RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit — Established 1945

Bulletin - Autumn 2017

www.rcpsa.ie

CONTENTS

President: Mary Farrell

Secretary: Ann Walsh

FROM THE CHAIR

Members and Colleagues

I am pleased to be re-elected to the position of President of the Association. I am conscious both of the honour and the responsibility.
The years of recession have been difficult for all citizens. The targeting of Public Servants pay, pensions and conditions by certain political and media interests increased the difficulties for this sector of society, who had this stress in addition to the stresses shared with the rest of society.
All of us , as public sector pensioners, felt this keenly but those of our members who are either in the oldest age groups and on the lower levels of pension, felt particularly vulnerable.

A difficulty for us, is a lack of political courage, which can make those in power unwilling to resolve the question of paying back public service pensions. While the cost is low in terms of the overall payback, fear of negative media comment is without doubt a factor the continued foot dragging in finding a resolution. The letter from the Department of Public Expenditure and Reform, included in this Bulletin, captures the foot dragging approach admirably. We have an issue that serving staff do not have- bluntly a shorter span of years left to us to recover our income, something which seems to be either lost on DPER or considered not significant.

Our Consultative Forum in 2016 recognised this issue. The Forum set out there objectives.

1- Resolving the anomaly which exists for those who retired on or after 1/3/2012
2- Securing pension restoration for all public service pensioners
3- Securing an independent third-party mechanism for dealing with public sector pensions.

There is progress on the first, which we are delighted to see, though puzzled as to why Government decided to deal with this via the Trade Unions representing serving staff, rather than those of us who represent retired staff.

In relation to the second, the response referenced above can only be described as disappointing.
In relation to the third, and we will hopefully report further on this in the next bulletin, it has the advantage of providing certainty and removing the issue from the political sphere, which is far too readily influenced by commentators.

This issue contains an application form Council wants to begin a recruitment drive. Council is asking members to please use this form to sign up a friend who is not already a member. There are few things more effective than word of mouth contact and one to one interventions in recruiting members. Your help is very valuable.

Mary Farrell

President

NOTICE

The RCPSA Annual Consultative Council Forum will be held on Wednesday 15th November at 10.00 am in the Ashling Hotel, Parkgate Street, Dublin 8.

Secretaries/Chairpersons of Branches (or their substitute(s)
Standing Orders Committee and Council members
are invited to attend this forum.

Light lunch will be provided on the day and vouched travel expenses (civil service rates) will be reimbursed.

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Presentation on Health Insurance:

We have arranged for a presentation by:

DERMOT GOODE (specialist in health insurance) from TOTAL HEALTHCARE in the Ashling Hotel Parkgate St., on Wednesday 15th November commencing at 2.00 pm.

TO OBTAIN MAXIMUN BENEFIT YOU ARE ADVISED TO HAVE DETAILS OF YOU HEALTH INSURANCE PLAN AND DATE OF RENEWAL WITH YOU ON THE DAY.

All welcome.
If you know of any members/future members who do not have access to this notice please spread the word & advise that membership application forms will be available on the day.

ELECTIONS 2017

The following is the result of the elections which took place at AGM on 23rd May at Aishling Hotel Dublin

Officers	
President	Mary Farrell
Vice President	Brian Mc Donnell
Secretary	Ann Walsh
Treasurer	Walter Mc Donagh
Executive Assistant	Breda Ryder
Committee Members	**Branch**
Stephen Burns	Mayo
Brian Cadogan	Limerick
Benny Dunne	Midlands
Brian Doherty	Donegal
Shane Donnelly	Sligo
Michael Gunning	An Post
Paul Monks	Dublin
Brian Murnane	Dublin
Pat Mc Donagh	Galway
Seamus Mc Ginley	Donegal
Gerry Mc Rory	North East
Nora O Donovan	Cork
Sean O Riordain	Wexford
Paddy Terry	Dublin
Dave Thomas	Dublin
Standing Orders Committee	
Stephen Burns	Mayo
Peter Dockery	Dublin
Frank O Dwyer	Dublin
Co Opted to Council after AGM	
Cloda Ryan	Dublin
Brian Fitzpatrick	Dublin
Louie Glancy	Dublin
Anne Mitchell	Galway

In accordance with new rues Stephen Burns will opt for either Council or SOC from Jan 1st 2018.

Summary of present position on Motions put to RCPSA AGM 2017

1. **Replacement of Rules of Association:** *Subject to one adjustment proposed rules adopted as presented.*

2. **Pension Restoration [12] motions:**
   - **i.** See letter from DEPR dated 18/8/17
   - **ii.** No action required
   - **iii.** See letter from DEPR dated 18/8/17
   - **iv.** See letter from DEPR dated 18/8/17 Public Service Sustainability Agreement & RCPSA policy.
   - **v.** See letter from DEPR dated 18/8/17
   - **vi.** See letter from DEPR dated 18/8/17 & Public Service Sustainability Agreement. & RCPSA Policy
   - **vii.** See letter from DEPR dated 18/8/17
   - **viii.** See letter from DEPR dated 18/8/17
   - **ix.** RCPSA continues to work with Alliance of Retired Public Servant on the matter of parity. See letter from DEPR dated 18/8/17**.**
   - **x.** RCPSA policy
   - **xi.** Lost
   - **xii.** Work in Progress

3. **Association [6]:**
   - **xiii.** **Recruitment:** Work in Progress
   - **xiv.** **Recognition:** Work in Progress
   - **xv.** **Autumn Newsletter 2016:** No action
   - **xvi.** **Co-operation with Unions:** Work in Progress
   - **xvii.** **Recruitment Campaign:** Work in Progress
   - **xviii** **Lobbying:** Work in Progress

4. **Health[4]:**
   - **xix.** **Health Insurance:** Considering esponse received from Dept of Health.
   - **xx** **Expert on Health Insurance:** Arranged for 15/11/17
   - **xxi** **Medical Cards:** Requested
   - **xxii** **Discounts for Medical Insurance:** to be dealt with after 15/11/17
   - **xxiii** **Fair Deal:** In correspondence with Dept of Health
   - **xxiv** **Explanatory Leaflet:** Requested
   - **xxv** **Payslips: In Correspondence with DEPR**
   - **xxvi** **Revised Spouses and Children's Scheme:** In correspondence with DEPR

5. **LEVY/USC:**
   - **xxii** **USC Rates:** In correspondence with DEPR & Dept of Finance
   - **xxiii** **Pension Levy:** In correspondence with DEPR
   - **xxic** **USC & reinstatement of pensions:** RCPSA policy

Details of Emergency motions & further update will be provided in the approporiate manner (i.e. in the next Newsletter or at AGM).

Action on AGM Motions 2017

There were a number of motions from AGM which required submissions to relevant Government Departments.
The following pages have a copy of follow up action - included for the information of members.

Health Issues

This includes a copy of submissions to Mr Simon Harris, Minister for Health, on the charges to private patients in public hospitals, AGM which includes our submission on medical cards and our submission on the Fair Deal as mandated by AGM. When replies are received we will publish these.

General Pension Issues/Superannuation /Pay Slips

Copies of submissions to Department of Public Expenditure and Reform and Department of Justice and Equality are included, in accordance with policy decided at AGM. When replies are received we will publish these

Taxation

There is a detailed submission on taxation including yet again, the inequitable application of Universal Social Charge to retired Civil and Public Servants.

Notice of Branch Meetings

Donegal - 14th Dec 2017

Old Orchard Inn Letterkenny

11 am for 11.30
Galway AGM
9th November 2017
Menlo Park Hotel
2. p.m

Advance Notice of 2018 AGM

The date of the 2018 AGM is May 24th 2018

The expected venue is the Aisling Hotel – Dublin 8

Chivuna
38 Meadowbrook
Glanmire
Co Cork
1st Aug 2017

Mr Simon Harris
Minister of Health
Department of Health
Hawkins House
Hawkins St
Dublin 2

Re: i)Fair Deal
ii)Medical Cards for individuals over 70 years of age

Dear Minister,

I represent the Retired Civil and Public Servants Association, which has 8500 members all former Civil and Public Service Employees. Our May AGM unanimously mandated us to contact you with regard to:

FAIR DEAL:

Having conducted an in-depth analysis the Fair Deal Structures we understand that the "Fair Deal" scheme is a scheme of financial support for people who need long term residential care services and under the Nursing Homes Support Scheme, people make a contribution towards the cost of their care and the State pays the balance. To apply for the scheme the applicant must be resident in the State for at least a year or that you intend to live here for at least a year. There are three steps to the application process that is made through one's Local Nursing Home Support Office.

1. Application for a Care Needs Assessment. The Care Needs Assessment identifies whether or not you need long-term nursing home care.
2. Application for State Support that will be used to complete the Financial Assessment to determine the contribution for care and the corresponding level of financial assistance ("State Support"). NOTE: Steps 1 and 2 must be completed by all applicants.
3. Optional step to be be completed to apply for the Nursing Home Loan (termed "Ancillary State Support" in the legislation).

<u>Assessing eligibility for the Fair Deal</u>

The Financial Assessment takes into account income and assets in order to determine one's contribution to care. The HSE then pays the balance of of care. For example, if the cost of your care was €1,000 and your weekly contribution was €300, the HSE will pay the weekly balance of €700. This payment by the HSE is called State Support. The Financial Assessment looks at all of your income and assets to establish your degree/rate of eligibility. We are very concerned and alarmend at the manner in which income and assets are treated.

Income includes all earnings (i.e. pension income, social welfare benefits/ allowances, rental income, income from holding an office or directorship, income from fees, commissions, dividends or interest, **or any income which you have deprived yourself of in the 5 years leading up to your application**). Broadly speaking, an asset is any material property or wealth, including property or wealth outside of the State. If you are a member of a couple, the assessment will be based on half of the couple's
combined income and assets. For example, if a couple's income was €600 per week, the assessment of the person needing care would be based on 50% of €600, or €300. In other words, the person needing care would be considered to have a total income of €300 per week.

Contribution to Care means you will contribute 80% of your assessable income **and 7.5%** of the value of any assets per annum (5% of assets if the application was made prior to the 25th July 2013). We are aware that the first €36,000 of your assets (€72,000 for a couple) will not be counted at all in the financial assessment. When assets include land and property in the State, the 7.5% contribution based on such assets may be deferred and collected from your estate. This is an optional Nursing Home Loan element of the scheme which is legally referred to as "Ancillary State Support". The principal residence will be included in the financial assessment for the first 3 years of time in care. This is known as the 22.5% or 'three year' cap (15% if application was made prior to the 25th July 2013). It means that the individual pays a 7.5% contribution based on your principal residence for a maximum of three years regardless of the time you spend in nursing home care. If after 3 years you continue to get long-term nursing home care there is no further contribution based on the principal residence. This 'three year' cap applies regardless of whether you choose to opt for the loan or not. In the case of a couple, the contribution based on the principal residence will be capped at 11.25% (7.5% if the application was made prior to the 25th July 2013) where one member of the couple remains in the home while the other enters long term nursing home care, i.e. the 'three year' cap applies.

The motion to Conference mandated the RCPSA to request that you (as Minister for Health) re-examine the current Fair Deal Structures be re-examined with a view to ensuring a more equitable Fair Deal for all applicants" with a view to having the 5 year deprivation reduced to 3 years and the 3 year cap on principal residence removed.

ii: MEDICAL CARDS FOR INDIVIDUALS OVER 70 YEARS OF AGE:

Our May AGM also mandated us to negotiate the restoration of entitlement to full medical cards for individuals over 70 years of age. Accordingly we are requesting that you give this matter your consideration.

Mise le Meas,

Ann Walsh (Hon Secretary) RCPSA

Chivuna
38 Meadowbrook
Glanmire
Co Cork
28th July 2017

Mr Simon Harris
Minister of Health
Department of Health
Hawkins House
Hawkins St
Dublin 2

Re- Charge for Hospital accommodation- Private Room Rates for Public Ward Accommodation Proposal for Introduction of Cooling Off Provisions.

Dear Minister,

I represent the Retired Civil and Public Servants Association, which has 8500 members all former Civil and Public Service Employees.

The escalating cost of health insurance is a cause of acute anxiety to our members, particularly given that our incomes are fixed. Laya Insurance attribute the 7% increase in premiums effective from July 1st 2016 as attributable to the practice referenced above i.e. the policy of the HSE of asking insured patients who presenting to Accident and Emergency services to sign in for private treatment. This is done in the full knowledge that this service cannot be delivered in terms of private accommodation. Notwithstanding the failure to deliver the accommodation the full rate for private accommodation €800.00 per night is charged to the insurer. The correct rate for the public ward accommodation actually provided is €80.00 per night. (See Article by Fiona Reddin, Irish Times July 26th 2016).

We note that you have commented on this matter and expressed the view that "it was not fair that vulnerable people were having forms thrust at them in hospitals, and asked to waive their rights to be treated as public patients." and that you have ordered your comments have been reported in the media and you have ordered a review. (per Weston, Charles . Irish Independent March 7th 2017).

This is a sentiment our members fully endorsed at our AGM in May of this year.

It is our view that to attempt to oversell a service to those who are sick and vulnerable is unacceptable. This is compounded by selling a service (private accommodation) in the full knowledge it will not and cannot be delivered is even less acceptable. It is shocking to have such a policy implemented by the Public Sector on behalf of the State and is seen as a State sponsored insurance "rip off" by exploiting the vulnerability of the sick and injured.

Accordingly, we propose that this issue is addressed by the introduction of a “cooling off” provision of 14 days, similar to the “cooling off “provisions which exist for on certain on-line purchases including insurance itself. This allows the person, who has been approached at their most vulnerable, when they are particularly open to “persuasion” to take back control in a calmer environment.

Our May AGM also mandated us to negotiate the restoration of entitlement to full medical cards for individuals over 70 years of age. Accordingly, we are requesting that you give this matter your consideration.

A further matter of concern to members is the Fair Deal structures. We will be writing to you in this regard under separate cover.

Mise le Meas,

Ann Walsh (Hon Secretary) RCPSA

Chivuna
38 Meadowbrook
Glanmire
Co Cork
22nd Aug 2017

Mr Pascal Donohoe
Minister of Finance
Government Buildings
Upper Merrion Street
Dublin 2
D02R583

Pension Levy

Dear Minister,

I represent the Retired Civil and Public Servants Association with 8500 members all of who are former Civil and Public Service Employees. Our May AGM unanimously mandated us to contact you with regard to the issue of an Explanatory Leaflet/Fact Sheet regarding the calculation of pension entitlements.

Our members have served the Executive of the State conscientiously and diligently during their working careers. They now find themselves in the unenviable position that we are unable to establish how our pensions entitlements are calculated , the deductions and cuts that have been inflicted on their entitlements under FEMPI and the effect of restoration provisions. Accordingly, the RCPSA are formally requesting that you/Department of Finance arrange for the issue of a document setting out this information

As our members await the final of the ballot on the Public Service Sustainability Agreement. We would appreciate if arrangements could be made clarifying exactly what is meant by the proposals set out in Section 6 of this document.

I look forward to your response.

Mise le Meas,

Ann Walsh (Hon Secretary) RCPSA
Chivuna
38 Meadowbrook
Glanmire
Co Cork
087 9474517 annwalshwtd@eircom.net

Chivuna
38 Meadowbrook
Glanmire
Co Cork
22nd Aug 2017

Department of Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
D02 R583

Re: Request for Explanatory Leaflet/Fact Sheet on calculation of pension entitlement

Dear Minister,

I represent the Retired Civil and Public Servants Association with 8500 members all of who are former Civil and Public Service Employees. Our May AGM unanimously mandated us to contact you with regard to the issue of an Explanatory Leaflet/Fact Sheet regarding the calculation of pension entitlements.

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Chivuna
38 Meadowbrook
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Co Cork
22nd Aug 2017

Department of Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
D02R583

Dear Minister,

I represent the Retired Civil and Public Servants Association with 8500 members all of who are former Civil and Public Service Employees. Our May AGM unanimously mandated us to contact you with regard to the issue of payslips to civil/public service pensioners many of whom because of age or disability do not have access to Information Technology.

I look forward to hearing from you on this matter.

Mise le Meas,

Ann Walsh (Hon Secretary) RCPSA
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087 9474517 annwalshwtd@eircom.net

RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Chivuna
38 Meadowbrook
Glanmire
Co Cork
22nd Aug 2017

Mr Charlie Flanagan
Minister for Justice and Equality
51 St Stephens Green
Dublin 1
D02 HK52

Civil Servants and Public Servants Revised Spouse's and Children's Schemes

Dear Minister,

I represent the Retired Civil and Public Servants Association, which has 8500 members all former Civil and Public Service Employees. Our May AGM unanimously mandated us to contact you with regard to members who having retired before 1st January 2011 and entered into a civil partnership or same sex marriage after that date.

Legislation provided for the introduction of Civil Partnership in Ireland Jan 2011 which was followed by the Marriage Act 2015. Our research into the Revised Spouse's and Children's Scheme shows that there is a distinct limited subset of our members (namely those who retired before that date and entered into a civil partnership or same sex marriage on or after that date) that are adversely affected i.e. they are unable to provide any cover for their partner or spouse under the Civil Service Revised Spouses and Children's Scheme.

The RCPSA is requesting, as an exceptional and once-off measure, that an option be given to opt into the Revised Spouse's and Children's Schemes for this specific group of retired public servants, subject to the appropriate repayment of contributions.

Please find attached Appendix setting out the background to the RCPSA position on this matter.
I look forward to your response. Should you consider a meeting would be helpful on this matter our representatives are available to meet you.

Mise le Meas,

Ann Walsh (Hon Secretary) RCPSA
Chivuna
38 Meadowbrook
Glanmire
Co Cork
087 9474517 annwalshwtd@eircom.net

Chivuna
38 Meadowbrook
Glanmire
Co Cork
22nd Aug 2017

Department of Public Expenditure and Reform
Government Buildings
Upper Merrion St.,
Dublin 2
D02R583

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38 Meadowbrook
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087 9474517 annwalshwtd@eircom.net

RCPSA and Revised Spouse's and Children's Schemes

Appendix to Letter dated 22nd August 2017

What our members are seeking:

The RCPSA is requesting, as an exceptional and once-off measure, that a further option be given under the Revised Spouse's and Children's Schemes, to a specific group of retired public servants, subject to the appropriate repayment of contributions.

Those affected:

This request is on behalf of a distinct, limited, subset of our members – namely those people who retired before civil partnership was introduced in Ireland (1 April 2011) and entered into a civil partnership or same sex marriage on or after that date.

Administration:

The option could be made through the Pension Payroll Systems to all those who retired before the given date, with a specified closing date. In order to qualify, a person would have to provide their certificate of (same sex) marriage or civil partnership and agree to make the appropriate payment in respect of contributions which were refunded at the time of retirement.

Background:

The dates cited below refer to the Revised Scheme for established civil servants, but similar arguments apply in respect of the introduction of the Revised Scheme for non-established staff in 1986 and elsewhere in the public service at various dates. For various reasons teachers were given the option as late as 2005.

The Revised Scheme for established civil servants was introduced for established staff in 1984. Staff serving at the time of the introduction were given an option to join. Once introduced, the Revised Scheme applied automatically to all people recruited after 1 September 1984.

The particular issue we are raising is the introduction in the Revised Scheme of cover for marriages which took place after retirement. In the Original Scheme, if a person remained single throughout their period of service, their contributions to the Spouses and Children's scheme were refunded to them on retirement. In the Revised Scheme, no such refund is made and provision was made for marriage after retirement.

The particular group we are arguing on behalf of, is the, probably quite small, group of people who were given the option to join the Revised Scheme in 1984, declined that offer at the time, remained single throughout their active service, retired, received a refund of their contributions, and subsequently entered into a civil partnership or same sex marriage.

In general, for those who are still serving and who have or will enter into a civil partnership or same sex marriage, their civil partner or spouse will be covered by either the Original or the Revised Schemes.

Historic and societal context:

The reason that we are proposing this motion is the societal context within which the 1984 option was given. In the previous year, 1983, David Norris had taken an unsuccessful case to the Supreme Court challenging the constitutionality of the laws prohibiting homosexual activity. It was not until 1993 that same-sex sexual activity was decriminalized in Ireland.

In 1984, it was reasonable for a person, who because of his/her sexual orientation, did not consider that marriage would ever be an option for them, to consider that the option to join a Revised Spouses' and Children's Scheme was irrelevant to him or her.

Social change:

Civil partnership was introduced in Ireland in January 2011. The law required that three months' notice be given. Since 1 April 2011 (and since the introduction of same-sex marriage), there are retired civil servants who have entered into civil partnership or same-sex marriage, but are unable to provide any cover for their partner or spouse under the Civil Service scheme. In many cases, the partnership or marriage was with the same person that they were already in a long-term relationship with back in 1984, a time when the current possibilities seemed unimaginable.

The Commission on Public Service Pensions:

In its Final Report in 2000, the Commission on Public Service Pensions made a recommendation which we consider to be relevant to our request.

The recommendation was in respect of introducing a nomination system to provide for survivors' pensions for non-marital partners:

> *20.4.9*
> *Taking these considerations into account, we recommend that the existing provisions of public service spouses' and children's schemes should be modified to allow payment of a survivor's pension to a financially dependent partner in circumstances where there is no legal spouse and where a valid nomination has been made...*

On 17 October 2006, in response to a Parliamentary Question put by Mr. Callely TD as to the progress made in implementing the Commission on Public Service Pension Report, the Minister for Finance, Mr Brian Cowen TD said:

> *As also provided for in the September 2004 Government decision, other Commission recommendations are being considered further, including, in particular:*
> *1. Changes to Spouses' and Children's Schemes: The proposed Commission changes include the extension of benefits to non-spousal partners. The feasibility of implementing the changes is currently being examined by a management/union Working Group, whose work is at an advanced stage.*

On page 64 of the Superannuation Handbook and Guidance Notes, Established Civil Service Scheme, Text last updated: December 2006, the following information note is given:

> *Information Note: Working Group on Spouses and Children's Schemes*
> *16.31 A joint management-union "Working Group on possible changes to Public Service Spouses' and Children's Pension Schemes" is currently (late 2006) examining the feasibility of implementing certain reforms to survivors' superannuation benefits in the public service which were recommended by the Commission on Public Service Pensions. These recommendations include the payment of survivors' pensions to financially dependent non-marital partners of public servants through a nomination system, along with the removal of the bar on paying pensions to widows/widowers who remarry or cohabit and an improvement in the position of orphaned children in cases where both parents were members of the same Spouses' and Children's Scheme. It will be a matter for Government to consider what changes, if any, should be made after the Working Group has submitted its report.*

On page 203 of the 2007 Green Paper on Pensions, it states:

> *13.25 As also provided for in the September 2004 Government decision, other Commission recommendations are currently being considered further, notably:*
> *1. Changes to Spouses' and Children's Pension Schemes (including benefits for non-spousal partners). A management/ union Working Group established to examine the feasibility of implementing the proposed changes completed its final report in July 2007. The report will be submitted to the Minister for Finance / Government in due course.*

We have found no record of the publication of the final report of the Working Group. Nonetheless, the extracts quoted above indicate a positive approach at the time to the idea of covering non-spousal partners under the Spouses' and Children's Pension Schemes. Had that happened ten years ago in 2007, staff in a same-sex relationship could have opted to nominate their partner at that time.

Conclusion:

The RCPSA is aware that the Department of Public Expenditure and Reform has to date strongly resisted any requests to providing a further option to staff. We are not seeking a full, general option. We are asking for an exceptional once-off option for only one very specific group.

We earnestly request that the Department give this request in-depth consideration and examine all the issues anew, in the spirit of fairness, equity and inclusiveness.

CONTENTS - TAX BUDGET SUBMISSION

BUDGET 2018 - TAXATION

APPLICATION OF UNIVERSAL SOCIAL CHARGE TO OCCUPATIONAL PENSIONS

Universal Social Charge (USC)
The Universal Social Charge is a tax on income, which runs beside the more conventional income tax system. It is recognised as a tax on income and indeed is agreed to be such in Irelands International Tax Treaties.

Exemption from Taxes on Income
The Irish State uses exemption from Income Taxes and other taxes to further social or and economic policies. This is worthwhile and not an area that the RCPSA has an issue around.

Equity in Taxation
The first cannon of taxation set out by Adam Smith is the Cannon of Equity. Allowing for the divergence in taxation required by social or economic policy, taxation should be levied as equitably as possible.

Application of Universal Social Charge to Pensioners
The application of the Universal Social Charge to Public Service Pensioners departs from this principle. In the case of a public service pension the charge applies to the entire pension. In the case of private sector pensions, which is usually a combination of an occupational pension and a contributory old age pension from the State, the Universal Social Charge applies only to the occupational element of that pension. In addition, the State pension is ignored for the purpose of determining the progressive rate of USC on the occupational pension.

It is also ignored for the purpose of determining the income for the basic exemption threshold.

Effect of Divergent Application of USC on Average Public Service Pension

The following chart sets out the position for a person on an average Public Service occupational pension and the comparative position for a private sector pensioner, on similar level of income, but deriving from a combined pension.

Occupational Pension Only				**Combined Pension**	
Occupational Pension	€20,000.00				€12,376.00
State Pension					€7,624.00
Total Income	€20,000.00				€20,000.00
Universal Social Charge Calculation					
2017					
	€12,012.00	0.50%	€60.06	Exempt Old Age Pension	€12,376.00
	€6,760.00	2.50%	€169.00	Basic USC Exemption	
	€1,228.00	5%	€61.40	€12,012.00	
				Basic Exemption	€7,624.00
USC Payable			€290.46		€0

Reform of USC

There are proposals under consideration. These include a proposal from the Taoiseach to incorporate USC and PRSI into a single system. PRSI is not leviable on pension income.

This opportunity should not be lost to ensure equity between pensioners on the same level of pension income, regardless of where the pension income is sourced.

AGE EXEMPTION - INCOME TAX

Restoration of Earlier Levels
As mentioned under the heading on USC, the Association has no issue with the use of exemptions from tax as an agent of social or economic good. In the case of income tax (as distinct from USC), there is a full tax exemption for a single person over the age of 65 at income of up to €18,000.00. In the case of a married couple this exemption is €36,000.00.

These exemptions recognise that the burdens of advancing years impose financial hardships in terms of health care and supports in the home. It is in the interests of society that these supports can be accessed and that older people can maintain good health and independence for as long as possible.

This exemption is one which was reduced from €20,000.00 and €40,000.00 respectively in 2011, in response to the economic crisis.

There is now an opportunity to start the restoration of this to the higher figure.

Value of Exemption to Older Persons.
In putting this proposal, the Association is conscious of certain incorrect information put into the public domain by the article in the Irish Times of 24th August last., under the by line of Stephen Collins and headed;
"Age discrimination in taxation is a ticking time bomb" A copy is attached.

This has to be responded to in this submission as the Irish Times is regarded as reliable source.
In common with serving colleagues, public service pensioners, have learned that misinformation, repeated sufficiently frequently, from sources considered reliable, influences decisions disproportionally.

The writer asserts that the value of income tax exemption is worth €4716.00 to a married couple over the age of 65 compared to a younger couple in the PAYE system This is not true. The value of the exemption to the older couple is €600.00 not €4,716.00. the comparative figures are set out below.

The publication of articles of this nature are divisive and achieve the exact result the writer says he wishes to avoid. While politicians and decision makers have no role in what is published, the Association urges that critical scrutiny be applied to sensationalised writing of this nature, however reliable the publication may normally be.

Comparative Figure – Married Couple on Income of €36,000.00

Couple over 65				**Couple under 65**	
Income		€36,000.00			€36,000.00
Exempt from Income Tax					
				Taxable	
				€36,0000 '@20%	€7,200.00
				less Tax Credits	
				Personal	€3,300.00
				Employee Credit x2	€3,300.00
Tax			€0		€600.00
Value of Exemption					
				€600.00	

Age Tax Credit

As in the case of the age exemption, this tax credit was reduced in 2011. The former rates were €650.00 for a married couple and €325.00 for a single person. This should be revisited with a view to restoration.

Credit for Refuse Collection

In common with other reliefs mentioned, this was reduced and then withdrawn in the economic crisis. Given the escalating cost of charges and the imminent introduction of pay by weight, this is a further credit which should be revisited.

Capital Gains Tax (CGT)

The proposal of the Tax Strategy Committee to withdraw the relief for CGT on the disposal of a principal private residence has met almost universal opposition.

The Association would add its opposition for all of the reasons stated by other bodies.

Position on Pension restoration at Jan 2018

The series of cuts to public service pay and pensions allied restoration and proposed restoration on a phased basis to both are confusing.

The following pages are an effort to clarify the existing position on pensions. This is at the date of writing which is October 2017. To do that effectively requires starting at the first relevant provision relating to cuts and working our way through each of the provisions. It deals only with pensioners who were recruited pre-1995. It deals with pensions based on salaries between €40,000.00 and €100,000.00 as there is a limit to the amount of work which can be done.

Pension-Related Deduction from the remuneration of public servants

The first deductions were to pay. These were in 2009 and were contained in the
*Financial Emergency Measures in the Public Interest Act 2009. This was the Pension Related Deduction (*this is frequently referred to as the PRD)
The most relevant point from the perspective of pensioners is that it is a deduction **from the pay of** Public Servants. It does not and never has applied to pensions. It can be completely disregarded in considering the question of pension cuts. While we have pensioners, who had the PRD applied to salary while serving, once these pensioners started on pension the PRD was not applied to that pension.

Pensioners by Category – Based on Date of Retirement.

First Group- Retired Pre-Jan 2010
This group retired before any pay cuts to serving staff. (Excluding the PRD, which was not relevant)
They had one or two pension cuts depending on the level of pension. These were in 2010 and 2013.
Financial Emergency Measures in The Public Interest Act 2010
Financial Emergency Measures in the Public Interest Act 2013

Second Group- Retired between 1st Jan 2010 and 29th Feb 2012 inclusive.
This group had one pay cut as they were serving at 1st Jan 2010 but this pay cut was not carried through to pensions.
Financial Emergency Measures In The Public Interest (No. 2) Act 2009

Third Group- Retired between 1st March 2012 and 30th June 2013 inclusive.
This group had one pay cut as they were serving at 1st Jan 2010. This pay cut was carried through to pensions. They also had a pension cut as a result of the operation of the applicable date of 1st July 2013 to those on pension.
Financial Emergency Measures in The Public Interest (No. 2) Act 2009
Financial Emergency Measures in The Public Interest Act 2013

Fourth Group Retired between 1st July 2013 to date
This group had two pay cuts in 2010 and 2013. This first pay cut was carried through to pensions. The second one is not based on the agreements known as the "Period of Grace". This provides that anyone retiring from 1st July 2013 to 2018 will not have pension reductions incorporating the 2013 salary cuts.
Financial Emergency Measures in The Public Interest (No. 2) Act 2009
Financial Emergency Measures in The Public Interest Act 2013

First Group

First Reduction

This group had two separate pension cuts. The first was at Jan 2011 and was on the basis set out below. It also included a similar cut to any pension which commenced by the end of Feb 2012.

Annualised amount of public service pension	Reduction
Up to €12,000	Exempt
Any amount over €12,000 but not over €24,000	6 per cent
Any amount over €24,000 but not over €60,000	9 per cent
Any amount over €60,000	12 per cent

Second Reduction

The second reduction was at July 2013 and applied only to pensions over €32,500.00 p.a.
It used the original chart but increased the percentage reduction.

Annualised amount of public service pension	Reduction
Up to €12,000	Exempt
Any amount over €12,000 but not over €24,000	8 per cent
Any amount over €24,000 but not over €60,000	12 per cent
Any amount over €60,000 but not over €100,000	17 per cent
Any amount over €100,000	28 per cent

There was a clause providing that where the Reduction was applied and brought the pension below €32,500.00 the pension stayed at €32,500.00

These figures are the total reductions including the first reduction not additional to the first reduction

Restoration

The restoration process to which Government has committed to this group is in three phases.

- 1 st January 2016 – return of 400 euro per annum to most PSPR- impacted pensioners
- 1 st January 2017 – return of 500 euro per annum to most PSPR- impacted pensioners
- 1 st January 2018 – return of 780 euro per annum to most PSPR- impacted pensioners

The effect of both the pension cuts and the restoration is shown on the following page. This is not a scale for any grade, simply the effect at various pension levels. There are some slight variations in the figures above, using the charts published by DPER. Assume forty years' service.

Second Group- Retired between 2010 and 1st March 2012

This group were serving public servants at the time of the first pay cuts for public servants. Based on normal calculation rules for pensions, they would retire on half the final salary. In fact, what was agreed for this group of then serving public servants was that pensions would be calculated on the basis of the pre-cut salary. The pension cut would then be applied. This is effectively the first pension cut for this group

This group then had 2013 pension cuts as at that point members were retired and it applied as it did for pre- 2010 retirees. It was the second pension cut for both. The outcome is exactly the same as for Group 1 above

First and Second Group- Retired before 1st March 2012

Salary at Jan 2009	€40,000.00	€50,000.00	€60,000.00	€64,000.00	€70,000.00	€80,000.00	€100,000.00
Up to €30K	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00
€30001 to €70000	€750.00	€1,500.00	€2,250.00	€2,550.00	€3,000.00	€3,000.00	€3,000.00
€70001 to €125,000						€1,000.00	€2,000.00
Post Pay Cut Salary	€37,750.00	€47,000.00	€56,250.00	€59,950.00	€65,500.00	€74,500.00	€93,500.00
Pensions	**€20,000.00**	**€25,000.00**	**€30,000.00**	**€32,000.00**	**€35,000.00**	**€40,000.00**	**€50,000.00**
2010 Cuts	€480.00	€719.94	€719.94	€719.94	€719.94	€719.94	€719.94
		€89.91	€540.00	€720.00	€990.00	€1,440.00	€2,340.00
Pension at Retirement	**€19,520.00**	**€24,190.15**	**€28,740.06**	**€30,560.06**	**€33,290.06**	**€37,840.06**	**€46,940.06**
2013 Cuts	€0.00	€0.00	€0.00	€0.00	€239.98	€239.98	€239.98
	€0.00	€0.00	€0.00	€0.00	€330.00	€480.00	€780.00
	€0.00	**€0.00**	**€0.00**	**€0.00**	**€569.98**	**€719.98**	**€1,019.98**
Pension Post 2013 Cuts	**€19,520.00**	**€24,190.15**	**€28,740.06**	**€30,560.06**	**€32,720.08**	**€37,120.08**	**€45,920.08**
Restoration							
Lansdowne Road							
Jan-16	€402.00	€402.00	€402.00	€402.00	€400.00	€400.00	€400.00
Jan-17	€78.00	€408.00	€498.00	€498.00	€500.00	€500.00	€500.00
Jan-18			€360.00	€540.00	€780.00	€780.00	€780.00
Post Jan 2018							
Repaid at Jan 2018	€480.00	€810.00	€1,260.00	€1,440.00	€1,680.00	€1,680.00	€1,680.00
Pension Jan 18	**€20,000.00**	**€25,000.00**	**€30,000.00**	**€32,000.00**	**€34,400.08**	**€38,800.08**	**€47,600.08**
Shortfall					€599.92	€1,199.92	€2,399.92
Percentage restored Jan 2018	100%	100%	100%	100%	98%	97%	95%

At Jan 2018 there is 100% restoration at a figure of €34.132.00

Group 3 Retired on or after 1st March 2012 and Before 1st July 2013

As with Group 2, these retirees had a pay cut but unlike Group 2 this pay cut was factored in to the pension, at the date of retirement.
They did not also get the 2010 pension reductions. However, they did get the 2013 pension cuts as they were retired at that date. Anyone on a pension of €32,500.00 did not have a cut nor could pensions be cut below €32,500.00. The rate of cuts for those on pensions over €32,500 was

2013 Cuts

Annualised amount of public service pension	Reduction
Up to €12,000	Exempt
Any amount over €12,000 but not over €24,000	2 per cent
Any amount over €24,000 but not over €60,000	3 per cent
Any amount over €60,000 but not over €100,000	5 per cent
Any amount over €100,000	8 per cent

Restoration

As these retirees were no longer serving they were deemed ineligible for any benefit of pay restoration (usually described as pay increases)
There was eligibility for restoration of actual pension cuts, that is the 2013 cuts.
The basis of restoration was different from the restoration for those who had retired pre-1st March 2012. This was dealt with by adjustment to the charts above as set out below

Jan-16	€0	€29,000	0%
	€29,001	€60,000	3%
Jan-17	€0	€39,000	0%
	€39,001	€60,000	2%
Jan-18	€0	€60,000	0%

This effectively reverses the 2013 pension cut for this group (Pensions up to €60K) but does not redress the position of the carry through of pay cut to pensions.

The present proposed agreement between Unions and Government is relevant to this group.
See Group 4 following for details.

Group 3 Retired on or after 1st March 2012 and Before 1st July 2013

Salary at Jan 2009	€40,000.00	€50,000.00	€60,000.00	€70,000.00	€80,000.00	€90,000.00	€100,000.00
Up to €30K	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00
€30001 to €70000	€750.00	€1,500.00	€2,250.00	€3,000.00	€3,750.00	€3,000.00	€3,000.00
€70001 to €125,000						€1,000.00	€2,000.00
Post Pay Cut Salary	€37,750.00	€47,000.00	€56,250.00	€65,500.00	€74,750.00	€84,500.00	€93,500.00
Pensions	**€18,875.00**	**€23,500.00**	**€28,125.00**	**€32,750.00**	**€37,375.00**	**€42,250.00**	**€46,750.00**
2013 Cuts	€0.00	€0.00	€0.00	€240.00	€240.00	€240.00	€240.00
	€0.00	€0.00	€0.00	€10.00	€401.25	€547.50	€682.50
TOTAL CUT	**€0.00**	**€0.00**	**€0.00**	**€250.00**	**€641.25**	**€787.50**	**€922.50**
Post 2013 Pension	€18,875.00	€23,500.00	€28,125.00	€32,500.00	€36,733.75	€41,462.50	€45,827.50
Restoration							
Jan-16	€0.00	€0.00	€0.00	€171.00	€399.00	€399.00	€399.00
Jan-17	€0.00	€0.00	€0.00	€79.00	€242.25	€301.00	€301.00
Jan-18			€0.00	€0.00		€87.50	€222.50
Post Jan 2018							
Repaid at Jan 2018	€0.00	€0.00	€0.00	€250.00	€641.25	€787.50	€922.50
Pension Jan 18	**€18,875.00**	**€23,500.00**	**€28,125.00**	**€32,500.00**	**€36,733.75**	**€41,462.50**	**€45,827.50**
Shortfall Pension In Payment	**0**	**0**	**0**	**0**	**0**	**0**	**0**
Percentage restored Jan 2018	100%	100%	100%	100%	100%	100%	100%

See DPER letter on following pages for proposed effect following any acceptance of present pay proposals.

Group 4 Retired on or after 1st July 2013

This group had two salary reductions. One in 2010 and one in 2013. Anyone earning below €65,500 did not experience a pay cut. Anyone earning above that amount could not have pay reduced below €65,500.00.
There was a period of grace provision. This period of grace provision ensured that anyone retiring up to 2018 would not have the 2013 pay cuts reckoned for pension purposes.
The net effect of this is that the pension position at 2018 is exactly the same for this group as for those retiring between 1st March 2012 and 1st July 2013.

As there were no pension cuts for this group – just a pension calculated on the basis of a reduced salary there is no pension restoration as such agreed.

Group 4 Retired on or after 1st July 2013

Post July 2013 Retirees							
Salary at Jan 2009	€40,000.00	€50,000.00	€60,000.00	€70,000.00	€80,000.00	€90,000.00	€100,000.00
Up to €30K	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00	€1,500.00
€30001 to €70000	€750.00	€1,500.00	€2,250.00	€3,000.00	€3,750.00	€3,000.00	€3,000.00
€70001 to €125,000						€1,000.00	€2,000.00
Post Pay Cut Salary	€37,750.00	€47,000.00	€56,250.00	€65,500.00	€74,750.00	€84,500.00	€93,500.00
Pensions	**€18,875.00**	**€23,500.00**	**€28,125.00**	**€32,750.00**	**€37,375.00**	**€42,250.00**	**€46,750.00**
Pension at Retirement	**€18,875.00**	**€23,500.00**	**€28,125.00**	**€32,750.00**	**€37,375.00**	**€42,250.00**	**€46,750.00**
Pension Jan 18	**€18,875.00**	**€23,500.00**	**€28,125.00**	**€32,750.00**	**€37,375.00**	**€42,250.00**	**€46,750.00**

See DPER letter on following pages for proposed effect following any acceptance of present pay proposals.

Lansdowne Road Agreement Extension Proposals

This is of some possible use to post 1st March 2012 retirees.

Clause 6.2. Public Service Pensions in Payment

6.2.1. Future policy on public service pensions in payment for the duration of this Agreement will be guided by:

- The need to adopt an equitable approach to the various public service pensioner cohorts who are now not only differentiated by amount of pension in payment (determined by grade and service) as heretofore but also by date of retirement (in particular pre- and post-end-February 2012).

- Accordingly, for those who retired or will retire post end-February 2012, to the extent that they retired on reduced salaries, they will receive pension increases in line with the pay increases due to their peers currently in employment under the terms of this Agreement. 15

- When alignment is achieved between pre- and post-end-February 2012 pensioners, as will happen progressively for salary pay ranges up to €70,000 by 2020 under this Agreement, pay increases will continue to benefit pensions in payment for the duration of this Agreement.

While the RCPSA is pleased that this anomaly is at last recognised, it is a bit surprised that decisions on pensions in payment should be made by those working that is Union membership.

Pay adjustments. This disregards proposals on PRD as this does not carry through to pension.

. 2018
- 1 January 2018 annualised salaries to increase by 1%;
- 1 October 2018 annualised salaries to increase by 1%.

2019
- 1 January 2019 annualised salaries up to €30,000 to increase by 1%;
- 1 September annualised salaries to increase by 1.75%.

2020
- 1 January 2020 annualised salaries up to €32,000 to increase by 0.5%;
- 1 October 2020 annualised salaries to increase by 2%.

Included with this Bulletin (next page) is a letter from DPER setting out their understanding of the position. There is also a Report of Alliance meeting from B Mc Donnell Vice President.

An Roinn Caiteachais Phoiblí agus Athchóirithe
Department of Public Expenditure and Reform

Mr Brian Burke

Chairperson

Alliance of Retired Public Servants

IMPACT Building

Nerney's Court

Dublin 1

18 August 2017

Dear Mr Burke

I am directed by the Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD, to refer to the recent meeting between representatives of the Alliance, the Minister and DPER officials on 12 July 2017 in relation to public service pensions.

In the course of that meeting, at your request for the benefit of your members, this Department undertook to elaborate on the significance and impacts of the existing Public Service Pension Reduction (PSPR) measures under the Financial Emergency Measures in the Public Interest (FEMPI) Acts and proposed measures, subject to ratification, under the Public Service Stability Agreement 2018-2020, as they would impact on public service pensioners.

Public Service Pension Reduction (PSPR)

The PSPR is being significantly ameliorated in three stages, under the Financial Emergency Measures in the Public Interest (FEMPI) Act 2015. This legislation sets out a programme of substantial partial restoration of PSPR up to 2018 and will mean that, from 2018, approx. 80% of public service pensions will no longer be subject to PSPR. More particularly, from 1 January 2018, public service pensions in payment up to at least €34,132, will no longer incur any liability for PSPR while those pensioners not fully removed from the reach of PSPR by dint of these changes will, in the majority of cases, benefit by €1,680 per year. The cost of this measure in 2018 will be some €30m and I can confirm that, notwithstanding the particular pressures on all Exchequer spending in the context of an extremely tight budgetary provision for 2018, this amount has been provided for in current estimates and will be made available for PSPR amelioration in 2018. Examples of the PSPR yearly gains to pensions in payment under the relevant measures are also set out on the table enclosed, for the main pre-March 2012 pensioner group.

Further amelioration of PSPR will be a matter for Government to consider in the context of the forthcoming legislation to amend the FEMPI Acts to give effect, if ratified, to the proposed Public Service Stability Agreement and also in relation to the resources available. However, it is the Government's stated position to unwind the measures imposed under the FEMPI Acts as soon as possible, with particular regard to the impact on public service pensions in payment and public service pensioners.

In regard to the priority accorded to the unwinding of PSPR, I would point out that as noted above, in January 2018 all public service pensions in payment up to at least €34,132, will no longer incur any liability for PSPR. The equivalent pay rate for such a pension based on a full service (40yr) standard accrual, "pre-existing" (pre-2013) pension scheme would be at least €68,264 (€34,132 x 2). This

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equivalent pay rate, under the PSSA proposals if ratified, will not be restored to its pre-FEMPI pay level until 2020. Moreover, those existing public servants in employment will be required to make a significant Additional Superannuation Contribution in respect of their pension entitlements under legislation to replace the Pension Related Deduction (PRD). The PRD applies to public servants under the FEMPI Acts and under the proposals it will be converted to an Additional Superannuation Contribution, subject to certain reductions in the existing application thresholds. As you are aware, neither PRD nor the proposed Additional Superannuation Contribution applied or will apply to pensions in payment.

In short, public service pensions in payment are being restored at a significantly faster pace and rate than their equivalent public service pay levels, while those public servants at equivalent pay levels will be required to pay a significant and permanent additional pension contribution.

Proposals under the PSSA 2018-2020 as they would affect Public Service Pensioners:

In the past, the occupational pensions of public service pensioners were generally adjusted in line with changes in the wages or salary of the pensioner's grade at retirement. This non-statutory linkage, sometimes referred to as "pay parity", lapsed in 2010, when the values of pensions in payment were left unchanged notwithstanding salary cuts at the beginning of that year which affected all public servants under the financial emergency legislation.

This lapsing of pay parity, along with the pension differential arising between pre and post-2012 retirees, have created the conditions under which, as we move beyond "FEMPI" legislation and the progressive removal of the Public Service Pension Reduction (PSPR) towards more normal pay and pension setting conditions in the public service, the issue of how to adjust the post-award value of public service pensions, through appropriate pay or other linkages has received particular consideration. This issue was also highlighted by the Public Services Committee of ICTU in the negotiations around the proposed introduction of the Additional Superannuation Contribution for their members.

In this context, Section 6.2 of the proposed Public Service Stability Agreement 2018-2020, indicates that, over the duration of that agreement if ratified, policy on public service pensions in payment will be guided by the following three elements:

First, the need to adopt an equitable approach to the various public service pensioner cohorts differentiated by date of retirement (in particular pre and post end-February 2012) is affirmed.

Second, for those who retired or will retire post end-February 2012, to the extent that they retired on reduced salaries for pension award purposes, they will receive pension increases in line with pay increases received by their peers currently in employment in accordance with the terms of the collective agreement.

Third, when alignment is achieved between pre and post end-February 2012 pensioners, as will happen progressively for salary ranges up to €70,000 in 2020 under the proposed collective agreement, pay increases will continue to benefit pensions in payment for the duration of the agreement.

With regard to your expressed particular concern about post-February 2012 retirees, I would draw your attention to the second element of the policy position set out immediately above. This means that, over the period of the agreement, if ratified, pensions in payment will increase in line with pay increases where necessary to ensure that they are equal to the pensions being awarded to same-grade retiring staff.

The Alliance also expressed concern about the uncertainty of future pension increases and the possibility of these increases being linked to the Consumer Price Index (CPI). In that regard, section 6.3 of the PSSA 2018-2020 also commits the Government, for the agreement's duration, to not triggering CPI linkage of "pre-existing" public service pensions under section 40 of the Public Service Pensions (Single Scheme and Other Provisions) Act 2012.

In order to show more fully the beneficial impact this proposed policy would have on pensions in payment, I enclose a table of examples setting out the carry-through of the relevant increases to qualifying public service pensions in payment. You will appreciate, as indicated in the meeting, that the implementation of these proposals as they would apply to public service pensioners will form an extra cost in the coming years, and the necessary budgetary provision in 2018 (subject to ratification of the PSSA) is currently the subject of detailed consideration.

I trust the above information is of assistance.

Yours sincerely

Peter Brazel

Principal Officer

Department of Public Expenditure and Reform

RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Pre-March 2012 Retirees - PSPR Impact from 2011 onward

Pension (pre-PSPR)	Public Service Pension Reduction (PSPR) (€) Jan 2011	Jan 2012	July 2013	Jan 2016	Jan 2017	Jan 2018
12000	0	0	0	0	0	0
18000	360	360	360	0	0	0
25000	810	810	810	408	0	0
30000	1260	1260	1260	858	360	0
34000	1620	1620	1620	1218	720	0
34132	1632	1632	1632	1230	732	0
34500	1665	1665	2000	1598	1100	368
35000	1710	1710	2280	1880	1380	600
37000	1890	1890	2520	2120	1620	840
40000	2160	2160	2880	2480	1980	1200
45000	2610	2610	3480	3080	2580	1800
50000	3060	3060	4080	3680	3180	2400
55000	3510	3510	4680	4280	3780	3000
60000	3960	3960	5280	4880	4380	3600
65000	4560	4560	6130	5730	5230	4450
70000	5160	5160	6980	6580	6080	5300
75000	5760	5760	7830	7430	6930	6150
80000	6360	6360	8680	8280	7780	7000
85000	6960	6960	9530	9130	8630	7850
90000	7560	7560	10380	9980	9480	8700
95000	8160	8160	11230	10830	10330	9550
100000	8760	8760	12080	11680	11180	10400
110000	9960	10760	14880	14480	13980	13200
120000	11160	12760	17680	17280	16780	16000
130000	12360	14760	20480	20080	19580	18800
140000	13560	16760	23280	22880	22380	21600
150000	14760	18760	26080	25680	25180	24400
160000	15960	20760	28880	28480	27980	27200
170000	17160	22760	31680	31280	30780	30000
180000	18360	24760	34480	34080	33580	32800
190000	19560	26760	37280	36880	36380	35600
200000	20760	28760	40080	39680	39180	38400

Pension (pre-PSPR)	Pensions net of PSPR (€) Jan 2011	Jan 2012	July 2013	Jan 2016	Jan 2017	Jan 2018	Year-on-Year Gain - FEMPI 2015 Jan 2016	Jan 2017	Jan 2018	Total Gain (Post-FEMPI 2015)
12000	12000	12000	12000	12000	12000	12000	0	0	0	0
18000	17640	17640	17640	18000	18000	18000	360	0	0	360
25000	24190	24190	24190	24592	25000	25000	402	408	0	810
30000	28740	28740	28740	29142	29640	30000	402	498	360	1260
34000	32380	32380	32380	32782	33280	34000	402	498	720	1620
34132	32500	32500	32500	32902	33400	34132	402	498	732	1632
34500	32835	32835	32500	32902	33400	34132	402	498	732	1632
35000	33290	33290	32720	33120	33620	34400	400	500	780	1680
37000	35110	35110	34480	34880	35380	36160	400	500	780	1680
40000	37840	37840	37120	37520	38020	38800	400	500	780	1680
45000	42390	42390	41520	41920	42420	43200	400	500	780	1680
50000	46940	46940	45920	46320	46820	47600	400	500	780	1680
55000	51490	51490	50320	50720	51220	52000	400	500	780	1680
60000	56040	56040	54720	55120	55620	56400	400	500	780	1680
65000	60440	60440	58870	59270	59770	60550	400	500	780	1680
70000	64840	64840	63020	63420	63920	64700	400	500	780	1680
75000	69240	69240	67170	67570	68070	68850	400	500	780	1680
80000	73640	73640	71320	71720	72220	73000	400	500	780	1680
85000	78040	78040	75470	75870	76370	77150	400	500	780	1680
90000	82440	82440	79620	80020	80520	81300	400	500	780	1680
95000	86840	86840	83770	84170	84670	85450	400	500	780	1680
100000	91240	91240	87920	88320	88820	89600	400	500	780	1680
110000	100040	99240	95120	95520	96020	96800	400	500	780	1680
120000	108840	107240	102320	102720	103220	104000	400	500	780	1680
130000	117640	115240	109520	109920	110420	111200	400	500	780	1680
140000	126440	123240	116720	117120	117620	118400	400	500	780	1680
150000	135240	131240	123920	124320	124820	125600	400	500	780	1680
160000	144040	139240	131120	131520	132020	132800	400	500	780	1680
170000	152840	147240	138320	138720	139220	140000	400	500	780	1680
180000	161640	155240	145520	145920	146420	147200	400	500	780	1680
190000	170440	163240	152720	153120	153620	154400	400	500	780	1680
200000	179240	171240	159920	160320	160820	161600	400	500	780	1680

Impact of Pay Increases on Qualifying Public Service Pensions in Payment under the Proposed PSSA 2018-2020

Current Salary Level	Pension*	01-Jan-16 2.5% / 1%	01-Sep-17 €1,000	01-Jan-18 1%	01-Oct-18 1%	01-Jan-19 1% up to €30,000	01-Sep-19 1.75%	01-Jan-20 0.5% up to €32,000	01-Oct-20 2%	Total Pension Gain (End-2020)
€20,000	€10,000	€10,250	€10,750	€10,858	€10,966	€11,076	€11,270	€11,326	€11,552	€1,552
€25,000	€12,500	€12,625	€13,125	€13,256	€13,389	€13,523	€13,759	€13,828	€14,105	€1,605
€30,000	€15,000	€15,150	€15,650	€15,807	€15,965	€15,965	€16,244	€16,244	€16,569	€1,569
€35,000	€17,500	€17,500	€18,000	€18,180	€18,362	€18,362	€18,683	€18,683	€19,057	€1,557
€40,000	€20,000	€20,000	€20,500	€20,705	€20,912	€20,912	€21,278	€21,278	€21,704	€1,704
€45,000	€22,500	€22,500	€23,000	€23,230	€23,462	€23,462	€23,873	€23,873	€24,350	€1,850
€50,000	€25,000	€25,000	€25,500	€25,755	€26,013	€26,013	€26,468	€26,468	€26,997	€1,997
€55,000	€27,500	€27,500	€28,000	€28,280	€28,563	€28,563	€29,063	€29,063	€29,644	€2,144
€60,000	€30,000	€30,000	€30,500	€30,805	€31,113	€31,113	€31,658	€31,658	€32,291	€2,291
€65,000	€32,500	€32,500	€33,000	€33,330	€33,663	€33,663	€34,252	€34,252	€34,937	€2,437
** €70,000	€35,000	€35,000	€35,000	€35,350	€35,704	€35,704	€36,328	€36,328	€37,055	€2,055

Note:

* The values in this column assume retirement pensions paid on a non-integrated ("pre-1995") basis after 40 years' service, and are on a pre-PSPR basis.
For ease of presentation the displayed salary levels (adjacent column) associated with each pension value are given as simply twice the particular pension value.

** For illustrative purposes, these examples assume pass-through of each pay increase to the associated pension at the relevant salary level.
This pass-through will benefit the pensions of all post-February 2012 retirees.
The pensions of pre-March 2012 retirees will only get increases during the term of the PSSA 2018-2020 where, at the time of each PSSA pay increase, the current equivalent salary (paid to serving staff) is above, or moves above, the salary on which the pension is based.

For the pensions of pre-March 2012 retirees which are based on salaries at or above €70,000, no increases will apply under the proposed agreement. Such pensions are already higher, and will remain higher even after the implementation of the PSSA pay increases, than equivalent new award pensions.

For that reason, the table above should not be used as a reference for pre-March 2012 pensions.

PSSA 2018-2020: Proposed Salary Increases

2018

1 January 2018 annualised salaries to increase by 1%
1 October 2018 annualised salaries to increase by 1%

2019

1 January 2019 annualised salaries up to €30,000 to increase by 1%
1 September 2019 annualised salaries to increase by 1.75%

2020

1 January 2020 annualised salaries up to €32,000 to increase by 0.5%
1 October 2020 annualised salaries to increase by 2%

Report on ALLIANCE Meeting Held at IMPACT HQ, Nerney Court, Dublin 1, on 31st August 2017.

I attended the above on behalf of RCPSA. It was a "full house" and was constructive in tone.

The Chairman (Brian Burke) explained that the meeting had to be held in Holiday time due to the imminence of the introduction of new FEMPI legislation on resumption of Dail Eireann.

The Chairman said that the meeting with the Minister for DPER in July "did not go well". The Minister seemed to be of the view that we should be grateful for our pensions! Other views expressed of said Minister could not be published! The DPER representative had indicated that those whose pensions would not be fully restored in 2018 (referred to as The Rump) will be dealt with in the new FEMPI legislation. In particular, post 2020 pension restoration needs to be defined as well as that already promised for 2018. A cautionary note here is that the Left Political Parties will , for POLITICAL purposes, oppose pension restoration for "fat cats"- as will sections of the media.

The recent letter from DPER , which only issued 16th of August, had raised as many questions due to its vagueness on many issues ,such as -Parity, post 2012 retirees' pensions, full pension restoration for these AND for those whose pensions were in excess of Euro 35K.

A vigorous discussion followed from the floor and I reflected the various comments that I received from our Pensions Sub Committee and the President, many of which were also made by other members of the Alliance. These, in summary, were:

-No real progress will happen until the national Pay Agreement is agreed by the ICTU.

-While parity, commensurate with pay increases under this Agreement is accepted until 2020, there is no guarantee beyond that date. I raised the issue that without lack of verifiable actuarily based data, it would be difficult to address PARITY VS CPI issues for future pension increases.

-Officially DPER is reluctant to commit to Parity or CPI resolution in advance of future Pay Negotiations.

- Some believe that the increased pension contributions would support Parity, which is believed to be the ICTU aspiration.

-Despite indicating support for pension restoration, Fianna Fail had not supported this in Dail Eireann.

-Clarification is urgently needed on the restoration of post 2012 retirees and in particular the need for written forecasts similar to tables attached to the recent DPER letter.

- If FEMPI is abolished in September, what will be the Constitutional basis for pension reductions?

- I expressed dissatisfaction that representation rights were refused. This did NOT have to be negotiating rights but independent arbitration should be pursued.

ACTION LIST AGREED BY THE MEETING>

- **A meeting will again be sought with Fianna Fail, to ensure support of that Party for RCPSA**
- **A media release to be urgently issued with a tone of expectation before FEMPI legislation is introduced.**
- **DPER (August) letter will be published by members AND on the ALLIANCE website.**

- **Seek a meeting with DPER when sight of FEMPI legislation is obtained, in order to clarify the many issues of restoration/parity/extra numerical tables in writing/future basis for pension increases (inter alia).**
- **Meet with the Public Services Committee of ICTU, AND relevant General Secretaries.**
- **In order to discuss the above issues**
- **Keep representation and continuance of parity policies as a medium term objective. (In reality the Trade Unions support on these will be crucial , once pay restoration is achieved).**
- **The next Alliance meeting will probably be in October when FEMPI legislation has been digested and a meeting with DPER Minister and Officials has been sought or held.**

Sic Transit Gloria Mundi!

Brian Mc Donnell

An Garda Síochána

Crime Prevention Information Sheet

Personal Safety

Bogus Traders/Callers

Bogus Traders / Callers
Many people routinely employ door-to-door traders and repair people / contractors. Some of these people carry out very little work and charge exorbitant amounts of money for their services. In some cases this could be criminal behaviour and there are common ways that these crimes are perpetrated.

There are recognised and defined criminal offences for this type of behaviour and they range from criminal damage, deception, to demanding money with menaces. All are dealt with under existing criminal legislation and offenders, when caught, can be successfully prosecuted before the criminal courts. There are broadly four ways that this form of crime can be committed:

1. Poor Work/Excessive Charges – or indeed no work performed at all.
The culprits, in this instance, usually call to the home of a victim identified by them beforehand. This is often the home of an older or frail person living alone. This information is usually gleaned by surveillance or 'discreet' / 'innocent' enquiries made by the culprits locally. They may also target the person because they have been **'successful'** there previously. They will often call on the pretext of being professional roofers, guttering experts, painters or other trades people etc. and 'convince' the victim that repairs need to be carried out.

They will offer their services on the understanding that they are competent and in-expensive. They will then usually go to the roof or attic of the house identified and start hammering, drilling, painting etc. to give the appearance of working. On completing the 'work', invariably in a short period, they then demand payment by cash, often using threatening and intimidating tactics. They may even drive the victim to the bank to collect money.

2. Bogus V.A.T. Charges
Different members of the same gang may return at a future date to a victim's house posing as V.A.T. or Revenue Officials. They will demand money for 'work' already performed by them and seek further payments.

3. Deposit Scams
When the criminals are satisfied that they have hoodwinked the intended victim into engaging them for work; they will demand a deposit to purchase the materials to carry out the necessary repairs. Having secured the deposit they flee, never to return.

4. Opportunity Thefts
The thieves will target a particular area and offer a real or genuine service to the victim. Once having gained entry to the home they may decide to see what is of value to purchase or buy well below the market value. This could be furniture, paintings or other valuables. They then coerce their victim to sign receipts for the sale of the article secured by them. They can use subtle and intimidating tactics into forcing the victim to 'sell' to them what they want.

What can people do to prevent the aforementioned criminal behaviour?
If a person calls to your door offering you professional trade services observe the following:

- Tell the caller that you never employ trades people 'cold calling' to your door. Ask for a sales brochure or other documentation that you can

FOR FURTHER INFORMATION ON THIS OR OTHER CRIME PREVENTION ISSUES, PLEASE CONTACT
your local GARDA CRIME PREVENTION OFFICER
or
visit the Garda website at www.garda.ie

Issued by the Garda National Crime Prevention Unit, Garda H.Q., Harcourt Square, Dublin 2. November 2015

subsequently investigate and verify as credible. This should have a contact telephone number, known address and a V.A.T. registered number.

- Be particularly careful where sales documentation only displays mobile contact numbers or incomplete addresses. Telephone directory enquiries can assist in establishing the credibility and bona fides of the company or individual concerned.

- If you are satisfied that the company or individual is credible and you still think their employment is necessary, ask for an itemised written quotation for the services being offered and the names of persons and locations where they have previously worked successfully.

- Never solely rely on the accuracy of the information being proffered. Verify the information yourself.

- Always seek comparable estimates for any services offered from other established reputable companies.

- Never engage a person who insists on cash payment for services offered. Even when employing a reputable company always use a method of payment that is traceable.

- Never leave strangers, even bona fide workers, unsupervised in your home.

If you think you have become a victim to this type of crime what should you do?

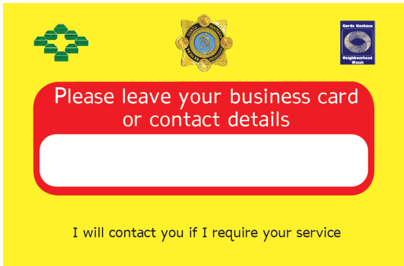
Never be embarrassed or ashamed to contact the Gardaí. **Do so immediately.**

Write down all you can remember about what happened to include descriptions of the persons, their clothing, any peculiarities or distinguishing features and any vehicles used by them. Keep safely any documents they may have given you.

For those people who may have elderly or vulnerable neighbours or friends, be a good neighbour and advise them of these possible scams. If you suspect that bogus callers or trades people are in your area and appear suspicious or are working in a vulnerable neighbour's home – never hesitate in contacting the Gardaí immediately.

Genuine trades people will not be offended by any enquiries the Gardaí may make and, indeed, usually welcome them.

Ask your local Garda station about 'bogus caller cards'. For people who feel particularly vulnerable these cards advise that the front door should not be open to cold callers. Apply the chain or door limiter and hand the caller the card, see below. Do not enter into a conversation with the caller. As stated above genuine callers will leave their details on the card.



Remember, if it sounds too good to be true, it usually is!

Alarm and CCTV installers require a licence from the Private Security Authority to carry out work on your home. A list of licensed operators can be found on www.psa.gov.ie .

The advice contained in this information sheet is not intended to be exhaustive or absolute.

Nothing contained in this publication should be interpreted as mandatory, obligatory or designed to conflict with any statutory regulations.

Useful Contacts and Links

The Garda National Crime Prevention Unit,
Garda H.Q., Harcourt Square, Dublin 2.
Tel: (01) 6663362, Fax: (01) 6663314
Email: NCPU@garda.ie

An Garda Síochána
www.garda.ie

The Private Security Authority,
Davis Street,
Tipperary Town
Co. Tipperary
info@psa.gov.ie

RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit   Established 1945

Membership Application Form

I wish to apply for membership of the Retired Civil & Public Servants' Association

Official Name/Ainm: (Block caps) [ ]

Former Department/State Body: [ ]

Home Address/Seoladh: (Block caps) [ ]

[ ]

Email Address: [ ]

Mobile: [ ] Landline: [ ]

If you do not wish to be contacted by the Association, or receive publications, please tick this box. ☐

<u>Payment Methods:</u>

☐ **Deduction from pension - An Post & Payroll Shared Services Centre (PSSC)** ☐ **Please go to panel 1**

☐ **Direct Payment - Coillte/Eircom or members wishing to pay direct** ☐ **Please go to panel 2**

Panel 1

To: An Post Pensions Section ☐ **Payroll Shared Services Centre (PSSC)** ☐ **Tick appropriate box**

I authorise the deduction from my pension the sum of 77c a fortnight (€20 annual) until further notice in respect of my subscription to the Retired Civil & Public Servants' Association.

Pension number: [ ] **Group number:** [ ]

or

PPS number: [ ]

Signed/Síniú.. Date/Data...............

Please send completed form to the address below.

Panel 2

Coillte ☐ **Eircom** ☐ **Other** ☐

<u>Payment by Cheque/Postal Order – Mail completed form and subscription of €20 to address below.</u>

(A) To Hon. Treasurer: I enclose a completed Membership Application Form and my payment of €20.

Signature/Síniú.. Date/Data...............

(B) Bank Transfer:

<u>Bank Account Name - Retired Civil and Public Servants Association, Current Account</u>
Bank of Ireland, Dundrum, Dublin 14, Branch Code 90-10.95, Account no. 42444283,
Bank Identifier Code – BOFIIE2 D, IBAN – IE48 BOFI 9010 9542 4442 83

Payment of €20 will be transferred from my bank account during month of

Signature/Síniú.. Date/Data...............

Please send completed form to the address below.

Address: The Hon. Treasurer RCPSA. Flemings Hall, 12 Flemings Place, Dublin 2. Eircode D04 A028

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