



**A BRIEF EXPLANATION OF THE
SUPERANNUATION BENEFITS
(PENSIONS & GRATUITIES) FOR
OFFICERS OF THE PDF IN FULL
PRSI (CLASS A) WHO JOINED
ON OR AFTER 06 APRIL 1995
AND BEFORE 01 APRIL 2004**



Irish Pensions & Finance

A BRIEF EXPLANATION OF THE Superannuation BENEFITS (PENSIONS & GRATUITIES) FOR OFFICERS OF THE PDF IN FULL PRSI (CLASS A) WHO JOINED ON OR AFTER 06 APRIL 1995 AND BEFORE 01 APRIL 2004

1. What is “Full PRSI (Class A)”?

Prior to 06 April 1995 officers paid a reduced rate of PRSI (Class C) but as a result were entitled to only very limited Social Insurance benefits. The State Pension Contributory (the “old age pension”) is NOT payable to PRSI Class C contributors. The Government decided that all new entrants to the public service (including the DF) from 06 April 1995 would pay the full rate of PRSI (Class A) and would be entitled to the full range of social Insurance benefits, including the State Pension Contributory.

2. What types of pension schemes apply to officers?

The Superannuation provisions applicable to officers of the PDF are “defined benefit schemes” for the purposes of the Pensions Act 1990 (as amended). They are unfunded pay-as-you-go schemes. The amount of pension benefit is defined in the scheme rules and is not affected by investment returns. Many of the retirement benefits for officers are NOT directly pay-related as such, but are calculated by reference to factors such as retiring rank, length of service in rank, the overall number of complete year’s qualifying service and pensionable pay.

3. Who do the schemes apply to?

The main schemes apply on a compulsory basis to all officers of the PDF. Membership of the accompanying Spouse’s and Children’s Pension Schemes is also compulsory except for those commissioned before the introduction of the Schemes (original scheme – 01 Jan 1971; revised scheme – 01 June 1985) who would have had an option to join.

4. What benefits are payable?

The main benefits payable are;

- An occupational (service) pension
- A retirement gratuity (“lump sum”) or death in service gratuity; and
- Spouse’s and children’s pensions

5. Are contributions payable by me?

As a “Post 05 Apr ‘95” officer your schemes are contributory. The contribution rates deducted from your salary on an ongoing basis are:

- 3.5% of **net** pensionable pay in respect of your personal pension;
- 1.5% of **gross** pensionable pay in respect of retirement gratuity; and

- 1.5% of **gross** pensionable pay in respect of spouse’s and children’s pensions.

(*Gross pensionable pay* is current basic pay plus MSA plus LSI(s) (if applicable) plus flying pay, additional pay and any other pensionable payments (if applicable))

(*Net pensionable pay* is gross pensionable pay (as above) less twice the maximum rate of State Pension Contributory (SPC) payable to a single person with no dependents (€230.30 per week or €12,017.05 p.a. at June 2014))

Pre 1995 officers do not contribute towards their personal pensions or gratuities. However, the salary of all post ‘05 Apr ‘95 officers is higher at all points of each scale to compensate them for the requirement to contribute towards these. All contributions also qualify for income tax relief, which is applied automatically.

6. I have been told that my pension is “integrated” – what does this mean?

An integral part of the move to full PRSI was that the occupational pensions of all public servants (including officers) recruited after 05 April 1995 would be integrated with their Social Insurance entitlements.

Integration means that your entitlement to Social Insurance benefits – such as the State Pension Contributory (the “old age” pension) – is taken into account in calculating the amount of your occupational pension payable. This means that the occupational pension (or Spouse’s pension) you receive from the Department of Defence is reduced to take account of the State Pension or other benefits. In effect, then, your total pension will come from two sources – the Department of Defence and the State – so that:

Defence Forces Pension	+	State Social Welfare Pension	=	Total Pension
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7. From what point is my DF pension integrated i.e. reduced?

Integration (i.e. the reduction in the amount of pension paid by DOD) begins as soon as your occupational (DF) pension becomes payable.

8. But the State Pension is not payable until age 66 and the age is going up– does that mean that I will have a reduced pension until then?

Not necessarily. The assumption in integration is that a Social Insurance benefit is payable. But this may not be the case and the reality is that you may not qualify for such a benefit until the State Pension at 66.

However, there is provision for the payment, on application, of a **Supplementary Pension** in addition to your occupational pension during periods in which you are not employed and due to causes outside your control fail to qualify for Social Insurance benefits (or qualify at a rate less than the maximum personal rate of SPC).

The Supplementary Pension (payable by DOD) would bring you up to the total pension rate you would be on if you were being paid the State Pension and would continue to be paid until you receive the State Pension.

In accordance with an agreement between the Department of Defence and RACO applications for supplementary pensions for post 05 April 1995 officers insured for full PRSI (Class A) who retire compulsorily at age 58 or higher and who decide not to take up employment will be given "special and sympathetic consideration". It should also be noted that the compulsory retirement age for the rank of Comdt/Lt Cdr for post 05 Apr '95 officers has been increased to 58 to facilitate this measure.

9. So is it the case that if I retire on pension and take up other employment my pension will be reduced immediately by integration and I will not be eligible for a Supplementary Pension.

Yes. Integration occurs as soon as your occupational (DF) pension is paid and a supplementary pension can only be claimed if the officer is not employed.

10. Does integration apply to my gratuity also?

No. Integration applies to your personal and spouse's pensions, but not to gratuities.

11. Does every officer qualify for an occupational pension and gratuity on the same basis on retirement?

No. For the purpose of retirement benefits that are three broad categories of officers:

- Officers with 5 years or more but less than 12 year's service are entitled to a retirement gratuity, but NO occupational pension
- Officers with 12 years or more but less than 20 year's service qualify for an occupational pension and a retirement gratuity – both at flat rates.
- Officers with 20 or more years of service qualify for an occupational pension and a flat rate or pay related retirement gratuity.

12. What counts as my retiring rank for pension and gratuity purposes? How long do I have to have held it?

Retiring rank for pension and gratuity purposes means the (paid) rank

actually held on the date of retirement provided it has been held for at least 1 year in the case of an officer with 20 or more years of pensionable service or held for at least 5 years in the case of an officer with less than 20 year's pensionable service. Otherwise it means the lowest rank held during the year immediately preceding retirement or, if service is less than 20 year's, the actual rank held 5 years before retirement.

13. Does time spent in acting rank count towards time in rank for retiring rank purposes?

Yes, for retiring rank purposes service in acting rank (paid) may be combined with subsequent service in the corresponding substantive rank.

14. What counts as "qualifying service" for the purpose of calculation of retirement benefits?

Qualifying service is full-time paid service in the PDF (including service as a Cadet or other enlisted rank). Service on full-time security duties as a member of the RDF before joining the PDF also qualifies, as does service transferred to the DF under the Public Sector Transfer Network. The Public Sector Transfer Network provides for the transfer of reckonable service for pension purposes between most State and Semi-State employments, including the DF and the HSE. Periods of Special Leave Without Pay, including career breaks, (other than special leave without pay of up to 3 years for service with the Rapid Response Corps) are NOT reckonable for pension purposes.

15. What counts as "pensionable pay"?

"Pensionable pay" may include your regimental (basic) pay, Long Service Increments (LSIs), Military Service Allowance (MSA), flying pay and/or additional pay payable to certain Special Service Officers (SSOs) and any pensionable allowances (e.g. full rate Health & Safety Allowance, PSS Allowance, Annual Diving Allowance).

16. How is my occupational (service) pension calculated?

In general, officers' occupational pensions are comprised of up to 3 main elements, which are calculated separately and then added together to give the final pension amount. These are (1) the basic pension, (2) additions in respect of MSA and (3) additions in respect of LSIs, if applicable. The effect of integration is that the **maximum pension** payable by the Department of Defence is 50% of pensionable pay **less** the annual maximum personal rate of the State Pension Contributory (SPC) applicable at retirement date.

The primary formulae for determining the flat rates of **basic pension** are laid down in the Defence Forces Pensions Schemes (e.g. Defence

Forces Pension Scheme 1937). However, these were developed for non-integrated pensions (pre 1995 – PRSI Class C) and adjustments must be made for the effect of integration.

The **maximum integrated basic pension** is 50% of the maximum point (point before LSI 1) of the Rate 1 pay scale for the rank less the annual maximum personal rate of the SPC applicable at retirement date.

Below the maximum the other rates of integrated basic pension are calculated using percentage relativities between the maximum integrated and non-integrated pensions.

MSA is reckonable for pension purposes if you were in receipt of it on your last day in service and for not less than 5 years during service. LSIs are reckonable if held on the date of retirement. Additions to the basic pension for MSA and LSI(s), if applicable, are calculated in a similar manner to the above. However the SPC is disregarded because it has already been taken into account fully in the calculation of the basic pension.

17. Can you show me an example of that calculation?

Yes. Let's take, for example, a Capt (Class A PRSI) with 5 years in rank and 13 years total service. To calculate the **integrated basic pension**

Step 1: Calculate the percentage relativity between the maximum integrated basic pension (PRSI Class A officer) for the rank and the corresponding maximum basic pension for a PRSI Class C officer.

- Maximum integrated basic pension = 50% of the max of Capt Rate 1 PRSI Class A pay scale ($€52,978/2 = €26,489$) less the annual maximum personal rate of the State Pension Contributory ($€12,017.05$) = $€14,471.95$
- Maximum non-integrated pension = 50% of the Capt Rate 1 PRSI Class C pay scale ($€50,368/2$) = $€25,184$
- Relativity = $€14,471.95/€25,184 \times 100 = 57.464859\%$

Step 2: Multiply the basic rate of pension for an officer in PRSI Class C with the same rank, service in rank and total service by that percentage. This gives the corresponding rate of integrated basic pension for an officer of PRSI Class A.

- = Basic rate of pension PRSI Class C Capt – 5 yrs in rank – 13 yrs total service = $€11,338.89 \times .57464859 = €6,515.88$ = basic pension for a “Post 5 Apr ‘95” Capt (PRSI Class A) with 13 year's service and 5 years in rank.

So, the integrated basic pension for this officer, payable by the Department of Defence, would be **€6,515.88**

The **addition to this in respect of MSA** would be calculated as follows:

Step 1: Calculate the percentage relativity between the MSA element of the maximum integrated basic pension (PRSI Class A officer) for the rank and the corresponding maximum total for an officer in PRSI Class C (non-integrated pension).

- Maximum MSA addition is 50% of the actual rate.
- Capt Rate 1 PRSI Class C – MSA = $€4,495.00 \times 50\% = €2,247.50$
- Capt Rate 1 PRSI Class A – MSA = $€4,730.00 \times 50\% = €2,365.00$
- Relativity = $2,365/2,247.5 \times 100 = 105.228031\%$

Step 2: Multiply the MSA addition for an officer in PRSI Class C with the same rank, service in rank and total service by that percentage. This gives the corresponding rate of MSA addition for an officer of PRSI Class A.

- MSA addition for a PRSI Class C Capt – 5 yrs in rank – 13 yrs total service = $€1,011.43$.
- Multiply PRSI Class C MSA addition by the percentage relativity = $€1,011.43 \times 1.05228031 = €1,064.31$ = MSA Addition for this officer

This officer is not in receipt of LSIs. Therefore there is no addition for this item. However, if the officer was in receipt of LSIs the calculation of the addition to basic pension for this item would be as above.

So, in the case the **total annual occupational pension** payable by the Department of Defence would be the integrated basic pension of $€6,515.88$ plus the MSA addition of $€1,064.31$, = **€7,580.19 p.a.**

This figure is in addition to any social insurance benefits that the officer may be entitled to as a PRSI Class A contributor.

18. What happens if the rate of SPC goes up or down after I retire – is my integrated pension from DOD adjusted?

No. Your occupational (DOD) pension is calculated using the SPC rates applying on the date of retirement. It is not adjusted to take account of any subsequent changes in the rate of SPC.

19. So, do I qualify for the maximum pension of my pensionable pay, less the annual SPC, after 20 years service?

No. As we have seen, the pension is calculated based on a number of factors including rank on retirement, service in rank and overall service. So, for example, a Comdt would need a minimum of 23 year's

total service and 6 years in the rank to get the max pension (i.e. 50% of Rate 1 regimental pay at the max of the scale **less** max rate of personal SPC), **plus** 50% of Rate 1 MSA for the rank, **plus** 50% of the LSI(s)). The same pension would be payable to a Comdt with 24 years total and 5 in rank, or 25 total and 4 in rank, or 26 total and 3 in rank. (For details of combinations required for max pension in each rank see the Pensions Rate tables issued by DOD).

20. I am a Special Service Officer (SSO). Is my pension calculated in the same way as that described above?

Not quite. For Superannuation purposes officers in receipt of pay rates other than Rate 1 and/or in receipt of additional pay (e.g. Flying Pay) are classified as Special Service Officers (SSOs). These officers qualify for a fixed percentage addition to the **standard** rates of integrated **basic** pension (i.e. the basic Rate 1 pension) – 20% in the case of Medical and Dental Officers and 10% in all other cases. They also qualify for the additions in respect of MSA and LSIs referred to above.

However, maximum pension may not exceed 50% of **actual** pensionable pay **less** the annual personal rate of SPC. For these purposes pensionable pay includes:

- Basic (regimental) pay at retirement date – i.e. Rate 1, 2, 3 etc.
- MSA
- Flying pay and/or additional pay (if held for at least 1 year continuously up to and including retirement date **and** for an aggregate of at least 5 years during the final 8 years of service – the “5 year rule”)
- LSI(s) if held at retirement date

As an alternative to the fixed percentage addition above, where an SSO has completed a minimum of 30 years total service pension will be calculated as 50% of **actual** pensionable pay at retirement date less the annual personal rate of SPC.

21. I am in receipt of a pensionable allowance. What addition will be made to my pension for that?

With effect from 01 Sept 2005 a number of allowances have been reckonable for pension purposes for qualified pre 2004 officers (Line and SSO) serving on or after that date.. These include Health & Safety Officers Allowance (full rate), Annual Diving Allowance, PSS Officer’s Allowance – full rate, and Foreign Language Proficiency Allowance – Max Rate.

Provided you satisfy the 5 year rule (see above) you may qualify for a fixed 10% addition to the standard rates of integrated basic pension in

respect of this allowance. However, the maximum addition is limited to 50% of the actual amount of the allowance.

In addition, no officer can qualify for more than one percentage addition to basic pension. So, if you are an SSO (for pension purposes) who is also in receipt of a pensionable allowance you would NOT get a further addition to your pension in respect of the allowance. However, if your pension is being calculated as 50% of actual pensionable pay less SPC (on the basis of having 30 year’s service), the allowance would be included in the calculation of actual pensionable pay.

22. How is my Retirement Gratuity calculated?

If you have more than 5 year’s service but less than 12 years you are entitled to a gratuity of 20 day’s pensionable pay at the date of retirement for each year of qualifying service.

If you have more than 12 year’s service you qualify for a flat rate gratuity, in addition to pension. Like the pension, the gratuity consists of a basic element with additions for MSA and, if applicable, LSI(s).

- If you have more than 12 year’s service but less than 20 the basic flat rate gratuity and additions in respect of MSA and LSI’s, if applicable, are determined by rank and service.
- If you have 20 or more year’s service the basic flat rate element and additions for MSA and LSIs if applicable are fixed by rank up to 7 years from retirement age for the rank in question. From that point the gratuity increases each year to reach a maximum of 1.5 times **actual pensionable pay** payable to officers retiring voluntary within 4 years of retiring age for the rank.

The different basis for calculating pensions and gratuities should be noted. For example a Colonel retiring with 30 years total service and 1 year in the rank would qualify for a pension based on 50% of the max of the Col’s scale, less SPC, (even though he/she had not reached that point on the scale), but a gratuity based on 1.5 times actual pay (i.e. point 1 of the Col’s scale) – plus MSA additions in both cases.

The basic rates are determined by the application of detailed formulae laid down in the Defence Forces Pension Schemes. These must be adjusted to ensure that the higher salary scales of Post 5 Apr 95 Class A officers are reflected in the gratuity.

23. Can you show me an example of that calculation?

Yes. Let's take the earlier example a Capt (Class A PRSI) with 5 years in rank and 13 years total service. To calculate the **flat rate gratuity**:

Step 1: Calculate the percentage relativity between the maximum Rate 1 pay PRSI Class A and the maximum Rate 1 pay PRSI Class C for the rank.

- Max Rate 1 Class A = €52,978; Max Rate 1 Class C = €50,368; $52,978/50,368 \times 100 = 105.181861\%$.

Step 2: Multiply the appropriate gratuity payable to a PRSI Class C officer by this percentage to give the basic gratuity for the PRSI Class A officer.

- €26,969.32 = Basic Gratuity for PRSI Class C Capt (13 year's service). $€26,969.32 \times 1.05181861 = \mathbf{€28,366.83}$ = Basic flat rate gratuity

Step 3: Calculate additions in respect of MSA and LSI(s), if applicable, by using the percentage relativities between the MSA or LSIs payable to the Class A officer and the maximum point of the Rate 1 PRSI Class A pay scale for his/her rank.

- MSA - Capt PRSI Class A = €4,730; Max rate 1 pay Capt PRSI Class A = €52,978.
- Relativity = $4,730/52,978 \times 100 = 8.928234\%$
- Basic gratuity $€28,366.83 \times .08928234 = \mathbf{€2,532.66}$ = addition in respect of MSA
- There is no LSI(s) in this case, but if there was the calculations would be performed in a similar manner to the above

Therefore, **total flat rate gratuity** = €28,366.83 + €2,532.66 = **€30,899.49**

24. Does integration apply to the gratuity?

No, the gratuity is NOT integrated - i.e. there are no deductions to take account of Social Insurance benefits. This is because Social Insurance benefits are in pension form only.

25. Is the Retirement Gratuity taxed?

Currently (June 2014) the first €200,000 of retirement gratuities ("lump sums") are exempt from income tax.

26. At what age will I be paid my occupational pension and gratuity and for how long will the pension be paid?

Your DF occupational pension and/or gratuity are paid immediately on retirement and regardless of age. Your pension will be paid up to the date of your death.

27. Is there any provision for my pension to be increased after I retire?

Yes. With the approval of the Minister for Finance DF pensions increase in line with general increases in the pay of serving personnel of the corresponding rank. However, this may change in the future to a system that would see pensions increased in line with increases in the Consumer Price Increase (CPI). Legislation enacted in 2012 provides that this system will apply to all new entrants after 01 Jan 2013. The legislation also includes a provision to enable the Government to apply this system to all serving and retired public servants.

28. If I am in receipt of a military (occupational) pension are there any circumstances in which it would be reduced?

Yes. Under the terms of legislation introduced in 2012 if you are in receipt of a public service pension (including a DF pension) and take up new employment in the public service (even in another area of the public service) after 01 Nov 2012 your pension can be "abated" (reduced). If you are considering leaving the DF to take up employment elsewhere in the public service you should take detailed advise on this area.

29. What benefits are payable if I retire on medical grounds?

The benefits that may be paid if you are compulsorily retired on medical grounds depend on your overall service:

- If you have at least 1 year but less than 10 year's qualifying service you would qualify for an increased gratuity based on 30 day's pensionable pay per year of service, but NO pension.
- With at least 10 years but less than 20 years you would qualify for the normal flat rate gratuity but an increased integrated pension. The amount of the increase in pension depends on rank (Lt - 50%; Capt - 25%; Comdt - 20%; Lt Co - 16.66%)
- With more than 20 year's service the normal integrated pension and gratuity are paid, but the maximum gratuity of 1.5 times pensionable pay is payable within 5 years of normal retirement age for the rank.

If the disablement that leads to you being compulsorily retired on medical grounds is specifically related to your service in the DF you may also qualify for a Disability Pension or Disablement Gratuity.

30. What benefits would apply if I died in service?

If you die in service a gratuity of a minimum of 1 year's pensionable pay would be paid to your spouse and/or children or legal representative. Depending on service this gratuity can be increased to the maximum 1.5 year's pensionable pay.

If you are a member of the Spouse's and Children's Pension Scheme a pension will also be paid to your spouse (or civil partner) and children. As spouse's and children's pensions are linked to your own occupational pension, they are also "integrated" with the Social Insurance system. The spouse's pension would be 1/2 of the occupational pension you would have received if you had served to normal retirement age for your rank ("potential pension").

A child's pension is 1/3 of the spouse's pension for each of the first three eligible children. If there are more than 3 children an amount equal to the spouse's pension is divided between them. So the combined max for spouse and children is equal to the integrated pension you would have received if you had served to normal retirement age for your rank.

As a PRSI Class A contributor you are also insured for the full range of Social Insurance benefits, including the Widow's, Widower's or Surviving Civil Partner's Pension. This would be payable in addition to any pension under the DF Spouse's and Children's Pension Scheme.

31. Would the benefits be the same if I was killed on duty?

No. If you are killed in the course of duty, at home or overseas, the standard death gratuity as described above is payable. However, if you are killed in the course of overseas duty a further lump sum of €157,594 is payable under the Department of Defence's special compensation scheme.

In addition, if you are killed in the course of duty either at home or overseas enhanced spouse's and children's pensions are payable. In these cases the combined Spouse's and Children's Pension can be up to 90% of reckonable pay (50% for the spouse and up to 40% for dependent children).

The Social Insurance Widow's, Widower's or Surviving Civil Partner's Pension would also be payable as above.

32. What is the Spouse's and Children's Pension Scheme?

It is a Scheme to provide pensions for the spouses and/or dependent children of a member of the PDF who dies in service or after qualifying for a pension. It is essentially the same as those that apply elsewhere in the public service.

33. How are spouse's and children's pensions calculated?

If you die in service or after compulsory retirement on medical grounds the Spouse's and Children's Pensions will be calculated by reference to the pension you would have received if you had served

to normal retirement age for your rank ("potential pension").

In all other cases the Spouse's and Children's Pension will be calculated by reference to your actual pension. In assessing your pension or potential pension for the purposes of calculating the spouse's and children's entitlement, your pensionable pay will be reduced by once the annual SPC and the pension will be calculated on the sum remaining.

Subject to the foregoing, pensions are calculated according to the following table:

Details of Dependents	Fraction of your pension or potential pension payable to your spouse	Fraction of your pension or potential pension payable to children	Total fraction of your pension or potential pension payable
Spouse	1/2	-	1/2
Spouse & 1 Child	1/2	1/6	2/3
Spouse & 2 children	1/2	1/3	5/6
Spouse & 3 or more children	1/2	1/2	Full Amount
1 child	1/2	1/3	1/3
2 or more children	-	1/2	1/2

34. Who is regarded as a child for the purposes of the Scheme?

A person under 16 years of age or, if receiving full-time education or training, 22 years of age. However, subject to certain conditions, there is no age limit where a dependent child is incapable of self-support due to permanent mental or physical disability.

For the purposes of the Scheme “children” includes step-children and adopted children.

35. I have four children – can I provide for all of them?

The children’s pension is for the joint benefit of all your children. If you leave a spouse and three or more children, the maximum children’s pension will be payable. Similarly, if you leave no spouse the maximum children’s pension will be payable so long as at least two children remain eligible. Children’s pension is divided equally among all eligible children. In your case each child would receive 1/4 of the total children’s pension payable.

36. If my spouse dies what happens to the children’s pension?

It depends on the number of children. If there is one eligible child the pension goes up from 1/6th of the amount of your pension to 1/3rd and, if there are two eligible children, from 1/3rd to 1/2. If there are three or more eligible children the total amount of their pension remains unchanged.

37. I am not married, but I have a partner – does the Scheme apply to me?

Yes. The Civil Partnership and Certain Rights and Obligations of Cohabitants Act 2010 provides for registration of a civil partnership. If registered, civil partners will be treated in the same way as spouses under the Spouse’s and Children’s Pension Scheme.

The Act also establishes a redress scheme for couples who are not married or registered in civil partnership. This scheme gives protection to a financially dependent person at the end (including through the death of one of the couple) of a long-term cohabiting relationship. The redress scheme allows a financially dependent cohabitant to apply to court for certain remedies, including pension adjustment orders.

38. Do I have to contribute towards the benefits of the Scheme?

Yes. The Spouse’s and Children’s Pension Scheme is a contributory scheme and all members must pay contributions. Contributions are made up of periodic contributions and non-periodic (lump sum) contributions. The maximum number of years’ contribution payable is 40.

Periodic contributions of 1.5% of your Gross pensionable pay are deducted from your salary on a monthly basis. In addition, if at retirement or death in service you have not paid your full periodic

contribution liability a lump sum contribution of 1% of pensionable pay is deducted from your gratuity in respect of each year or part of a year for which periodic contributions have not been paid.

39. Where can I get further details about my pension entitlements?

Further details of PDF officers’ retirement benefits are set out in the relevant pensions handbooks issues by the Department of Defence. These, together with current pension and gratuity rates, are posted on the DF Intranet under the “money” icon.

Further details can also be obtained by contacting the Department’s Pension Section at Renmore, Galway.

The purpose of this Booklet is to provide general information on Superannuation benefits for officers of the PDF in full PRSI (Class A) who joined after 05 April 1995 and before 01 APRIL 2004 It is not a legal interpretation. Ultimately, it is the rules of the Scheme that will determine an individual officer's entitlement and this Booklet cannot override the formal rules of the Pension Schemes.

You should consult the Department of Defence should you have a particular query that is not covered in the Booklet or should you require further information.

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