



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirdhiseach Poiblí Agus Stáit

Established 1945



**CHRISTMAS
DECEMBER 2018**

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

**PRESIDENT: PAUL MONKS
SECRETARY: ANN WALSH
EMAIL INFO@RCPSA.IE
PHONE 0871317062**

RCPSA Address
RCPSA
PO Box 908
SOUTH CITY DSU
TOGHER
CORK T12C825

FROM THE PRESIDENT

Colleagues,

The year is drawing to a close and it is evident that the Christmas festivities are underway. The Council Members send Season's Greetings to you all. We wish you and all those close to you a peaceful, healthy and prosperous New Year.

Since my last letter Council has adopted six objectives for the Association to pursue as follows-

Full pension restoration

Maintenance of parity with pay of serving staff

Address Universal Social Charge anomalies as between private and public pensioners

Obtain Household Benefits Package for public pensioners age 66-70

Prompt payment of pension increases

Reintroduce the issue of payslips to members

These were discussed with your representatives at the Consultative Forum held on 14th November. A report on that is included elsewhere in this Newsletter. As regards the first two it is intended to pursue these with the support of the staff unions. For the other four we intend to enlist the support of the Alliance of Retired Public Servants. The RCPSA also has representatives on the ICTU Retired Workers Committee and this will provide another avenue to seek redress.

Best Wishes

Paul Monks

President



RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

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Report of Galway Branch AGM

The Annual General Meeting of the Galway Branch was held on Thursday 8th November 2018 in the Menlo Hotel Galway. The meeting was well attended by members of the Galway Branch.

Council wishes to extend its appreciation for the warm welcome extended to its members who attended i.e. Stephen Burns (Vice President), W McDonagh (Council member), A Mitchell (Treasurer) and A Walsh (Secretary). A presentation on policy developments since the AGM held in May was given and an informative Q & A Session followed.

The following Committee members for Galway Branch for 2019 were elected:

Chairman: Michael Organ

Secretary/Treasurer: Margaret Kilcommins. Margaret stepped down from this position and agreed to act as secretary until the January committee meeting when a new secretary/treasurer is to be elected. The Galway Branch of the RCPSA and Council wishes to express its appreciation to Margaret all for the work she has done on behalf of the association.

Walter McDonagh retired from the Galway Branch Committee. The meeting thanked Walter for his contribution to both the Galway Branch and Council in his capacity as Treasurer over the years.

Report on RCPSA Consultative Forum held 14/11/2018

The annual Consultative Forum was held on Wednesday 14th November Ashling Hotel, Parkgate St., Dublin 8 and was well attended by representatives from Branches throughout the country. The meeting was opened by the President who outlined the six items that Council have agreed to prioritise to achieve the objectives of the RCPSA at this time. These are:

- **Parity:** RCPSA representatives continue to work with the Alliance of Retired Public Servants and sponsoring unions with regard to retention of parity for calculating future pension entitlements for members. Our representatives on the Retired Workers Committee of ICTU are strategically placed to address issues that have arisen in relation to private pension funds and superannuation matters.
- **USC:** We have identified anomalies in USC that need to be addressed by the RCPSA and Alliance (details in Appendix 1)
- **Household Benefits Package:** Many of RCPSA members aged 66-70 are disadvantaged with regard to the delivery of HBP. RCPSA is seeking to have this addressed (details in Appendix 2)
- **Payslips:** Members and/or families members of the Association find that due to administrative requirements, disabilities, inability to access to internet, IT blackspots the current arrangements with regard to electronic payslips is not satisfactory. Hence, the association will be seeking that arrangements are put in place by the official side to address this matter.
- **Pension Restoration:** Full restoration of Pension cuts/deductions is being pursued by the RCPSA via the Alliance and all other avenues available to RCPSA.
- **Growth in membership:** Council opinion is “there is strength in numbers” and the feedback that we receive from you (our members) We are exploring every avenue to increase our membership and obtain official recognition /representation.

Report of Meetings of Alliance of Retired Public Servants

1. The Biennial General Meeting of the Alliance of Public Servants took place in the Forsa Offices, Nerney's Court Dublin on 20th September 2018. RCPSA were represented at this meeting by Paul Monks and Ann Walsh. Following the Chairman's address the draft Constitution was adopted and the following names were nominated to council:

Chairman: Gerry Foley

Secretary: To be decided by incoming Council.

Treasurer: Michael Duffy

Vice Chairman: Joe Divan

- The Treasurers report and accounts were approved. Brian Burke was appointed as auditor.
- There were two motions/resolutions presented to the meeting. The consensus was to explore the sentiments contained and report back to the next meeting of the 21 constituent organisations.
- Issues discussed on the day concerned full restoration of pensions and parity.
- **UPDATE** following meeting of the Alliance Council held on 29/11/18.
- Martin Hoyer and Carmel Henegan have been appointed joint secretaries.
- Officers meeting held 22/11/18 considered motions from BGM.
- Impact of representation at EU level/ICTU under consideration.
- Meeting with opposition held 20/11/18. Further meeting(s) being arranged with the official side.
- The importance of pension restoration and parity becoming part of current wage negotiations highlighted. Independent representation remains work in progress.
- The possibility of parity lapsing at the end of the current wage agreement is a major concern.

Report from ICCTU Retired Workers Committee

Two of the RCPSA's Council members (Brian Fitzpatrick & Ann Walsh) have been nominated by former unions to the Retired Workers Committee of the ICTU (a forum in which members of the RCPSA interests can be represented)

The North/South Seminar was held in CWU Conference Centre on 8-9 March 2018 and dealt with many issues close to the hearts of members i.e. What is happening to pension provision in Ireland, Reports on trade union and political activities by Retired workers across the island, the impact of Brexit etc.

This committee meets monthly and has 32 members in total.

- It makes its pre-budget submissions.
- Advocates for the establishment of an effective Commissioner for Older Persons.
- Recently a sub group dealing with the Private Sector Pensions has been established (RCPSA representative is a member of this group)
- It has representation on FERPA (European Federation of Retired and Elderly People) that lobbies both European and national institutions working for adequate pensions for the elderly for them to continue to live with dignity.
- The Committee works closely with the Irish Senior Citizens Parliament that recognises the need for a strong voice for older people.
- It has been actively involved in "Raise the Roof" campaigns.



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Notice of North West/Donegal Branch AGM

Thursday 13th December 2018 at 11.00 am

in the

Old Orchard Inn, High Road Letterkenny

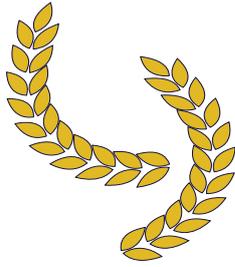
**Application Forms for membership will be available on the day.
Officers and Council members will be present.**

All members and prospective members welcome.

Bring a friend & spread the word.

NOTE:

1. RCPSA Dedicated Phone Number is:
0871317062
2. RCPSA Mailing address is:
**RCPSA PO Box 908
South City DSU
Togher
Cork
T12 C825**



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RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Doibí Agus Stáit

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Notice of Mayo Branch Meeting

The Annual General Meeting of the Mayo Branch will take place

Thursday January 24th 2019 at 11.00 am

in the

Travellers Friend Hotel, Castlebar

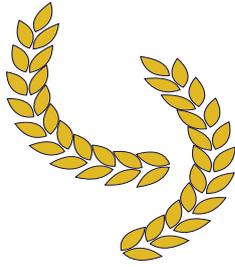
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Notice of Mid/West & Limerick Branch AGM

Wednesday 30th January 2019 at 2.00 pm
in the
Shannon Rowing Club

(located on Sarsfield Bridge in the Centre of Limerick)

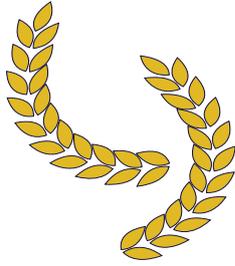
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Notice of Cork Branch AGM

Thursday 6th February 2019 at 1.30 pm

in

Bru Columbanus, Wilton Cork

**Application Forms for membership will be available on the day.
Officers and Council members will be present.**

All members and prospective members welcome.

Bring a friend & spread the word.

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Notice of Dublin Branch AGM

Tuesday 12th February 2019 at 2.30 pm

in

Wynn's Hotel, Lower Abbey St., Dublin 1

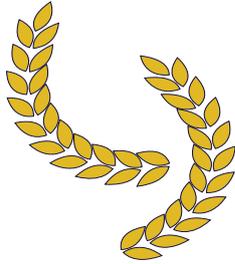
**Application Forms for membership will be available on the day.
Officers and Council members will be present.**

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Notice of Midlands/Athlone Branch AGM

Wednesday 20th February 2019 at 11.00 am

in

Shamrock Lodge Hotel

Battery Road, Athlone

**Application Forms for membership will be available on the day.
Officers and Council members will be present.**

**All members and prospective members welcome.
Bring a friend & spread the word.**

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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

Co-opted since AGM: Mick Kearney, John O'Connell, Gerry Quinlan,

STANDING ORDERS COMMITTEE (in alphabetical order):

Peter Dockery
Joe O'Donnell
Frank O'Dwyer



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RCPSA
PO Box 908
South City DSU
Togher
Cork T12C825
7th November 2018

Trustees Mercer Pension Payments
Mailpoint 1-51
Charlotte House
Charlemont St.,
Dublin 2

Re: EIR/ Eircom Pensioners

Dear Trustees,

Eircom pensioners have been in contact with the RCPSA with regard to unhappy situation that has occurred at this time.

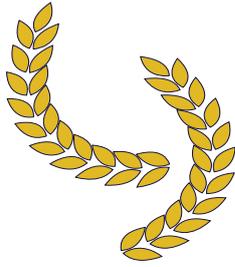
The RCPSA understands that serving staff in EIR have been in receipt of pay rises outside of their basic pay. These pay increases have been made to individuals who are serving at the equivalent grades of many pensioners an. Prior to retirement employees were assured that their pension would be linked to current staff and/or cost of living increases.

Many of these pensioners now find themselves in the unhappy position that their pensions are effectively reduced and are suffering financially. Can you advise if there are any proposals to correct this situation? The RCPSA can be contacted at the address of telephone number shown should you wish to arrange a meeting in relation to this matter.

Yours faithfully,

Ann Walsh (RCPSA Secretary)
0871317062

Cc Brian McCann Scheme Administrator Eircom Superannuation Division, Leitrim House
Aoife Dinneen Pension Payments Mercer, Charlotte House, Charleomont St., D2



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RCPSA
PO Box 908
South City DSU
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Cork T12C825
7th November 2018

Pensions Administration
Block 2B
General Post Office
Dublin 1

Re: an Post Pensions

A Chara,

Members who are former an Post pensioners have been in contact with the RCPSA with regard to the failure to receive increases in their pensions linked to equivalent Grades in the Civil Service.

It is the associations understanding that serving staff in an Post have been in receipt of pay rises. Prior to retirement employees were assured that their pension would be linked to salaries paid to current staff and they would no less financially well off than civil servants.

Can you advise if there are any proposals to correct this situation?

The RCPSA can be contacted at the address of telephone number shown should you wish to arrange a meeting in relation to this matter.

Yours faithfully,

Ann Walsh (RCPSA Secretary)
0871317062



An Post

IONTAOBHAI THE AR SCÉIM AOISLÚNTAS
Rúnaí: Fergal Booth,
Ardoifig an Phoist,
Sráid Uí Chonaill, Baile Átha Cliath 1, Éire
t: +353 1 705 8857 f: 809 0960
SUPERANNUATION SCHEME TRUSTEES
Secretary: Fergal Booth,
General Post Office,
O'Connell Street, Dublin 1, Ireland
t: +353 1 705 8857 f: 809 0960

Private and Confidential

Ann Walsh
RCPSA
PO Box 908
South City DSU
Togher
Cork
T12 C825

15th November 2018

Dear Ms Walsh

I refer to your recent correspondence and note your enquiry. It has been passed to the Secretary to the Trustees for a response.

Yours sincerely,

Nancy Kelly

Pension Administration



RCPSA

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PO Box 908
South City DSU
Togher
Cork
T12C825
27th November 2018

Mr Peter Griffin PO
Department of Expenditure and Public Reform
Government Buildings
Upper Merrion St.,
Dublin
DO2 R583

A Chara,

The RCPSA represents approximately 8,500 public servants entitled to increases under the Public Service Stability Agreement 2018-2021.

Members have expressed disappointment at the associations Consultative Forum (held on November 14th) over unnecessary delays in the payment of pension increases to which they are entitled. Council have been mandated to contact for:

- Obtaining written confirmation that authorised instructions (including sanction) has issued to PeoplePoint and Pension Shared Services so that pension increases are received.
- Written commitment that future pension increases are paid promptly.

Yours Faithfully,

Ann Walsh (RCPSA Secretary)
0871317062
info@rcpsa.ie



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T12C825
27th November 2018

Mr Peter Griffin PO
Department of Expenditure and Public Reform
Government Buildings
Upper Merrion St.,
Dublin
DO2 R583

Pre-Retirement Courses for Civil Servants

A Chara,

We understand that the delivery of pre-retirement courses has been awarded to Public Affairs Ireland (PAI).

The RCPSA represents approximately 8,500 retired Civil and Public Servants. The objects of the association are:

- To promote, safeguard and protect the interests of members.
- To advise and help matters arising in areas of superannuation and related matters.

Membership of the association is 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. Council of the RCPSA would like an opportunity to attend/make presentation/address pre-retirement courses.

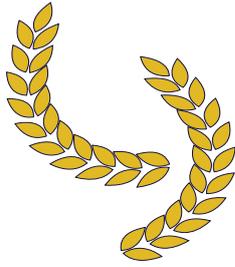
Yours Faithfully,

Ann Walsh (RCPSA Secretary)

0871317062

info@rcpsa.ie

Cc Public Affairs Ireland, 25 Mountjoy Square East, Dublin 1



RCPSA

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Established 1945

PO Box 908
South City DSU
Togher
Cork
T12C825
27th November 2018

Mr Peter Griffin PO
Department of Expenditure and Public Reform
Government Buildings
Upper Merrion St.,
Dublin
DO2 R583

Re: Retired Civil and Public Servants Association*

A Chara,

Retired Civil and Public Servants Association (RCPSA) would like to put in place an arrangement for informal meetings with a view to discussion pension policy issues of mutual interest for the association and Department of Public Expenditure and Reform.

Yours Faithfully,

Ann Walsh (RCPSA Secretary)

0871317062

info@rcpsa.ie

* The objects of the association are:

- To promote, safeguard and protect the interests of members.
- To advise and help matters arising in areas of superannuation and related matters.

Membership of the association is 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.



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Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

PO Box 908
South City DSU
Togher
Cork
T12C825
4th December 2018

Mr Peter Griffin PO
Department of Expenditure and Public Reform
Government Buildings
Upper Merrion St.,
Dublin
DO2 R583

A Chara,

Many of the 8,500 members of the RCPSA are unable to establish their entitlements following restoration of pensions following FEMPI legislation and pension cuts. Accordingly, I have been mandated by the membership to write to your department seeking comparative rates of pension restoration for the main civil service grades (i.e. CO, HEO/HEO1, AP/AP1, PO/PO1 Assistant Secretary) for the following periods:

- Pre and Post 1995
- Pre and Post February 2012

Yours Faithfully,

Ann Walsh (RCPSA Secretary)

0871317062

info@rcpsa.ie



An Roinn Airgeadais
Department of Finance

Oifig an Aire
Office of the Minister

Our Ref: 18/1481/MF

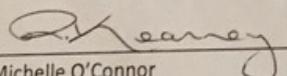
27 July 2018

Retired Civil and Public Servants Association (RCPSA)
PO Box 908
South City DSU
Togher
Cork
T12 C825

Dear Sir/Madam

The Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe T.D., has asked me to acknowledge receipt of your recent letter and pre-Budget submission on behalf of the RCPSA and to say that the contents will be considered in the context of the forthcoming Budget.

Yours sincerely



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

Tithe an Rialtais
Sráid Mhuirfean Uacht
Baile Átha Cliath 2
D02 R583, Éire

Fón / Tel: 353 1 604 5626
Facs / Fax: 353 1 676 1951
Glao Áitiúil / LoCall: 1890 66 10 10
<http://www.finance.gov.ie>

Government Buildings
Upper Merrion Street
Dublin 2
D02 R583, Ireland

Our Ref: 180239/PER

20 August 2018

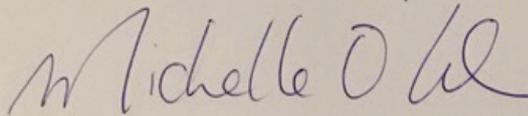
Ms Ann Walsh
Secretary
Retired Civil and Public Servants Association
PO Box 908
South City Delivery Office
Togher
Cork

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

Dear Ms Walsh

The Minister for Finance and Public Expenditure and Reform, Mr Paschal Donohoe TD has asked me to acknowledge receipt of your letter of 14 August 2018.

Yours sincerely



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



Oifig Náisiúnta
um Sheirbhísí
Comhroinnte

National
Shared Services
Office

RCPSA
PO Box 908
South city Delivery Office
Togher
Cork
TC12C825

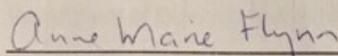
Re: Civil Service Pension Administration

A Chara,

Thank you for your correspondence which was received in this office 23rd August 2018.

In relation to your concerns regarding the calculations of pensions I can confirm that same are calculated by the local HR offices (of the establishment of where the retiree worked) in conjunction with Peoplepoint. Our office acts solely as a paying agent, operating on instruction only. Payments are processed promptly on receipt of a completed E-gen via email from Peoplepoint/ETB's/IOT's, and are paid on the next available pay date. In this regard, arranging a meeting with our office would not help to clarify any of the queries raised by your members. The only suggestion I could offer is to raise your concerns with Peoplepoint Management/Local HR's.

Yours faithfully,



Anne-Marie Flynn
Higher Executive Officer
PSS Pensions

Our Ref: 18/0297/PER

||| October 2018

Ms Ann Walsh
PO Box 908
South City Delivery Office
Togher
Cork
TC12C825

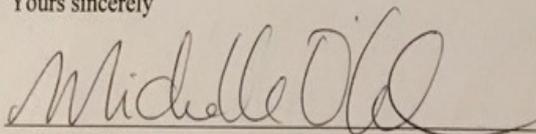
Dear Ms Walsh

The Minister for Public Expenditure and Reform, Mr Paschal Donohoe TD, has asked me to refer to your letter of 22 August 2018, on behalf of the Retired Civil and Public Service Association requesting that an allowance be made for female civil servants who took time out from their careers for the purpose of caring for children, similar to those applicable to pensions payable by the Department of Employment Affairs and Social Protection.

Under public service pension schemes, the pension calculation is, in general, based on remuneration and the total pensionable service of the employee. The focus on service is a fundamental element of defined benefit occupational pension schemes, not just in the public service but in the private sector too. There are no proposals at present to alter this.

As you will appreciate, the rules and conditions applicable to entitlements under the social welfare code are not transferable to occupational pension schemes, including those in the public service.

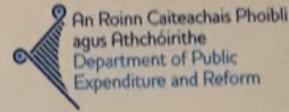
Yours sincerely



Michelle O'Connor

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

OIFIG AN AIRE
OFFICE OF THE MINISTER



Our Ref: 18/0296/PER

|| October 2018

Ms Ann Walsh
PO Box 908
South City Delivery Office
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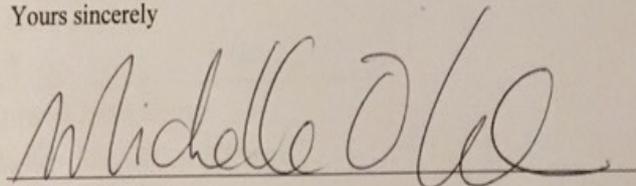
Dear Ms Walsh

The Minister for Public Expenditure and Reform, Mr Paschal Donohoe TD, has asked me to refer to your letter submitted on 22 August 2018, on behalf of the Retired Civil and Public Service Association regarding women who left the civil service upon marriage and did not receive any pension entitlements.

Women who left the civil service upon marriage and who were appointed from a competition advertised prior to 1 February 1974 would have been entitled to a marriage gratuity, subject to qualifying service of 5 years. Furthermore, female officers who left the civil service after the marriage bar was removed on 31 July 1973 were entitled to preserved superannuation benefits payable at the preserved pension age subject to minimum qualifying service, which was 5 years up until 1 June 2002, and 2 years thereafter.

Under public service pension schemes, the pension calculation is, in general, based on final remuneration and the total pensionable service of the employee. The focus on service is a fundamental element of defined benefit occupational pension schemes, not just in the public service but in the private sector too. There are no proposals at present to alter this.

Yours sincerely



Michelle O'Connor

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

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

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RCPSA

RETIRED CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirdhiseach Doiblí Agus Scáit

Established 1945

GENERAL DATA PROTECTION (GDPR)

RETIRED CIVIL & PUBLIC SERVANTS ASSOCIATION

Privacy Statement and Communication Preferences:

The RCPSA takes the protection of the data we hold about you as a member seriously and will do everything possible to ensure that the data is collected, stored, processed maintained, cleansed and retained in accordance with current and future data protection legislation.

Be assured that your personal information will be treated will be kept secure and cared for by us.

Everything will done to the best of the association's ability to prevent any unauthorised access to your information. We wish to thank all of you who completed the consent form included in the September 2018 Newsletter

Since September the Consent Form has been further updated. This is an ongoing process. Further updates may be required to ensure that we are working in accordance with best practice and complying with all legal requirements.

Completed Forms can be placed in boxes provided at your Branch's AGM, the Association's, AGM or forwarded to the Associations mailing address:

PO Box 908
South City DSU
Togher
Cork
T12C825



RCPSA

RETIREE CIVIL AND PUBLIC SERVANTS ASSOCIATION

Comhlachas Iar-Sheirbhíseach Poiblí Agus Stáit

Established 1945

RCPSA MEMBER CONSENT FORM

In addition to receiving the Newsletter please let us know how else you would like to hear from us by ticking the appropriate boxes below.

- I consent to sharing my information with my pension provider to process/update my personal information
- I consent to the use of Gmail for email communications.
- I consent to the use of bulk texting services for scheduled texting communications.
- I consent to the use of webtext for ad-hoc text communications.
- I understand that my personal data will be retained for the achievement of the purposes of the association and will be deleted when the specific activity has ceased/come to an end (i.e. end of membership of the Association or etc.)

NAME:

Email

PHONE

MOBILE:

SIGNATURE

	Case 1	Case 2	Case 3	Case 4
Weekly	State Pension Only Single Person € 243.30	State Pension Only Dependant Adult (Aged 66+) €243.30 + €218.00 = €461.30	Retired Public Servant Public Sector Pension € 18,257.50	Retired Public Servant Public Sector Pension € 23,987.60
Yearly	€ 12,651.60	€ 23,987.60	€ 18,257.50	€ 23,987.60
USC Calculation	OAP not chargeable for USC	OAP not chargeable for USC	€12012@0.5% = €60.06 €6245.5@2% = €124.91	€12012@0.5% = € 60.06 €7360@2% = €147.20 €4615.60@4.75% = €219.24
USC Liability	€ -	€ -	€ 185.87	€ 426.50
	Case 5	Case 6	Case 7	Case 8
Weekly	State Pension+Private Pension Single Person € 243.30	State Pension+Private Pension Dependant Adult (Aged 66+) €243.30 + €218.00 = €461.30	Retired Public Servant Public Sector Pension € 25,651.00	Retired Public Servant Public Sector Pension € 36,987.60
Yearly	€ 12,651.60	€ 23,987.60	€ 25,651.00	€ 36,987.60
Private Pension	€ 13,000.00	€ 13,000.00	€ 25,651.00	€ 36,987.60
Gross Income	€ 25,651.00	€ 36,987.60	€ 25,651.00	€ 36,987.60
USC Calculation	OAP not chargeable for USC €13K within USC exemption	OAP not chargeable for USC €13K within USC exemption	€12012@0.5% = € 60.06 €7360@2% = €147.20 €6279@4.75% = €298.25	€12012@0.5% = € 60.06 €7360@2% = €147.20 €17615.6@4.75% = €836.74
USC Liability	€ -	€ -	€ 505.51	€ 1,044.00

APPENDIX 2

Household Benefits Package (HHB): Impact on retired Public Servants

There is currently an anomaly insofar as the availability of the Household Benefits Package HHB (without means test) does not extend to retired public servants aged between 66 and 70.

Subject to household composition, everyone over age 66 receiving a Social Welfare pension (contributory and non-contributory) can access HHB without a means test. In addition, retired people who spent their working lives in EU, USA, Canada, Australia, NZ, Japan, Austria and Korea and return to Ireland with a pension from any of these countries are also eligible. Hence, the only distinct group who have to undergo a means test are retired public servants who paid PRSI at classes B,C and D. This anomaly is reinforced as someone who worked in the Canadian or Australian public service and retires to Ireland can access the HHB package as of right whereas a person in similar circumstances who worked within the Irish public service must undergo a means test.

The HHB package consists of Free Electricity to the value of €35 per month and TV licence @ €160. Taking into account that the total annual cost is €580 the budgetary implication of extending eligibility is trivial in the context of the overall DEASP budget. This is an issue of equity that should be addressed immediately.

NOTE

You qualify for the Household Benefits Package if **you are aged 70 or over**. You do not need to be getting a State pension and the package is not means tested. You also qualify if you are getting [Carer's Allowance](#), whether on a full or half-rate payment, but you must be providing full-time care and living with the person you are caring for. Everyone getting the Household Benefits Package must also meet general conditions (See 'General conditions for the Household Benefits Package' below).

You can also qualify for the Household Benefits Package if you meet **one of the following conditions and live alone or only with excepted people** (see 'Excepted people' below):

1. You are between **66 and 70** and are getting:

- [State Pension \(Contributory\)](#)
- [State Pension \(Non-Contributory\)](#)
- [Widow's, Widower's or Surviving Civil Partner's \(Contributory\) Pension](#)
- [Deserted Wife's Benefit](#) or [Allowance](#)
- An ordinary Garda Widow's Pension from the Department of Justice and Equality or
- An equivalent Social Security Pension/Benefit from a country covered by EU Regulations or from a country with which Ireland has a Bilateral Social Security Agreement

2. You are **under 66** and are getting:

- [Disability Allowance](#)
- Invalidity Pension
- Blind Pension
- Incapacity Supplement or Workmen's Compensation with Disablement Pension (for at least 12 months)
- An equivalent Social Security Pension/Benefit from a country covered by EU Regulations, or from a country with which Ireland has a Bilateral Social Security Agreement

3. You are caring for a person who is getting Constant Attendance Allowance

4. You are aged between **66 and 70** and **satisfy a means test** (see 'The means test' below).

(Source : <http://www.welfare.ie/en/Pages/Household-Benefits.aspx>)

APPENDIX 3

BUDGET SUMMARY 2019

The following are details of the Budget Statement of 9 October 2018, as made by the Minister for Finance and Public Expenditure and Reform.

Income Tax

The tax credits and tax bands changes are in bold.

Tax Credits

Tax Credit	2018 C	2019 C
Single Person	1,650	1,650
Married or in a Civil Partnership	3,300	3,300
Employee Tax Credit	1,650	1,650
Earned Income Tax Credit Max	1,150	1,350
Widowed Person or Surviving Civil Partner (without qualifying child)	2,190	2,190
Single Person Child Carer Tax Credit	1,650	1,650
Incapacitated Child Credit Max	3,300	3,300
Blind Tax Credit:		
Single Person	1,650	1,650
Married or in a Civil Partnership - One Spouse or Civil Partner Blind	1,650	1,650
Married or in a Civil Partnership - Both Spouses or Civil Partners Blind	3,300	3,300
Widowed Parent:		
Bereaved in 2018	3,600	3,600
Bereaved in 2017	3,150	3,150
Bereaved in 2016	2,700	2,700
Bereaved in 2015	2,250	2,250
Bereaved in 2014	1,800	1,800
Bereaved in 2013	-	-
Age Tax Credit:		
Single or Widowed or Surviving Civil Partner	245	245
Married or in a Civil Partnership	490	490
Dependent Relative	70	70
Home Carer Tax Credit	1,200	1,500

Tax Rates and Tax Bands

Personal Circumstances	2018 C	2019 C
Single or Widowed or Surviving Civil Partner, without qualifying child	34,550 @ 20% Balance @ 40%	35,300 @ 20% Balance @ 40%
Single or Widowed or Surviving Civil Partner, qualifying for Single Person Child Carer Credit	38,550 @ 20% Balance @ 40%	39,300 @ 20% Balance @ 40%
Married or in a Civil Partnership, one Spouse or Civil Partner with Income	43,550 @ 20% Balance @ 40%	44,300 @ 20% Balance @ 40%
Married or in a Civil Partnership, both Spouses or Civil Partners with Income	43,550 @ 20% with increase of 25,550 max. Balance @ 40%	44,300 @ 20% with increase of 26,300 max. Balance @ 40%

Exemption Limits

The exemption limits for persons aged 65 years and over remain unchanged:

Personal Circumstances	2018 C	2019 C
Single or Widowed or a Surviving Civil Partner, 65 years of age & over	18,000	18,000
Married or in a Civil Partnership, 65 years of age & over	36,000	36,000

The above exemption limits increase by €575 for each of the first two dependent children and by €830 for the third and subsequent children.

Marginal Relief may apply, subject to an income limit of twice the relevant exemption limit.

Universal Social Charge (USC)

The USC changes are in bold.

Standard Rates of USC

USC Thresholds			
2018	Rate	2019	Rate
Income up to €12,012.00	0.5%	Income up to €12,012.00	0.5%
Income from €12,012.01 to €19,372.00	2%	Income from €12,012.01 to €19,874.00	2%
Income from €19,372.01 to €70,044.00	4.75%	Income from €19,874.01 to €70,044.00	4.5%
Income above €70,044.00	8%	Income above €70,044.00	8%

Reduced Rates of USC

USC Thresholds			
Individuals aged 70 years or over whose aggregate income for the year is €60,000 or less.			
2018	Rate	2019	Rate
Income up to €12,012.00	0.5%	Income up to €12,012.00	0.5%
Income above €12,012.00	2%	Income above €12,012.00	2%

Individuals (aged under 70) who hold a full medical card whose aggregate income for the year is €60,000 or less.

Note 1. 'Aggregate' income for USC purposes does not include payments from the Department of Employment Affairs and Social Protection (DEASP).

Note 2. A 'GP only' card is not considered a full medical card for USC purposes.

Exempt Categories

These remain unchanged:

2018	2019
Where an individual's income for a year does not exceed €13,000	Where an individual's income for a year does not exceed €13,000
All DEASP payments	All DEASP payments
Income already subjected to DIRT	Income already subjected to DIRT

3% Surcharge (non-PAYE income)

The surcharge of 3% on individuals who have non-PAYE income that exceeds €100,000 in a year remains unchanged.

Mortgage Interest Relief

Mortgage interest deductibility for landlords

From 1 January 2019 landlords of residential property will be able to deduct 100% of their mortgage interest against their rental income. Without this change, the permitted deduction would have been 90% of mortgage interest in 2019 and 95% of mortgage interest in 2020.

Capital Acquisitions Tax (CAT)

Tax-free Thresholds

The CAT Group A tax-free threshold is increased as follows:

Threshold	Existing Level	New Level
A Applies where the beneficiary is a child (including adopted child, step-child and, in some circumstances, foster child) or is a minor child of a deceased child of the disponer. Parents also fall within this threshold where they take an inheritance of an absolute interest from a child.	€310,000	€320,000
B Applies where the beneficiary is a brother, sister, a nephew, a niece or lineal ancestor or lineal descendant of the disponer.	€32,500	No change
C Applies in all other cases.	€16,250	No change

The new Group A tax-free threshold applies to gifts and inheritances taken on or after 10 October 2018.

Corporation Tax (CT)

Film Relief

The scheme provides relief in the form of CT credit related to the cost of production of certain films. The credit was due to expire at the end of 2020 and will now be extended until 2024.

A new, short-term, regional uplift commencing at 5% is being introduced for productions being made in areas designated under State aid regional guidelines. This is subject to State aid approval and will be tapered over four years.

Capital allowances for employer-provided fitness and childcare facilities

Accelerated capital allowances are being made available for capital expenditure incurred on equipment and buildings used for the purposes of providing fitness and childcare facilities to employees.

The scheme is available to all employers in the State who provide such services and facilities to employees for their exclusive use. This provision will apply from 1 January 2019.

Capital allowances for gas-propelled vehicles and refuelling equipment

Accelerated capital allowances are being made available for capital expenditure incurred by persons who use gas-propelled vehicles and refuelling equipment for the purposes of their trade.

Three Year Relief for Start-up Companies

This measure provides relief from CT on trading income (and certain capital gains) for new start-up companies in the first three years of trading. This relief was due to expire at the end of 2018 and is being extended to companies commencing a qualifying trade during the next three years.

CT and Capital Gains Tax (CGT)

Anti-Tax Avoidance Directive (ATAD)

As part of Ireland's commitment to implementing the ATAD, the Finance Bill will provide for a new ATAD compliant exit tax regime and Controlled Foreign Company (CFC) Rules.

Exit Tax

The ATAD compliant exit tax regime will tax unrealised capital gains where companies migrate or transfer assets offshore such that they leave the scope of Irish tax.

The rate of the exit tax charge, which comes into effect on 10 October 2018, will be 12.5%.

CFC Rules

The CFC rules are an anti-abuse measure, designed to prevent the diversion of profits to offshore entities (the CFCs) in low or no tax jurisdictions. The rules are required by the ATAD and will take effect for accounting periods of controlling companies beginning on or after 1 January 2019.



Key Employee Engagement Programme (KEEP)

The KEEP was introduced for employees of unquoted Small and Medium Enterprises with effect from 1 January 2018.

The value of share options which can be granted to qualifying individuals under the terms of the KEEP scheme has been amended. Options of up to €300,000 can be awarded over the lifetime of the scheme (rather than €250,000 over a three-year period).

An employee may now also receive an equal value of KEEP options to salary (subject to the overall limits). Previously the value of options that could be granted was capped at 50% of salary. The maximum value of options that can be granted in a year remains at €100,000.

Value Added Tax (VAT)

Tourism activities

The VAT rate on tourism activities (services and goods) will be increased from 9% to 13.5% from 1 January 2019.

Newspapers and sports facilities

The VAT rate on newspapers and sports facilities will remain at 9%.

Electronically supplied publications

The VAT rate on e-books and electronically supplied newspapers is being reduced from 23% to 9% from 1 January 2019.

Agri-Taxation

Income Averaging

The income averaging regime for farmers is being extended to include farmers who, or whose spouses or civil partners, carry on another trade or profession, or are directors of a company carrying on a trade or profession.

Farmer Stock Relief

Stock relief for farmers is being extended for a further three years to 31 December 2021. This includes the:

- 25% general stock relief
- 50% stock relief for members of Registered Farm Partnerships
- 100% stock relief for certain Young Trained Farmers.

Vehicle Registration Tax (VRT)

Diesel Surcharge

A 1% VRT surcharge applies to diesel engine passenger vehicles registered from 1 January 2019.

Relief for hybrid and plug-in hybrid vehicles

This relief is being extended for another year to 31 December 2019.

Excise

Tobacco Products Tax (TPT)

TPT rates are increased with effect from 10 October 2018. The increase amounts to 50 cent, inclusive of VAT, on a packet of 20 cigarettes in the most popular price category, with pro rata increases on other tobacco products.

An additional 25 cent inclusive of VAT is being added to the price of 30g packets of Roll Your Own (RYO) tobacco. The Minimum Excise Duty for cigarettes is being raised to €376.82 per 1,000 cigarettes. This means that all packs of 20 cigarettes sold at, or below, €11.00 will be subject to €7.54 in Excise Duty.

Betting Duty

Betting Duty on bookmakers, both traditional and remote will increase from 1% to 2% on the amount wagered by customers in the State from 1 January 2019.

Betting Intermediary Duty

Betting Intermediary Duty on the commission earned by betting intermediaries from bets placed by customers in the State will increase from 15% to 25% from 1 January 2019.

Sugar Sweetened Drinks Tax (SSDT)

There are no changes to SSDT rates.

Alcohol Products Tax (APT)

There are no changes to the APT rates.

Energy

There are no changes to the following rates:

- Mineral Oil Tax (MOT)
- Natural Gas Carbon Tax (NGCT)
- Solid Fuel Carbon Tax (SFCT)
- Electricity Tax.

Stamp Duty

The stamp duty exemption on transfers of land to young trained farmers is to be extended for a further three years. This will apply to conveyances or transfers executed on or before 31 December 2021.

Benefit in Kind

Exemptions - Electric Cars and Vans

The exemption from benefit in kind for employer provided electric cars or vans is extended to 31 December 2021. A cap of €50,000 on the original market value (OMV) of the car or van that is exempt from BIK is applied from 1 January 2019. Any amount of the OMV over €50,000 is taxable in the normal manner.

This exemption is limited to cars or vans which derive their motive power solely from electricity (that is no exemption is available in respect of hybrid cars or vans).

Legal Disclaimer

This leaflet is intended to describe the subject in general terms. As such, it does not attempt to cover every issue which may arise in relation to the subject. It does not purport to be a legal interpretation of the statutory provisions and consequently, responsibility cannot be accepted for any liability incurred or loss suffered as a result of relying on any matter published herein.

Revenue
Cáin agus Custaim na hÉireann
Irish Tax and Customs

www.revenue.ie
9 October 2018

APPENDIX 4

Main social welfare changes and rates of payments



An Roinn Gnóthaí Fostaíochta agus Coimirce Sóisialaí
Department of Employment Affairs and Social Protection

€20.5 billion to be spent on social welfare in 2019 Includes €361.6 million of additional Budget Measures

€5 increase in max. rate of all weekly payments e.g. pensioners, lone parents, jobseekers, carers, people with disabilities, widows - 1.47 million beneficiaries

Proportionate increases for people on reduced rate payments and for qualified adult dependants

€5.20 increase for qualified child dependants aged 12 and over, in all weekly payments

€2.20 increase for qualified child dependants up to age 12, in all weekly payments

€25 increase in the Back to School Clothing and Footwear Allowance for each qualifying child

Earnings disregard for Working Lone Parents increased by €20 to €150 per week

Working Family Payment recipients to benefit from a new maintenance disregard

New Hot School Meals Pilot Programme for DEIS schools to commence in 2019

Daily Expenses Allowance (formerly Direct Provision Allowance) to increase to €38.80 for adults and to €29.80 per week for children

One additional week of Fuel Allowance (to 28 weeks) in 2019 - 373,800 households to benefit

New Social Insurance Parental Benefit payment to be paid for 2 weeks for each parent - to commence in November 2019

Self-employed to become eligible for Jobseeker's Benefit from Quarter 4, 2019

€2 million increase for materials funding for Community Employment Scheme

National Minimum Wage increases to €9.80 per hour from 1 January 2019

A 100% Christmas Bonus will be paid in early December 2018 to 1.2 million recipients

For more information check www.welfare.ie and www.citizensinformation.ie. Telephone the Department of Employment Affairs and Social Protection on 071 919 3302 from 9a.m. to 5p.m., Monday to Friday. Telephone the Citizens Information Phone Service on 0761 07 4000, 9a.m. - 8p.m., Monday to Friday. Contact your local Intreo Centre, Social Welfare Office or Citizens Information Centre.
This Fact Sheet is intended as a guide only and does not purport to be a legal interpretation.



Christmas Bonus to be paid to 1.2 million people this year

€264.3 million to be paid to long-term welfare recipients in December 2018

A 100% Christmas Bonus will be paid in December 2018 to recipients of a long-term Social Welfare payment (min €20 payment).

People in receipt of the following payments will receive the Bonus:

- State Pensions and Widow's/Widower's/Surviving Civil Partner's Pensions
- Invalidity Pension, Blind Pension, Disability Allowance, Carer's Allowance, Carer's Benefit, Partial Capacity Benefit, Disablement Benefit, Domiciliary Care Allowance and Guardian's payments.
- One-Parent Family Payment, Jobseeker's Transition Payment, Deserted Wife's Benefit and Allowance and Farm Assist.
- Back to Work Enterprise Allowance, Community Employment, Rural Social Scheme, TÚS and Job Initiative.
- Long-term Jobseeker's Allowance, Supplementary Welfare Allowance, Daily Expenses Allowance (formerly Direct Provision Allowance).

Improvements in Weekly Payments – from week beginning 25 March 2019

- €5 increase in all weekly payments including all Pensions, Maternity/Paternity/Adoptive Benefit, Illness Benefit, Blind Pension, Carer's Benefit, Carer's Allowance, Disability Allowance, Invalidity Pension, One-Parent Family Payment, Jobseeker's Benefit, Jobseeker's Allowance and Farm Assist, with proportionate increases for people in receipt of reduced rate payments. This includes increases in employment programmes such as, Back to Education Allowance, CE, TÚS and Rural Social Scheme.
- Proportionate increases in weekly payments for qualified adult dependants.
- €5.20 increase for each qualified child dependant aged 12 and over, in all weekly payments.
- €2.20 increase for each qualified child dependant up to age 12, in all weekly payments.
- Jobseekers aged under 26 on a reduced rate payment to get €5 increase per week – 13,000 to benefit.
- Daily Expenses Allowance (formerly Direct Provision Allowance) will increase by €17.20 to €38.80 per week for adults and by €8.20 to €29.80 per week for each child – 5,200 adults and children to benefit.

Families and Children

- €5 increase in all working-age weekly payments, including One-Parent Family Payment, Jobseeker's Transition Payment and Maternity/Paternity/Adoptive Benefits.
- €5.20 increase for each qualified child dependant aged 12 and over, in all weekly payments.
- €2.20 increase for each qualified child dependant up to age 12 in all weekly payments.
- Earnings disregard for working lone parents receiving One-Parent Family Payment or Jobseeker's Transition Payment to increase by €20 to €150 per week – 13,200 families to benefit.
- Working Family Payment recipients to benefit from a new maintenance disregard of €95 per week in respect of housing costs, with the remainder to be assessed at 50% - an estimated 5,500 families expected to benefit.
- New Social Insurance Parental Benefit payment to be paid for two weeks for each parent - to commence in November 2019.
- Self-employed to become eligible for Jobseeker's Benefit – to be introduced in Quarter 4, 2019. This is a further extension of social welfare benefits to the self-employed based on their Class S PRSI contributions.
- New Hot School Meals Pilot Programme for DEIS schools to commence in 2019 – 7,200 children to benefit.
- €25 increase in the Back to School Clothing and Footwear Allowance for each qualifying child, increasing the rate to €150 for children aged 4-11, and €275 for children aged 12 years and over – some 145,000 families with 265,000 children to benefit.

- Weekly Fuel Allowance of €22.50 will be paid for 28 weeks in 2019, extended from 27 weeks – extra week will apply to the current Fuel Allowance season – some 373,800 households to benefit.
- Daily Expenses Allowance (formerly Direct Provision Allowance) will increase by €17.20 to €38.80 per week for adults and by €8.20 to €29.80 per week for each child, from week beginning 25 March 2019 – 5,200 adults and children to benefit.

Employment Supports

- National Minimum Wage will increase from €9.55 per hour to €9.80 per hour with effect from 1 January 2019 - 151,800 employees (i.e. 8.9% of all employees) currently on the minimum wage, to benefit.
- Self-employed to become eligible for Jobseeker's Benefit – to be introduced in Quarter 4, 2019. This is a further extension of social welfare benefits to the self-employed based on their Class S PRSI contributions.
- New Social Insurance Parental Benefit payment for employees and the self-employed to be paid for two weeks for each parent - to commence in November 2019.
- Working Family Payment recipients to benefit from a new maintenance disregard of €95 per week in respect of housing costs, with the remainder to be assessed at 50% - an estimated 5,500 families expected to benefit.
- Earnings disregard for working lone parents receiving One-Parent Family Payment or Jobseeker's Transition Payment to increase by €20 to €150 per week - 13,200 families to benefit.
- People receiving the Back to Work Family Dividend will receive a €5.20 increase for dependent children aged 12 and over and an increase of €2.20 for dependent children under age 12. Over 7,000 families to benefit.
- €5 increase in Back to Work Enterprise Allowance and employment programmes such as CE, TÚS and Rural Social Scheme – almost 40,000 people to benefit.
- Threshold for Employer's rate of PRSI will increase from €376 to €386, from 1 January 2019, ensuring they are not faced with extra PRSI costs because of minimum wage increase.
- Additional materials funding of €2 million for the nationwide Community Employment Scheme to be made available in 2019. The scheme supports voluntary and community companies to provide local services for their communities.

Supporting Carers and People with Disabilities

- €5 increase in the maximum weekly rate of Carer's Allowance, Carer's Benefit, Illness Benefit, Blind Pension, Disability Allowance and Invalidity Pension.
- €5.20 increase for each qualified child dependant aged 12 and over, in all weekly payments.
- €2.20 increase for each qualified child dependant up to age 12 in all weekly payments.
- Domiciliary Care Allowance to be paid for an additional 3 months, where the child being cared for sadly passes away.
- €300,000 to be provided to commission research in 2019 on the additional costs of living with a disability.
- Weekly Fuel Allowance of €22.50 will be paid for 28 weeks in 2019, extended from 27 weeks – extra week will apply to the current Fuel Allowance season – 373,800 households to benefit.
- Carer's Support Grant of €1,700 per annum to continue to be paid in 2019, to benefit over 118,000 carers.

Improvements for Pensioners

- €5 increase in all maximum weekly pension payments including State Pension Contributory and Non-Contributory, Widow's, Widower's or Surviving Civil Partner's and Disablement Pension, with proportionate increases for people on reduced rates of payment.
- Proportionate increases in weekly payments for qualified adult dependants.
- Weekly Fuel Allowance of €22.50 will be paid for 28 weeks in 2019, extended from 27 weeks – extra week will apply to the current Fuel Allowance season – 373,800 households to benefit.
- An extra €5 million is being invested in the Free Travel scheme in 2019, increasing the funding to €95 million.
- An extra €5 million is being provided towards the TV Licence scheme in 2019, increasing the funding to €60.2 million.

An Roinn Gnóthaf Fostaíochta agus Coimisce Sóisialaí Department of Employment Affairs and Social Protection

Maximum weekly rate (Commences March 2019)	Personal Rate		Increase for a Qualified Adult		Increase for a Qualified Child	
	2018	2019	2018	2019	2018	2019
Social Insurance Payments						
State Pension (Contributory)						
- Personal Rate - Under Age 80	€ 243.30	€ 248.30	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Personal Rate - Aged 80 and over	€ 253.30	€ 258.30	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Increase for Qualified Adult - Under 66		€ 162.10	€ 165.40			
- Increase for Qualified Adult - 66 and Over		€ 218.00	€ 222.50			
Widow's/Widower's/Surviving Civil Partner's (Contributory) Pension/Deserted Wife's Benefit						
- Under Age 66	€ 203.50	€ 208.50	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Aged 66 and under Age 80	€ 243.30	€ 248.30	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Aged 80 and over	€ 253.30	€ 258.30	€ 31.80	€ 34.00	€ 31.80	€ 34.00
Incapacity Pension	€ 203.50	€ 208.50	€ 148.90	€ 148.90	€ 34.00	€ 34.00
Carer's Benefit/Constant Attendance Allowance	€ 215.00	€ 220.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
Disability Benefit	€ 229.00	€ 234.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
Jobseeker's Illness/Health & Safety/Injury Benefit	€ 198.00	€ 203.00	€ 134.70	€ 134.70	€ 34.00	€ 34.00
Maternity/Paternity/Adoptive/Parental Benefit	€ 240.00	€ 245.00				
Death Benefit						
- Under Age 66	€ 228.50	€ 233.50	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Aged 66 and under Age 80	€ 247.70	€ 252.70	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Aged 80 and over	€ 257.70	€ 262.70	€ 31.80	€ 34.00	€ 31.80	€ 34.00
Social Assistance Payments						
State Pension (Non-Contributory)						
- Aged 66 and under Age 80	€ 232.00	€ 237.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Aged 80 and over	€ 242.00	€ 247.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Increase for Qualified Adult - Under 66		€ 153.30	€ 156.60			
Carer's Allowance						
- Under Age 66	€ 214.00	€ 219.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
- Aged 66 and over	€ 252.00	€ 257.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
Disability Allowance/Blind Pension	€ 198.00	€ 203.00	€ 134.70	€ 134.70	€ 34.00	€ 34.00
Widow's/Widower's/Surviving Civil Partner's (Non-Contributory) Pension	€ 198.00	€ 203.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
One-Parent Family Payment	€ 198.00	€ 203.00	€ 31.80	€ 34.00	€ 31.80	€ 34.00
Pre-Retirement/Deserted Wife's Allowance	€ 198.00	€ 203.00	€ 134.70	€ 134.70	€ 34.00	€ 34.00
Jobseeker's Allowance - Aged 26 or over	€ 152.80	€ 157.80	€ 131.40	€ 134.70	€ 34.00	€ 34.00
- Aged 25	€ 107.70	€ 112.70	€ 107.70	€ 112.70		
- Aged 18 - 24	€ 196.00	€ 201.00	€ 131.40	€ 134.70	€ 34.00	€ 34.00
Supplementary Welfare Allowance - Aged 26 or over	€ 152.80	€ 157.80	€ 131.40	€ 134.70		
- Aged 25	€ 107.70	€ 112.70	€ 107.70	€ 112.70		
- Aged 18 - 24	€ 198.00	€ 203.00	€ 131.40	€ 134.70	€ 31.80	€ 34.00
Farm Assist						

Working Family Payment (formerly Family Income Supplement)			
Family Size	2018 Income Limit	2019 Income Limit	2019 Income Limit
1 child	€ 511	€ 511	€ 511
2 children	€ 612	€ 612	€ 612
3 children	€ 713	€ 713	€ 713
4 children	€ 834	€ 834	€ 834
5 children	€ 960	€ 960	€ 960
6 children	€ 1,076	€ 1,076	€ 1,076
7 children	€ 1,212	€ 1,212	€ 1,212
8 children or more	€ 1,308	€ 1,308	€ 1,308

The level of WFP payment will continue to be based on 60% of the shortfall between net weekly family income and the applicable weekly family threshold.

Child Benefit	
Monthly Rate	2019 Rate
€ 140 per child	€ 140 per child

Twins - Child Benefit is paid at one and half times (150%) the normal monthly rate for each child.
 All other multiple births - Child Benefit is paid at double (200%) the normal monthly rate for each child.

Other Social Welfare Payments			
	2018 weekly	2019 weekly	2019 monthly
Guardian's Payment (Contributory)	€ 181.00	€ 181.00	€ 186.00
Guardian's Payment (Non-Contributory)	€ 181.00	€ 181.00	€ 186.00
Fuel Allowance (Fuel Season in 2019 is 28 weeks)	€ 22.50	€ 22.50	€ 22.50
Domiciliary Care Allowance	€ 309.50	€ 309.50	€ 309.50
Carer's Support Grant	€ 1,700.00	€ 1,700.00	€ 1,700.00
Back to School Clothing & Footwear Allowance - each qualified child aged 4-11	€ 125.00	€ 125.00	€ 150.00
Back to School Clothing & Footwear Allowance - each qualified child aged 12 and over	€ 250.00	€ 250.00	€ 275.00
Widowed or Surviving Civil Partner Grant	€ 60,000	€ 60,000	€ 60,000

APPENDIX 5

Private Pension Levy (as published in Irish Examiner Ltd. 10/11/2015)

Private pensions levy hits workers for €2.39bn

Tuesday, November 10, 2015

Peter O'Dwyer

The Government hit workers' private pensions for close to €2.4bn over a five-year period through its much-maligned pension levy, new figures reveal.

Since its introduction by Finance Minister Michael Noonan in 2011, the levy has faced fierce criticism which continued into this year when it again surpassed Government expectations, taking more from workers than initially anticipated.

The Government enjoyed a €34m additional windfall this year as receipts from the levy amounted to €169m; comfortably surpassing the €135m it was anticipated to deliver.

The situation is a repeat of last year, when the levy resulted in an extra €68m filling government coffers than had been expected.

The measure, which Mr Noonan has repeatedly said was introduced to fund jobs initiatives such as the reduced 9% hospitality sector Vat rate and job activation schemes like Jobbridge, outraged workers when it was continued into this year.

Introducing the levy in 2011, Mr Noonan said "the legislation... makes clear it is for a temporary four-year period only".

The first three years of the levy saw a 0.6% rate in effect which was then increased to 0.75% in 2014.

Last year's budget saw the rate decreased to 0.15% for 2015, while Budget 2016 confirmed its abolition from the end of this year.

New figures show the total amount taken by government levy since 2011 comes to €2.393bn.

The figures were released to Fianna Fáil finance spokesman Michael McGrath, who labelled the extension of the levy into 2015 as "a betrayal" of the Government's claims that it would draw a line under the scheme at the end of the previous year, and added that it had exacerbated existing problems in the pension sector.

"The Government has presided over a disastrous pension strategy, failing to increase the level of pension coverage and raiding the savings of those who have put money aside for their retirement," said Mr McGrath.

"The raid on private pensions has added to the difficulties of many pension schemes already struggling to pay the benefits pensioners are entitled to.

"Hundreds of defined benefits schemes have either closed to new members or have been shut entirely. The continuation of the levy into 2015 has made a bad situation even worse."

Mr Noonan previously said that he does not consider the levy to be a principal reason for poor pension provision among workers.

Earlier this year, the Pensions Ombudsman, Paul Kenny, described the levy, which reaped €743m at its height in 2014, as "legal but not necessarily fair".

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APPENDIX 6

Following the Consultative Forum an informative Presentation was given to members by Peter Gibney, Information Officer from Dublin North Citizens Information Centre. A lively Question and Answer session followed.

Contact details and issues dealt with are as set out:



Citizens Information

**Presentation to
Retired Civil & Public Servants Association
Wednesday, November 14th**

Consumer Rights: When Things Go Wrong

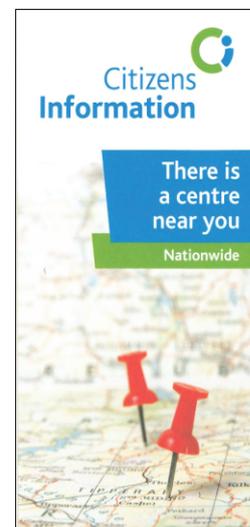
**Peter Gibney
Information Officer
Dublin City Centre Citizens Information Service**

<p style="text-align: center; color: blue;">Dublin North Citizens Information Centre 13A Upper O'Connell Street Dublin 1</p> <p style="text-align: center; color: green;">☎ 0761 077 230 Fax 01 8783783</p> <p style="text-align: center; color: green;">Email dublincitycentre@citinfo.ie</p>	<p style="text-align: center; color: blue;">Dublin City North West Citizens Information Centre Macro Resource Centre 1 Green Street, Dublin 7</p> <p style="text-align: center; color: green;">☎ 0761 077 270 Fax 01 8783511</p> <p style="text-align: center; color: green;">Email cnwis@citinfo.ie</p>
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Free, impartial and confidential information, advice and advocacy on a wide range of state services and entitlements including:

- Social Welfare
- Employment Rights
- Health Services
- Family Matters
 - Education
 - Taxation
- Immigration



RCPSA members express their sincere thanks to the staff of Dublin North Citizens Information Centre for the professional and informative presentation provided in their busy schedule. The work carried out by a community information service that all citizens benefit from.

Invitation to Join the Retired & Civil Public Servants' Association

*There is strength in numbers
Ní neart go cur le chéile*

The Retired Civil and Public Servants Association was founded in 1945. Membership is open to all retired Civil Servants and Public Servants, including P & T members from An Post, Eircom, Irish Aviation Authority Coillte, Teagasc and professional groups approved in accordance with Rule. This includes widowed persons, in receipt of a pension.

What do we do?

Our mission is to defend and promote the interests of members. Sentence deleted.

How do we do this?

We engage on our own and with other organisations representing retired public servants, seeking full pension restoration, protection of pensions entitlements, improvements and better services for members. We engage directly with Government representatives, making submissions on relevant Annual Budget issues. We have representation on the Alliance of Retired Public Servants, the ICTU Retired Workers Committee and the National Federation of Pensioner Associations.

General Data Protection Regulation (GDPR)

For the purposes of complying with GDPR the RCPSA is seeking your consent with regard to:

- o I consent to RCPSA issuing its Newsletter to the private address that I have provided.
- o I consent to sharing my information with my pension provider to process/update my personal information
- o I consent to the use of Gmail for email communications.
- o I consent to the use of bulk texting services for scheduled texting communications.
- o I consent to the use of webtext for ad-hoc text communications.
- o I understand that my personal data will be retained for the achievement of the purposes of the association and will be deleted when the specific activity has ceased/come to an end (i.e. end of membership of the Association or etc.)

SIGNATURE: _____

DATE: _____

Organisation

We are governed by the Rules of the RCPSA see that have been adopted by members and subject to change by the democratic agreement of the membership. We inform members on issues of interest through regular publications, currently 4 per year, our website, www.rcpsa.ie, Facebook and attendance by Council members at Branch AGM's.

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. Eir will deduct €1.67 in monthly instalments. Members from other professional groups 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 and GDPR consent(s) and return it to the address shown. Payment methods are outlined on the form.

Contact/Teagmháil

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

Email - info@rcpsa.ie



Irish RCPSA www.rcpsa.ie

Mobile – 087 1317062

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 and other professional 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** **And other Professional Members**

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.