



Information Note: Form RET. P1

Application by Teacher for Retirement Pension and Lump Sum

To be completed when retiring on age grounds (compulsory age 70), or voluntary from age 55 (with necessary service)

Please read this information note carefully before completing your retirement application form.

N.B. In order to enable processing of your application for retirement benefits in a timely manner, please return completed application form to the Department of Education and Skills three months in advance of your chosen retirement date.

PART 1 – YOUR PERSONAL DETAILS (page 1)

Please complete all contact details, personal information and retirement date.

NB: We will communicate with you primarily through email. Please ensure that the email address you provide will be active after your retirement.

PART 2 – FOR COMPLETION BY CHAIRPERSON OF BOM/MANAGER OF SCHOOL (page 1)

This part of the form **must** be completed by your school Chairperson/Manager and **must** be stamped with the school stamp.

PART 3 – YOUR SERVICE HISTORY (page 2)

Outline details of your teaching/education service and additional details in relation to service. Additional information may be outlined on a separate sheet which **must** be attached to Form RET.P1.

PART 4 – OTHER INFORMATION (pages 2, 3)

Part 4 Please complete as appropriate (regarding leave, current period of absence, resignation).

Part 4 (continued): Questions regarding previous public sector service and purchasing of additional service.

- Question 4: Actual Service: Have you applied to purchase a period of “actual service”? This refers to periods of teaching service that have not been paid for or perhaps were not previously pensionable (service before you joined the pension scheme (e.g. substitute service, part time service, PCW whole-time service prior to joining the pension scheme)).
- Question 5: Notional Service: Are you purchasing additional service known as Notional Service? If you are purchasing this service there will be a deduction on your payslip called “CPSN”.
- Question 6: Additional Voluntary Contributions (AVCs). AVCs are provided by private companies. If you have an AVC and wish to affect a transfer value (purchase additional service or pay for any outstanding deductions) this Department recommends that you first consult with your AVC provider. To ensure payment of pension benefits in a timely manner, you must inform the Department of Education and Skills, Pension Unit, Cornamaddy, Athlone, County Westmeath, in advance of your retirement date that you intend to transfer your AVCs. There is no facility to transfer an AVC once payment of lump sum has been made. If you wish to transfer funds please provide a separate letter stating clearly that you wish to affect a transfer value of your AVC fund.
- Question 7, 8: Have you given any other pensionable public service or do you retain benefit from any public sector pension scheme?

PART 5 – YOUR QUALIFICATIONS (page 3)

Outline details of your teaching qualifications, including the years in which you received your qualifications. Provide your Teaching Council registration number and the sector in which you are registered to teach.

This completed form and the relevant original documents to be forwarded by post to the:

Pension Unit, Department of Education and Skills, Cornamaddy, Athlone, County Westmeath. N37 X659



PART 6A, 6B & 6C – THE SPOUSES’ AND CHILDREN’S PENSION SCHEME (page 4)

Prior to your pension entitlements being processed, it is **mandatory** to complete part 6A, 6B (if applicable) and have 6C signed (if applicable), all of which relate to the Spouses’ and Children’s Pension Scheme. Please note that completion of this part of the application form for pension benefits does not constitute an invitation to join the Spouses’ and Children’s Pension scheme.

- **Part 6A (mandatory):** Confirmation of membership of the Spouses’ and Children’s Pension Scheme. If you are unsure whether or not you are a member of the SCPS, you can check your payslip to see if there is a deduction entitled “1.5% SP & CH Pension”.
- **Part 6B (if applicable):** To be completed by members of the Spouses’ and Children’s Pension Scheme. Please indicate your current civil status and complete as appropriate. It is essential that an **Original State (Civil)** Marriage Certificate, Civil Partnership Certificate and Death Certificate as appropriate are provided for inspection. An original Civil Marriage Certificate and Death Certificate may be obtained by contacting the General Register Office (G.R.O.) at +353 (0) 90 6632900 or LoCall: 1890 252 076.

Where appropriate, please supply a certified copy of your Decree Absolute and Pension Adjustment Order.

All legal documents provided by you will be copied for record purposes and returned to you.

- **Part 6C (if applicable):** This section must be signed by your spouse/civil partner.

Note: If Original State documents are not included, it may lead to a delay in the processing of your application.

PART 7 – DATA PROTECTION PRIVACY STATEMENT (page 5)

The Department of Education and Skills will treat all personal data you provide on this form as confidential and will use it solely for the purpose intended. The information will only be disclosed as permitted by law or for the purposes listed in the Department’s registration with the Data Protection Commissioner (DPC) - REF 10764/A. However, if the information you have provided is to be used for purposes other than outlined in the Department’s registration with the DPC, your permission will be sought. This statement also provides links to additional information regarding our Data Protection policy.

PART 8A, 8B AND 8C – REVENUE PENSIONS DECLARATION (pages 5, 6)

REQUIRED UNDER SECTION 787R (4) OF THE TAXES CONSOLIDATION ACT 1997.

Section 14, Finance Act 2006, introduced a new limit on the amount of an individual’s tax relieved pension fund and capped the amount of tax free monies that can be taken. Both these limits are personal life time limits and apply to benefits taken or which come into payment on or after 06 December 2005.

Section 787R(4) of the Act provides that a person with retirement benefits (from any source, including all public sector superannuation schemes, but excluding social welfare benefits) with an aggregate capital value on drawdown above a specified threshold is liable for tax on the amounts above the threshold. Where the threshold is exceeded, an up-front income tax charge of 41% on the excess arises.

In order to assess potential liability to the tax, if any, every teacher claiming benefits from a Teachers Pension Scheme must complete the attached Revenue Declaration Form (please see further information on the next page).

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PART 8A 8B AND 8C - REVENUE PENSIONS DECLARATION (continued) (pages 5, 6)

This part of the form is divided into three.

- Part 8A is, in effect, a NIL declaration regarding any additional received or retained benefits. Complete as appropriate to your personal situation.
- Part 8B **must be completed and signed in all cases** and relates to a Personal Funds Threshold certificate in accordance with section 787P of the Taxes Consolidation Act 1997.
- Part 8C is required only in the event that you are claiming benefits from a Teachers Pension Scheme **and** have relevant pension entitlements from other sources. This does not include social welfare pension benefits. You will be able to source these details from your relevant financial adviser/broker/pension administrator.

PART 9A & 9B - AGGREGATION OF PUBLIC SERVICE PENSIONS FOR PSPR PURPOSES (page 7)

- **Part 9A:** The Public Service Pension Reduction (PSPR) came into effect in 2011 in accordance with the Financial Emergency Measures in the Public Interest Act (FEMPI Act) 2010. It was extended and amended by the Financial Emergency Measures in the Public Interest Act 2013. The reduction is applied to a pensioner's gross annual rate of pension using a set of rates and income bands. Since the 1st September 2013, **where a person is in receipt of two or more public service pensions with a combined value of over €32,500 per annum**, PSPR will be applied to the combined or aggregated value. For the recipient of more than one public service pension, the amendment of their PSPR from 1 September 2013 will put them in the same position as a pensioner who has just one pension equal to the combined value of their pensions. In accordance with DPER Circular 02/2018: Pension Increase Policy in the Public Service until end of 2020, **all pensions awarded in respect of retirements after the 2013 FEMPI grace period, which expired on 1st April 2019, will not be subject to PSPR.** Part 9A is a declaration to indicate whether you are currently in receipt of a pension from a Public Service Pension Scheme. This can be in respect of service which you have given in the organisation itself *or* relate to a Spouse's or Civil Partner's pension you are currently receiving. This declaration does not apply to any pension payment received from the Department of Employment Affairs and Social Protection under the social welfare code.
- **Part 9B:** If Part 9A applies to you, i.e. that you are in receipt of another pension from a Public Sector organisation, you are required to complete Part 9B. This outlines the name and contact details of the organisation processing payment of your additional pension and the gross annual amount. If applicable we may be required to contact the Public Service body in question in order to assess the pensions for PSPR aggregation purposes.

PART 10A & 10B - CHECKLIST AND DECLARATION FOR APPLICATION OF BENEFITS (page 8)

- **Part 10A:** You can use the checklist as a means to ensure that all relevant information is included and that all documentation is enclosed in your retirement application. Please note incomplete information or missing documentation is likely to result in delayed payment when pension benefit entitlements are being processed.
- **Part 10B:** In order to apply for benefits under your respective scheme the declaration must be signed for the application to be considered valid.

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