



**Maynooth  
University**  
National University  
of Ireland Maynooth

**Explanatory Booklet**  
**2022 Edition**

**National University of Ireland,  
Maynooth Employee  
Superannuation Scheme 2017**



# Table of Contents

Introduction	1
Constitution And Revenue Commissioners' Approval	2
Definitions	3
Joining The Scheme	4
Contributions	5
Benefits On Retirement	6
Benefits On Death In Service	8
Benefits On Death In Retirement	9
Benefits On Leaving Service	10
Further Information	12
Application Form	15

# Introduction

The National University of Ireland, Maynooth Superannuation Scheme 2017 has been established under the Universities Act 1997 (the “1997 Act”), to provide retirement and death benefits for employees of Maynooth University (the “University”).

The Scheme provides benefits on retirement, death in service and on death in retirement.

*This booklet is mainly addressed to employees who are fully insured for PRSI purposes and who were not public servants before 1st April 2004. If you are not a fully insured employee or if you were a public servant before 1st April 2004 your contributions and benefits are calculated differently. Please see the Appendix for summary information on the differences.*

This booklet contains a brief summary of the main provisions of the Scheme. You should note that nothing in the Booklet can override the terms of the Scheme. The terms are set out in Statutory Instrument: National University of Ireland, Maynooth Employee Superannuation Scheme 2017 SI No. 542 of 2017 which is a publicly available document.

You should read the following pages carefully and review them with your family so that you and they are familiar with the benefits provided. You should also take good care of the Booklet - it is important.

Should you have any queries about your individual situation you should discuss them with Mary Kelly, Pension Liaison Office, Room 56, New House, South Campus, Maynooth University, Co. Kildare.

The following is a summary of the key benefits under the Scheme:

1. A retirement pension related to salary;
2. Benefits on early retirement;
3. A tax-free gratuity at retirement;
4. Death gratuity on death in service prior to retirement;
5. Spouse's/Civil Partner's and Children's pensions on death in service;
6. Spouse's/Civil Partner's and Children's pensions on death in retirement;
7. A discretion for the University to increase pension payments subject to Ministerial authorisation and consent.

# Constitution And Revenue Commissioners' Approval

*The Scheme has been established under the Universities Act, 1997 and is a statutory scheme for the purposes of Part 30 of the Taxes Consolidation Act, 1997. The Scheme is a Defined Benefit Scheme for the purposes of the Pensions Act 1990. The Scheme is registered with the Pensions Authority and the Pensions Authority registration number is PB331327.*

*The benefits under the Scheme may have to be restricted if necessary so as not to prejudice the requirements of the Revenue Commissioners. Any members to whom restrictions apply will be notified individually.*

*The University is the administrator of the Scheme. They have appointed Willis Towers Watson to act as administration managers.*

# Definitions

In this Booklet certain words and phrases have special meanings. These are explained below:

## **Actual Pensionable Service**

Pensionable Service including actual service within the public service, but excluding any other additional recognised service (i.e. Purchased additional service). If you are job-sharing or working part-time, Actual Pensionable Service is pro-rated as set out in the definition of Pensionable Service, unless otherwise stated.

## **Children**

Your children (including step-children and lawfully adopted children) under age 16 or 22 if the child is receiving full-time instruction at a university, college, school or other educational establishment or is undergoing full-time vocational instruction or training approved by the University.

A person who is permanently incapacitated by reason of mental or physical infirmity from maintaining himself or herself will continue to qualify as a “child” provided that person was under the relevant maximum age mentioned above when the permanent incapacity first occurred.

## **Civil Partner**

Your lawfully registered Civil Partner under civil partnership legislation.

## **Contribution Salary**

Your Salary less a deduction in respect of Social Welfare benefits. This deduction will be equal to twice the annual rate of the State Pension (Contributory).

## **Net Pensionable Remuneration**

Your Pensionable Remuneration less a deduction in respect of Social Welfare benefits. This deduction will be equal to twice the annual rate of the State Pension (Contributory). For Spouse's and Children's benefits the deduction is once the State Pension (Contributory).

## **Normal Pension Date**

The 30th September coincident with or following your 65th birthday.

## **Pensionable Remuneration**

Your Retiring Salary.

If you are job-sharing or part-time at your date of retirement or leaving service, Pensionable Remuneration is deemed to be the Pensionable Remuneration applicable if you were not job-sharing or part-time.

## **Pensionable Service**

Your continuous years and days of service (each day counting as 1/365th of a year) as an employee of the University in respect of which service you have paid contributions to the Scheme (subject to a maximum of 40 years). Additional service may be recognised e.g. other periods of service within the public service, or years which a member has elected to purchase at his own cost (See page 6). You will be advised if any such service period counts for pension purposes in your case.

If you are job-sharing or working part-time any service in respect of which you have paid contributions to the Scheme will be adjusted as follows: for job sharing that is equal sharing of a whole-time post any period of such service counts as half the actual service; for job sharing that is not equal sharing and for part-time workers any period of such service is reduced by the proportion your part-time hours bear to comparable full-time hours. E.g. if you worked 1st April 2010 to 31st March 2025, at 50% of full time hours throughout, your Pensionable Service and Actual Pensionable Service are 7.5 years.

## **Retiring Salary**

Your Salary as at your date of retirement or death – but note the following:

If your position has changed within the preceding three years of Pensionable Service prior to your retirement or death, or the 30th September following your 62nd birthday has passed and you die in service or you retire or are retired on medical grounds before your Normal Pension Date without sufficient potential service to your Normal Pension Date to avoid averaging, your Retiring Salary, for benefit purposes, will be adjusted to reflect the rate of pay applicable to each position occupied by you during the last three years of Pensionable Service up to a maximum of your Salary at date of retirement or death. The adjustment will reflect proportionately the period you were in each grade.

## **Salary**

Your annual basic rate of remuneration (or the weekly basic rate multiplied by 52.18) payable from time to time as determined by the University.

## **State Pension (Contributory)**

The amount of State Pension (Contributory) payable by the State under the Social Welfare Acts to a fully qualified person who has no adult dependant or qualified children at the annual rate applying on the last day of Pensionable Service.

## **The Scheme**

National University of Ireland, Maynooth Employee Superannuation Scheme, 2017

# Joining the Scheme

## Who can join the Scheme?

The University decides eligibility for membership of the Scheme. The Scheme applies to staff who joined the University after 29th November 2004 (unless their position was advertised before that date) and before 1st January 2013. All employees of the University employed in the Republic of Ireland are required to join the Scheme if they satisfy the conditions below.

## When do I join the Scheme for full benefits?

Subject to any other conditions for eligibility that the University may from time to time decide, to be eligible to join the Scheme for benefits you must comply with at least the following:

- i. be aged 16 or over;
- ii. have the potential to have at least two years of Pensionable Service at Normal Pension Date;
- iii. satisfy the University that you are in good health and free from any physical defect or any disease which may interfere with the proper discharge of your duties;
- iv. not be a contributing member of any other scheme of the University or any body associated with the University (other than a scheme to which you pay additional voluntary contributions).

Eligible employees join the Scheme for full benefits on the first day of the month which coincides with or follows the date they satisfy the above conditions together with any additional conditions that the University may decide from time to time.

Membership of the Scheme is a condition of employment for all employees who satisfy the conditions of eligibility. Employees who joined after 1 January 2013 are instead eligible for the Single Public Service Pension Scheme.

## Do I need to give proof of Age and Marital Status?

Yes. Please hand your birth certificate and, if you are married or have a Civil Partner, your marriage/civil partnership certificate and your Spouse's/Civil Partner's birth certificate to the University. Certificates will be returned as soon as possible. You should also advise the University immediately on marriage/civil partnership or of any changes in your

marital status.

## Can I transfer Benefits from a Previous Scheme to the Scheme?

Under the Public Sector transfer of service arrangements you may be able to transfer benefits from a former public sector organisation into the Main Scheme or the Spouses' and Children's Scheme. You will be advised if this is possible and, if so, you will be advised of the extra benefits that your transfer will provide.

# Contributions

## What do I pay?

Your contributions each year shall comprise of:

- a. 3½% of Contribution Salary\* and 1½% of Salary (*payable for your personal scheme benefit*); and
- b. 1½% of Salary (*payable for your Spouses' and Children's benefit*).

\*Note: if you are working part-time or job-sharing, instead of paying 3½% of Contribution Salary you will pay 3½% of the Contribution Salary of an equivalent full-time employee or non-job-sharing employee, reduced by the proportion your part-time or job-sharing hours bear to the equivalent full-time/non-job-sharing hours.

Your contributions will be deducted from your salary and the normal PAYE tax system will only apply to the balance of your pay. In this way full tax relief will be automatic and it will not be necessary for you to claim this relief individually.

## Can I purchase additional service?

Yes. If your Pensionable Service by Normal Pension Date is less than 40 years, extra years of pension credit can be purchased at full cost to you, on the basis of actuarial tables, to the extent permitted by the University and with Ministerial approval and the approval of the Higher Education Authority.

Alternatively, you may choose to pay Additional Voluntary Contributions ("AVCs") to the separate National University of Ireland, Maynooth Voluntary Contribution Scheme in order to provide additional benefits on a "defined contribution" basis. Please see the separate explanatory booklet for the Voluntary Contribution Scheme, available from the Human Resources Office webpage [www.maynoothuniversity.ie/human-resources](http://www.maynoothuniversity.ie/human-resources).

## What does the University pay?

The University will pay your pension as it becomes payable from funds provided by the Higher Education Authority. All benefits under the Scheme are provided in this way and are

not therefore funded as such.

## Non-Periodic Contributions

Non-periodic contributions are associated with the provision of Spouses' and Children's benefits and are payable in respect of any period of Pensionable Service prior to the introduction of these benefits and also after the date of retirement, leaving service or death, which is taken into account in the calculation of the Spouses' and Children's benefits, but for which normal annual contributions have not been, or will not be, paid. Non-periodic contributions are deducted from your gratuity, death gratuity, preserved lump sum or preserved death gratuity.

# Benefits on Retirement

## When can I retire on pension?

You can retire at your Normal Pension Date i.e. 30th September after attaining age 65 or at any date thereafter.

## What will my pension be at Normal Pension Date having completed two years of Actual Pensionable Service?

If you have completed at least two years of Actual Pensionable Service at your Normal Pension Date you will be entitled to a pension calculated as follows:

- a. if your Pensionable Remuneration is in excess of 3 1/3 times the State Pension (Contributory) (for 2022, 3 1/3 times is €43,905), your pension is

**1/80th X Net Pensionable Remuneration X Pensionable Service Subject To A Maximum Of 40/80ths**

or

- b. if your Pensionable Remuneration is below or equal to 3 1/3 times the State Pension (Contributory), your pension is

**1/200th X Pensionable Remuneration X Pensionable Service Subject To A Maximum Of 40/200ths**

## What will my gratuity be at Normal Pension Date or if I retire after the 30th September following attaining age 65 having completed two years of Actual Pensionable Service?

When you retire (again subject to completing two years of Actual Pensionable Service) you will receive a gratuity calculated as follows:

**3/80ths X Pensionable Remuneration X Pensionable Service Subject To A Maximum Of 120/80ths**

As at May 2022, this gratuity is payable tax free up to a lifetime limit of €200,000. The lifetime limit counts retirement gratuities and lump sums from all employments. Any further amount in excess of €200,000 will be subject to tax.

## Can I retire on medical grounds?

You may be able to retire at any time where the University is satisfied that you are incapable from infirmity of mind or body from discharging the duties of your post, that this infirmity is likely to be permanent and that your retirement is wholly due to the infirmity. You must if requested by the University undergo a medical examination by a registered medical practitioner nominated by the University.

In the event that you have so satisfied the University, depending on your Actual Pensionable Service, you may be entitled to receive an immediate pension (“**medical grounds**

pension”) and/or gratuity (“**medical grounds gratuity**”) calculated as follows:

**Medical grounds pension:** If you qualify for a medical ground pension and have not reached your Normal Pension Date but you have completed five years of Actual Pensionable Service\*, you will be entitled to a pension calculated using the pension formula outlined above based on your completed Pensionable Service, Net Pensionable Remuneration and Pensionable Remuneration at the date of retirement.

*\*If you are working part-time or job-sharing, you are required to have completed five calendar years of service to be entitled to a medical grounds pension, e.g. if you worked from 1st April 2010 to 31st March 2015, you have met the requirement, regardless of whether you were full-time or part-time or job-sharing in any or all of that period. However, the Pensionable Service used to calculate your pension, as outlined above, is calculated using the definition of Pensionable Service on page 3, i.e. pro-rated to take account of your part-time status.*

**Medical grounds pension continued:** If you qualify for a medical ground pension and have completed at least five years of Actual Pensionable Service, additional ill health notional service may at the discretion of the University be added as follows:

Actual Pensionable Service	Notional Service
<b>5 – 10 years</b>	A period equal to Actual Pensionable Service completed provided that this shall not exceed the remaining term to your Normal Pension Date.
<b>10 – 20 years</b>	The greater of: (i) 20 years less Actual Pensionable Service completed, provided that this period shall not exceed the remaining term to your Normal Pension Date; (ii) 6 years 243 days provided that this period shall not exceed the remaining term to your Normal Pension Date.
<b>20 years or more</b>	6 years 243 days provided that this period shall not exceed the remaining term to your Normal Pension Date.



If you are job-sharing or working part-time, your entitlement to additional ill-health notional service outlined above is calculated using the definitions of Pensionable Service and Actual Pensionable Service on page 3, i.e. pro-rated to take account of your part-time status. The remaining term to your Normal Pension Date is also prorated, e.g. if you work 50% of equivalent full-time hours, you retire at 31st March 2022 and your Normal Pension Date is 31st March 2027, your remaining term is 2.5 years.

**Medical grounds gratuity:** If you qualify for a medical ground gratuity and you have completed at least one year of Actual Pensionable Service, (pro-rated if you are jobsharing or working part-time, as described in the definition of Actual Pensionable Service), you will receive a gratuity calculated as follows:

***At least one year's Actual Pensionable Service but less than 2 years' Actual Pensionable Service\* completed as a member of this Scheme***

1/12th of Pensionable Remuneration for each year of Pensionable Service.

***At least 2 years' Actual Pensionable Service as a member of this Scheme but less than 5 years' Pensionable Service\****

1/12th of Pensionable Remuneration for each year of Pensionable Service plus 3/80ths of Pensionable Remuneration for each year of Pensionable Service unless you select the leaving service benefits described later in the booklet in lieu of this gratuity.

***5 years or more of Pensionable Service\* completed***

3/80ths of Pensionable Remuneration for each year of Pensionable Service subject to a maximum of 120/80ths.

*\*For the purposes of the category of gratuity to which you are entitled, Pensionable Service and Actual Pensionable Service are calculated on a calendar years basis, e.g. if you have worked from 1st April 2012 to 31st March 2022, this is counted as ten years, even if you were working part-time during some/all of that period. However, Pensionable Service, to calculate the amount of your gratuity, is pro rated as set out in the definition of Pensionable Service.*

You will not be entitled to retire early due to infirmity if the infirmity was caused by your own fault or negligence or if you have made a false declaration about your health or have suppressed a material fact about your health when you applied to take up your post.

### **Can I retire early (not on medical grounds)?**

Yes. If at the date you leave the service of the University you are over age 55, you may apply in writing, before the date of your resignation, to have your pension and gratuity paid with effect from the date of your resignation. This is subject to the University's agreement. If the University agrees to your early retirement, your early retirement benefits are the deferred pension and deferred gratuity described on page 10, reduced according to your age at retirement by reference to approved actuarial tables.

### **How are my Transfers taken into account?**

In addition to your pension described above, if it is possible for you to have brought a transfer of benefits into the Scheme from the scheme of a former employer you will be granted increased benefits when you retire within the maximum approvable by the Revenue Commissioners. You will be advised of what additional benefits the transfer will provide.

# Benefits on Death in Service

## What benefit is paid if I die while employed by the University?

If you die in the service of the University before your Normal Pension Date the following benefits will be paid:

- a. a Death Gratuity
- b. a Spouse's/Civil Partner's Pension
- c. Children's Pensions

## How much is the Death Gratuity?

The death gratuity payable will be equal to:

- i. **1 x Pensionable Remuneration\***, or if greater
- ii. **The gratuity that would be payable if you retired on medical grounds on the date of your death (see page 6) – this depends on length of service and is an amount up to a maximum of 1.5 x Pensionable Remuneration.**

*\*Note: if you are working part-time or job-sharing, Pensionable Remuneration for the purposes of the Death Gratuity is your actual Pensionable Remuneration – for this purpose, it is not deemed to be increased to the level of an equivalent full-time/non job-sharing employee.*

## How is the Death Gratuity paid?

The total death gratuity will be paid in cash to your estate.

## How much is the Spouse's/Civil Partner's Pension?

If you are married or have a Civil Partner, a Spouse's/Civil Partner's Pension will be paid, equal to:



If you are job-sharing or working part-time, your Potential Pensionable Service is pro-rated in the same manner as described in the definition of Pensionable Service on page 3, e.g. if you work 50% of equivalent full-time hours, your death occurred at 31st March 2022 and your Normal Pension Date is 31st March 2027, your potential service (to be added to your completed Pensionable Service) is 2.5 years.

## How much is the Children's Pensions?

If you are survived by a child or children, the following Children's Pensions will be payable. The reference to "Expected Pension" means that your potential pensionable service to your Normal Pension Date is taken into account:

### Where your Spouse/Civil Partner survives you–

Number of children	Amount
3 or less	1/6th of your Expected Pension for each child
4 or more	1/2 of your Expected Pension divided amongst the children

### Where your Spouse/Civil Partner does not survive you or later dies –

Number of children	Amount
1	1/3rd of your Expected Pension for the child
2 or more	1/2 of your Expected Pension divided amongst the children.

***If you are survived by a Spouse/Civil Partner and your Spouse/Civil Partner is not granted a pension or ceases to be granted a pension, the children's pensions will not be payable unless the University in its absolute discretion so directs.*** There are also discretionary provisions that may apply if your children are in care even though you are survived by your Spouse/Civil Partner.

***It is your responsibility to notify the University of your marriage/civil partnership and number of children.***

# Benefits On Death In Retirement

## What benefit is paid if I die after retirement?

If you are married or in a civil partnership and die after your retirement, your Spouse/Civil Partner will be paid a pension from the date of your death equal to:

<b>1/160th</b>	<b>X</b>	<b>Net Pensionable Remuneration At Date Of Your Retirement With Any Discretionary Increases</b>	<b>X</b>	<b>Pensionable Service To Date Of Your Retirement (Maximum 40)</b>
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Children's pensions are also payable on death in retirement. The same fractions as those payable on death in service are used but apply to a formula of 1/80th X Net Pensionable Remuneration at date of your retirement with any discretionary increases X Pensionable Service to date of your retirement (maximum 40).

# Benefits on Leaving Service

## What happens if I leave service before Normal Pension Date?

If you leave the service of the University before reaching Normal Pension Date and you are not entitled to the ill-health or other early retirement benefits as described on pages 6-7, the benefits to which you will be entitled will depend on whether you have completed at least two years of Actual Pensionable Service.

## What benefits will be granted if I have completed at least two years of Actual Pensionable Service?

If you leave the service of the University having completed at least 2 years of Actual Pensionable Service as a member of the Scheme (calculated on a calendar years basis, even if you are job-sharing or working part-time) you will receive a deferred pension calculated as follows:

- a. if your Pensionable Remuneration is in excess of 3 1/3 times the State Pension (Contributory) (in 2022, 3 1/3 times is €43,905), your pension is

1/80th	X	Net Pensionable Remuneration At Date of Leaving	X	Pensionable Service To The Date Of Leaving
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or

- a. if your Pensionable Remuneration is below or equal to 3 1/3 times the State Pension (Contributory), your pension is

1/120th	X	Pensionable Remuneration At Date of Leaving	X	Pensionable Service To The Date Of Leaving
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You will also receive a deferred gratuity calculated as follows:

3/80th	X	Pensionable Remuneration At Date of Leaving	X	Pensionable Service To The Date Of Leaving
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If you qualify for a medical ground gratuity (see page 6) you may opt to take that gratuity instead of the above gratuity and pension.

Pensionable Service is subject to a maximum of 40 years for the purposes of calculating both deferred pension and deferred gratuity above.

## What benefits will be granted if I have completed less than two years of Actual Pensionable Service?

If you leave the service of the University at any time before Normal Pension Date, and you have completed less than 2 years of Pensionable Service, you may receive a refund of your contributions provided you do not transfer to another public sector or semi-state organisation.

### NOTE:

- a. Refunds of contributions are subject to a tax deduction (currently 20% of the total refund).
- b. Any Deferred Pension granted as described above will be paid from 30th September following attaining age 65.

## Can Deferred Pensions be increased before payment commences?

The University may grant such increases in deferred pensions and deferred gratuities as may be authorised from time to time by the Minister for Further and Higher Education, Research, Innovation and Science with the consent of the Minister for Public Expenditure and Reform.

## What if I die before retirement while entitled to a Deferred Pension?

If you are granted a deferred pension on leaving, you die before attaining your Normal Pension Date and you are survived by your Spouse/Civil Partner, a Spouse's/Civil Partner's pension will be paid equal to

1/160th X Net Pensionable Remuneration at date of your leaving (with any discretionary increases) X Pensionable Service to your date of leaving.

The Spouse's/Civil Partner's pension is subject to similar conditions as the Spouse's/Civil Partner's pension payable on death in service. Children's pensions are also payable on death in deferment. The same fractions as those payable on death in service are used but apply to a formula of 1/80th X Net Pensionable Remuneration at date of your leaving (with any discretionary increases) X Pensionable Service to your date of leaving.

A death gratuity will also be payable equal to the deferred gratuity above and will be paid to your estate.

**What rights do I have to a Transfer on leaving service?**

If you are transferring to the service of a Government or Local Government department or to a semi-state body the terms of the Public Sector Transfer Network or Local Government Superannuation Code may apply and you will be advised individually in these circumstances.

**How are my Additional Voluntary Contributions (AVCs) treated?**

Your AVCs (if any) will have to be treated in the same way as your normal contributions under the Scheme. If you are entitled to and receive a refund of your normal contributions you must take a refund of any AVCs paid during the same period.

**How are my Transfers into the Scheme treated?**

If you brought with you a benefit from a scheme of your former employer through the Public Sector Transfer Network, you will be entitled to benefits relating to that benefit, in addition to the deferred pension calculated above. Please refer to the statement from the University, which was given to you at the time of the transfer, setting out the manner in which the transfer of benefits is to be calculated.

# Further Information

## How are pensions paid?

Pensions will be paid by monthly installments in advance commencing on the last day of the month coincident with or following the date of retirement or date of death.

Your pension is payable for life. The Spouse's/Civil Partner's Pension is payable for life, but may not be granted, or may cease earlier, if the Spouse/Civil Partner is cohabiting with another partner, or remarries or enters a new civil partnership. The University has discretion to allow the Spouse's/Civil Partner's pension to commence, or to continue, in the latter circumstances if they feel that there are compassionate grounds for so doing.

## Is there anything further to know about Spouses'/Civil Partners' and Children's pensions?

Where your Spouse/Civil Partner is not receiving the contributory survivor's pension under the Social Welfare Acts or is receiving a reduced contributory survivor's pension, the University has the discretion to make up the difference through the Scheme. This only applies where you were fully insured and where the circumstances are outside the Spouse's/Civil Partner's control.

Children's pensions are paid until the youngest Child reaches the maximum age limit specified in the definition of "Children" on page 3. When the number of Children reduces (because of the age limit), the total amount of Children's pension being paid will be reduced in accordance with the basis of calculation set out on page 8. Children are not eligible for children's pensions in respect of more than one member of the Scheme.

Where a Spouse/Civil Partner dies within one year of marriage/civil partnership and there are no children the University can decide that no Spouse's/Civil Partner's pension will be payable where it is of the opinion that the Spouse's/Civil Partner's death was foreseen at date of marriage/civil partnership.

## Will my benefits increase in payment?

The University may grant such increases in pensions and preserved pensions under the Scheme as may be authorised from time to time by the Higher Education Authority with the consent of the Minister for Further and Higher Education, Research, Innovation and Science and of the Minister for Public Expenditure and Reform.

## Will benefits be taxed?

According to present regulations, pensions are taxed in the same way as salary under the PAYE system and qualify for the same tax relief.

Cash sums in lieu of pension (up to a lifetime maximum of €200,000) and lump sum death benefits are not currently subject to income tax. The lump sum death benefit may, however, be liable to Capital Acquisitions Tax, if paid to someone other than your Spouse/Civil Partner.

## How is the State Pension (Contributory) taken into account?

The Scheme is an integrated scheme meaning it is one that takes account of the State Pension (Contributory) in designing the overall pension package. An integrated scheme looks at the State Pension (Contributory) as part of the total pension package. Both employers and employees make pay-related social insurance (PRSI) contributions and these in turn entitle Scheme members to Social Welfare benefits.

Integration is used as a means of taking into account the benefits payable under the Social Welfare system to calculate

- The amount of occupational pension required so that the combined pension from both sources is at the level being aimed for in designing the Scheme; and
- The level of contributions payable by the employee towards the cost of his or her occupational pension.

## Can I use my benefits as security for a loan?

You are not permitted to use your benefits as security for a loan, nor can you assign them to any other person.

## Misconduct

If you are guilty of misconduct involving a financial loss to the University or the State the University may refuse or reduce any benefit payable or being paid under the Scheme in order to make good the loss.

## Changing or Discontinuing the Scheme

The University reserves the right to amend or terminate the Scheme at any time subject to the approval of the Higher Education Authority and the concurrence of the Minister for Further and Higher Education, Research, Innovation and Science and of the Minister for Public Expenditure and Reform through regulations. Benefits for or in respect of a member or former member in those circumstances will be dealt with in line with the regulations applicable to the Scheme.

## **Risk Statement**

The benefits under the Scheme are underwritten by the Irish State and rely on the State's commitment to the arrangement. Further information in relation to this Risk Statement may be obtained from the Pension Liaison Office, Room 56, New House, South Campus, Maynooth University, Co. Kildare.

## **What happens if I obtain a Divorce or a Judicial Separation or if my Civil Partnership is dissolved?**

In the event that you obtain a Divorce or a Judicial Separation or a decree of dissolution of Civil Partnership after joining the Scheme a Court application for a Pension Adjustment Order in respect of your retirement benefits, or contingent benefits payable on your death, may be made. Further information about the operation and impact of Pension Adjustment Orders may be obtained from the Pensions Authority by writing to The Pensions Authority, Verschoyle House, 28/30, Lr Mount Street, Dublin 2.

## **What if I have a complaint?**

The Scheme has established an internal procedure to resolve any dispute or complaint from a member or other beneficiary of the Scheme. All initial queries should be addressed in writing to the Pension Liaison Office, Room 56, New House, South Campus, Maynooth University, Co. Kildare. If you are unhappy with the outcome of the complaint, you may appeal the matter to Internal Dispute Resolution process of the Department of Public Expenditure and Reform. The Internal Dispute Resolution form is available from the Pension Liaison Office, Room 56, New House, South Campus, Maynooth University, Co. Kildare. If you are not satisfied with the results of the Internal Dispute Resolution process, you may be able to apply to the Financial Services and Pensions Ombudsman – further details can be found at the Financial Services and Pensions Ombudsman's site [www.fspo.ie](http://www.fspo.ie).

## **Data protection and processing**

The University is committed to protecting your personal information.

The University collects and processes personal information in respect of members, beneficiaries and potential beneficiaries of the Scheme. More detail about this is provided in the Scheme's Privacy Notice. You should read the Privacy Notice so that you are familiar with its terms as it is a very important document. The Privacy Notice is available at <https://www.maynoothuniversity.ie/data-protection/policies-privacy-notice>.

The Privacy Notice explains, amongst other things, why the University and its service providers collect personal information in respect of members, what they collect, when they do so, what they do with it, who they share it with and why; and how it is kept secure. It also explains your rights including how you can obtain details of the information held about you. You should keep the University informed of any change in your personal information so that it remains accurate and up to date at all times.

The University may change the Privacy Notice from time to time. If or when changes are made they will be included in the Privacy Notice available via the above link, so be sure to check the link occasionally.

# Appendix

**This Appendix gives summary information on the benefits for members who are not fully insured for PRSI purposes or are a public servant before 1st April 2004.**

## *Not fully insured*

This generally applies if you became a public servant before April 1995 and therefore pay reduced PRSI (Class D PRSI).

Your contributions are calculated without a deduction for Social Welfare Benefits so therefore any reference to “Contribution Salary” in the Booklet for you means “Salary”.

Your pension benefits are calculated without deduction for Social Welfare Benefits so therefore any reference to “Net Pensionable Remuneration” in the Booklet for you means “Pensionable Remuneration”.

## *Pre-April 2004*

If you became a public servant before 1st April 2004 you can retire from age 60 if you choose rather than remaining in service to age 65 (or since 2019 to age 70). Also, you can retire early (on non-Medical grounds) from age 50 subject to the University’s agreement, rather than age 55 as set out in the Booklet. There is a compulsory maximum retirement age of 70 since 2019.



# Application Form

In order to ensure that your benefits to be provided under the Scheme are based on accurate information, you should immediately complete this form and send it to **HR Department**.

**FULL NAME: (Block Letters)** \_\_\_\_\_

**DATE OF BIRTH:** \_\_\_\_\_

**DATE OF JOINING UNIVERSITY:** \_\_\_\_\_

**STAFF NO.** \_\_\_\_\_ **PPS NO.** \_\_\_\_\_

**MARITAL STATUS:** \_\_\_\_\_

**SPOUSE'S/CIVIL PARTNER'S DATE OF BIRTH:** \_\_\_\_\_

<b>DEPENDENT CHILDREN:</b>	<b>DATE OF BIRTH:</b>
_____	_____
_____	_____
_____	_____

**DO YOU HAVE BENEFITS UNDER A FORMER PENSION PLAN? YES / NO**

**DO YOU HAVE A PRIVATE PENSION SCHEME? YES / NO**

I can confirm that I have received a copy of the Booklet summarising the main provisions of the Scheme and I authorise the University to deduct such amounts as are required to be paid by me to the Scheme. I consent to any communications in relation to the Scheme being made electronically such as through email or an intranet, extranet or website.

**SIGNED:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

## Important Notes:

The responsibility for notifying the University of any change in the above information rests with you. The University collects and processes personal information including the information you provide on this form. Before you complete and return the form it is important that you know more about this process and your rights. This is set out in the Scheme's Data Privacy Notice. The Data Privacy Notice is available at <https://www.maynoothuniversity.ie/data-protection/policies-privacy-notice>. Its content may change from time to time so be sure to check the link occasionally.

If you are providing personal information about another person you will need to let them know the information you have given us. You will also need to ensure that they have the Trustees' Data Privacy Notice available for them to read.

TO BE RETURNED TO: Human Resources Office, Maynooth University, Maynooth, Co.Kildare