RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit — Established 1945

NEWSLETTER JANUARY 2018

www.rcpsa.ie

President: Mary Farrell

Secretary: Ann Walsh
Email: annwalshwtd56@gmail.com
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FROM THE CHAIR

On behalf of Council I want to wish all members a Very Happy New Year and hope that Christmas was all that you hoped for you and your families.

At the time of the last Bulletin we were all feeling pessimistic in the light of the very negative correspondence on pensions received from DPER.

The situation improved after that date and there is a full outline of the Press Release from DPER and an analysis of the up to date position farther on in the Bulletin

While this is very welcome, the issue of pension reductions is still not solved. In addition, we still have no method of determining future public service pensions other than on a “grace and favour” approach from the serving relevant Minister.

The fact that a Government succeeded in saving expenditure by cutting public service pensions on not one but two occasions makes this an attractive option for future savings. We cannot leave ourselves at the mercy of fortune and we have to co-operate with other pensioner organisations to ensure that a fair and transparent method of determining our pensions is made available.

This is an outstanding piece of work set out by the Consultative Forum 2016.

At the Forum 2017, reported on elsewhere in the Bulletin, members were adamant that we must stay focussed on building an effective organisation to advance this issue to protect ourselves and future pensioners. The proposals from Council are directed towards increasing the membership base At present we have about 45% membership so there are a lot of potential members out there.

It was also agreed that we should increase our Branch network and there are details of proposals further on in the Bulletin

Every member can help. There is an application form on the back cover. If you know one of the 55% not in membership, please encourage them to join.

Mary Farrell
President

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NOTICE OF ANNUAL GENERAL MEETING 2018

The Annual General Meeting of RCPSA will be held on

On Thursday 24th May 2018

at 2.00 pm in the Ashling Hotel, Parkgate St., Dublin 8

Branches/members are invited to submit Rule changes and motions to form part of the agenda and make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, membership of the Council (15 positions) membership of the Standing Orders Committee (3 Positions) and Trustees (4 positions)

IMPORTANT DATES:

Final date for receipt Rule change: 1st March 2018.

Final date for receipt of Motions is: 1St April. In order to facilitate the circulation of motions proposed amendments to members in advance of AGM **Council seeks the co-operation of members and Branches and asks that motions be submitted by 1st March**..

Branches, Council and individual members may put down proposed rule changes, motions and nominations for the consideration of AGM.
A seconder is required for individual proposals.
A member of Council may not also serve on the Standing Orders Committee .
A member of Council may not serve as a Trustee of the Association.
The forgoing incorporates decisions taken at AGM 2018. Changes in arrangements .

Submissions regarding Rule Changes, Motions, and Nominations to:

Ann Walsh (Hon Secretary)
Chivuna
38 Meadowbrook,
Glanmire
Cork (T45 NP86) (preferably) by 1st March 2018

Amendments to Motions

A proposal to amend a Motion must be received by the 14th April 2017 to be admitted to the final Agenda.

RCPSA
RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

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*If you have already completed a membership Form or there is any change in you circumstances please contact the Secretary at:

Email: annwalshwtd56@gmail.com

Phone 0879474517

SCHEDULE OF FORTHCOMING RCPSA BRANCH OF Annual Meeting's

Branch	Date	Time	Venue
CORK	Thurs 8th Feb 2018	2.00 pm	Bru Columbanus, Wilton

A Presentation on Cyber Security has been arranged at 11.00 am. Hope to see you there.

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DONEGAL	Wed 28th Feb		Old Orchard Inn Letterkenny
DUBLIN	Tues 13th Feb	2.30pm	Wynn's Hotel Dublin 1
LIMERICK	TO BE ARRANGED		
MAYO	Thurs 15th Feb		
MIDLANDS	Wed 21st Feb 2018		Shamrock Lodge Hotel Athlone
NORTH EAST	Wed 21st Feb 2018	11.00 am	Crown Plaza Hotel Dundalk
SLIGO	Tues 20th Feb 2018		
WATERFORD	TO BE ARRANGED		
WEXFORD	Mon 29th Jan 2018	2.30 pm	Golf Club Enniscorthy

RCPSA AGM	24th May 2018	Ashling Hotel Parkgate St.,

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Galway Branch Annual Meetings took place 9th Nov 2017.

Pat McDonagh stepped down as Chairman having served at Branch and on Council. Many thanks Pat for all you work over the years.

Incoming Officers are: Chairman Pat Organ, Secretary: Margaret Kilcommons.

Mile Buiochas from Council for accepting these roles.

CONSULTATIVE FORUM UPDATE

Consultative Council meeting was held 15th Nov in the Ashling Hotel Parkgate St.,

Attendance 25 members. Apologies were received from a number of Council members/Branch Officers.

The meeting commenced with a presentation by the President.
Brian Fitzpatrick updated all present on a recent meeting of the Alliance.
Standing Orders Committee gave a Presentation on proposals to Streamline AGM.
Secretary's report updated members on developments since AGM and issue of Newsletter.

The following issues are to be considered by Council:

- Consensus of forum was that the issuing of hard copies of Newsletters is beneficial and keeps the Association in touch with all its members.
- Word of Mouth is very important.
- Exercise of caution in moving to electronic communication with members.
- Strengthening of Branch Structure is crucial to recruitment.
- Ask PMG to issue card on behalf of RCPSA.
- Council to set up a dedicated resource to deal with recruitment.
- Consider on how best to develop a strong Branch network.
- Partaking at pre-retirement courses to be re-visited. Secretary to follow this up.
- Request to issue to unions and other appropriate persons regarding "having a desk" at AGM's/venues etc.
- Continue with follow up action on AGM notions 2017, recognition, website, restructuring, recruitment, determining the formula for future pensions entitlements and membership
- Securing an independent third-party mechanism for dealing with public sector pensions.
- Seeking clarity on Public Service Stability Agreement 2018-2020.
- Timetable and format of AGM 2018

There were contributions by all present. This was followed by a Q&A session that was very positive.

The President, Mary Farrell formally thanked the former Honorary Secretary, Brian Fitzpatrick for his years of dedication to the RCPSA. His retirement was marked by a presentation on behalf of the membership.

Proposed New Branches 2018

To serve our members better, we propose to set up new Branches for the Counties listed below. You are invited to attend the meeting arranged for your County, as outlined below.

Name of proposed Branch	Date/Time of meeting	Venue
Co. Kerry		
Co Waterford		
Co. Kildare	6th March @ 2pm.	Town House Hotel Naas
Co. Wicklow		
Laois/Offaly		Parish Centre. Portlaoise
Carlow/Kilkenny		

Full details will be set out in forthcoming RCPSA Newsletters

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Presentation on Private Health Insurance:

An open meeting was held in the afternoon. Dermot Goode (Total HealthCare) gave a comprehensive presentation on Private Health Insurance. Copies of the slides are not available as their contents out of date at the date of going to print. Private consultations are available on application. Fees are:

€ 125 phone-based

€195 interview

Applications consultations can be made online at:
https://www./totalhealthcover.ie

Individuals may also view and compare benefits and prices of all private health insurance plans available on the Irish health insurance market @
https://www.hia.ie

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

An Roinn Airgeadais
Department of Finance

Tuesday, 7th of November 2017

Minister Donohoe publishes the Public Service Pay and Pensions Bill 2017

Minister for Finance and Public Expenditure and Reform, Paschal Donohoe, T.D. today (Tuesday) secured Government approval for the publication of the Public Service Pay and Pensions Bill 2017. This Bill gives effect to the provisions of the Public Service Stability Agreement 2018-2020, which was approved by Government in June and was ratified by the Public Services Committee of the Irish Congress of Trade Unions (ICTU) in September. The Bill also provides for a nine-month delay in respect of those groups who do not subscribe to the Public Service Stability Agreement 2018-2020.

The Minister said: 'The publication of this Bill represents the statutory roadmap for the full and complete unwinding of FEMPI as it affects the remuneration of public servants, the pensions in payment of retired public servants and contractor fees in respect of services provided to the State by Health professionals and others. The measures provided for under the legislation are appropriate, sustainable and fair, and reflect the legal obligation of the Government to address the Financial Emergency Measures provisions now that the finances of the State are recovering. These measures are fair to the taxpayer and also fair to the public servants, pensioners and contractors who, through reductions in income since 2009, have made a significant contribution to the recovery of the State's finances'.

'The conversion of the existing FEMPI Pension Related Deduction (PRD) into a permanent Additional Superannuation Contribution (ASC) for public servants is a significant pension reform measure which will provide, when fully implemented in 2020, for an additional contribution of some €550m by public servants towards their pension costs. This contribution will be in addition to existing contributions of over €700m per annum. Crucially, this measure will place public service pensions on a more sustainable long-term footing. Even with the restoration of wages under this Bill, incomes at middle and higher levels will not be returning to 'peak' levels due to the impact of the Additional Superannuation Contribution'.

"In respect of members of Government, in addition to the decision to forego any pay restoration whatsoever during the period of this Government, the decision has been taken today to legislate to ensure that the Taoiseach, Tánaiste, Ministers, Ministers of State and the Attorney General, do not benefit from the further unwinding of pay cuts provided under the Bill for other public servants in 2021-2022."

The legislation provides for:

- Sustainable wage growth over the 3-year period 2018 to 2020 ranging from 6.2% to 7.4%, with these benefits once again weighted towards those on lower pay. These increases to pay will bring 90% of public servants out of FEMPI by end-2020; while the level of increases reflects those that have been happening in the wider economy.

- Further measures to eliminate the remaining impact of the FEMPI measures on public servants by July 2022.
- The introduction of a permanent Additional Superannuation Contribution (ASC) for public servants as a further contribution towards pension costs from 1 January 2019.
- A further significant lessening of the impact of the Public Service Pension Reduction on public service pensions out to 2020 with a provision to provide for the elimination of the remaining impact of the measure by Order to be made by end 2020.
- A process to remove contractor fees from the FEMPI legislation and to place those payments on an alternative statutory basis. In this regard, my colleague the Minister for Health, Simon Harris T.D., intends to initiate, in consultation with my Department, a process of engagement with relevant representative bodies on service delivery and contractual reform and associated fees in 2018.

ENDS

Notes to the Editor:

The Public Service Stability Agreement 2018-2020
The Public Service Stability Agreement runs from 2018-2020 and has a cost over that period of €887 million – (this is approximately equivalent to the cost of the current LRA at €844 million).
The benefits to different income groups range from 7.4 per cent for the lower paid to 6.2 per cent for the higher paid, over three years. Once again these proposals are progressive.

They include restoration of pay cuts and the conversion of the existing FEMPI Pension Related Deduction (PRD) into a permanent Additional Superannuation Contribution (ASC) while providing modest increases in the exemption threshold providing some relief.

At the end of this Agreement pay cuts will be restored to all public servants earning up to €70,000, which is equal to almost 90 per cent of public servants.

The ASC measures will ensure that over 70 per cent of public servants will be making a further permanent contribution to their pensions.

Pay Measures
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%.

The Bill also provides for the phased unwinding of pay cuts for those public servants whose basic salary is not fully restored by a date no later than 1 July 2022.

Additional Superannuation Contribution (ASC)

Public Servants who are Members of pre-2013 Pension Schemes with Standard Accrual Terms

1 January 2019

Band	**Rate**
Up to €32,000	Exempt
€32,000 to €60,000	10%
€60,000 plus	10.5%

1 January 2020

Band	**Rate**
Up to €34,500	Exempt
€34,500 to €60,000	10%
€60,000 plus	10.5%

All Public Servants who are Members of the Single Public Service Pension Scheme

1 January 2019

Band	**Rate**
Up to €32,000	Exempt
€32,000 to €60,000	6.66%
€60,000 plus	7%

1 January 2020

Band	**Rate**
Up to €34,500	Exempt
€34,500 to €60,000	3.33%
€60,000 plus	3.5%

Public Servants who are Members of pre-2013 Pension Schemes with Fast Accrual Terms (Unchanged)

Band	**Rate**
Up to €28,750	Exempt
€28,750 to €60,000	10%
€60,000 plus	10.5%

In the case of all of the above ASC rates and for any affected public servants, the band-specific percentages apply to the slices of pensionable pay in each band.

Public Service Pensions/ Public Service Pension Reduction (PSPR)

- For existing public service pensioners, the Public Service Pension Reduction will be incrementally moderated over the period 2018-2020 with a provision for the remaining amounts to be eliminated by way of an Order to be made by end 2020.
- Public service pension increase policy in the period out to 2020 will be consistent with the position set out in the Public Service Stability Agreement 2018-2020. The policy will provide for

direct increases in line with pay increases out to 2020 for newly awarded retirement pensions from March 2012. For pre-March 2012 awarded pensions, increases will arise only where, at the time of each pay increase, newly awarded pensions for those same-grade same-service profiles reach or exceed those awarded (based on then existing higher pensionable remuneration) before March 2012.

The Bill provides for the lessening of the PSPR for both pre- and post-March 2012 retirees.
Pensioners who retired on or before 29 February 2012 had their pension calculated by reference to their 'pre-cut' salary. Pensioners who retired after that date had their pension calculated on their (lower) salary at January 2010. Because of the difference in salary, different rates of PSPR were applied to these cohorts.

For pre-2012 retirees in 2019, the following PSPR applies:

Annualised amount of public service pension	Reduction
Up to €39,000	Exempt
Any amount over €39,000 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

For pre-2012 retirees in 2020, the following PSPR applies:

Annualised amount of public service pension	Reduction
Up to €54,000	Exempt
Any amount over €54,000 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

For post-2012 retirees in 2019, the following PSPR applies:

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

For post-2012 retirees in 2020, the following PSPR applies:

Annualised amount of public service pension	Reduction
Up to €60,000	Exempt
Any amount over €60,000 but not over €100,000	1 per cent
Any amount over €100,000	6 per cent

Consistent with PSPR application to date, the band-specific percentage reduction rates above apply to the relevant slices of an affected pension; they do not apply to the entire pension.

The Minister is required to make an order by 31 December 2020, which provides for a date by which any remaining PSPR impact will cease to apply.

Health Professional Fees and Other Professional Fees

The Bill provides for the power for a relevant Minister of Government, with the consent of the Minister for Public Expenditure and Reform, to vary professional fees. Such fees may include those provided by health professionals, including GPs, dentists and pharmacists.

As part of this provision, a consultation phase with relevant representative bodies is required. For health professionals, Minister Harris intends to initiate a consultation in 2018.

Contacts

Deborah Sweeney, Press Adviser to Minister Donohoe: 086 858 6878
Ben Sweeney, Press Officer, Department of Public Expenditure and Reform: 085 806 931

PUBLIC SERVICE PAY & PENSIONS BILL 2017 - FAQ

General Provisions in the Bill

Q.1 What Acts are repealed by the Bill?

The FEMPI Act 2009 is repealed with effect from 1 January 2018. However, the repeal is delayed until 1 January 2019 for the provisions relating to PRD and health professional fees. This will retain the legislative requirement to pay PRD for the year 2018 and to allow for the transitional period for the fees respectively.

The Bill also repeals section 2(3) of the FEMPI No. 2 Act 2009 from 1 October 2020. This provision reduced fixed periodic allowances by 5% (for those earning less than €125,000) and 8% (for those earning more than €125,000).

The Bill repeals section 5(1) of the FEMPI No. 2 Act 2009 from 1 January 2021. This provision prevented any cost increasing claims to be entertained by the industrial relations machinery of the State.

Q.2 How are public servants who do not sign up to the PSSA 2018-2020 treated?

To incentivise adherence to the collective approach, the Bill provides for less favourable terms for public servants who are not covered by the PSSA 2018-2020, including:

(a) Slower pay restoration (with each increase taking place nine months later than the scheduled pay increases);
(b) The suspension of incremental increases (up to end 2020);
(c) A lower entry threshold for ASC (up to end 2020).

Q.3 What is the cost of the Bill?

The total cost is approximately €1.32 billion. This comprises:

Element	Cost (€)
PSSA 2018-2020	€887m
Carryover costs in 2021	€227m
Full unwinding of salaries cut by FEMPI	€78m
Full elimination of PSPR	€48m
Increasing pensions in payment (see Q.11)	€80m

Pay Measures

Q.4 What changes to pay are agreed under the PSSA 2018-2020?

For public servants covered by the PSSA, their basic salary will be increased as follows:

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%.

Q.5 What about any outstanding FEMPI pay reductions?

For those on salaries on in excess of €70,000, the remaining amounts of salary to be restored will be treated as follows:

Those earning less than €150,000 must be fully restored by 1 July 2021. The amounts due to be restored range from €1,000 p.a. to €4,000 p.a. For public servants covered by the PSSA, they may be restored by order any date after 1 October 2020 but before the final date (a period of 9 months). Non-covered public servants will be restored on 1 July 2021.

Those earning more than €150,000 must be fully restored by 1 July 2022. The amounts due to be restored for this cohort range from €13,000 p.a. to €38,000 p.a. (Secretary General Level I). For covered public servants, they may be restored by order any date after 1 October 2020 but before the final date (a period of 1 year and 9 months). Non-covered public servants will be restored after 1 July 2021 but before the final date (a period of 1 year).

Important: All public servants whose pensionable pay exceeds €34,500 will pay ASC on their 'restored income'. Therefore, while they will nominally return to their peak (pre-cut) salary, their net income will be **permanently** reduced.

Q.6 Will members of Government benefit from full restoration?

The Bill specifically excludes the following from benefitting from full restoration:

1. The Taoiseach
2. The Tánaiste
3. All Ministers of Government
4. All Ministers of State
5. The Attorney General

Q.7 How does the Bill deal with the payment of increments?

Incremental progression is suspended from 1 January 2018 to 31 December 2020 for those who are not signed up to the PSSA.

Pensioners

Q.8 How will the Bill impact Public Service Pension Reduction (PSPR) in 2018?

The FEMPI Act 2015 already provides for a further lessening of PSPR for 2018.

Q.9 How will the Bill impact PSPR in 2019 and 2020?

Part 3 of the Bill lessens the impact of PSPR for the years 2019 and 2020. The Bill differentiates between those who retired on or before 29th February 2012 (who retired on their 'pre-cut' salary) and those who retired after (on their January 2010 salary).

For the pre-2012 cohort, the following table applies:

Annualised amount of public service pension (2019)	Annualised amount of public service pension (2020)	Reduction
Up to €39,000	Up to €54,000	Exempt
€39,000 - €60,000	€54,000 - €60,000	12 per cent
€60,000 - €100,000	€60,000 - €100,000	17 per cent
Over €100,000	Over €100,000	28 per cent

For the post-2012 cohort, the following table applies:

Annualised amount of public service pension	Reduction (2019)	Reduction (2020)
Up to €60,000	Exempt	Exempt
€60,000 - €100,000	3 per cent	1 per cent
Over €100,000	8 per cent	6 per cent

Q.10 What about any outstanding PSPR?

The Bill also requires the Minister to make an order no later than 31st December 2020 setting out the schedule for the complete removal of PSPR. This differs from the approach regarding pay restoration, insofar as a definitive date for the elimination of the PSPR is not specified (rather the date in the Bill is the date by which an order setting that definitive date must be made).

Q.11 Will pensioners benefit from any increases to pension ('pay parity' model)?

Pay increases since 2016 to end-2020 will be passed along to pensioners whose pensions were based on lower salary levels than are paid to pensioners who retire after each increase.

For post-March 2012 retirees, all pay increases since 2016 will be passed along.

For pre-March 2012 retirees, pensions based on (pre-cut) salaries of over €70,000 will **not** receive any parity increases. For this cohort on (pre-cut) salaries of less than €70,000, pensioners will benefit where the PSSA increases result in the current salary exceeding its pre-FEMPI peak.

These increases will be applied **in addition to** the lessening of PSPR as outlined above.

The cost associated with this for each year of the Agreement are as follows:

Year	Cost
2018	€23m
2019	€25m
2020	€32m
Total	**€80m**

Additional Superannuation Contribution (ASC)

Q.12 How is the Additional Superannuation Contribution being treated?

From 1 January 2019, the Pension Related Deduction (PRD), or 'pension levy', is to be replaced by a permanent pension contribution, the Additional Superannuation Contribution (ASC).

Q.13 What earnings is ASC paid on?

ASC is paid on all pensionable earnings in a calendar year. Pensionable earnings do not include overtime or non-pensionable allowances.

Q.14 What are the different categories of ASC?

The ASC applicable to a public servant depends on the category of their pension scheme:

1. Standard accrual pension schemes (e.g. civil servants; most public servants)
2. Fast accrual pension schemes (e.g. Gardaí, Defence Forces, prison officers, firefighters)
3. Single Public Service Pension Scheme (all public servants joined after 1 January 2013)

Q.15 What are the rates of ASC in 2019?

The ASC tables for 2019 are as follows:

Member of a standard accrual pension scheme	
Band	**Rate**
€0 - €32,000	Exempt
€32,000 - €60,000	10%
€60,000 and over	10.5%

Member of a fast accrual pension scheme	
Band	**Rate**
€0 - €28,750	Exempt
€28,750 - €60,000	10%
€60,000 and over	10.5%

Member of the Single Public Service Pension Scheme	
Band	**Rate**
€0 - €32,000	Exempt
€32,000 - €60,000	6.66%
€60,000 and over	7%

Q.16 What are the rates of ASC in 2020 (and onwards)?

The ASC tables for 2020 and subsequent years are as follows:

Member of a standard accrual pension scheme	
Band	**Rate**
€0 - €34,500	Exempt
€34,500 - €60,000	10%
€60,000 and over	10.5%

Member of a fast accrual pension scheme	
Band	**Rate**
€0 - €28,750	Exempt
€28,750 - €60,000	10%
€60,000 and over	10.5%

Member of the Single Public Service Pension Scheme	
Band	**Rate**
€0 - €34,500	Exempt
€34,500 - €60,000	3.33%
€60,000 and over	3.5%

Q.17 What is the ASC liability for non-covered public servants in 2019 and 2020?

Non-covered public servants will pay ASC at a reduced entry threshold.

For standard accrual members and Single Scheme members, this will equal the current PRD threshold (€28,750).

For fast accrual members, this entry threshold will be €24,869.

Q.18 Is anyone exempt from ASC?

Only two small categories of public servant will be exempt from ASC:

1. Members of a Defined Contribution (DC) pension scheme; and
2. Southern Core members of the North/South Pension Scheme

Q.19 Why are members of a DC scheme exempt?

Public service DC schemes (of which there are a very small number) provide a benefit based on the contributions made by employee and employer. Applying the ASC to DC scheme members would provide a disproportionate and disadvantageous imposition on these public servants that would be difficult to justify when comparing them to a similar private sector DC scheme member.

Q.20 Why are Core members of the North/South Pension Scheme exempt?

This exemption is in recognition of the reforms which were applied to the pension scheme applicable to staff working in the North/South Implementation Bodies and Tourism Ireland from April 2015. These reforms included increased contribution rates for all staff as well as less favourable retirement benefits.

These reforms reflected the 'Hutton' pension reforms that applied to all UK public service pension schemes. Thus, these Core members already make contributions comparable to those that will be required from other public servants after the introduction of the ASC.

In addition, the Finance Ministers agreed in 2015 that future southern pension reforms applying to the public service generally would not apply to Core members of the North/South Pension Scheme.

Health Professional Fees and other Professional Fees

Q.21 What powers does the Bill give Ministers in relation to contractual fees?

The Public Service Pay and Pension Bill is designed to deliver an orderly exit from the financial emergency legislation and a return to normal industrial and business relationships.

As part of this the Government has agreed to put the setting and varying of fees for contractors on a statutory basis. In future the relevant Minister for Government, operating with the consent of the Minister for Public Expenditure and Reform will have the statutory power to set and vary the fees paid to contractors for goods and services based on a range of considerations, including affordability and value for money.

Given that the state often engages in long term rolling contracts for the provision of services to citizens it is vital that the interests of the taxpayer is protected through fluctuations in the economic cycle.

Importantly this power to set and vary fees is carefully proscribed and provides for consultation with the contractors in question.

Q.22 What about fees to contractors that were reduced by FEMPI during the crisis?

It is important to remember that the vast majority of professional fees reduced under FEMPI during the crisis contained clauses in the contracts that allowed for this.

As a result professional fees for various services including dentists, optometrists, GP's, pharmacists have reduced under the FEMPI legislation

For those fees that remain reduced by the FEMPI legislation, there is a clear pathway out of emergency legislation.

This Bill sets out a process of engagement with relevant representative bodies which aims to conclude a multi-annual approach to fees, commencing in 2019, in return for service improvement and contractual reform and in line with Government priorities for the health service.

Any contractual re-negotiation will be informed by the significant structural reforms and productivity improvements that have been delivered across the wider public service.

Chivuna
38 Meadowbrook,
Glanmire
Co Cork
T45NP86
24th November 2017

Mr Peter Brazil
Principal Officer
Department of Expenditure and Public Reform
7-9 Merrion Row
Dublin 2

Re: Public Service Pay and Pensions Bill 2017 and Post 1st March 2012 Retirees

Dear Mr Brazil,

I have recently been appointed Secretary of the RCPSA and have been asked by its Council to write to you on behalf of members for clarification on two points which arise from the recent announcements on the Public Service Pay and Pensions Bill 2017.

1- Document entitled Frequently Asked Questions:

This was provided to the Alliance of Retired Public Servants by the Union side.

"Q.11 Will pensioners benefit from any increases to pension ('pay parity' model)?

Pay increases since 2016 to end-2020 will be passed along to pensioners whose pensions were based on lower salary levels than are paid to pensioners who retire after each increase.
For post-March 2012 retirees, all pay increases since 2016 will be passed along."

Can you advise how this will work in practice? That is how and when the increases since 2016 will be passed on to 1st March 2012 (and after) retirees who left before 2016?

2- Pay Increases and Parity – Post March 2012 (including all from the 1st March 2012)

Ignoring No 1 for the present, it would seem that pensioners can expect a number of percentage increases. Normally, these are cumulative. Can we take it that this practice will continue?

3- Sample Calculation:

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RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

A sample calculation is included based on pensions from €20,000.00 to €52,000.00. This is done on a cumulative basis. It would be very helpful if your department would adjust it for any post 2016 adjustment in line with our understanding and confirm that the percentages and methodology are correct. Should our understanding be incorrect can you adjust (as we would like to advise our members know the position)?

Kindly note that as our website is currently being updated I can be contacted at the phone number and address shown on behalf of the Association.

Many thanks in anticipation of your favourable response.

Yours Faithfully,

Ann Walsh (Secretary RCPSA)
Phone: 0879474517
Email: annwalshwtd56@gmail.com
www.rcpsa.ie

Pensions								
At 1/1/2018								
Pension		€20,000.00	€24,000.00	€30,000.00	€35,000.00	€40,000.00	€50,000.00	€52,000.00
Increases								
Jan-18	1%	€200.00	€240.00	€300.00	€350.00	€400.00	€500.00	€520.00
		€20,200.00	€24,240.00	€30,300.00	€35,350.00	€40,400.00	€50,500.00	€52,520.00
Oct-18	1%	€202.00	€242.40	€303.00	€353.50	€404.00	€505.00	€525.20
		€20,402.00	€24,482.40	€30,603.00	€35,703.50	€40,804.00	€51,005.00	€53,045.20
Sep-19	1.75%	€357.04	€428.44	€535.55	€624.81	€714.07	€892.59	€928.29
		€20,759.04	€24,910.84	€31,138.55	€36,328.31	€41,518.07	€51,897.59	€53,973.49
Oct-20	2%	€415.18	€498.22	€622.77	€726.57	€830.36	€1,037.95	€1,079.47
		€21,174.22	€25,409.06	€31,761.32	€37,054.88	€42,348.43	€52,935.54	€55,052.96
Increase		€1,174.22	€1,409.06	€1,761.32	€2,054.88	€2,348.43	€2,935.54	€3,052.96

RCPSA
RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit Established 1945

RETIRED CIVIL AND PUBLIC SERVANT'S ASSOCIATION

RULES (AGM 2017)

NAME OF ASSOCIATION

1. The name of the Association shall be " The Retired Civil and Public Servants' Association".

OBJECTS OF ASSOCIATION

2. The objects of the Association shall be –

   (a) To promote, safeguard and protect the interests of members;

   (b) To advise and help members in regard to matters arising in the areas of superannuation and related matters.

MEMBERSHIP OF ASSOCIATION

3. Membership of the Association shall be open to persons in receipt of Civil Service pensions and to pensioners of such other public service or related organisations as may be nominated by the Association from time to time.

ASSOCIATE MEMBERSHIP

4. Associate Membership of the Association is open to retired staff of the civil service or of such other public service or related organisations as may be nominated by the Council of the Association from time to time under Rule 3 and who are not in receipt of a pension. Associate members have all the rights of membership but do not have voting rights at Association meetings or in ballots of the Association.

SUBSCRIPTIONS

5. The subscription for full membership shall be €20 per annum or such other amount as may be determined by the Annual General Meeting of the Association, payable direct to the Honorary Treasurer of the Association in January (or on the date of joining the Association and subsequently in January) of each year, or by deduction from pension under arrangements made between the Association and the paying authority. The subscription for associate membership shall be €5 per annum payable direct to the Honorary Treasurer of the Association in January (or on the date of joining the Association and subsequently in January) or by direct debit from a bank or similar account.

FINANCE

6. (a) The Council shall have overall responsibility for the financial affairs of the Association.

   (b) The financial year of the Association shall end on the 31st December of each year.

   (c) The accounts of the Association shall be audited annually by the auditors appointed by the Trustees.

   (d) The subscriptions of an ordinary member shall be deducted from pension by the authorisation of the member or paid otherwise in a manner agreed by the Council.

   (e) All monies received by subscription or otherwise by the Association shall be lodged to a Bank Account or to Bank Accounts opened in the name of the Association as approved by the Council.

   (f) All disbursements on account of the Association shall be drawn on such bank or bank accounts and authorised by two or more of the following, i.e. President, Vice President, Honorary Treasurer, and Honorary Secretary.

   (g) The surplus funds of the Association shall be invested in the joint names of the Trustees in such trusts or securities including real property as the Council may for time to time decide.

COUNCIL

7. (a) The management of the Association shall be vested in a Council consisting of a President, a Vice President, an Honorary Secretary, an Honorary Treasurer, and not fewer than ten and not more than twenty-four other members.

   (b) The Council shall be assisted by and Executive Assistant/Secretary whose duties will be prescribed by Council.

   (c) The President, Vice President, Honorary Secretary, Honorary Treasurer, and up to fifteen other Council members shall be elected by members of the Association at the Annual General Meeting. Candidates for election must be nominated and seconded and must signify their willingness to act if elected. All officers and all members of Council shall retire at the Annual General Meeting and shall be eligible for re-election.

   (d) The Council may, at its discretion, co-opt members in addition to those elected at the Annual General Meeting but not so as to exceed a total membership of twenty-eight. It may also appoint officers to fill vacancies arising.

(e) The Council shall normally meet once each month, or at such regular interval as the President, or the Vice-President may direct. The quorum for a Council meeting shall be eight, one of whom must be an officer.

(f) The Council shall be empowered to pay all expenses incurred in conducting of affairs of the Association and to fix the pay of honoraria.

(g) The Council may appoint such other staff as may be necessary for the conduct of Council's business and shall be responsible for setting their remuneration and other conditions of employment.

ANNUAL GENERAL MEETING

8. (a) The Annual General Meeting shall be the supreme policy making instrument of the Association. The policy of the Association shall be determined by the AGM, which shall have the power to rescind or vary any decision taken previously by the Association.

(b) For the purpose of these Rules the term "AGM" includes, Annual and Extraordinary General Meetings.

(c) The Annual General Meeting shall consist of the Council, the Standing Orders Committee and members.

(d) Such other persons as the Council invite may attend an AGM but may not vote thereat.

(e) The Annual General Meeting shall be held before 31st May in each year on a date and time and at a venue to be decided by the Council.

(f) The Honorary Secretary not later than fifteen weeks prior to the date of the Annual General Meeting shall advise members and Branch Secretaries of the date time and venue of the Annual General Meeting, and invite Branches/members to submit nominations and motions to form part of the agenda. A Branch/member may make nominations for the offices of President, Vice President, Honorary Secretary, Honorary Treasurer, for membership of the Council, the Standing Orders Committee, and the Trustees to be elected at the Annual General Meeting.

(g)Proposed Rule changes, nominations and motions shall be submitted to and received by the Honorary Secretary, in the case of a rule change by 1st March and for other motions and nominations by 1st April .

(h) The Council shall have the power to make nominations and shall have the power to put down motions.

(i) All motions received by the Honorary Secretary by the due dates shall be circulated to members with notice of the Annual General Meeting.

(j) The President, with the advice of the Standing Orders Committee may accept other motions from members, other than those proposing a change in Rules including an alteration in the amount of annual subscription, provided the motions are given, in writing, to the Honorary Secretary before the commencement of the Annual General Meeting.

(k) Motions may be proposed by the Council, Branch Committee and by individual members of the Association. (A motion proposed by an individual member must be formally seconded by another member of the Association.)

(l) A final agenda, together with the recommendations of the Standing Orders Committee and a copy of the annual report, shall be issued by the Honorary Secretary to all members not later than two weeks prior to the meeting.

(m) Once the meeting has commenced, additions to the final agenda may be accepted by the Standing Orders Committee only when it is receives a motion deemed by it to be of such extreme urgency and importance to the interest of the members that the matter warrants inclusion on the agenda for the AGM.

EXTRAORDINARY GENERAL MEETING

9. (a) An Extraordinary General Meeting of the Association may be convened by the Council at any time at its discretion.

(b) An Extraordinary General Meeting of the Association shall be convened by the Council at any time on receipt of a requests signed by not fewer than fifty members, who are drawn from at least five branches, stating clearly the purpose for which the meeting is being requested. Discussion at an Extraordinary General Meeting shall be confined to the purpose for which the meeting is sought. At least ten days notice of an Extraordinary General Meeting shall be given to members.

CONDUCT OF AGM

10. The business of AGM shall include:

(i) Adoption of Standing Orders and Standing Orders Committee Report;

(ii) Consideration of Annual Report and accounts of the Association;

(iii) Election of officers.

(iv) Election of 15 ordinary members of Council;

(v) Election of Standing Orders Committee;

(vi) Consideration of motions including rule change motions and amendments thereto;

(vii) Consideration of any other business as may be submitted by the Council and allowed by Standing Orders Committee.

(viii) Ballot papers for elections shall be issued to each member and to each of the members of the Council.

(ix) A candidate for elective office at an AGM may not be appointed a teller at that meeting.

(x) Ordinary members attending including Council members shall have a right to vote.

(xi) Save as may otherwise be provided for in these rules voting at a meeting shall be determined by single majority.

(xii) The order of business at the Annual General Meeting shall be determined by the Standing Orders Committee.

BRANCHES

11. (a) Members residing within convenient reach of each other may be constituted as a Branch of the Association by the Council, on receipt of a request signed by not fewer than ten such members.

(b)Each Branch shall elect annually a Chairperson, an Honorary Secretary, an Honorary Treasurer (or alternatively, an Honorary Secretary/Treasurer) and a Branch Committee, and shall notify their contact details to Council.

(c) The Honorary Secretary/Treasurer shall maintain liaison with the Council on behalf of the Branch.

(d) The Council shall meet Branch expenses within the limits laid down by the Council from time to time.

(e) The frequency of and the procedure at Branch meetings shall be a matter for arrangement by each Branch.

(f) A Branch may not communicate on Association business with any Government Minister or Minister of State, Public Representative, Government Department, or with the media, without prior agreement by Council.

(g) The main function of the Branch shall be to recruit, within its area, new members for the Association, to keep its members informed of Association activities and to report to the Council on Branch activities.

(h) The Council shall keep the Branch informed at regular intervals regarding the activities of the Association.

(i) A Branch may organize social functions for members within the limit set out by Council.

CONSULTATIVE FORUM

12. A Consultative Forum meeting will take place each year between 1st September and 31st December, the date to be decided by Council. Members of the Council and Branch Chairpersons and Secretaries will be entitled to attend the Consultative Forum. In the event of either or both Branch Officers are unable to attend the Branch Committee may nominate one of its members to attend in place of the Officer entitled to attend. The Honorary Secretary will issue notification of the date, time and venue of the Consultative Forum meetings to each Branch Secretary 14 days in advance of the meeting. Where Council deems it necessary a Special Consultative Forum meeting may be called. In the case of a special meeting of the Consultative Forum the notice to be given is reduced to 7 days.

STANDING ORDERS COMMITTEE

13. (a) A Standing Orders Committee which shall consist of not more than three members shall be elected at Annual General Meeting.

(b) Members of Standing Orders Committee shall hold office until the end of the Annual General Meeting at which their successors are elected. Any vacancy arising between meetings shall be filled by a member of the Association appointed by the Council.

(c) A member of the Council may not at the same time be a member of the Standing Orders Committee.

(d) The Standing Orders Committee shall elect a Chairperson from amongst its members and shall regulate its own procedures. Two shall constitute a quorum at members at meetings of Standing Orders Committee.

(e) The Standing Orders Committee shall meet with the President prior to each Annual General Meeting on a day to be decided by its Chairperson and the President to consider the business proposed by the AGM.

(f) The Standing Orders Committee shall make recommendations, as it deems necessary in accordance with the Rules and Standing Orders of the Association as to the order in which business of each meeting should be taken for the purposes of efficient conduct of the meeting.

(g) The Standing Orders Committee may also meet during each AGM and make such recommendation, as it deems necessary from time to time to facilitate the business of the meeting.

(h) The Standing Orders Committee may also recommend procedures for the better conduct of AGM's generally. Its recommendations shall be considered by the Annual General Meeting and decided by a simple majority of the members voting at the meeting. If adopted they shall be part of the Standing Orders of the Association.

(i) The order of business at the Annual General Meeting shall be determined by the Standing Orders Committee.

(j) The Standing Orders Committee shall also recommend to the Annual General Meeting the procedure for holding elections to any office at the Annual General Meeting. Such procedure shall include the arrangements for the distribution of the ballot papers, the arrangement for the collection of the ballot papers, the arrangements for the counting of ballot papers and the arrangements for the announcement of the results of the elections.

TRUSTEES

14. (a) There shall be four trustees of the Association who shall be elected at the Annual General Meeting. The Trustees shall hold office from the Annual General Meeting at which they are elected until the following Annual General meeting.

(b) All property of the Association will be vested in the Trustees.

(c) The Trustees will meet with the Treasurer at least twice a year to exchange information.

(d) The Trustees will meet with the officers at least once a year.

(e) The Trustees will appoint the Auditor.

(f) Where a vacancy arises for a Trustee before an AGM, Council will appoint a person to fill the vacancy.

(g) A Trustee may not be a member of Council or Auditor to the Association.

RULE CHANGE

15. The Rules of the Association may be amended only by a motion tabled in accordance with the rules for motions at general meetings, and passed by not less than a two-thirds vote of the ordinary members attending and voting at general meeting.

PENSION UPDATE

As we referenced in the note from the Chair, there is better than indicated progress on the pension restoration position under the terms of "*The Public Service Pay and Pensions Bill 2017"*

Pre 1st March 2012 Retirees

This group are dealt with by "Restoration" That is the pension cuts are repaid.

The following is an extract from the Minister's Press Statement, published in full in the later pages.

For pre-2012 retirees in 2019, the following PSPR applies:

Annualised amount of public service pension	Reduction
Up to €39,000	Exempt
Any amount over €39,000 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

For pre-2012 retirees in 2020, the following PSPR applies:

Annualised amount of public service pension	Reduction
Up to €54,000	Exempt
Any amount over €54,000 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

For post-2012 retirees in 2019, the following PSPR applies:

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

The text of the Bill specifies the 1st January as payment dates. The following page shows the effect in monetary terms and includes 2019 restoration.

FEMPI Pre Mar 2012 Retirees

Salary at Retirement	€60,000.00	€64,000.00	€70,000.00	€80,000.00	€100,000.00	€110,000.00
Pensions	€30,000.00	€32,000.00	€35,000.00	€40,000.00	€50,000.00	€55,000.00
2010 Cuts	€719.94	€719.94	€719.94	€719.94	€719.94	€719.94
	€540.00	€720.00	€990.00	€1,440.00	€2,340.00	€2,790.00
2013 Cuts	€0.00	€0.00	€239.98	€239.98	€239.98	€239.98
	€0.00	€0.00	€330.00	€480.00	€780.00	€930.00
	€1,259.94	€1,439.94	€2,279.92	€2,879.92	€4,079.92	€4,679.92
Restoration						
Lansdowne Road						
Jan-16	€402.00	€402.00	€400.00	€400.00	€400.00	€400.00
Jan-17	€498.00	€498.00	€500.00	€500.00	€500.00	€400.00
Jan-18	€360.00	€540.00	€780.00	€780.00	€780.00	€400.00
Post Jan 2018						
Repaid at Jan 2018	€1,260.00	€1,440.00	€1,680.00	€1,680.00	€1,680.00	€1,200.00
Pension Jan 18	**€30,000.00**	**€32,000.00**	**€34,400.08**	**€38,800.08**	**€47,600.08**	**€51,520.08**
Shortfall 2/1/2018	-€0.06	-€0.06	€599.92	€1,199.92	€2,399.92	€3,479.92
Repay at 1/1/2019	€0.00	€0.00	€599.92	€1,079.92	€1,079.92	€1,559.92
Shortfall 31/12/2019	€0.00	€0.00	€0.00	€120.00	€1,320.00	€1,920.00
Repay at 1/1/2020				€120.00	€1,320.00	€1,800.00
Shortfall 31/12/2020	€0.00	€0.00	€0.00	€120.00	€1,320.00	€120.00

1st March and later Retirees.

This group could have had both a pension deduction and a reduced pension calculated on a reduced salary. Any pension deduction will be restored in full for pensions up to €60,000.00 by 1/1/2019
The calculation of a reduced pension on a reduced salary is dealt with by a version of parity. As the related grade receives a pay increase, that pay increase is translated to the corresponding pension. The description of pay restoration as pay increases is a bit disingenuous but that is the description chosen. This is just for the duration *of "The Public Service Stability Agreement 2018-2020."*

Extract from the Ministers Press Release

Pay Measures

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%.

The Bill also provides for the phased unwinding of pay cuts for those public servants whose basic salary is not fully restored by a date no later than 1 July 2022

What is not clear is how "salary increases "already paid to serving staff will be dealt with. The Secretary has written to DPER asking for clarification. That letter is included on the following pages. Below is another extract from the Press Release.

"At the end of this Agreement pay cuts will be restored to all public servants earning up to €70,000, which is equal to almost 90 per cent of public servants."

At face value , this suggests that the 1st Mar 2012 retirees will have full restoration only at a pension of €35,000.00. However, the 2013 pay cuts were applied differently to pensions, so this is not quite correct. Attempting to do a calculation before knowing the answer to the questions put to DPER is not useful

The calculation is based only on applying the "pay increase" pro rata to pensions. In applying the increases a cumulative basis is used, That is, each increase is added to the pension and the further increase is calculated on that amount. This is normal with pay increases but confirmation has been sought.

The assumption is made that there are no additional "claw backs" being applied

	Salary at Retirement						
Pensions	31/12/2017		€30,000	€35,000	€40,000	€45,000	€50,000
Increase	01/01/2018	1%	€300	€350	€400	€450	€500
Pension	02/01/2018		€30,300	€35,350	€40,400	€45,450	€50,500
Increase	31/10/2018	1%	€303	€354	€404	€455	€505
Pension	01/11/2018		€30,603	€35,704	€40,804	€45,905	€51,005
Increase	01/09/2019	1.75%	€536	€625	€714	€803	€893
Pension	02/09/2019		€31,139	€36,328	€41,518	€46,708	€51,898
Increase	01/10/2020	2%	€623	€727	€830	€934	€1,038
pension	02/10/2020		€31,761	€37,055	€42,348	€47,642	€52,936

AN POST SUPERANNUATION SCHEMES

The annual report and Financial Statements of the an Post Superannuation Schemes for year ended 31st December 2016 have been published. The Trustees have issued a report to members and pensioners. The purpose of this is to give information in summary form about the finances and genera operation of the Schemes and help in understanding how schemes work.

Copies of the full Annual Report are available from the Secretary or online for those with access to the company intranet site.

The value of the funds increased by 8% during 2016 assisted by strong performance in both equity and bond markets. Other investments also performed well. At 31st December 2016 the net assets of the scheme were valued at €2,971.9m.

The Trustees and the Schemes' Actuary and the company have agreed a recovery plan to return the Schemes to a fully funded position, where the value of the assets is greater that the value of the liabilities. This funding proposal was accepted by the employees and approved by Pensions Authority I May 2014. The changes required to the Scheme rules to give effect to the funding proposal were approved by the Department in January 2015.

An actuarial review (an assessment of the actuarial position of the Schemes on a continuance basis) was carried out at 1 January 2016. The Financial position of the Schemes is broadly in line with the valuation at 31st December 2106.

The next actuarial valuation is due to be completed with an effective date not later than 1 January 2019.

The Trustees continue to pursue a strategy of diversifying the asset profile of the Schemes through investment in a range of asset classes.

Extracts from: AN POST SUPERANNUATION SCHEMES 2016

It is Council's understanding that increases in pensions are not envisaged for those in receipt of pensions from and Post.

Eircom

A meeting held at the at Eircom Offices on 17th October 2017 was attended by representatives of RCPSA AOEP, Mercer, Trustees and Administrator of the Scheme.

A presentation was given on the Eircom Superannuation Fund(s) 2016 Actuarial Valuation by Mercer outlining:

- The main purpose of the valuation.
- Membership Data.
- Membership maturing rapidly.
- Data (to include Asset Value, contributions and investment policy.
- Ongoing Valuations/Key Financial Assumptions)
- Ongoing Valuations (regarding accrued/total service/service)
- Funding Standard Tests(Assets and Reserves)
- Results of Funding Standard Tests
- Funding standard Projections
- Pension Levy (Background and Trustees Response for both Funds
- Proposed Communication Action Plan including advice to members, establishment of a helpline, annual benefit statements.

THE EIRCOM DEFINED BENEFIT PENSION SCHEMES AND EARLY RETIREMENT TRUST – PENSON PAYROLL SERVICE

FREQUENTLY ASKED QUESTIONS

Q1. Who is responsible for processing my occupational pension payments?

Answer. Mercer (Ireland) Limited commenced as payroll agents for the eircom Limited Superannuation Funds on 24th April 2014. Mercer, as payroll agents, will be responsible for ensuring that your pension is received on time and maintaining your tax and bank details.

The administration of the Superannuation Funds will continue to be managed by the Eircom Superannuation Division.

Q2: What are the payment terms of my pension?

The eircom Superannuation Scheme for those who retired before 11th April 2014

Answer. Your pension is paid in arrears and scheduled for payment fortnightly on every second Thursday. For example, the payment scheduled for 28th August covers the period 15th August to 28th August, inclusive.

Where a Thursday falls on a public holiday, you will receive payment on the previous working day.

The Early Retirement Trust for those who retired on or after 11th April 2014

Answer. Your pension is paid in arrears and scheduled for payment on the 15th of each month, covering the previous 30 days. For example, the payment scheduled for 15th October covers the period 16th September to

15th October, inclusive. Where the 15th falls on a weekend or public holiday, you will receive payment on the previous working day.

Q3. How is my payment issued?

Answer. Your payment is credited to your nominated bank account on the date outlined above. You can change your nominated account details by referring to the instructions in question 17 below.

Q4. How will I identify the payment to my bank account?

Answer. The narrative on your payment transaction will quote your Mercer payroll reference. We are working with our software providers and the Banks to ensure the transaction narrative as it appears on your account statement will include 'Mercer' in the description.

Q5. Is my pension subject to income tax?

Answer. All occupational pension income is subject to Pay As You Earn tax (PAYE) and Universal Social Charge (USC). Local Property Tax (LPT) may also be deducted from your pension if we receive instructions from Revenue to do so.
Occupational pensions are exempt from Pay Related Social Insurance (PRSI).

Q6. How are PAYE and USC calculated?

Answer. Pay As You Earn tax (PAYE) and Universal Social Charge (USC) are calculated based on the tax relief you are granted in the form of the standard rate cut-off point (SRCOP) and tax credits. These are detailed in your Certificate of Tax Credits (P2C), which is issued by Revenue.

Q7. What are SRCOP and tax credits?

Answer: SRCOP; The standard rate cut-off point (SRCOP) is the amount you can earn before being taxed at the higher rate. At present, the lower tax rate is 20% and the higher is 40%.
Tax credits

You are entitled to tax credits depending on your personal circumstances e.g. married person's tax credit, employee (PAYE) tax credit etc. These tax credits reduce the tax calculated on your gross pay.

Q8. How is LPT deducted from my pension income?

Answer. If applicable, Local Property Tax (LPT) deductions are advised by Revenue using the Certificate of Tax Credits. The total amount payable is deducted over the number of payroll periods left for that tax year. For example, if we receive an LPT instruction from Revenue for €510 on 1st July, we will deduct €85 each month for six months (July to December).

Q9. How do I obtain a Certificate of Tax Credits if I have just retired?

Answer. You can obtain a Certificate of Tax Credits by contacting your local Revenue office or registering for the online service 'PAYE Anytime', which is available on the Revenue website, www.revenue.ie. Revenue will then forward us your tax relief details electronically via the Revenue On-Line Service (ROS).
In any correspondence with Revenue, you will need to quote both your Personal Public Service (PPS) number and our employer registration number, **0834206V**. If you experience any difficulty obtaining a certificate of Tax Credits, please contact the Mercer Pension Payroll Department, who will be happy to help.

Alternatively, if you have just retired, you can forward your P45 to Revenue or Mercer, as outlined in question 14 below.

Q10. How is tax relief applied to my record?

Answer: The Certificate of Tax Credits we receive from Revenue via the Revenue On-Line Service (ROS) is applied to the payroll system electronically using your Personal Public Service (PPS) number. It is important to note that your Certificate details may not be applied if the PPS number on your record is incorrect. The PPS number we hold on your record 3 is quoted on the payslip issued to you with each payment. Please notify us as soon as possible if this number is incorrect.

Q11. What should I do if I don't know my PPS number?

Answer: Personal Public Service (PPS) numbers are printed on the following documents and certificates:

- Social Services Card
- Drugs Payment Scheme Card

Payslip or payment advice note

P60
P45

Correspondence issued to you from Revenue and the Department of Social Protection.

If you cannot locate any of the above documents, contact your local social welfare office, who will confirm your number for you.

Q12. What should I do If I don't have a PPS number?

Answer: The Department of Social Protection can issue you with a Personal Public Service (PPS) number. Please contact your local social welfare office, who can help you with your application. To find the address or contact number of your local office, consult the Department's website, www.welfare.ie. You can also telephone the Department's Client Identity Services helpline on 1890 927 999.

When you receive your PPS number, please forward it to both Revenue and the Mercer Pension Payroll Department. This will help ensure that all future Certificates of Tax Credits are issued under this PPS number and applied to your payroll record.

Q13. What should I do if my PPS number is my husband's number with a W added to the end?

Answer: Historically, on marriage, a woman assumed her husband's

Personal Public Service (PPS) number, with the letter "W" appended. This policy has since changed to ensure that every individual holds a unique PPS number.

Any holders of a PPS number ending with the letter "W" may telephone the Department of Social Protection's Client Identity Services helpline on 1890 927 999 to obtain a new PPS number.

If you obtain a new PPS number, please forward it to both Revenue and the Mercer Pension Payroll Department. This will help ensure that all future Certificates of Tax Credits are issued under this new PPS number and applied to your payroll record.

Q14. When I retire, where should I send my P45?

Answer: Your P45 can be used to request a new Certificate of Tax Credits to help ensure Pay As You Earn tax (PAYE) is deducted at the correct rate from your monthly pension payment.

You can send the P45 (parts 2 and 3) directly to Revenue requesting that a Certificate of Tax Credits be issued under the Mercer registration number, 0834206V, or simply send it to the Mercer Pension Payroll Department and we will complete and submit it for you.

You should retain part 4 of the P45 for your own records.

Q15. What should I do if I change my residential address?

Answer: Notify the Mercer Pension Payroll Department if you change your residential address to ensure we send your payslip and any other correspondence to your new location. Please note that any instruction to change your address must be made in writing. This is for security purposes.

Q16. What should I do if I change my bank account details?

Answer: If you wish to change your bank details please contact us and we will send you the appropriate form to complete and a postage-paid envelope.

It is possible that a payment may have been issued to your old account before we received your instruction.

Please ensure you do not close your old account until you have received a payment from Mercer into your new one.

Q17. When can I expect to receive my annual P60?

Answer: Your P60 will be sent to you before the deadline of 14th February each year. For example, the P60 for the 2014 tax year will be issued to you on or before 14th February 2015.

Q18. How do I obtain a copy of a payslip/P60 for a previous tax year?

Answer: For payments issued by Mercer, you can request a copy of any payslip or P60 by telephoning our dedicated pensioner helpline on **(01) 536 0804**, or you can email your request to pensionpayroll@mercer.com. Any copies requested will be sent to the residential address held on your payroll record.

For payments issued by eircom, you will need to telephone the eircom administration team at pensions@eircom.ie or payrolladmin@eircom.ie.

Q19. Whom do I contact with a question about my monthly pension

payment?

Answer: All enquiries about your pension payments will be dealt with by the Mercer Pension Payroll Department. Please do not hesitate to telephone our dedicated pensioner helpline on (01) 536 0804, or you can email your enquiry to pensionpavroll(S)mercer.com.

Q20. Whom should I contact with details of someone who has passed away?

Answer: The eircom administration team will need to be informed about the death of anyone in receipt of retirement benefits. However, you can notify any member of the Mercer Pension Payroll Department and we will forward the information to eircom.

Q21. How do I contact the Mercer Pension Payroll Department with any other enquiries?

Answer: Our payroll team is happy to help with payment-related enquiries.
Our mailing address:
Mercer (Ireland) Ltd
Pension Payroll Department
Charlotte House, Charlemont Street
Dublin 2
Dedicated pensioner helpline: (01) 536 0804
Email: pensionpayroll@mercer.com

Edited April 2015 (V8)

Oifig an Tánaiste agus an tAire, Fiontar agus Nuálaíochta
Office of the Tánaiste and Minister for Business, Enterprise and Innovation

Our Ref: 170492/TAN

9 October, 2017

Ms Ann Walsh
Honorary Secretary
Retired Civil and Public Servants Association
Chivuna
38 Meadowbrook
Glanmire
Co. Cork

Dear Ms. Walsh

Frances Fitzgerald, Tánaiste and Minister for Business, Enterprise and Innovation has asked me to refer to your recent correspondence regarding access of retired civil and public servants to the industrial relations machinery of the State.

The industrial relations system in Ireland is voluntary in nature both as regards access to the Workplace Relations Commission and the Labour Court. Any change to that principle which would put in place a mandated right to be part of the process would alter fundamentally the conduct of industrial relations. The Minister has no plans to alter this policy.

Access to the industrial relations machinery of the State is governed by the definition of "worker" in Section 23 of the Industrial Relations Act 1990, which provides, inter alia, that a "worker" means any person aged 15 years or more who has entered into or works under a contract with an employer.

In addition, Section 3 of the Industrial Relations Act 1946 provides that a dispute between a worker and an employer only arises if it is connected with the employment, non-employment or the terms of the employment or with the conditions of employment of any person.

Legal advice received by the Labour Court on a number of occasions suggests that a person who is retired cannot be regarded as a worker and cannot be party to a trade dispute capable of investigation by the Court. Where a person is retired they cannot have a dispute concerning their employment or non-employment. The Court is, however, entitled to investigate a matter which arose prior to an individual's retirement and which was referred to the Labour Relations Commission or Labour Court prior to the individual's retirement.

Access of individual former employees to the industrial relations machinery of the State under the Industrial Relations Acts, where they have not referred their claim prior to their retirement, was extended by the Industrial Relations (Amendment) Act 2015. This was done by means of an amendment to Section 26 of the Industrial Relations Act 1990. Such access is

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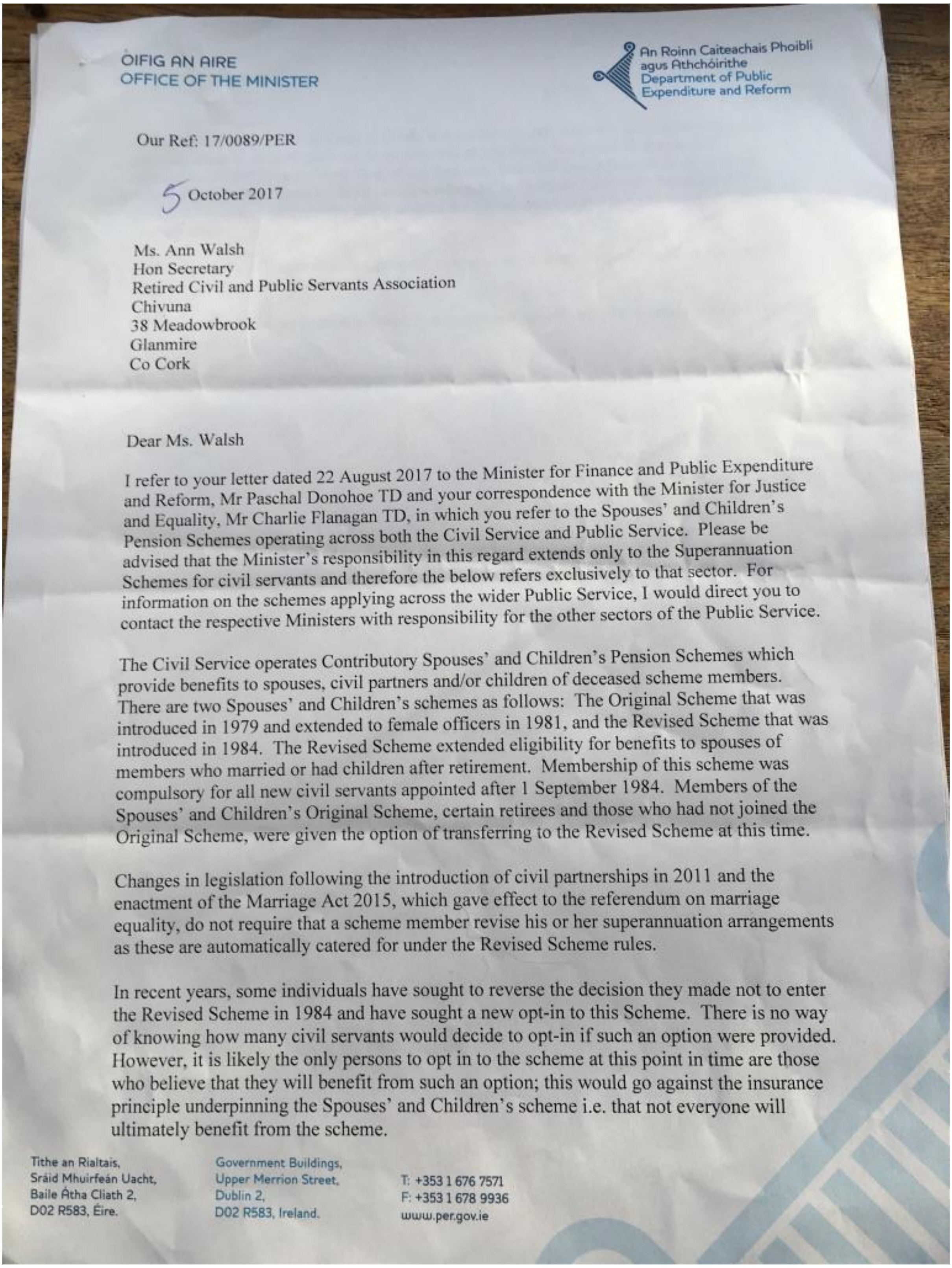
T: + 353 1 631 2172 / 1890 220 222 • F: + 353 1 631 2815 • www.dbei.gov.ie • minister@dbei.gov.ie

limited to 6 months from the date employment ceased. This may be extended to a further 6 months if reasonable cause is shown.

Issues relating to terms and conditions of pension entitlements for retired civil and public servants are a matter for Pascal Donohoe TD, Minister for Finance and Public Expenditure and Reform and any queries you may have in that regard should be addressed to his Department.

Yours sincerely,

Tom Connick
Private Secretary



OIFIG AN AIRE
OFFICE OF THE MINISTER

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

Our Ref: 17/0089/PER

5 October 2017

Ms. Ann Walsh
Hon Secretary
Retired Civil and Public Servants Association
Chivuna
38 Meadowbrook
Glanmire
Co Cork

Dear Ms. Walsh

I refer to your letter dated 22 August 2017 to the Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD and your correspondence with the Minister for Justice and Equality, Mr Charlie Flanagan TD, in which you refer to the Spouses' and Children's Pension Schemes operating across both the Civil Service and Public Service. Please be advised that the Minister's responsibility in this regard extends only to the Superannuation Schemes for civil servants and therefore the below refers exclusively to that sector. For information on the schemes applying across the wider Public Service, I would direct you to contact the respective Ministers with responsibility for the other sectors of the Public Service.

The Civil Service operates Contributory Spouses' and Children's Pension Schemes which provide benefits to spouses, civil partners and/or children of deceased scheme members. There are two Spouses' and Children's schemes as follows: The Original Scheme that was introduced in 1979 and extended to female officers in 1981, and the Revised Scheme that was introduced in 1984. The Revised Scheme extended eligibility for benefits to spouses of members who married or had children after retirement. Membership of this scheme was compulsory for all new civil servants appointed after 1 September 1984. Members of the Spouses' and Children's Original Scheme, certain retirees and those who had not joined the Original Scheme, were given the option of transferring to the Revised Scheme at this time.

Changes in legislation following the introduction of civil partnerships in 2011 and the enactment of the Marriage Act 2015, which gave effect to the referendum on marriage equality, do not require that a scheme member revise his or her superannuation arrangements as these are automatically catered for under the Revised Scheme rules.

In recent years, some individuals have sought to reverse the decision they made not to enter the Revised Scheme in 1984 and have sought a new opt-in to this Scheme. There is no way of knowing how many civil servants would decide to opt-in if such an option were provided. However, it is likely the only persons to opt in to the scheme at this point in time are those who believe that they will benefit from such an option; this would go against the insurance principle underpinning the Spouses' and Children's scheme i.e. that not everyone will ultimately benefit from the scheme.

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Sráid Mhuirfeán Uacht,
Baile Átha Cliath 2,
D02 R583, Éire.

Government Buildings,
Upper Merrion Street,
Dublin 2,
D02 R583, Ireland.

T: +353 1 676 7571
F: +353 1 678 9936
www.per.gov.ie

This Department's current position is that if decisions freely made by individuals regarding pension scheme membership could be reversed at any time, this could lead to grave consequences for the administration of the Spouses' and Children's Schemes. At present, where changes have been made to pension schemes, individuals have only been allowed to opt in to the new arrangements at the time of the introduction of the revised terms or entire new scheme.

At this time, the Minister does not propose to make any changes in this regard in the area of Civil Service pension schemes.

Unfortunately, Minister Donohoe is not in a position to meet with you in relation to the issues you have raised.

I hope the above provides assistance with your query.

Yours sincerely

Michelle O'Connor
Private Secretary to the Minister for Finance and Public Expenditure and Reform

An Roinn Sláinte
DEPARTMENT OF HEALTH

Oifig an Aire
Office of the Minister

30th August 2017

Ms Ann Walsh
(Hon Secretary) RCPSA
Chivuna
38 Meadowbrook
Glanmire
Co Cork

Dear Ms Walsh

The Minister for Health, Simon Harris, T.D., has asked me to thank you for your recent letter concerning the charges for hospital accommodation.

The core purpose of the public hospital system is to provide services for public patients. Nonetheless, historically and currently a proportion of activity in public hospitals involves the provision of care to private patients and the income generated in this way is a key component of the funding of the public hospital system. It is necessary, to ensure that there is equitable access for public patients, that the proportion of private activity is appropriately controlled and that the costs of provision of services to private patients are recouped by public hospitals.

The Health (Amendment) Act 2013 was implemented to address the issue identified by the Comptroller and Auditor General that for 50% of private in-patients treated in public hospitals, no private in-patient charge could be applied. The inability under the law to collect a private in-patient charge in such instances represented a significant loss of income to the public hospital system and to taxpayers and represented an indirect subsidy to private health insurance companies.

Thus the 2013 Act provided for the charging of all private patients in public hospitals, irrespective of the type of accommodation used. It is important to note that when patients are admitted to hospital they have the option of whether or not they wished to be treated as private or public. Those patients opting to be treated privately have chosen to pay the consultant and the hospital in respect of the services that each provides. The charges applied in respect of private care in a public hospital relates to costs which include those associated with non-consultant hospital doctors, nursing staff, medicines, blood, medical and surgical supplies, radiology, diagnostics, operating theatres, laboratories, administration and support staff.

Tús Áite do Shábháilteacht Othar
Patient Safety First

hi Healthy Ireland

Cuirfear fáilte roimh chomhfhreagras i nGaeilge

An Roinn Sláinte
Teach Haicin
Baile Átha Cliath
D02 VW90

Department of Health
Hawkins House
Dublin
D02 VW90

Fón/Tel (01) 635 4148
R-phost/Email ministersoffice@health.gov.ie
Suíomh Gréasáin/Web www.health.gov.ie

Páipéar Athchúrsáilte/Printed on Recycled Paper

The operational procedures for the management of patients' treatment preferences and the collection of private in-patient charges are a matter for the HSE. However, Minister Harris is very anxious that the application of these necessary procedures is sensitive to the health status of patients whilst in hospital and wants to ensure that patients do not experience upset at such a difficult time. The Department is therefore working with the HSE to establish what processes are in place across the hospital system for implementing the law in this regard. The Department will work with the HSE to ensure that a consistent approach is taken in implementing the operational procedures and that a monitoring process is put in place.

Currently, there are no proposals to introduce an age specific income threshold or to provide medical cards to those aged 70 and over without assessment. Under the Health (Alteration of Criteria for Eligibility) (No. 2) Act 2013, when a person attains the age of 70, the medical card income limits are €500 gross income per week for a single person and €900 gross income per week for a couple. Any revision of these medical card income thresholds requires primary legislation.

Persons aged 70 or older, who are assessed as ineligible under the gross income thresholds, may also have their eligibility assessed under the means-tested medical card scheme if they so wish, for example in the event that they face particularly high expenses, e.g. nursing home or medication costs. This scheme is open to all persons, irrespective of their age and assessment is based on net income and assessable outgoing expenses. The qualifying income thresholds under this scheme are lower than over-70s gross income thresholds. In setting the assessment guidelines, the Health Service Executive (HSE) has regard to Government policy as outlined by the Minister for Health, changes in the consumer price index and other issues which may be relevant.

Furthermore, persons, including those aged over 70 years, may be deemed eligible for a medical card on a discretionary basis, if they are judged to face undue hardship in arranging GP services as a result of medical or social circumstances. In addition, from August 2015, all persons aged 70 or older qualify for a GP Visit Card, regardless of income.

It should be noted that the gross income limits are reviewed annually and considered in the context of the Budget. It would be the Government's intention that people would not be adversely affected by any budgetary changes.

I hope this is of assistance to you.

Yours sincerely

Paula Smeaton

Paula Smeaton
Private Secretary

An Roinn Sláinte
DEPARTMENT OF HEALTH

Oifig an Aire
Office of the Minister

26 September 2017

Ms Ann Walsh
(Hon Secretary) RCPSA
Chivuna
38 Meadowbrook
Glanmire
Co Cork

Dear Ms Walsh

The Minister for Health, Simon Harris, T.D., has asked me to thank you for your correspondence concerning the Nursing Homes Support Scheme /Fair Deal and medical cards for individuals over 70 years of age.

The Nursing Homes Support Scheme (NHSS) is a system of financial support for those in need of long-term nursing home care. Participants contribute to the cost of their care according to their means while the State pays the balance of the cost. The Scheme aims to ensure that long-term nursing home care is accessible and affordable for everyone and that people are cared for in the most appropriate settings. A financial assessment is carried out by the HSE to determine how much a participant in the Scheme will contribute to the cost of their care.

It should be noted that a person's principal private residence is only included in the financial assessment for the first three years of the applicant's time in care. There are no plans to remove the three year cap on the principal private residence, as this safeguard is an extremely important element of the Scheme. Applicants to the Scheme have the certainty that they will pay no more than 22.5% of the value of their home while they are in nursing home care.

The Scheme also has a number of other important safeguards built into the financial assessment which ensures that,

- Nobody will pay more than the actual cost of care;
- An applicant will keep a personal allowance of 20% of his/her income or 20% of the maximum rate of the State Pension (non-Contributory), whichever is greater. This is in recognition of the fact that, although the NHSS covers core living expenses, residents can still incur some costs in a nursing home, such as social programmes, newspapers or hairdressing;
- If an applicant has a spouse/partner remaining at home, he/she will be left with 50% of the couple's income or the maximum rate of the State Pension (non-Contributory), whichever is greater;

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Department of Health
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- If both members of a couple enter nursing home care, they each retain at least 20% of their income, or 20% of the maximum rate of the State Pension (non-Contributory), whichever is greater;
- Certain items of expenditure, called allowable deductions, can be taken into account for the financial assessment, including health expenses, payments required by law, rent payments and borrowings in respect of a person's principal private residence;
- A person's eligibility for other schemes, such as the Medical Card Scheme or the Drug Payment Scheme, is unaffected by participation in the Nursing Homes Support Scheme or residence in a nursing home.

In order to determine how much an applicant will contribute to the cost of their care, a financial assessment is carried out by the HSE which takes account of a person's income and assets. As part of this assessment, the HSE identifies any income or assets that the applicant and his/her partner may have deprived themselves of in the five years leading up to their application, or at any time on or subsequent to the date on which the application for financial support under the Scheme is first made. Such assets are defined in the Nursing Homes Support Scheme Act, 2009 as 'transferred assets' and 'transferred income'. Under the legislation there are no exemptions in relation to transferred assets. There are no plans to amend the NHSS to change the timeframe in which an asset is considered to be a transferred asset.

When the NHSS commenced in 2009, a commitment was made that it would be reviewed after three years. The Report of the Review was published in July 2015. A number of key issues have been identified for more detailed consideration across Departments and Agencies. An Interdepartmental/Agency Working Group has been established to progress the recommendations contained in the Review, and work in this regard is underway.

Currently, there are no proposals to introduce an age specific income threshold or to provide medical cards to those aged 70 and over without assessment. Under the Health (Alteration of Criteria for Eligibility) (No. 2) Act 2013, when a person attains the age of 70, the medical card income limits are €500 gross income per week for a single person and €900 gross income per week for a couple. Any revision of these medical card income thresholds requires primary legislation.

Persons aged 70 or older, who are assessed as ineligible under the gross income thresholds, may also have their eligibility assessed under the means-tested medical card scheme if they so wish, for example in the event that they face particularly high expenses, e.g. nursing home or medication costs. This scheme is open to all persons, irrespective of their age and assessment is based on net income and assessable outgoing expenses. The qualifying income thresholds under this scheme are lower than over-70s gross income thresholds. In setting the assessment guidelines, the Health Service Executive (HSE) has regard to Government policy as outlined by the Minister for Health, changes in the consumer price index and other issues which may be relevant.

Furthermore, persons, including those aged over 70 years, may be deemed eligible for a medical card on a discretionary basis, if they are judged to face undue hardship in arranging GP services as a result of medical or social circumstances. In addition, from August 2015, all persons aged 70 or older qualify for a GP Visit Card, regardless of income.

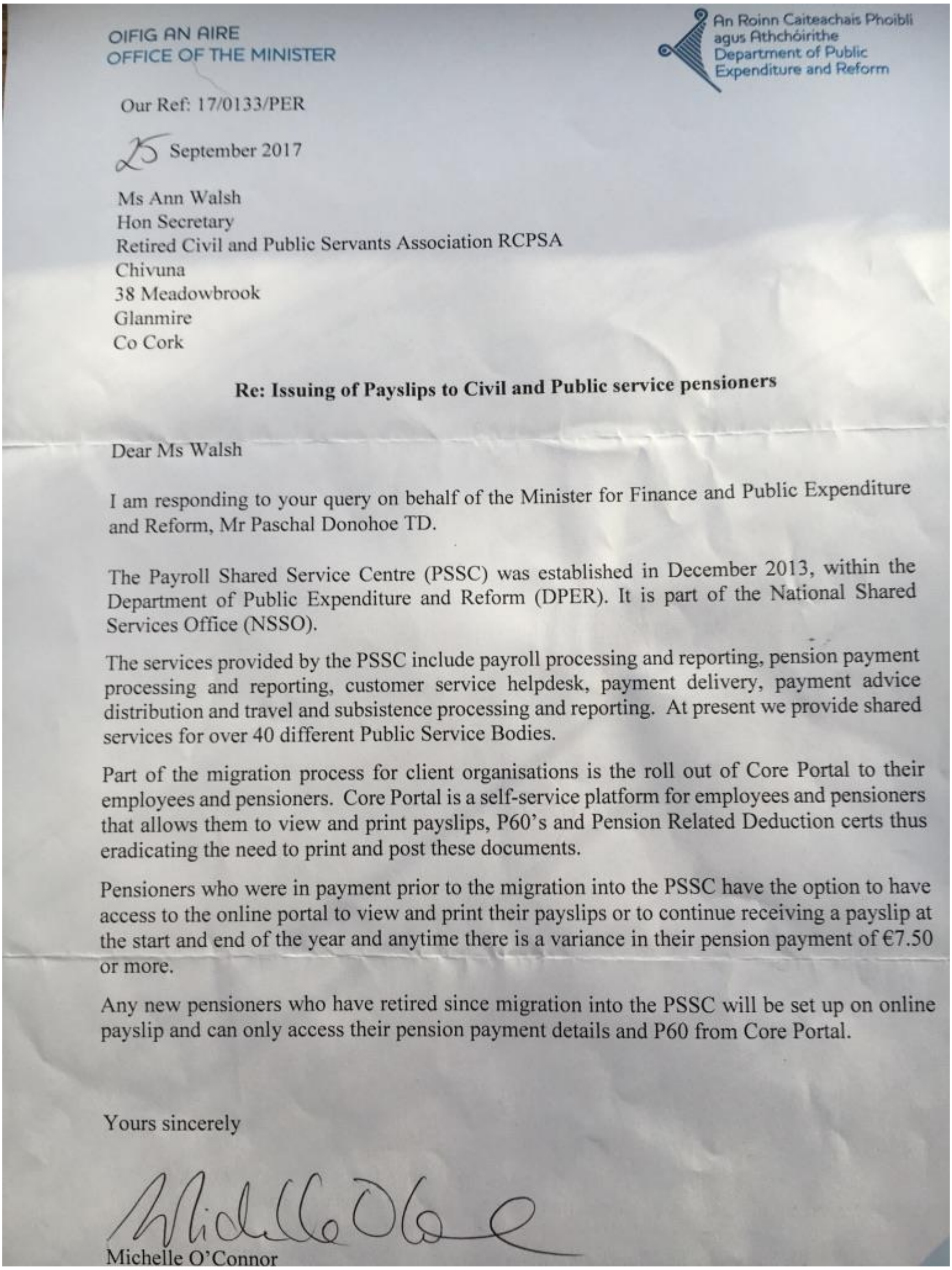
It should be noted that the gross income limits are reviewed annually and considered in the context of the Budget. It would be the Government's intention that people would not be adversely affected by any budgetary changes.

I hope this is of assistance to you.

Yours sincerely

Paula Smeaton

Paula Smeaton
Private Secretary



OIFIG AN AIRE
OFFICE OF THE MINISTER

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

Our Ref: 17/0133/PER

25 September 2017

Ms Ann Walsh
Hon Secretary
Retired Civil and Public Servants Association RCPSA
Chivuna
38 Meadowbrook
Glanmire
Co Cork

Re: Issuing of Payslips to Civil and Public service pensioners

Dear Ms Walsh

I am responding to your query on behalf of the Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD.

The Payroll Shared Service Centre (PSSC) was established in December 2013, within the Department of Public Expenditure and Reform (DPER). It is part of the National Shared Services Office (NSSO).

The services provided by the PSSC include payroll processing and reporting, pension payment processing and reporting, customer service helpdesk, payment delivery, payment advice distribution and travel and subsistence processing and reporting. At present we provide shared services for over 40 different Public Service Bodies.

Part of the migration process for client organisations is the roll out of Core Portal to their employees and pensioners. Core Portal is a self-service platform for employees and pensioners that allows them to view and print payslips, P60's and Pension Related Deduction certs thus eradicating the need to print and post these documents.

Pensioners who were in payment prior to the migration into the PSSC have the option to have access to the online portal to view and print their payslips or to continue receiving a payslip at the start and end of the year and anytime there is a variance in their pension payment of €7.50 or more.

Any new pensioners who have retired since migration into the PSSC will be set up on online payslip and can only access their pension payment details and P60 from Core Portal.

Yours sincerely

Michelle O'Connor

GENERAL DATA PROTECTION REGULATION (GDPR)

General Data Protection Regulation (GDPR) will come into force on 25th May 2018 replacing the existing data protection framework under the EU Data Protection Directive. The GDRP emphasises transparency, security and accountability of data controllers, while at the same time standardising and strengthening the right of European citizens to data privacy. The office of the Data Protection commissioner (DPC) is preparing a series of documents to issue in the run-up to the 25th May 2018 implementation date. RCPSA are preparing for the implementation of GDPR by planning our approach to GDPR compliance and ensure a cohesive approach amongst our key people.

Appointments

The following appointments have been made since AGM 2017:

Auditors:

Crowley & Company
Auditors, Accountants and Tax Consultants
Hazwlwood Centre
Glanmire
Co Cork

Web Design:
Digilogue Webdesign
4a Kirwins Lane
Galway

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION
Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit Established 1945

Invitation to Join the Retired & Civil Public Servants' Association

There is strength in numbers
Ní neart go cur le chéile

About Us

The Retired Civil and Public Servants Association was founded in 1945. Membership is open to all retired Civil Servants and Public Servants, including members from An Post, Eircom, Irish Aviation Authority and Coillte. This includes widowed persons, in receipt of a pension.

What do we do?

Our mission is to defend and promote the interests of members. To do this effectively we want to include as many retired colleagues in our membership as possible.

How do we do this?

We engage on our own and with other organisations representing retired public servants, to fight for pension restoration, protection, and improvements as well as better services for members. We are working to upgrade communications and enhance the position of the Association and its members. We engage directly with Government representatives, making submissions on relevant Annual Budget issues. We pursue, also, issues through the media. We are affiliated to the National Federation of Pensioner Associations and the Alliance of Retired Public Servants.

Organisation

We are governed by a Council, comprising 5 officers and not less than 10 other members. We hold an Annual General Meeting in May to decide policy and elect the Council. There are Branches in Dublin, Cork, Limerick, Galway, Sligo, Donegal, The North-East, Mayo, Wexford, Waterford, and The Mid-Lands. Each Branch holds an Annual meeting. We inform members on issues of interest through regular publications, currently 3 per year, our website, www.rcpsa.ie, Facebook and through local Branches. New Branches, are providing another important information platform as well as a social function, valued by many members.

Invitation

We would like to invite retired colleagues to join the Association. A strong membership is needed to ensure authoritative voice. The annual membership subscription is €20. An Post and PSSC will deduct this in fortnightly instalments of 77c. New members from Eircom and Coillte can pay the Hon. Treasurer direct as outlined in the attached membership form.If you wish to become a member, please complete the application form overleaf and return it to the address shown. Payment methods are outlined on the form.

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. ☐

Payment Methods:

☐ **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** ☐

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

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

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

(B) Bank Transfer:

Bank Account Name - Retired Civil and Public Servants Association, Current Account
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

Issued by RCPSA December 2017