<u>Circular 13/2020</u>:

Explanatory examples for application of the Pensions Benefit Cap under s.52 Single Pension Scheme Act

EXAMPLE 1: GARDA (PRE-6 APRIL 1995 ENTRANT), LAT	ER JOINS CIVIL SE	RVICE (MODIFI	ED PRSI)
Garda 1982 - 2012 (30 yrs); Civil Service 2012 - 2027 (15 yrs)			
Step 1 - Benefits without applying benefit cap			
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Final Pensionable remuneration	Pension	Lump sum
Garda pension (30 years' service), modified PRSI, lump sum paid 2012	€ 63,000.00	€ 31,500.00	€ 94,500.00
Civil service pension (15 years' service), modified PRSI, benefits payable 2029	€ 107,000.00	€ 20,062.50	€ 60,187.50
Total benefits, assuming no benefit cap		€ 51,562.50	€ 154,687.50
Step 2 - Allowable service for financial limit calculation			
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.			
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).		S.52 pension cap (years)	S.52 lump sum cap (years)
Establish Total service in 40 year terms			
Total Garda service = 30 years, 40 years standard scheme		40.00	40.00
Total Civil Service service (Standard scheme)		15.00	15.00
Total service in all schemes > 40 years therefore benefit cap applies		55.00	55.00
Establish Service at cut off			
Garda service at cut off		40.00	40.00
Civil service (standard scheme) at cut-off		0.00	0.00
Total service at cut of is < 40 years so 52.6 applies		40.00	40.00
Allowable service for benefit cap per S.52(6)		40.00	40.00
Step 3 - Financial limit calculation of benefit cap			
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.		S.52 pension cap (€)	S.52 lump sum cap (€)
S.52 financial benefit cap is applied to Civil Service salary as it is 'Best Final Pensionable Remuneration'. As in modified PRSI class, for pension cap, apply 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR.		50%	150%
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump sum cap = 150% x BFPR		€ 53,500.00	€ 160,500.00
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap			
Step 4 - Benefits after applying benefit cap			
Determine benefits from current scheme which may be paid within benefit cap		Pension	Lump sum
Total benefits (above) do not exceed the benefit cap			
Garda benefits, in full		€ 31,500.00	€ 94,500.00
Civil service benefits, in full		€ 20,062.50	€ 60,187.50
Reduction in civil service benefits to comply with benefit cap		€ -	€ -
Total benefits payable		€ 51,562.50	€ 154,687.50

EXAMPLE 2: GARDA (PRE-6 APRIL 1995 ENTRANT)	, LATER JOINS HSI	(MODIFIED PR	SI)
Garda 1975- 2005 (30 yrs); HSE 2005 - 2020 (15 yrs)			
Step 1 - Benefits without applying benefit cap			
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Final Pensionable remuneration	Pension	Lump cum
Garda pension (30 years' service), modified PRSI, lump sum paid 2005	€ 63,000.00	€ 31,500.00	Lump sum € 81,000.00
HSE pension (15 years' service), modified PRSI, benefits payable 2020	€ 75,000.00	€ 14,062.50	€ 42,187.50
Total benefits, assuming no benefit cap	73,000.00	€ 45,562.50	€ 42,187.50 € 123,187.50
Step 2: Allowable service for financial limit calculation		€ 45,502.50	€ 123,187.50
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.			
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).		S.52 pension cap (years)	S.52 lump sum cap (years)
Establish Total service in 40 year terms			
Total Garda service = 30 years, 40 years standard scheme		40.00	40.00
Total HSE service (standard scheme)		15.00	15.00
Total service in all schemes > 40 years therefore benefit cap applies		55.00	55.00
Establish Service at cut off			
Garda service at cut off		40.00	40.00
HSE service at cut off		7.00	7.00
Total service at cut-off, is > 40 years so 52(7) applies		47.00	47.00
Allowable service for benefit cap at cut-off per S.52(7)		47.00	47.00
Step 3 - Financial limit calculation of benefit cap			
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.		S.52 pension cap (€)	S.52 lump sum cap (€)
S.52 financial benefit cap is applied to HSE salary as it is 'Best Final Pensionable Remuneration'. As in modified PRSI class, for pension cap, apply 1/80th accrual formula to (BFPR). Lump sum is 176% x BFPR.		59%	176%
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump sum cap = 176% x BFPR		€ 44,062.50	€ 132,187.50
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap			
Convert 'unused' lump sum into pension cap, i.e. divide by 9 and add result to pension cap		€ 1,000.00	-€ 9,000.00
Adjusted pension and lump sum cap		€ 45,062.50	€ 123,187.50
Step 4 - Benefits after applying benefit cap			
Determine benefits from current scheme which may be paid within benefit cap		Pension	Lump sum
Total benefits (above) exceed the adjusted benefit cap			
Garda benefits, in full		€ 31,500.00	€ 81,000.00
HSE benefits (reduced)		€ 13,562.50	€ 42,187.50
Reduction in HSE benefits to comply with benefit cap		-€ 500.00	€ -
Total benefits payable		€ 45,062.50	€ 123,187.50

EXAMPLE 3: HEALTH SERVICE EMPLOYEE, LATER	JOINS CIVIL SERV	ICE (FULL PRSI)	
HSE 1978 - 1995 (17 yrs); Civil Service 1995 - 2021 (26 yrs)			
Step 1 - Benefits without applying benefit cap			
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Final Pensionable remuneration	Pension	Lump sum
HSE pension (17 years), full PRSI, preserved, payable 2020	€ 38,438.00	€ 3,267.23	€ 24,504.23
Civil service pension (26 years), full PRSI, payable 2021	€ 40,620.00	€ 5,280.60	€ 39,604.50
Total benefits, assuming no benefit cap		€ 8,547.83	€ 64,108.73
Supplementary pension not included in calculation in step 4 as the pension cap assumes entitlement to full State Pension		€ 5,000.00	
Step 2: Allowable service for financial limit calculation Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.			
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).		S.52 pension cap (years)	S.52 lump sum cap (years)
Establish Total service in 40 year terms			
Total HSE service (Standard scheme)		17.00	17.00
Total Civil Service service (Standard scheme)		26.00	26.00
Total service in all schemes > 40 years therefore benefit cap applies		43.00	43.00
Establish Service at cut off			
HSE service at cut off		17.00	17.00
Civil service service at cut off		17.00	17.00
Total service at cut of is < 40 years so 52.6 applies		34.00	34.00
Allowable service for benefit cap per S.52(6)		40.00	40.00
Step 3 - Financial limit calculation of benefit cap			
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.		S.52 pension cap (€)	S.52 lump sum cap (€)
S.52 financial benefit cap is applied to Civil Service salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, apply 1/200th & 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR. Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump		Apply accrual formula	150%
sum cap = 150% x BFPR Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap		€ 8,124.00	€ 60,930.00
Step 4 - Benefits after applying benefit cap			
Determine benefits from current scheme which may be paid within benefit cap		Pension	Lump sum
Total benefits (above) exceed the benefit cap			
HSE benefits, payable in full		€ 3,267.23	€ 24,504.23
Civil service benefits (reduced)		€ 4,856.77	€ 36,425.78
Reduction in civil service benefits to comply with benefit cap		-€ 423.83	-€ 3,178.73
Total benefits payable		€ 8,124.00	€ 60,930.00
Supplementary pension not included in calculation		€ 5,000.00	
		State Pension	€ 248.30
		Annual	€ 12,956.29
		3.333333 x SPC	€ 43,187.64

PDF 1973 - 2006 (33 yrs); Civil Service AP 2006 - 2020 (14 yrs)					E (FULL PRSI)
Step 1 - Benefits without applying benefit cap	Fina	al			
Establish all pension scheme entitlements in financial terms, assuming no	Pensionable Remuneration		Pension	1	ımn sum
benefit cap	Keii	iuneration	Pelision	Lu	mp sum
Enlisted PDF Sergeant pension (31 year pension, actual service = 33yrs), full PRSI, lump sum paid 2006	€	43,938.17	€ 21,567.06	€	50,347.05
Exclude (for step 4): (i) temporary pension supplement as this is an additional increment for service between 21 & 31 years and ceases at state pension age; (ii) 10% addition to MSA pension for service of 31 years or more, as this ceases at State Pension age.			€ 5,369.17		
Total PDF benefits, excl. temporary pension supplement & MSA addition			€ 16,197.89	€	50,347.05
Civil Service AP Service (14 years), full PRSI	€	74,657.00	€ 8,530.27	€	39,194.93
Total benefits, assuming no benefit cap			€ 30,097.33	€	89,541.98
Total benefits, excl. PDF temporary pension supplement & MSA addition			€ 24,728.16	€	89,541.98
Step 2: Allowable service for financial limit calculation			2 2.,, 20.20		,0 .1.00
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.					
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).					
Conversion of PDF pension to standard 40 year terms		Α	Conversion	40	year terms
PDF pension conversion: A = 1/200th accrual formula applied to PDF final pensionable remuneration (€43,938.17)	€	8,787.63	(PDF pension of €21,567.06 ÷ 7	4)	98.1
Lump sum conversion: A = 150% X PDF final pensionable renumeration (€43,938.17)	€	65,907.25	(PDF gratuity of €50,347.05 ÷ A X 40 yrs)	١)	30.5
			S.52 pension cap (years)		52 lump sum p (years)
Establish Total service in 40 year terms					
Total PDF service, converted to standard 40 year terms (calculation above)			98.2	L7	30.5
Total AP service (standard scheme)			14.0	00	14.0
Total service in all schemes > 40 years therefore benefit cap applies			112.:	L7	44.5
Establish Service at cut off					
PDF Service converted to standard 40 year terms at cut off			98.:	L7	30.5
AP service (standard scheme) at cut-off			6.0	00	6.0
Total service at cut-off, is > 40 years so 52(7) applies			104.3	L7	36.5
Allowable service for benefit cap at cut-off per S.52(7)			104.:	L7	36.5
Step 3 - Financial limit calculation of benefit cap					
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.			S.52 pension cap (€)		52 lump sum o (€)
S.52 financial benefit cap is applied to Civil Service salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, apply 1/200th & 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR.			Apply accrual formula		150%
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump sum cap = 150% x BFPR			€ 63,471.35	€	111,985.50
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap					

Step 4 - Benefits after applying benefit cap		
Determine benefits from current scheme which may be paid within benefit		
сар	Pension	Lump sum
Total benefits (in Step 1 above) do not exceed the benefit cap		
PDF benefits, payable in full (Note: this figure does not include the temporary supplement as this is not permanent and ceases at state pension age therefore is not included in this Step)	€ 16,197.89	€ 50,347.05
Civil service benefits payable in full	€ 8,530.27	€ 39,194.93
Reduction in civil service benefits to comply with benefit cap	€ -	€ -
Total benefits payable	€ 24,728.16	€ 89,541.98
	State Pension	€ 248.30
	Annual	€ 12,956.29
	3.333333 x SPC	€ 43,187.64

EXAMPLE 5: PERMANENT DEFENCE FORCE (ENLISTED, PRE-1 API		O-F EIGHTEAG				_
PDF 1980 - 2006 (26 yrs); HSE Care Assistant 2006 - 2020 (14 yrs)						
Step 1 - Benefits without applying benefit cap						
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	_	al sionable nuneration	Per	nsion	Lur	mp sum
Enlisted PDF pension (26 year pension), full PRSI, lump sum paid 2006	€	38,113.84	€	17,181.45	€	29,590.65
Exclude (for step 4): (i) temporary pension supplement as this is an additional increment for service between 21 & 31 years and ceases at state pension age; (ii) 10% addition to MSA pension for service of 31 years or more, as this ceases at State Pension age (not relevant here).			€	2,353.32		
Total PDF benefits, excl. temporary pension supplement			€	14,828.13	€	32,869.35
HSE Care Assistant pension (14 years), full PRSI	€	38,438.00	€	2,690.66	€	20,179.95
Total benefits, assuming no benefit cap			€	19,872.11	€	53,049.30
Total benefits, excl. PDF temporary pension supplement			€	17,518.79	€	53,049.30
Step 2: Allowable service for financial limit calculation						
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.						
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).						
Conversion of PDF pension to standard 40 year terms		Α	Con	version	40 y	ear terms
PDF pension conversion: A = 1/200th accrual applied to PDF final pensionable remuneration	€	7,622.77	€17	F pension of 1,181.45 ÷ 40 yrs		90.16
		57,170.76	€29	F gratuity of ,590.65 ÷ A)) yrs)		20.70
Lump sum conversion: A = 150% X PDF final pensionable renum.	€					2 lump sum
Lump sum conversion: A = 150% X PDF final pensionable renum.	€	,		2 pension (years)		(years)
Lump sum conversion: A = 150% X PDF final pensionable renum. Establish Total service in 40 year terms	€	,		•		(years)
	€	·		•		(years) 20.70
Establish Total service in 40 year terms	€			(years)		
Establish Total service in 40 year terms Total PDF service, converted to standard 40 year terms (calculation above)				(years) 90.16		20.70
Establish Total service in 40 year terms Total PDF service, converted to standard 40 year terms (calculation above) Total HSE Care Assistant service (standard scheme)				90.16 14.00		20.70
Establish Total service in 40 year terms Total PDF service, converted to standard 40 year terms (calculation above) Total HSE Care Assistant service (standard scheme) Total service in all schemes > 40 years therefore benefit cap applies				90.16 14.00		20.70
Establish Total service in 40 year terms Total PDF service, converted to standard 40 year terms (calculation above) Total HSE Care Assistant service (standard scheme) Total service in all schemes > 40 years therefore benefit cap applies Establish Service at cut off				90.16 14.00 104.16		20.70 14.00 34.70
Establish Total service in 40 year terms Total PDF service, converted to standard 40 year terms (calculation above) Total HSE Care Assistant service (standard scheme) Total service in all schemes > 40 years therefore benefit cap applies Establish Service at cut off PDF service, converted to standard 40 year terms at cut off				90.16 14.00 104.16		20.70 14.00 34.70 20.70

96.16	26.70
	20.70
S.52 pension	S.52 lump sum
cap (€)	cap (€)
Apply accrual	
formula	150%
€	
18,480.72	€ 57,657.00
-	cap (€) Apply accrual formula €

Step 4 - Benefits after applying benefit cap		
Determine benefits from current scheme which may be paid within benefit		
сар	Pension	Lump sum
Total benefits (above) do not exceed the benefit cap		
PDF benefits, payable in full (Note: this figure does not include the		
temporary supplement as this is not permanent and ceases at state pension		
age therefore is not included in this Step)	€ 14,828.13	€ 32,869.35
HSE benefits payable in full	€ 2,690.66	€ 20,179.95
Reduction in HSE benefits to comply with benefit cap	€ -	€ -
Total benefits payable	€ 17,518.79	€ 53,049.30
	State Pension	€ 248.30
	Annual	€ 12,956.29
	3.333333 x SPC	€ 43,187.64

EXAMPLE 6: PERMANENT DEFENCE FORCE (ENLISTED, PRE-1 APRIL 2004 ENTRANT), LATER JOINS HSE (FULL PRSI)

PDF 2002 - 2023 (21 yrs); HSE Care Assistant 2023 - 2038 (22 yrs)					
Step 1 - Benefits without applying benefit cap					
Establish all pension scheme entitlements in financial terms, assuming no benefit cap		l ionable uneration	Pe	nsion	Lump sum
Enlisted PDF pension (21 year pension), full PRSI, payable 2023	€	38,113.84	€	14,828.13	€ 18,260.75
Exclude (for step 4): (i) temporary pension supplement as this is an additional increment for service between 21 & 31 years and ceases at state pension age (not relevant here); (ii) 10% addition to MSA pension for service of 31 years or more, as this ceases at State Pension age (not relevant here).			€	-	
Total PDF benefits, excl. temporary pension supplement	—		€	14,828.13	€ 18,260.75
HSE Care Assistant pension (22 years), full PRSI, payable 2038	€	38,438.00	€	3,843.80	€ 28,828.50
Total benefits, assuming no benefit cap	<u> </u>		€	18,671.93	€ 47,089.25
Total benefits, excl. PDF temporary pension supplement	<u> </u>		€	18,671.93	€ 47,089.25
Step 2: Allowable service for financial limit calculation	<u> </u>				
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary. Confirm allowable service by establishing if 52(6) or (7) applies. If service >					
40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).					
Conversion of PDF pension to standard 40 year terms	<u> </u>	Α	Conversion		40 year terms
PDF pension conversion: A = 1/200th accrual applied to PDF final pensionable remuneration	€	7,622.77	€14	OF pension of 4,823.13 ÷ A) O yrs	77.81
PDF service at cut-off = 10/21 of equivalent 40 year total for pension		•	77.	81 x 10 ÷ 21	37.05
Lump sum conversion: A = 150% X PDF final pensionable renum. PDF service at cut-off = 10/21 of equivalent 40 year total for gratuity	€	57,170.76	€18 X 4 12.	OF gratuity of 3,260.75 ÷ A) 0 yrs) 78 x 10 ÷ 21 52 pension 5 (years)	12.78 6.08 S.52 lump sum cap (years)
Establish Total service in 40 year terms	+		cal) (years)	cap (years)
Total PDF service, converted to standard 40 year terms (calculation above)	+			77.81	12.78
Total HSE Care Assistant service (standard scheme)				22.00	22.00
, ,	 				
Total service in all schemes > 40 years therefore benefit cap applies Establish Service at cut off				99.81	34.78
PDF service at cut-off, converted to standard 40 year terms				37.05	6.08
HSE service (standard scheme) at cut-off				0.00	0.00
Total service at cut-off is < 40 years so 52(6) applies				37.05	6.08
Allowable service for benefit cap per S.52(6)				40.00	40.00
Step 3 - Financial limit calculation of benefit cap					
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.				52 pension o (€)	S.52 lump sum cap (€)
S.52 financial benefit cap is applied to HSE salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, apply 1/200th & 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR. Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump				pply accrual mula	150%
sum cap = 150% x BFPR			€	7,687.60	€ 57,657.00

Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap		
Convert 'unused' lump sum into pension cap, i.e. divide by 9 and add result to pension cap	€ 1,174.19	-€ 10,567.75
Adjusted pension and lump sum cap	€ 8,861.79	€ 47,089.25
Step 4 - Benefits after applying benefit cap		
Determine benefits from current scheme which may be paid within benefit cap	Pension	Lump sum
Total benefits (above) exceed the benefit cap		
PDF benefits payable in full, even if pension amount exceeds pension cap (Note: this figure does not include the temporary supplement as this is not permanent and ceases at state pension age therefore is not included in this Step).	€ 14,828.13	€ 18,260.75
HSE benefits (reduced)	€ -	€ 28,828.50
Reduction in HSE benefits to comply with benefit cap	-€ 3,843.80	€ -
Total benefits payable	€ 14,828.13	€ 47,089.25
	State Pension	€ 248.30
	Annual	€ 12,956.29
	3.333333 x SPC	€ 43,187.64

EXAMPLE 7: PERMANENT DEFENCE FORCE (COMMISSIONED OFFICE		E-6 APRIL 1	995 E	NTRANT), LA	ATER J	IOINS CIVIL					
SERVICE (MODIFIED F	<u> </u>		1		ı						
PDF Commandant 1973 - 1996 (23 yrs); Civil Service 1996 - 2020 (24 yrs)											
Step 1 - Benefits without applying benefit cap	Fine.	.1									
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Pensionable remuneration		Pensionable		Pensionable				Lum	ump sum	
PDF Commandant pension (23 years service), modified PRSI, lump sum paid											
1996 Civil Service PO Pension (24 years service), modified PRSI	€	71,856.00	€	35,928.00	€	27,613.92					
	€	96,189.00		28,856.70		86,570.10					
Total benefits, assuming no benefit cap			€	64,784.70	€	114,184.02					
Step 2: Allowable service for financial limit calculation											
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.											
Confirm allowable service by establishing if 52(6) or (7) applies. If service >											
40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).											
Conversion of PDF pension to standard 40 year terms		Α	Con	version	40 y	ear terms					
			(PD	F pension of	•						
PDF pension conversion: A = 1/80th accrual applied to PDF final pensionable	€			,928 ÷ A) X							
remuneration (40/80ths = 50%)	35,9	28.00	40 y			40.00					
Lump sum conversion: A = 3/80ths accrual applied to PDF final pensionable	€			F gratuity of ,613.92 ÷ A)							
renumeration (120/80ths = 150%)	_	784.00) yrs)		10.25					
				2 pension	S.52	lump sum					
			сар	(years)	cap	(years)					
Establish Total service in 40 year terms											
Total PDF service, converted to standard 40 year terms (calculation above)				40.00		10.25					
Total Civil service service (standard scheme)				24.00		24.00					
Total service in all schemes > 40 years therefore benefit cap applies				64.00		34.25					
Establish Service at cut off											
PDF service at cut-off, converted to standard 40 year terms				40.00		10.25					
Civil service at cut-off				16.00		16.00					
Total service at cut-off, is > 40 years so 52(7) applies				56.00		26.25					
Allowable service for benefit cap at cut-off per S.52(7)				56.00		40.00					
Step 3 - Financial limit calculation of benefit cap											
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.			S.5	2 pension (€)	S.52 cap (! lump sum (€)					
S.52 financial benefit cap is applied to Civil Service salary as it is 'Best Final											
Pensionable Remuneration'. As in modified PRSI class, for pension cap,				=00/		4=001					
apply 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR. Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump			-	70%		150%					
sum cap = 150% x BFPR			€	67,332.30	€	144,283.50					
Compare lump sum benefit cap with the total benefits at Step one to				•		•					
establish if there is any excess lump sum cap that can be converted into											
extra pension cap											
Step 4 - Benefits after applying benefit cap Determine benefits from current scheme which may be paid within benefit											
cap			Per	nsion	Lum	ıp sum					
Total benefits (above) do not exceed the benefit cap											
PDF benefits, in full			€	35,928.00	€	27,613.92					
Civil service benefits, in full			€	28,856.70	€	86,570.10					
Reduction in civil service benefits to comply with benefit cap			€	-	€	-					
Total benefits payable			€	64,784.70	€	114,184.02					

EXAMPLE 8: PERMANENT DEFENCE FORCE (COMMISSIONED OFFICER, PR (MODIFIED PRSI)	RE-6 A	PRIL 1995 ENT	ΓRAN	T), LATER JOIN	IS CIVI	L SERVICE		
PDF 1973 - 1996 (23 yrs); Civil Service 1996 - 2020 (24 yrs)								
Step 1 - Benefits without applying benefit cap								
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Pen	ensionable		Final Pensionable remuneration		Pension		p sum
PDF Captain pension (23 years service), modified PRSI, lump sum paid 1996	€	58,263.00	€	27,745.52	€	25,573.40		
Civil Service HEO (24 years service), modified PRSI	€	54,652.00	€	16,395.60	€	49,186.80		
Total benefits, assuming no benefit cap			€	44,141.12	€	74,760.20		
Step 2: Allowable service for financial limit calculation Confirm pensionable service is greater than 40 years, converting any								
service in atypical/ pension schemes into standard 40 year terms if necessary.								
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).								
Conversion of PDF pension to standard 40 year terms		Α		version	40 ye	ear terms		
PDF pension conversion: A = 1/80th accrual applied to PDF final pensionable remuneration (40/80ths = 50%)	€	29,131.50	€27 X 40	F pension of 7,745.52 ÷ A) 0 yrs		38.10		
Lump sum conversion: A = 3/80ths accrual applied to PDF final pensionable renumeration (120/80ths = 150%)	€	87,394.50	€25	F gratuity of 5,573.40 ÷ A) O yrs)		11.70		
				2 pension (years)		lump sum years)		
Establish Total service in 40 year terms								
Total PDF service, converted to standard 40 year terms (calculation above)				38.10		11.70		
Total Civil service (standard scheme)				24.00		24.00		
Total service in all schemes > 40 years therefore benefit cap applies				62.10		35.70		
Establish Service at cut off								
PDF service at cut-off, converted to standard 40 year terms				38.10		11.70		
Civil service at cut-off				16.00		16.00		
Total service at cut-off, is > 40 years so 52(7) applies				54.10		27.70		
Allowable service for benefit cap at cut-off per S.52(7)				54.10		40.00		
Step 3 - Financial limit calculation of benefit cap								
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.			S.5	2 pension (€)	S.52 cap (lump sum €)		
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final								
Pensionable Remuneration'. As in modified PRSI class, for pension cap, apply 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR.				68%		150%		
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump sum cap = 150% x BFPR			€	39,398.12	€	87,394.50		
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap								
Convert 'unused' lump sum into pension cap, i.e. divide by 9 and add result to pension cap			€	1,403.81	-€	12,634.30		
Adjusted pension and lump sum cap			€	40,801.93	€	74,760.20		

Step 4 - Benefits after applying benefit cap		
Determine benefits from current scheme which may be paid within benefit cap	Pension	Lump sum
Total benefits (above) exceed the adjusted benefit cap		
PDF benefits, payable in full	€ 27,745.52	€ 25,573.40
Civil service benefits (reduced)	€ 13,056.41	€ 49,186.80
Reduction in civil service benefits to comply with benefit cap	-€ 3,339.19	€ -
Total benefits payable	€ 40,801.93	€ 74,760.20

EXAMPLE 9: PERMANENT DEFENCE (COMMISSIONED OFFICER, 6 APRIL 1995 - PRE-1 APRIL 2004 ENTRANT), LATER JOINS CIVIL SERVICE (FULL PRSI)

PDF 1995 -2018 (23 yrs); Civil Service 2018 - 2034 (16 yrs) Step 1 - Benefits without applying benefit cap Establish all pension scheme entitlements in financial terms, assurbenefit cap PDF Captain pension (23 years service), full PRSI, lump sum pd. 201 Civil Service HEO (16 years service), full PRSI, benefits payable 2034	Final		
Establish all pension scheme entitlements in financial terms, assur benefit cap PDF Captain pension (23 years service), full PRSI, lump sum pd. 201	Final		
benefit cap PDF Captain pension (23 years service), full PRSI, lump sum pd. 201	Final		
benefit cap PDF Captain pension (23 years service), full PRSI, lump sum pd. 201	Final		
PDF Captain pension (23 years service), full PRSI, lump sum pd. 201	ming no Pensionable remuneration	Pension	Lump sum
Civil Service HEO (16 years service) full PRSI, henefits navable 2034		€ 19,869.00	€ 29,159.33
civil service ries (10 years service), ruil ries, serients payable 2054	€ 57,429.00	€ 6,303.28	€ 34,457.40
Total benefits, assuming no benefit cap		€ 26,172.28	€ 63,616.73
Step 2: Allowable service for financial limit calculation			
Confirm pensionable service is greater than 40 years, converting a	-		
service in atypical/ pension schemes into standard 40 year terms i necessary.	f		
Confirm allowable service by establishing if 52(6) or (7) applies. If	service >		
40 years on 28.07.2012, use that higher service years total to dete			
the benefit cap under s.52(7). Otherwise, service allowable is 40 y under 52(6).	ears		
Conversion of PDF pension to standard 40 year terms	А	Conversion	40 year terms
		(PDF pension of	
PDF pension conversion: A = 1/200th accrual applied to PDF final pensionable remuneration	6 10 000 71	€19,869 ÷ A) X	40.00
re ee ee ee ee ee ee ee	€ 19,868.71	40 yrs	40.00
PDF service at cut-off = 17/23 of equivalent 40 year total for pensic	<u>n</u>	40 x 17 ÷ 23 (PDF gratuity of	29.57
		€29,159.33 ÷ A)	
Lump sum conversion: A = 150% X PDF final pensionable renum.	€ 98,475.00	X 40 yrs)	11.84
PDF service at cut-off = 17/23 of equivalent 40 year total for gratuit	<u>:y </u>	11.84 x 17 ÷ 23	8.75
		S.52 pension cap (years)	S.52 lump sum cap (years)
Establish Total service in 40 year terms			
Total PDF service, converted to standard 40 year terms (calculation	above)	40.00	11.84
Total Civil service service (standard scheme)		16.00	16.00
Total service in all schemes > 40 years therefore benefit cap applies	;	56.00	27.84
Establish Service at cut off			
PDF service at cut-off, converted to standard 40 year terms		29.57	8.75
Civil service (standard scheme) at cut-off		0.00	0.00
Total service at cut of is < 40 years so 52.6 applies		40.00	11.84
Allowable service for benefit cap per S.52(6)		40.00	40.00
		S.52 pension	S.52 lump sum
		cap (€)	cap (€)
service.			
		Apply accrual	
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, a		formula	150%
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, a 1/200th and 1/80th accrual formula to (BFPR). Lump sum is 150% x			
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, a		€ 19,868.71	€ 98,475.00
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, at 1/200th and 1/80th accrual formula to (BFPR). Lump sum is 150% x Financial benefit cap. Pension cap = accrual formula applied to BFP sum cap = 150% x BFPR Compare lump sum benefit cap with the total benefits at Step one	R; Lump to	€ 19,868.71	€ 98,475.00
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, al 1/200th and 1/80th accrual formula to (BFPR). Lump sum is 150% x Financial benefit cap. Pension cap = accrual formula applied to BFP sum cap = 150% x BFPR	R; Lump to	€ 19,868.71	€ 98,475.00
S.52 financial benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'. As in full PRSI class, for pension cap, al 1/200th and 1/80th accrual formula to (BFPR). Lump sum is 150% x Financial benefit cap. Pension cap = accrual formula applied to BFP sum cap = 150% x BFPR Compare lump sum benefit cap with the total benefits at Step one establish if there is any excess lump sum cap that can be converted	R; Lump to I into	€ 19,868.71 € 3,873.14	€ 98,475.00 -€ 34,858.27
Total service in all schemes > 40 years therefore benefit cap applies Establish Service at cut off PDF service at cut-off, converted to standard 40 year terms Civil service (standard scheme) at cut-off Total service at cut of is < 40 years so 52.6 applies Allowable service for benefit cap per S.52(6) Step 3 - Financial limit calculation of benefit cap Calculate the pension cap as a financial limit by applying the stand public service pension calculation methodology for each year of allowables.	dard Ilowable	56.00 29.57 0.00 40.00 40.00 S.52 pension cap (€)	27 8 (12 4(S.52 lump sun cap (€)

Step 4 - Benefits after applying benefit cap		
Determine benefits from current scheme which may be paid within benefit		
сар	Pension	Lump Sum
Total benefits (above) exceed the adjusted benefit cap		
PDF benefits, in full	€ 19,869.00	€ 29,159.33
Civil service benefits (reduced)	€ 3,872.85	€ 34,457.40
Reduction in civil service benefits to comply with benefit cap	-€ 2,430.43	€ -
Total benefits payable	€ 23,741.85	€ 63,616.73
	State Pension	€ 248.30
	Annual	€ 12,956.29
	3.333333 x SPC	€ 43,187.64

EXAMPLE 10: PERMANENT DEFENCE (COMMISSIONED OFFICER, PRE-6 APRIL 1995 ENTRANT, MODIFIED PRSI), LATER JOINS CIVIL SERVICE FOLLOWING A BREAK IN SERVICE (NOW FULL PRSI)

					1	
PDF 1973 - 1996 (23 yrs); Civil Service 1996 - 2020 (24 yrs)						
Step 1 - Benefits without applying benefit cap						
Establish all pension scheme entitlements in financial terms, assuming no	Fina	al sionable				
benefit cap		uneration	Pe	nsion	Lum	p sum
PDF Captain pension (23 years service), modified PRSI, lump sum paid 1996	€	58,263.00	€	27,745.52	€	25,573.40
Civil Service HEO (24 years service), full PRSI	€	54,652.00	€	8,621.82	€	49,186.80
Total benefits, assuming no benefit cap			€	36,367.34	€	74,760.20
Step 2: Allowable service for financial limit calculation				-		-
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.						
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years			S.5	2 pension	S.52	lump sum
under 52(6).	—		сар	(years)	cap (years)
Establish Total service in 40 year terms	\vdash				-	
Total PDF service, converted to standard 40 year terms	\vdash			38.10		11.70
Total Civil service (standard scheme)	—			24.00		24.00
Total service in all schemes > 40 years therefore benefit cap applies	igspace			62.10		35.70
Establish Service at cut off	$oxed{igspace}$					
PDF service at cut-off, converted to standard 40 year terms	—			38.10		11.70
Civil service at cut-off	$oxed{igspace}$			16.00		16.00
Total service at cut-off, is > 40 years so 52(7) applies	—			54.10		27.70
Allowable service for benefit cap at cut-off per S.52(7)	—			54.10		40.00
<u>Note</u> : see Example 8 for conversion of PDF service	—					
Step 3 - Financial limit calculation of benefit cap	—					
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.						
Apply allowable service to generate benefit cap. Use pro-rata calculation of pension cap to allow for modified & full PRSI service			S.5 cap	2 pension (€)	S.52 cap (lump sum €)
S.52 benefit cap is applied to PDF salary as it is 'Best Final Pensionable Remuneration'; lump sum cap 150%						150%
Pension cap if all allowable service valued at modified PRSI accrual rate of						20070
1/80th, applied to PDF salary	€	39,400.35			-	
Include in pension cap in ratio that modified service is to total pensionable service (38.1 years/62.1 years)			€	24,173.16		
Pension cap if all allowable service valued at full PRSI rate accrual rates (1/200th & 1/80th), applied to PDF salary	€	21,876.97				
Include in pension cap in ratio that full PRSI service is to total pensionable	1	21,070.37				
service (24 years/62.1 years)			€	8,454.87		
S.52 pension cap, following pro-rata calculation	—		€	32,628.03		
S.52 benefit cap applied to PDF salary	\perp		€	32,628.03	€	87,394.50
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap						
Convert 'unused' lump sum into pension cap, i.e. divide by 9 and add result to pension cap			€	1,403.81	-€	12,634.30
Adjusted pension and lump sum cap			€	34,031.84	€	74,760.20

Step 4 - Benefits after applying benefit cap			
Determine benefits from current scheme which may be paid within benefit cap	Pension	Lump su	m
Total benefits (above) exceed the adjusted benefit cap			
PDF benefits, in full	€ 27,745.52	€ 2	5,573.40
Civil service benefits (reduced)	€ 6,286.32	€ 4	9,186.80
Reduction in civil service benefits to comply with benefit cap	-€ 2,335.50	€	-
Total benefits payable	€ 34,031.84	€ 7	4,760.20
	State Pension	€	248.30
	Annual	€ 1	2,956.29
	3.333333 x SPC	€ 4	3,187.64

EXAMPLE 11: ETB LECTURER, LATER IS ELECTED TD AND A	PPOI	INTED AS A N	/INI	STER (CLASS I	K PRS	<u>I)</u>
ETB lecturer 1990 - 2001 (11 yrs); TD 2002 - 2022 (20 yrs); Minister 2012 - 202	2 (10	yrs)				
Step 1 - Benefits without applying benefit cap						
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	_	al nsionable muneration	Pe	nsion	Lum	np sum
Education sector (ETB) benefits, 11 years' service, payable 2020	€	100,000.00	€	13,750.00	€	41,250.00
TD - 20 years' service (max)	€	96,189.00	€	48,094.50	€	144,283.50
Minister - 10 years (max) (Pension = 60% of pension. remun., no lump sum) Total TD + Ministerial pension, payable 2022 (& total pensionable remuneration)	€	79,510.00 175,699.00		47,706.00 95,800.50	€	144,283.50
Total benefits, assuming no benefit cap		173,033.00		109,550.50	€	185,533.50
Step 2: Allowable service for financial limit calculation				103,550.50	Ť	103,333.33
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.						
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).				52 pension p (years)		2 lump sum (years)
Establish Total service in 40 year terms						
Total ETB service (standard scheme)				11.00		11.00
Total TD service = 20 years (max), doubled to give 40 years standard scheme				40.00		40.00
Total service in all schemes > 40 years therefore benefit cap applies				51.00		51.00
Establish Service at cut off						
ETB service at cut-off				11.00		11.00
TD service at cut-off = 10 years, doubled for standard scheme				20.00		20.00
Total service at cut of is < 40 years so 52.6 applies				31.00		31.00
Allowable service for benefit cap per S.52(6)				40.00		40.00
Step 3 - Financial limit calculation of benefit cap						
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.				52 pension p (€)	S.5	2 lump sum (€)
S.52 financial benefit cap is applied to TD/Minister's salary as it is 'Best Final Pensionable Remuneration'. As in PRSI class K, apply 1/80th accrual to BFPR per year of allowable service for pension cap, 3/80ths for lump sum cap. Express as % of BFPR.				50%		150%
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump sum cap = 150% x BFPR Compare lump sum benefit cap with the total benefits at Step one to			€	87,849.50	€	263,548.50
establish if there is any excess lump sum cap that can be converted into extra pension cap						
Convert 'unused' lump sum into pension cap, i.e. divide by 9 and add result to pension cap			€	8,668.33	-€	78,015.00
Adjusted pension and lump sum cap			€	96,517.83	€	185,533.50
Step 4 - Benefits after applying benefit cap						
Determine benefits from current scheme which may be paid within benefit cap			Pe	nsion	Lum	ıp sum
Total benefits (above) exceed the benefit cap						
ETB benefits, in full			€	13,750.00	€	41,250.00
TD/Ministerial benefits (reduced)			€	82,767.83	€	144,283.50
Reduction in TD/Ministerial benefits to comply with benefit cap				13,032.67	€	-
Total benefits payable			€	96,517.83	€	185,533.50

EXAMPLE 12: TEACHER, LATER IS ELECTED TD AND APP	OINT	ED AS A MIN	NIST	ER (CLASS K P	RSI)	
Teacher 1973 - 2003 (30 yrs); TD 1997 - 2020 (23 yrs); Minister 2007 - 2017 (1	0 yrs)					
Step 1 - Benefits without applying benefit cap						
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Final Pensionable Remuneration		Pe	nsion	Lum	np sum
Teacher's benefits, 30 years' service, lump sum paid 2003	€	85,333.00	€	31,999.88	€	90,000.00
TD - 20 years' service (max)	€	96,189.00		48,094.50	€	144,283.50
Minister - 10 years (max) (Pension = 60% of pension. remun., no lump sum)	€	79,510.00		47,706.00	€	-
Total TD + Ministerial pension, payable 2020 (& total pensionable remuneration)	€	175,699.00	€	95,800.50	€	144,283.50
Total benefits, assuming no benefit cap			€	127,800.38	€	234,283.50
Step 2: Allowable service for financial limit calculation				•		•
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary. Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).				52 pension p (years)		2 lump sum (years)
Establish Total service in 40 year terms						
Total Teacher service (standard scheme)				30.00		30.00
Total TD service = 20 years (max), doubled to give 40 years standard scheme				40.00		40.00
Total service in all schemes > 40 years therefore benefit cap applies				70.00		70.00
Establish Service at cut off						
Teacher service at cut-off				30.00		30.00
TD service at cut-off = 15 years, doubled for standard scheme				30.00		30.00
Total service at cut-off, is > 40 years so 52(7) applies				60.00		60.00
Allowable service for benefit cap at cut-off per S.52(7)				60.00		60.00
Step 3 - Financial limit calculation of benefit cap Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service. S.52 financial benefit cap is applied to TD/Minister's salary as it is 'Best				52 pension p (€)	S.5 cap	2 lump sum (€)
Final Pensionable Remuneration'. As in PRSI class K, apply 1/80th accrual to BFPR per year of allowable service for pension cap, 3/80ths for lump sum cap. Express as % of BFPR.				75%		225%
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump sum cap = 225% x BFPR			€	131,774.25	€	395,322.75
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap						
Step 4 - Benefits after applying benefit cap Determine benefits from current scheme which may be paid within benefit cap			Pe	nsion	Lum	np sum
Total benefits (above) do not exceed the benefit cap			\perp			
Teacher's benefits, payable in full			€	31,999.88	€	90,000.00
TD/ministerial benefits, payable in full				95,800.50	€	144,283.50
Reduction in TD/Ministerial benefits to comply with benefit cap			€	-	€	-
· · · · · · · · · · · · · · · · · · ·	1		1			

€ 127,800.38

€ 234,283.50

Total benefits payable

EXAMPLE 13: CIVIL SERVANT (PRE-6 APRIL 1995 ENTI	RANT). LATER JOI	NS ETB (MODIFIEI	O PRSI)
	DOB: 1952		<u> </u>
Civil Service 1972 - 2012 (40 yrs); ETB 2012 - 2020 (8 yrs)	DOB. 1932		
Step 1 - Benefits without applying benefit cap	Final		
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Pensionable remuneration	Pension	Lump sum
Civil service pension (40 years' service), modified PRSI, lump sum paid 2012	€ 63,000.00	€ 31,500.00	€ 94,500.00
ETB pension (8 years' service), modified PRSI, benefits payable 2020	€ 70,000.00	€ 7,000.00	€ 21,000.00
Total benefits, assuming no benefit cap		€ 38,500.00	€ 115,500.00
Step 2: Allowable service for financial limit calculation		-	-
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.			
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years under 52(6).		S.52 pension cap (years)	S.52 lump sum cap (years)
Establish Total service in 40 year terms			
Total Civil service (standard scheme)		40.00	40.00
Total ETB Service (standard scheme)		8.00	8.00
Total service in all schemes > 40 years therefore benefit cap applies		48.00	48.00
Establish Service at cut off			
Civil service at cut off		40.00	40.00
ETB service (standard scheme) at cut-off		0.00	0.00
Total service at cut of is < 40 years so 52.6 applies		40.00	40.00
Allowable service for benefit cap per S.52(6)		40.00	40.00
Step 3 - Financial limit calculation of benefit cap			
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service.		S.52 pension cap (€)	S.52 lump sum cap (€)
S.52 financial benefit cap is applied to ETB salary as it is 'Best Final Pensionable Remuneration'. As in modified PRSI class, for pension cap, apply 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR.		50%	150%
Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump			
sum cap = 150% x BFPR Compare lump sum benefit cap with the total benefits at Step one to		€ 35,000.00	€ 105,000.00
establish if there is any excess lump sum cap that can be converted into			
extra pension cap			
Step 4 - Benefits after applying benefit cap			
Determine benefits from current scheme which may be paid within benefit cap		Pension	Lump sum
Total benefits (above) exceed the benefit cap		-	
Civil service benefits, payable in full		€ 31,500.00	€ 94,500.00
ETB benefits (reduced)		€ 3,500.00	€ 10,500.00
Reduction in ETB benefits to comply with benefit cap		-€ 3,500.00	-€ 10,500.00
Total benefits payable		€ 35,000.00	€ 105,000.00
		2 23,000.00	2 200,000.00
ON DEATH OF MEMBER			
Assume death in retirement (in 2030)			
Spouse's pension cap = 25% of BFPR		€ 19,500.00	
Assume BFPR in 2030 is ETB final remuneration, now €78,000		2,223.00	
Civil service spouse's pension, if no benefit cap		€ 17,500.00	
and the second s	1	- 1,223.00	
(i.e. half of member's pension, assume €35,000 in 2030)			

ETB spouse's pension, if no benefit cap (i.e. half of member's pension, assume €7,800 in 2030) Total of spouse's pensions, if no benefit cap Apply benefit cap ETB spouse's pension, in full ETB spouse's pension, in full ETB spouse's pension, reduced ETB spouse's pension, reduced ETB spouse's pension to comply with benefit cap Total spouse's pension to comply with benefit cap Assume death while in employment with ETB (over age 65) Assume death in second half of 2020, Age = 68 Spouse's pension cap = 25% of BFPR (ETB salary €70,000) Civil service spouse's pension (death in retirement), if no benefit cap (i.e. half of member's pension from Step 1, 1, 0 notional added years) Total of spouse's pensions, if no benefit cap (i.e. half of member's pension from Step 1, no notional added years) Total of spouse's pension, reduced Reduction in ETB spouse's pension, reduced ETB spouse's pension, reduced ETB spouse's pension, reduced ETB spouse's pension, reduced ETB spouse's pension form Step 3 Civil service spouse's pension to comply with benefit cap (i.e. half of member's pension from Step 1, an entional added years) Total of spouse's pension, in full ETB spouse's pension, reduced ETB spouse's pension, reduced ETB spouse's pension reduced ETB death gratuity that would be payable if retired on ill health grounds. Here, one year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary or gratuity that would be payable if ret		
Total of spouse's pensions, if no benefit cap Apply benefit cap Civil service spouse's pension, in full ETB spouse's pension, reduced Reduction in ETB spouse's pension to comply with benefit cap Assume death while in employment with ETB (over age 65) Assume death in second half of 2020, Age = 68 Spouse's pension cap = 25% of BFPR (ETB salary €70,000) ETB spouse's pension (death in retirement), if no benefit cap (i.e. half of member's pension from Step 1, €31,500) ETB spouse's pension (death in service), if no benefit cap (i.e. half of member's pension from Step 1, no notional added years) Total of spouse's pension, in full ETB spouse's pension, reduced Reduction in ETB spouse's pension to comply with benefit cap (i.e. 1,750.00 Civil service spouse's pension from Step 1, already paid ETB spouse's pension, in full ETB spouse's pension, reduced Reduction in ETB spouse's pension to comply with benefit cap (i.e. 1,750.00 Total spouse's pensions paid ETB spouse's pension spaid ETB spouse's pension sp	ETB spouse's pension, if no benefit cap	€ 3,900.00
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ETB spouse's pension (death in service), if no benefit cap (i.e. half of member's pension from Step 1, no notional added years) Total of spouse's pensions, if no benefit cap Apply benefit cap Civil service spouse's pension, in full ETB spouse's pension, reduced Reduction in ETB spouse's pension to comply with benefit cap 4 1,750.00 Total spouse's pensions paid Civil service retirement lump sum from Step 1, already paid Death gratuity under ETB scheme One year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary. Total of retirement lump sum, already paid ETB death gratuity, reduced Reduction in ETB death gratuity to comply with benefit cap € 10,500.00 ETB death gratuity, reduced € 10,500.00 ETB death gratuity, reduced Reduction in ETB death gratuity to comply with benefit cap € 59,500.00	Civil service spouse's pension (death in retirement), if no benefit cap	€ 15,750.00
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Total spouse's pensions paid Gratuity entitlements, following death in second employment Lump sum cap, from Step 3 Civil service retirement lump sum from Step 1, already paid Death gratuity under ETB scheme One year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary. Total of retirement and death gratuities, if no benefit cap Civil service retirement lump sum, already paid ETB death gratuity, reduced Reduction in ETB death gratuity to comply with benefit cap € 17,500.00 € 94,500.00 € 70,000.00 € 164,500.00 FTB death gratuity, reduced € 10,500.00 € 59,500.00	ETB spouse's pension, reduced	€ 1,750.00
Gratuity entitlements, following death in second employment Lump sum cap, from Step 3 € 105,000.00 Civil service retirement lump sum from Step 1, already paid Death gratuity under ETB scheme One year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary. Total of retirement and death gratuities, if no benefit cap Apply benefit cap Civil service retirement lump sum, already paid ETB death gratuity, reduced Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	Reduction in ETB spouse's pension to comply with benefit cap	-€ 1,750.00
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Lump sum cap, from Step 3 € 105,000.00 Civil service retirement lump sum from Step 1, already paid € 94,500.00 Death gratuity under ETB scheme 0ne year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary. € 70,000.00 Total of retirement and death gratuities, if no benefit cap € 164,500.00 Apply benefit cap € 94,500.00 Civil service retirement lump sum, already paid € 94,500.00 ETB death gratuity, reduced € 10,500.00 Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00		
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One year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary. € 70,000.00 Total of retirement and death gratuities, if no benefit cap € 164,500.00 Apply benefit cap Civil service retirement lump sum, already paid € 94,500.00 ETB death gratuity, reduced € 10,500.00 Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	Civil service retirement lump sum from Step 1, already paid	€ 94,500.00
grounds. Here, one year's salary. Total of retirement and death gratuities, if no benefit cap Apply benefit cap Civil service retirement lump sum, already paid ETB death gratuity, reduced Reduction in ETB death gratuity to comply with benefit cap € 70,000.00 € 164,500.00 € 94,500.00 -€ 59,500.00	Death gratuity under ETB scheme	
Apply benefit cap € 94,500.00 Civil service retirement lump sum, already paid € 10,500.00 ETB death gratuity, reduced € 10,500.00 Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	, , , , , , , , , , , , , , , , , , , ,	€ 70,000.00
Civil service retirement lump sum, already paid € 94,500.00 ETB death gratuity, reduced € 10,500.00 Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	Total of retirement and death gratuities, if no benefit cap	€ 164,500.00
ETB death gratuity, reduced € 10,500.00 Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	Apply benefit cap	
Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	Civil service retirement lump sum, already paid	€ 94,500.00
Reduction in ETB death gratuity to comply with benefit cap -€ 59,500.00	ETB death gratuity, reduced	€ 10,500.00
Total gratuities payable € 105,000.00		-€ 59,500.00
	Total gratuities payable	€ 105,000.00

EXAMPLE 14: CIVIL SERVANT (PRE-6 APRIL 1995 ENT	RANT), LATER JOI	NS ETB (MODIFIE	D PRSI)
Civil Service 1975 - 2017 (42 yrs); ETB 2017 - 2025 (8 yrs)	DOB: 1957		
Step 1 - Benefits without applying benefit cap			
Establish all pension scheme entitlements in financial terms, assuming no benefit cap	Final Pensionable remuneration	Pension	Lump sum
Civil service pension (40 years' service), modified PRSI, lump sum paid 2017	€ 63,000.00	€ 31,500.00	€ 94,500.00
ETB pension (8 years' service), modified PRSI, benefits payable 2025	€ 74,000.00	€ 7,400.00	€ 22,200.00
Total benefits, assuming no benefit cap		€ 38,900.00	€ 116,700.00
Step 2: Allowable service for financial limit calculation			
Confirm pensionable service is greater than 40 years, converting any service in atypical/ pension schemes into standard 40 year terms if necessary.			
Confirm allowable service by establishing if 52(6) or (7) applies. If service > 40 years on 28.07.2012, use that higher service years total to determine the benefit cap under s.52(7). Otherwise, service allowable is 40 years		S.52 pension	S E2 lump sum san
under 52(6).		cap (years)	S.52 lump sum cap (years)
Establish Total service in 40 year terms			
Total Civil service (standard scheme)		40.00	40.00
Total ETB service (standard scheme)		8.00	8.00
Total service in all schemes > 40 years therefore benefit cap applies		48.00	48.00
Establish Service at cut off			
Civil service at cut off		40.00	40.00
ETB service (standard scheme) at cut-off		0.00	0.00
Total service at cut of is < 40 years so 52.6 applies		40.00	40.00
Allowable service for benefit cap per S.52(6)		40.00	40.00
Calculate the pension cap as a financial limit by applying the standard public service pension calculation methodology for each year of allowable service. S.52 financial benefit cap is applied to ETB salary as it is 'Best Final		S.52 pension cap (€)	S.52 lump sum cap (€)
Pensionable Remuneration'. As in modified PRSI class, for pension cap, apply 1/80th accrual formula to (BFPR). Lump sum is 150% x BFPR. Financial benefit cap. Pension cap = accrual formula applied to BFPR; Lump		50%	150%
sum cap = 150% x BFPR		€ 37,000.00	€ 111,000.00
Compare lump sum benefit cap with the total benefits at Step one to establish if there is any excess lump sum cap that can be converted into extra pension cap			
Step 4 - Benefits after applying benefit cap			
Determine benefits from current scheme which may be paid within benefit cap		Pension	Lump sum
Total benefits (above) exceed the benefit cap		1 01131011	-unip sum
Civil service benefits, payable in full		€ 31,500.00	€ 94,500.00
ETB benefits (reduced)		€ 5,500.00	€ 16,500.00
Reduction in ETB benefits to comply with benefit cap		-€ 1,900.00	-€ 5,700.00
Total benefits payable		€ 37,000.00	€ 111,000.00
ON DEATH OF MEMBER			
Assume death in retirement (in 2030)			
Spouse's pension cap = 25% of BFPR		€ 19,500.00	
Assume BFPR in 2030 is ETB final remuneration, now €78,000			
Assume BFPR in 2030 is ETB final remuneration, now €78,000 Civil service spouse's pension, if no benefit cap		€ 17,500.00	

ETB spouse's pension, if no benefit cap	€ 3,900.00	
(i.e. half of member's pension, assume €7,800 in 2030)		
Total of spouse's pensions, if no benefit cap	€ 21,400.00	
Apply benefit cap		
Civil service spouse's pension, in full	€ 17,500.00	
ETB spouse's pension, reduced	€ 2,000.00	
Reduction in ETB spouse's pension to comply with benefit cap	-€ 1,900.00	
Total spouse's pensions payable	€ 19,500.00	
Assume death while in employment with ETB (under age 65)		
Assume death in 2019, Age = 62		
Spouse's pension cap = 25% of BFPR (ETB salary in 2019, €70,000)	€ 17,500.00	
Civil service spouse's pension (death in retirement), if no benefit cap	€ 15,750.00	
(i.e. half of member's pension from Step 1, €31,500)		
ETB spouse's pension (death in service), if no benefit cap	€ 2,187.50	
(i.e. half of what member's pension would have been based on service to age 65, i.e. with 3 notional added years, & calculated on salary of €70,000)		
Total of spouse's pensions, if no benefit cap	€ 17,937.50	
Apply benefit cap		
Civil service spouse's pension, in full	€ 15,750.00	
ETB spouse's pension, reduced	€ 1,750.00	
Reduction in ETB spouse's pension to comply with benefit cap	-€ 437.50	
Total spouse's pensions paid	€ 17,500.00	
Gratuity entitlements, following death in second employment		
Lump sum cap based on ETB salary in 2019 (i.e. €70,000)	€ 105,000.00	
Civil service retirement lump sum from Step 1, already paid	€ 94,500.00	
Death gratuity under ETB scheme		
One year's salary or gratuity that would be payable if retired on ill health grounds. Here, one year's salary.	€ 70,000.00	
Total of retirement and death gratuities, if no benefit cap	€ 164,500.00	
Apply benefit cap		
Civil service retirement lump sum, already paid	€ 94,500.00	
ETB death gratuity, reduced	€ 10,500.00	
Reduction in ETB death gratuity to comply with benefit cap	-€ 59,500.00	
Total gratuities payable	€ 105,000.00	

Public Service Pensions Policy Unit Department of Public Expenditure and Reform

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