



# RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945



**NEWSLETTER**  
SEPTEMBER  
2018

W W W . R C P S A . I E

**PRESIDENT: PAUL MONKS**  
**SECRETARY: ANN WALSH**  
**EMAIL: ANNWALSHWTD56@GMAIL.COM**  
**PHONE 0871317062**

**RCPSA ADDRESS**  
**RCPSA**  
**PO Box 908**  
**SOUTH CITY DSU**  
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**CORK T12C825**

## FROM THE PRESIDENT

Colleagues,

I was pleased to be appointed President of the Association at the Annual General Meeting in May. I am conscious both of the honour and responsibility. I will do my best for all.

While the clouds of the recession appear to fade into history there remains unfinished business. The full restoration of all public service pensions and the resolving of the anomaly that exists for those who retired on or after 01/03/2012 remain to be completed. While progress has been made on both we must continue to push for a fully successful conclusion of each.

As regards securing an independent third-party mechanism for dealing with public sector pensions little progress has been made. While the various unions seek to restore parity with pay for pensions we should not forget the impact of the recession on pensions and pensioners. The appointment of an independent third-party mechanism should continue to be pursued.

Finally, I would point out that the strength of the association is derived from its members. The higher our membership the greater our strength. I will follow in the footsteps of my predecessor and urge all members to seek and recruit retired public servants who have not already joined us. For this purpose, there is an application form at the back of this newsletter. At €20 per annum I believe it represents good value for money.

***Paul Monks***  
***President***

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## RESULTS OF ELECTIONS 2018-19

### TRUSTEES (in alphabetical order):

Mary Farrell,  
Brian McDonnell,  
Pat McDonagh  
Frank O'Dwyer

### OFFICERS:

**President:** Paul Monks  
**Vice President:** Stephen Burns  
**Secretary:** Ann Walsh  
**Treasurer:** Anne Mitchell

### COUNCIL (in alphabetical order):

Brian Cadogan  
Shane Donnelly  
Brian Doherty  
Benny Dunne  
Brian Fitzpatrick  
Louis Glancy,  
Seamus McGinley  
Walter McDonagh  
Gerry McRory  
Brian Murnane  
Nora O'Donovan  
Sean O'Riordan  
Cloda Ryan  
Breda Ryder

### STANDING ORDERS COMMITTEE (in alphabetical order):

Peter Dockery  
Joe O'Donnell  
Frank O'Dwyer

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Our Ref: 17/0043/PER, 17/0070/PER



( May 2018

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

Dear Ms Walsh

I am directed by the Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD, to write in reply to your two letters of 22 August 2017. A further letter of 2 August was sent to us and a note was sent on from this department on PSPR and transferred to the Department of Finance for response in relation to USC. The delay in responding is regretted.

Regarding your letter of 22 August headed ***Pension Levy***, I will assume that in reference to “pension levy” that you mean the Public Service Pension Related Deduction (PRD), which was introduced in March 2009 under the *Financial Emergency Measures in the Public Interest Act 2009*. It is a progressively structured multi-band reduction imposed on the pay of those pensionable public servants whose pay in a calendar year exceeds the applicable exemption threshold. As such it has been, and remains, a key element of our national fiscal consolidation.

PRD will be replaced by the Additional Superannuation Contribution (ASC) in 2019. This was originally proposed in June 2017 in the *Public Service Stability Agreement 2018-2020*, and was subsequently legislated as part of the *Public Service Pay and Pensions Act 2017*. ASC is a major reform. When implemented at permanent rates in 2020, it will provide some €550 million annually by way of new employee contributions towards the sustainable financing of public service pensions. This will be in addition to the existing pension scheme contributions of public servants, which amount to about €700 million annually. For most public servants, the change from PRD in 2018 to ASC at initial rates (in 2019) and at permanent rates (from 2020) will also bring appreciable income gains.

For pre-2013-recruited public servants these gains will be delivered by way of increases in the exemption threshold below which PRD / ASC does not apply. This threshold, which is based on the amount of pay (in the case of PRD) or pensionable pay (in the case of ASC) received in a calendar year, is currently €28,750. It will rise to €32,000 and €34,500 in 2019 and 2020 respectively for most such pre-2013 staff. (There will be no change in the exemption threshold of €28,750 for those pre-2013 public servants who enjoy “fast accrual” pension terms.)

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More recent recruits, those appointed from 1 January 2013 onward, who belong to the Single Public Service Pension Scheme, will also gain from the same exemption threshold increases in the change from PRD to ASC. In addition, this cohort will, uniquely, benefit financially from switching to significantly lower ASC contribution rates above the exemption threshold. Such lower rates reflect the more moderate “career average” pensions in prospect for Single Scheme members, compared with the costlier “final salary” pensions of their pre-2013 counterparts. Payments of this PRD and ASC are applied according to the legislation set out above and are non-refundable.

Regarding your email of 22 August headed **Re: Request for Explanatory Leaflet/Fact Sheet on calculation of pension entitlement**, I must inform you that as there are various schemes with varying calculations depending on the pension scheme the member is a part of, there is no one document which comprehensively covers pension calculations in all public service pension schemes. If a pensioner has questions about their personal pension scheme they are advised to contact their pension paying authority directly, i.e. the HR department of their former employer in the first instance.

You mention “Arrangements to clarify what is meant by proposals set out in section 6 of Public Service Sustainability Agreement”. I assume that you are referring to 6.1 which sets out ASC (as above).

I hope that the above information is satisfactory in relation to the RCPSA members’ correspondence.

Yours sincerely

Michelle O'Connor

Private Secretary to the Minister for Finance and Public Expenditure and Reform

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An Roinn Airgeadais  
Department of Finance

Oifig an Aire  
Office of the Minister

Our Refs. 17/0046/PER  
18/0937/MF

21 May 2018

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

Dear Ms Walsh,

The Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe T.D., has asked me to refer to your letter of 2 August 2017 regarding the Universal Social Charge (USC).

In relation to Point 1 of your letter, the USC, like the Income Levy before it, does not apply to social welfare payments such as the contributory and non-contributory State pensions, or payments of a similar nature. However occupational pensions are liable to the USC if the payment is greater than the exemption threshold, which for 2018 is €13,000.

Delivering on a commitment in the Programme for Government, the USC was reviewed by the Department of Finance in the lead up to Budget 2012. The report is available at: <http://taxpolicy.gov.ie/wp-content/uploads/2012/01/Universal-Social-Charge-Review.pdf>

The issue of USC applying to occupational pensions of workers taking up employment in certain areas, before April 1995 was examined as part of that review. Such individuals are (or were) liable to modified rate PRSI, which does not generate an entitlement to the State Pension.

The Government decided not to exempt the occupational pensions of these individuals from the USC charge as it would be very costly and difficult to achieve, and it would involve all income earners with the equivalent income benefiting from the exemption. In addition, it would also undermine the principle of the USC being applied to income with few exceptions.

However, as a result of the review of the USC, the Government decided in Budget 2012 to increase the entry point to the Universal Social Charge from €4,004 to €10,036 per annum, and this threshold was further increased in Budgets 2015 and 2016 to the current point of €13,000 per annum. This exemption threshold equalises the position of single individuals whose sole source of income is the State Contributory Pension with Public Service pensioners whose pension is at an equivalent level. The last four Budgets, have seen the three rates of USC reduced from 2%, 4% and 7% to 0.5%, 2% and 4.75% respectively. Individuals aged 70 years and older whose income does not exceed €60,000 now pay a maximum rate of 2%.

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In relation to Point 2, I will assume for this point that you are referring to Public Service Pension Restoration. (PSPR) PSPR was introduced on 1 January 2011. PSPR is a reduction imposed on public service pensions which exceed specified values, i.e. **pensions below those values are exempt from PSPR**. The statutory basis for PSPR is the [Financial Emergency Measures in the Public Interest Act 2010](#) (as amended).

The PSPR imposition on affected pensioners has been considerably eased, and will be further eased, by legislative changes in recent years, which have already had the following beneficial effects on pension income. Many pensions previously reduced by PSPR are now paid without any such reduction. Pensions which continue to be affected by PSPR in 2018 are effectively higher than they were (or would have been) at the "peak" PSPR reduction rates which applied up to end-2015.

This substantial easing of the PSPR burden on pensioners is due to changes contained in two laws:

- (i) The [Financial Emergency Measures in the Public Interest Act 2015](#) set out a three-stage partial reversal of PSPR, with changes applying on 1 January in each of the years 2016, 2017 and 2018.
- (ii) The [Public Service Pay and Pensions Act 2017](#) puts in place a further partial reversal of PSPR, with changes due on 1 January 2019 and 1 January 2020. This Act also requires the Minister for Public Expenditure and Reform to make an order, no later than 31 December 2020, setting a date for the complete elimination of PSPR from all public service pensions.

Detailed tables of the PSPR rates applying in 2018, 2019 and from 2020 as a result of these legislated changes are in Appendix 3 of [DPER Circular 02/2018](#). The following points concerning PSPR liability on public service pensions are covered in those tables:

- **At present (2018), all pensions with values up to at least €34,132 are free of PSPR.**
  - Throughout 2019, all pensions with values up to at least **€39,000** will be free of PSPR.
  - From 1 January 2020, all pensions with values up to at least **€54,000** will be free of PSPR.
- These exemption thresholds (€34,132, €39,000 and €54,000 as bulleted just above) are higher, at **€60,000** in all cases, for pensions awarded to those who retired since end-February 2012.

I trust this is of assistance.

Yours sincerely

Michelle O'Connor

Private Secretary to the Minister for Finance and Public Expenditure and Reform

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Baile Átha Cliath 1



Marlborough Street  
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Ms. Ann Walsh  
Secretary  
Retired Civil & Public Servants' Association  
PO Box 908  
South City DSU  
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T12C825

25<sup>th</sup> May 2018

Ref: G1813836

Dear Ms. Walsh,

I wish to refer again to your correspondence and my letter of the 25<sup>th</sup> May last.

As you will be aware PeoplePoint is the national shared HR service and most civil servants have to submit an application to retire through the service. Our Department raised the possibility with PeoplePoint of including the RCPSA information leaflet in their retirement packs for civil servants and I am pleased to let you know that they have agreed to add the document to the packs issued to retiring staff throughout the civil service.

Kind regards,

David Gordon  
HR Manager

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3 July 2018

Ms Ann Walsh  
Secretary of the Retired Civil and Public Servants' Association  
PO Box 908  
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Dear Ms Walsh

I refer to your letter dated 22 June 2018 in relation to the Public Service Pay and Pensions Act 2017 and the Public Service Stability Agreement 2018-2020, as they apply to public service pensions.

**Public Service Pay and Pensions Act 2017**

Part 3 of the Public Service Pay and Pensions Act 2017 provides for the significant further lessening of the Public Service Pension Reduction (PSPR), occurring by way of threshold and rate changes to apply on 1 January 2019 and 1 January 2020.

PSPR changes occurring from 1 January 2018 were provided under the Financial Emergency Measures in the Public Interest Act 2015. I understand that such changes have, in general, been implemented through pension payrolls across the various public service sectors.

**Public Service Stability Agreement (PSSA) 2018-2020**

The PSSA 2018-2020 sets out the pension increase policy applying in the public service until end-2020. This Department issued two circulars which authorise and give guidance in relation to the application to qualifying pensions of relevant pay increases. DPER Circular 20/2017 which deals with certain pay increases occurring in 2016 and 2017 (applicable to qualifying pensions from 1 September 2017) and DPER Circular 02/2018 which deals with the 1% increase applicable from 1 January 2018. Those circulars, being the required sanction to apply the pension increase policy, were issued to all relevant pension payroll providers on 6 December 2017 and 29 January 2018, respectively.

You will be aware of the complex nature of the recently agreed pension increase policy. This is a legacy of the Financial Emergency (FEMPI) framework and the time taken to implement the pension increase policy reflects certain challenges posed by the policy at an operational level. Notwithstanding this, it is expected that any pensions which are due to be increased on foot of these circulars, and have not yet been adjusted, should have the increase applied shortly, including arrears due to the start of the year and/or 1 September 2017, as appropriate.

Finally, I would also like to note that following an internal restructure, I no longer have responsibility for this policy area. Future correspondence in this regard should be addressed to the pension policy unit (Mr Frank Griffin, P.O.) within the Department of Public Expenditure and Reform.

Yours sincerely

Peter Brazel  
Principal Officer  
Public Service Pay and Pensions Division

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# RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION  
Comhlachas Iar-Sheirbhíseach Doibí Agus Scáir      Established 1945

PO Box 908  
South City DSU  
Togher  
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T12C825  
22<sup>nd</sup> June 2018

Mr Peter Brazel  
Remuneration, Industrial Relations and Pensions Division  
Department of Public Expenditure and Reform  
Government Buildings  
Upper Merrion St.,  
Dublin D02 R583

A Chara,

The RCPSA represents approximately 8,500 civil and public servants that welcomed the Public Service Pay and Pensions Bill 2017 and the Public Service Stability agreement 2018-2021 but are perplexed that provisions of these has not been reflected in pension payments received by members since 1<sup>st</sup> January 2018.

Feedback to the RCPSA from members who have been in contact your department, PeoplePoint and Pensions Shared Services is that increases due have not been sanctioned to date.

On behalf of the members of the RCPSA I would like to formally request that the necessary sanction issues immediately.

Thank you for your attention.

Yours faithfully,

---

**Ann Walsh (Secretary RCPSA)**  
**0871317062**  
[annwalshwtd56@gmail.com](mailto:annwalshwtd56@gmail.com)

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RCPSA  
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TC12C825  
14<sup>th</sup> August 2018

Minister Paschal O'Donoghue  
Department of Finance  
Government Buildings  
Upper Merrion St.,  
Dublin 2  
D02R583

**Re: Pension Levy Deductions from Civil/Public Servants  
Pension entitlements/Lump Sum**

Dear Minister,

The RCPSA represents approximately 8,500 retired civil and public servants who at AGM have mandated the association to write to you with regard to:

- Arranging regular meeting with your officials/officials of DEPR with regard to keeping the RCPSA up to date on pension related members. In this regard we will advise you in advance of pension related issues that we wish to be paced on the agenda.
- The pension levy that is deducted from their pay towards their pension and lump sum. As you are aware the maximum service taken into account when calculating the pension and lump sum for civil/public servants is 40 years. When an individual serves more than 40 years the pension levy deduction continues despite the fact that these deductions are of no benefit to the employee. The RCPSA is requesting that the relevant legislation be amended to address this anomaly.
- Calculation of lump sum due to civil servants retiring post Feb 2012 was restricted due to emergency legislation introduced during the recession. RCPSA has been mandated to seek the recovery of the shortfall.
- Payments due to members under the terms of Public Service Stability Agreement 2018-2020 have not been received. Feedback suggests that payment is awaiting sanction from your Department. Please arrange for the necessary arrangements to be put in place for the immediate payment of amounts due.

Yours faithfully,

Ann Walsh (Secretary RCPSA)  
0871317062

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22<sup>nd</sup> August 2018

Minister Paschal O'Donoghue  
Minister for Finance and Public Expenditure and Reform  
Government Buildings  
Upper Merrion St.,  
Dublin 2  
D02R583

## Re: Marriage Gratuity/Civil Service (Employment of Married Women's Act 1973)

Dear Minister,

The RCPSA represents approximately 8,500 retired Civil and Public Servants including a number of female civil servants that retired on marriage and subsequently did take up employment as their lives were taken up with childcare, caring for elderly/infirm relatives and voluntary work. Many of these women now find themselves with no entitlement to a pension in their own right or as a dependent of their spouse/partner.

At AGM 2018 the members of the RCPSA mandated the association to request that your department to establish individuals concerned and put in place a system to correct what it regards as an inequality.

Yours faithfully,

Ann Walsh (Secretary RCPSA)  
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[info@rcpsa.ie](mailto:info@rcpsa.ie)

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**RCPSA**  
RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION



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22<sup>nd</sup> August 2018

Minister Paschal O'Donoghue  
Minister for Finance and Public Expenditure and Reform  
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Upper Merrion St.,  
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D02R583

**Re: Pre Retirement Courses**

Dear Minister,

The RCPSA represents approximately 8,500 retired Civil and Public servants. The feedback that the association has received with regard to pre-retirement courses has been positive. However members suggest that these courses be extended to two full days and that your department allow the RCPSA be allocated a period of time to outline the benefits of membership to those attending (future retirees).

Yours faithfully,

Ann Walsh (Secretary RCPSA)  
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[info@rcpsa.ie](mailto:info@rcpsa.ie)

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22<sup>nd</sup> August 2018

Minister Paschal O'Donoghue  
Minister for Finance and Public Expenditure and Reform  
Government Buildings  
Upper Merrion St.,  
Dublin 2  
D02R583

Dear Minister,

The RCPSA represents approximately 8,500 retired Civil and Public Servants.

At AGM 2018 it was brought to the attention of the association by members that many female civil servants who took time out from their careers for the purpose of caring for children did not qualify for a full pension on retirement.

The RCPSA has been mandated to request that arrangements, similar to those applicable to pensions payable by the Department of Employment Affairs and Social Protection, to make an allowance to these individuals.

Yours faithfully,

Ann Walsh (Secretary RCPSA)  
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[info@rcpsa.ie](mailto:info@rcpsa.ie)

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22<sup>nd</sup> August 2018Coillte  
Human Resource, Payroll & Pensions Section  
Dublin Rd.,  
Newtownmountkennedy  
County Wicklow  
A63DN25**Re: Coillte Teo Pension Scheme**

Attention: Tara Flynn

Dear Sir/Madam,

The RCPSA represents approximately 8,500 retired Civil and Public Servants including individuals in receipt of pensions from Coillte Teo.

At AGM 2018 it was brought to the attention of the association that members are unclear about:

1. The calculation methodology of their pensions
2. Pensions future security.

Accordingly, the RCPSA has been mandated to seek clarification from you on these matters and would appreciate hearing from you on these issues.

Yours faithfully,

---

Ann Walsh (Secretary RCPSA)  
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22<sup>nd</sup> August 2018

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County Wicklow  
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**Re: Coillte Teo Pension Scheme(s)**

Attention: Celine Considine

Dear Sir/Madam,

The RCPSA represents approximately 8,500 retired Civil and Public Servants including individuals in receipt of pensions from Coillte Teo.

At AGM 2018 it was brought to the attention of the association that members are unclear about:

1. The calculation methodology of their pensions
2. Pensions future security.

Accordingly, the RCPSA has been mandated to seek clarification from you on these matters and would appreciate hearing from you on these issues.

Yours faithfully,

Ann Walsh (Secretary RCPSA)  
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22<sup>nd</sup> August 2018PeoplePoint  
HR & Pensions Shared Service  
Block 5  
Belfield Office Park  
Beech Hill Road  
Clonskeagh  
Dublin 4**Attention: Civil Service Pensions Administration**

A Chara,

The RCPSA represents approximately 8,500 retired Civil and Public Servants.

The association was mandated at its 2018 AGM to contact you with a view arranging meetings for the provision of briefings on up to date pension related matters.

It has come to the attention of the RCPSA that members have experienced delays in payments and/or difficulties in obtaining information with regard to pension calculation methodology following their retirement. In order have a more efficient and effective communications system we suggest dealing with this issue at this meeting with a view to streamlining current arrangements

Yours faithfully,

---

Ann Walsh (Secretary RCPSA)  
0871317062  
[info@rcpsa.ie](mailto:info@rcpsa.ie)

cc Department of Expenditure &amp; Public Reform

CONTACT RCPSA:  
Phone: 087 1317062  
Email: [info@rcpsa.ie](mailto:info@rcpsa.ie)  
Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825

South City Delivery Office  
Togher  
Cork  
TC12C825  
22<sup>nd</sup> August 2018

Payroll Shared Services Centre  
Unit 2  
Central Business Park  
Tullamore  
Co Offaly  
R35W7A4

**Attention: Civil Service Pensions Administration**

A Chara,

The RCPSA represents approximately 8,500 retired Civil and Public Servants.

The association was mandated at its 2018 AGM to contact you with a view arranging meetings for the provision of briefings on up to date pension related matters.

It has come to the attention of the RCPSA that members have experienced delays in payments and/or difficulties in obtaining information with regard to pension calculation methodology following their retirement. In order have a more efficient and effective communications system we suggest dealing with this issue at this meeting with a view to streamlining current arrangements

Yours faithfully,

\_\_\_\_\_  
Ann Walsh (Secretary RCPSA)  
0871317062  
[info@rcpsa.ie](mailto:info@rcpsa.ie)

cc Department of Expenditure & Public Reform

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**RCPSA**  
RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION



**RCPSA**

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

RCPSA  
PO Box 908  
South City Delivery Office  
Togher  
Cork  
TC12C825  
22<sup>nd</sup> August 2018

Minister Paschal O'Donoghue  
Minister for Finance and Public Expenditure and Reform  
Government Buildings  
Upper Merrion St.,  
Dublin 2  
D02R583

**Re: Administration of Civil and Public Servants pensions**

Dear Minister,

Please find enclosed copies of correspondence of today's date to PeoplePoint (HRSSC) and Payroll Shared Services Centre.

Please contact the association at the contact details shown to arrange a suitable date(s) time and venue for representatives of the association to meet with regard to issues to be addressed.

Yours faithfully,

Ann Walsh (Secretary RCPSA)  
0871317062  
[info@rcpsa.ie](mailto:info@rcpsa.ie)

CONTACT RCPSA:  
Phone: 087 1317062  
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Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825



# RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Doiblí Agus Stáit

Established 1945

RCPSA  
PO Box 908  
South City Delivery Office  
Togher  
Cork  
TC12C825  
22<sup>nd</sup> August 2018

An Post  
Pensions Administration  
An Post  
GPO  
Dublin 1

## Re: An Post Pension Scheme(s)

Dear Sir/Madam,

The RCPSA represents approximately 8,500 retired Civil and Public Servants including individuals in receipt of pensions from an Post.

Following AGM 2018 it was brought to the attention of the association that members in receipt of pensions from an Post Pension Schemes are unclear about:

1. The calculation methodology of their pensions
2. Pensions future security.

The RCPSA has been mandated to seek clarification from you on these matters. The Association looks forward to hearing from you on these issues.

Yours faithfully,

\_\_\_\_\_  
Ann Walsh (Secretary RCPSA)  
0871317062  
[info@rcpsa.ie](mailto:info@rcpsa.ie)

CONTACT RCPSA:  
Phone: 087 1317062  
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**RCPSA**

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

PO Box 908  
South City DSU  
Togher  
Cork.  
T12C825  
July 2018Department of Finance  
Government Buildings  
Upper Merrion Street  
Dublin D02 R583**Pre - Budget Submission****ATTENTION: Ministers Office**

The RCPSA (Retired Civil and Public Servants Association) represents approximately 8,500 retired civil and public servants on behalf of whom this pre-budget submission is being made. The Association also has strong links with a number of organisations representing pensioners interest. Issues members the association deem necessary to be addressed in the upcoming budget are:

**Taxation:**

Taxation is generated to fund public expenditure (for health, education, transfer of resources job creation, reduce unwanted activity etc.) and the redistribution of income. Adam Smith propounded the main canons of taxation as being equitable, simple/convenient, economical and certain. This submission identifies areas to be addressed to comply with these canons.

**Universal Social Charge:**

USC is a form of taxation on income that runs alongside the conventional tax system. USC is not paid by individuals in receipt of a state pension from DFSA. Currently USC is applied to the full amount of the occupational pension received by retired civil and public servants. This is in contrast to treatment in the private sector when there is an entitlement to the combination of occupational and contributory old age pension-in this scenario the USC applies only to occupational element of that pension while the COAP is not included for determining either USC and/or progressive rates of USC. This does not adhere to the Equity principal of what makes a good tax system. RCPSA proposes that USC and PRSI be merged into a single system.

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### **Age Exemption-Income Tax:**

RCPSA supports the use of exemptions from tax for the purposes of redistribution. The association sees exemptions as recognising the burdens of advancing years and financial hardships from increased healthcare. In response to the economic crisis exemptions were reduced in 2011. RCPSA considers that it is now time to increase exemption figures and does not accept that the value of exemptions to older members of society impacts on the overall tax base.

### **Credit for Refuse Collection:**

RCPSA notes that the final year for refuse collection (i.e. service charges) was 2010. With a view to addressing unwanted activity of littering the granting of tax credits for payments to authorised refuse collection contractors needs to be revisited.

### **Capital Gains Tax Exemption for disposal of Principal Private Residence (full or partial):**

When an individual transfers/sells a property that was their main residence while it was owned (including land of up to one acre) an exemption to Capital Gains Tax applies. RCPSA supports the retention of this exemption.

### **Medical Cards for over 70's:**

- Review Medical Card income thresholds to increase them in line with cost of living increases since 2006
- Review Guidelines for eligibility with a view to making them more user friendly.
- Restoration of Medical cards for pensioners over 70's years.

### **Household Benefits Package:**

The state pension paid by DFSA is supported by the Household Benefits Package. In the interests of equity RCPSA is seeking that these be

- Fully restored
- Paid to all pensioners.

### **Private Pension Schemes:**

Many individuals provide for their retirement through private pension schemes. A pension levy introduced in 2011. Initially this was intended as a temporary measure. RCPSA notes the upswing in the Irish economy in recent years. Hence, we are seeking the removal of this legislation and all enabling laws to be repealed.

### **Pension Entitlements:**

Pension entitlements are currently fragmented. RCPSA notes that in other jurisdictions entitlements are certain and are seeking

- The provision of clear guidance of individuals pension entitlements
- Deal with possible anomalies in advance of the implementation of the Total Contributions Approach to the contributory state pension.
- Promotion the importance of maintaining contributions for certainty of entitlements.
- Provide quick access to social insurance contribution records.

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Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825



### **Home Care Supports:**

Address the inadequacies currently found in the provision of home care supports for older people and those in need. This includes:

- Simplification the application process for the Fair Deal Scheme.
- Reduction of waiting lists.
- Increasing resources to fund Housing Adaption grants and mobility grants

### **Dental Benefit Scheme**

Many peoples cannot afford essential dental treatment. This in turn impacts on their general health. We are seeking the full restoration of benefits previously provided under the Dental Benefit Scheme.

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## PARITY

The understanding of parity in pay-pensions is an arrangement that links the rate of change in payout value of pensions to the rate of change in the value of pay of a linked post with both changes occurring on the same time.

At Annual General Meeting held in ay RCPSA members have mandated the Council to pursue this policy.

This policy, i.e. is that parity is for public service PAYG and occupational superannuation schemes, agrees with that of the Alliance of Retired Public Servants. The RCPSA is a constituent member of Alliance who will promote this policy in relevant forums.

### **Issues dealt with in the Discussion Paper on pay-Pension Parity and its Protection prepared by the Alliance of Retired Public Servants for consideration at its Biennial General Meeting in September 2018 include:**

1. The Alliance understanding of Parity
2. Policy of the Alliance and Retired Public Servants
3. Public Service Pay and Pensions Act 2017
4. Beyond Public Service Stability Agreement 2018-20
5. Public Service Pensions (Single Scheme and other Provisions) Act 2012
6. Unions
7. Threats/Risks to Parity
8. Emergency Legislation, Ministerial Regulations/Orders
9. Brexit
10. Protection of Parity

**The Biennial General meeting of the Alliance of Public Servants will take place on Thursday 20<sup>th</sup> September 2018.** As a constituent organisation of the Alliance RCPSA can nominate two members to be appointed at the Biennial General Meeting. In the event that a member is unable to attend a constituent organisation may nominate an alternative.

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Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825



# YOUR QUICK GUIDE TO GOVERNMENT'S PROPOSED CHANGES TO THE OLD-AGE CONTRIBUTORY PENSION



Government is changing the way entitlement to the Contributory State Pension is calculated. Congress recognises the failings and unfairness with the current 'Yearly Average' method, and agrees in principle with the move to a 'Total Contributions Approach'. However, Congress rejects a number of the rules and conditions being proposed and are actively campaigning for amendments\*.

| Government's Proposal  | Congress's Response  |
|--|--|
| 40 qualifying years (2080 social insurance contributions in total) will be required for a full pension of €243.30p.w.  | ⇒ This is too high a target for many older workers for whom paying contributions was not compulsory in the 1970s and '80s. 30 qualifying years as originally committed to by Government is a fairer requirement.   |
| The new calculation method will be introduced for all applicants reaching pension age from January 2020 onwards.   | ⇒ An option to calculate pension entitlement under the old or new method and be awarded the higher pension must be available to people nearing retirement and who have a reasonable expectation that their State pension entitlement would not change significantly. |
| A 10-years (520 contributions) cap on the credits awarded for gaps in employment over an applicant's working life due to specified circumstances, e.g. unemployment, illness.                  | ⇒ Increase the cap on credits in line with any increase beyond 30 qualifying years for a full pension to preserve the level of protection of workers' insurance record. Introduce credits for career breaks taken to retrain.  |
| 20-years credits (1040 contributions) for caring for your own children up to age 12 or caring for a sick relative of any age.  | ⇒ The limit on backdating caring periods to post-1994 will be removed, something Congress has called for. By international standards, the HomeCaring Credit is a reasonable provision for preserving the pension of carers.  |
| Retaining the minimum paid contributions test of 10-years (520 contributions) for a reduced pension.   | ⇒ Immediately reinstate the pre-2012 paid contribution test of 5-years (260 contributions). Over time follow the UK in abolishing this requirement and remove the distinction between paid contributions and credits.  |
| Benchmark the payment rate at 34% average earnings and index-linking future increases in the pension to increases in wages and prices.   | ⇒ This move will provide pensioners with greater income certainty on the value of their pension and keep them above the poverty line. The 34% target should be viewed as a guaranteed minimum and surpassed as finances allow.                                       |
| The qualifying pension age will increase to 67 in 2021 and to 68 in 2028. There will be no further increases prior to 2035. Thereafter changes will be linked to increases in life expectancy. | ⇒ Government is going too far too fast – we will have the highest pension age in the developed world in 2028. Reinstating the transition State pension. Consult on steps to address population ageing. A lower pension age for workers who worked from a young age.  |

 \* Congress's submission to the consultation on the Total Contribution Approach is available at [www.ictu.ie](http://www.ictu.ie)

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Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825



**DATE FOR YOUR DIARY: WEDNESDAY NOVEMBER 14<sup>TH</sup> 2018**

\*\*\*\*\*

**Notice of Consultative Forum**

**The Annual Consultative Forum**

**will be held on Wednesday 14<sup>th</sup> November**

**at 11.00 am in the**

**Ashling Hotel, Parkgate St., Dublin 8**

**Feedback from Branches is welcome.**

**Branches can be represented by two delegates**

---

**The Consultative Forum will be followed by followed by a presentation on**

**Consumer Affairs**

**from 14.00 to 18.00 hours.**

**This section of the day is open to all members**

**Hope to see you there.**

CONTACT RCPSA:  
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Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825



## ANNUAL SUBSCRIPTIONS FOR MEMBERSHIP

Rule 5 of the Retired Civil and Public servants Association states:

“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.”

In this regard:

- Members who pay annual subscription direct to the Honorary Treasurer are advised that the amount falls due for payment annually. The Treasurer issues a reminder in advance of the due date. To avoid a lapse in membership of the association and the need to reapply for membership RCPSA is requesting that payment be received by the Treasurer within 21 days.
- The arrangements in place for paying full membership by deduction from pensions with the relevant paying authorities remain as heretofore.

### NOTE:

As RCPSA has no authority to arrange for and/or cancel deductions from members pensions it is members responsibility to deal with this matter. This can be dealt with by completion of Membership Application form or when cancelling deductions contacting directly the relevant pension paying authorities.

CONTACT RCPSA:

Phone: 087 1317062

Email: [info@rcpsa.ie](mailto:info@rcpsa.ie)

Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825



## BRANCH BUSINESS

Members and Council want to pay tribute to those who give voluntarily of their time to organise local meetings, presentations and events on their behalf.

### Invitation to include Branch events on website or in Newsletter(s)

If Branch members would like to alert colleagues of upcoming meetings etc. in Council would like to afford the opportunity to place notifications in upcoming Newsletters and the website.

## NEW BRANCHES

Council members have been contacted to constitute new Branches on a geographical and/or professional basis. This is part of the “to do list” for the forthcoming year. In order to achieve a successful branch structure, we are asking members in a geographical area or part of a professional group become active at a local level for the purposes of organising meetings locally.

A number of new Branches were established during 2017-18. If local members would like follow-up meetings or support from council please contact the Secretary. Should you wish Council members to attend any meeting that is arranged every effort will be made to facilitate the Branch.

## BRANCH MEETINGS

In accordance with Rule 11 of the Association the frequency of and procedure at Branch meetings shall be a matter for arrangement by each Branch. Should any Branch require assistance or clarification on RCPSA members regarding Branch meetings you can contact the secretary. Kindly note that, insofar as it is practicable and subject to availability, far there is a willingness by Council members to attend Branch meeting(s)

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Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825

**Farewell & a BIG THANK YOU to outgoing Officers.**



**Pictured (May 2018):  
Paul Monks (Incoming President), Mary Farrell (Outgoing President),  
Walter McDonagh (Outgoing Treasurer)  
Brian McDonnell (Outgoing Vice-President), Stephen Burns  
(Incoming Vice President)**

**RCPSA bids farewell to three Officers of Council and expresses their gratitude for the work done on behalf of the Association. We are delighted to report that Mary and Brian have been elected as Trustees of the Association. Walter has agreed to continue working on members behalf as a member of Council.**

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## GENERAL DATA PROTECTION REGULATION (GDPR)

GDPR replaced the existing data protection framework on 25<sup>th</sup> May 2018 under the EU Data protection Directive. To comply fully with the requirements RCPSA is seeking your consent Council wishes to draw the attention of members the following:

- The importance of protecting your personal data.
- Your entitlement to opt - out of receiving communication correspondence from the Association.
- The need of the RCPSA to have your consent to contact electronically and via mail.

To comply with GDPR Council is including consent forms for completion by

- Branch Officers
- Members

See pages:

When complete these can be forwarded to:

RCPSA  
PO Box 908  
South City DSU  
Togher  
Cork  
T12 C825

RCPSA is updating database. Please advise of changed to your contact details to the above address, [info@rcpsa.ie](mailto:info@rcpsa.ie) or 0871317062

CONTACT RCPSA:

Phone: 087 1317062

Email: [info@rcpsa.ie](mailto:info@rcpsa.ie)

Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825

## RETIREE CIVIL and PUBLIC SERVANTS ASSOCIATION

## Consent Form for Activists/Nominees/Committee Members/Officers

To: Trustees, Council Members, Standing Orders Committee/Branch Officers 2018-2019

I, the undersigned have agreed to be nominated by the RCPSA to participate in activity on behalf of the Retired Civil and Public Servants Association.

I agree to be contacted by the Retired Civil and public Servants Association for this purpose and for the RCPSA to hold my personal information as supplied by me for that purpose. I understand that my personal data will be retained for this purpose and will be deleted when the specific activity has ceased/come to an end (i.e. end of term of office within the Association or end of campaign etc)

NAME:

Email

PHONE/MOBILE:

SIGNATURE

CONTACT RCPSA:

Phone: 087 1317062

Email: [info@rcpsa.ie](mailto:info@rcpsa.ie)

Address: RCPSA PO Box 908, South City DSU, Togher, Cork. T12C825







## RCPSA - GETTING READY FOR GDPR

### PLEASE CONFIRM THAT YOU'RE STILL HAPPY TO HEAR FROM US

RCPSA are strongly committed to protecting the privacy of personal data that we maintain about RCPSA clients, employees and other individuals. In response to the EU's General Data Protection Regulation (GDPR) which came into effect on 25th May 2018, we would like to verify that you are happy to continue receiving newsletters, bulletins and invitations from RCPSA.

By giving your consent, you will continue to receive publications, newsletters and invitations to RCPSA events.

You will have the opportunity to opt out of receiving communications from us every time we contact you.

Please tick one of the boxes below and return the form to us at;

The Hon. Treasurer RCPSA  
 PO Box, RCPSA  
 An Post Box 908  
 South City Delivery Office  
 Togher Industrial Estate  
 Cork  
 T12C825

|                  |  |
|------------------|--|
| YES, I CONFIRM   |  |
| I DO NOT CONSENT |  |

You have the right to withdraw your consent at any time.

If you have any questions, please contact us at [info@rcpsa.ie](mailto:info@rcpsa.ie)





### 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, Eir & Payroll Shared Services Centre (PSSC)  Please go to panel 1

Direct Payment - Coillte 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.

To: Eir Superannuation Division

I authorise the deduction from my pension the sum of €1.67 a month (€20 annual) until further notice in respect of my subscription to the Retired Civil & Public Servants' Association.

Pension number:  Group number:

PPS number:

Signed/Síniú..... Date/Data.....

Please send completed form to the address below.

#### Panel 2 Coillte 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 – BOFII2 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: Hon. Treasurer RCPSA. PO Box, RCPSA, An Post Box 908, South City Delivery Office, Togher Industrial Estate, Cork, T12C825

Issued by RCPSA Sept 2018

www.rcpsa.ie