against income tax, subject to Revenue rules.

If you would like more general information on AVCs go to the [Report of the Commission on Public Service Pensions](#), Section 12.12. The Revenue limits have changed since the Report was published. The current limits are available at www.revenue.ie

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33. What is an Injury Warrant and what does it cover? In certain very limited circumstances a pension may be payable to an officer who is forced to retire because of injury sustained in the performance of official duties. The amount of the pension, which is payable in addition to the officer's other superannuation entitlements, is determined by the degree of impairment caused by the injury.

A special gratuity may also be payable if the injury occurred while the officer was travelling by air.

If the injury results in death, the officer's spouse and/or dependents may receive a pension in lieu of the pension(s) payable under the Spouses' and Children's Contributory Pension Scheme and all contributions made under that Scheme will be refunded.

34. Can I allocate part of my pension? Any officer in good health may apply, up to 6 months before retirement, to surrender part of his or her retirement pension to secure a pension – not exceeding 1/3rd of the officer's pension – for the spouse or one of the named dependent relatives.

The pension thus allocated will be the actuarial equivalent of the amount of the officer's pension surrendered.

Pensions payable under the Spouses' and Children's Contributory Pension Scheme are not affected if the person is also in receipt of an allocated pension.

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35. How are benefits and contributions treated for income tax purposes? Under the current rules, the retirement lump sum, marriage gratuity, death gratuity, balancing gratuity or Injury Warrant gratuity (if appropriate) are not subject to income tax. Pensions are subject to income tax in the normal way.

Contributions for personal benefits, Spouses' and Children's Contributory Pension Scheme and Purchase Scheme contributions would normally qualify for income tax relief, subject to Revenue rules and limits.

36. What happens to my pension if I get divorced or separated? Your pension will only be affected by divorce or judicial separation if there is a Pensions Adjustment Order (PAO) in force apportioning some of the superannuation entitlements to the spouse or dependant children. Death gratuity and spouses pension entitlements may also be affected by a Pensions Adjustment Order. Where there is no PAO then benefits will be payable in accordance with the rules of the scheme.

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37. Is account taken of any entitlements under the Social Welfare Acts in calculating my benefits under this Scheme? In calculating your pension and lump sum benefits ([question 9](#)) no account is taken of the State Pension (Contributory).

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38. Where can I get information on Social Welfare entitlements?

Qualification for State Pension (Contributory) is subject to tests administered by the Department of Social & Family Affairs.

For any queries relating to entitlements under the Social Welfare Acts, please contact the information service of the Department of Social & Family Affairs. The contact details are:-

Tel – 1890 66 22 44 (Lo Call) 9:30am – 5:00pm Mon to Fri
The Departments website is – <http://www.welfare.ie/>

39. Where can I get more information? Your Personnel Unit can supply further information on all aspects of the superannuation benefits outlined in this website. A more detailed technical handbook on the schemes' rules, "[Superannuation Handbook – A Guide to the Superannuation Provisions Applicable to Civil Servants](#)" is available.

Officers approaching retirement are encouraged to attend one of the special pre-retirement courses run by the -

Civil Service Training & Development Centre,
Department of Finance,
Unit 2,
Clonminch,
Tullamore,
Co Offaly.
Lo-Call 1890 66 10 10.

Annex 1 – see [Introduction](#)

A Scheme Member's entitlement to information

As provided by Regulations made under the Pensions Act ([S.I. 301 of 2006], a member of this pension scheme is, each year, entitled to certain information.

Each member should receive a notification from the Employer of the name of the pension scheme of which they are a member and name of the scheme administrator. The notification should also include a statement that certain specified information described at (a) to (f) below is available in electronic format. To assist you, links are provided below to the specified information. Members must also be informed of the availability of the Annual Report of the scheme of which they are a member not later than 4 weeks after it becomes available.

- a) a description of the benefits available under the scheme and how they are calculated, including preserved benefits ([question 2](#)) and a statement that benefits may be adjusted due to Pension Adjustment Orders, ([question 36](#)).
- b) whether the scheme provides a pension integrated with the Contributory State Pension and, if so, a statement that the scheme takes account of the Contributory State Pension, ([question 37](#)).
- c) a statement that qualification for the Contributory State Pension is subject to tests administered by the Department of Social and Family Affairs and the address and telephone number of the information service of the Department of Social and Family Affairs, ([question 38](#)).
- d) whether additional benefits can be secured, purchased or granted under the scheme by way of any or all of –
 - i) notional service; ([question 28](#)) ([question 31](#))
 - ii) additional voluntary contribution; ([question 32](#)) or
 - iii) transfer of rights from another scheme or PRSA ([question 29](#)) ([question 30](#)).
- e) worked examples of the main benefits based on a range of salary bands (or on a range of rates applicable in the scheme) and a range of pensionable service bands, [an electronic [Pensions Modeller](#) is available for this purpose] and

- f) relevant pay scales applicable at the date of the statement
<http://www.cspensions.gov.ie/Circulars.asp>

Disclaimer

These FAQ's are not a legal interpretation of the superannuation provisions of the Scheme nor do they cover all aspects of the scheme. Care has been taken to ensure that they are accurate but nothing can override the rules of the scheme on which the payment of benefits will be based. These Rules are set out in various Statutes, Regulations, Circulars and other official documents. A more comprehensive guide to the scheme: [Superannuation Handbook and Guidance Notes - Established Civil Service Scheme](#) is also available.

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