



STATUTORY INSTRUMENTS.

S.I. No. 625 of 2011



PRIVATE RESIDENTIAL TENANCIES BOARD SUPERANNUATION
SCHEME 2011

(Prn. A11/2246)

PRIVATE RESIDENTIAL TENANCIES BOARD SUPERANNUATION
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S.I. No. 625 of 2011

PRIVATE RESIDENTIAL TENANCIES BOARD SUPERANNUATION
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The Private Residential Tenancies Board, in exercise of the power conferred by section 163(1) of the Residential Tenancies Act 2004, with the approval of the Minister for the Environment, Community and Local Government given with the consent of the Minister for Public Expenditure and Reform, hereby makes the following Scheme

1. SHORT TITLE

This Scheme may be cited as the Private Residential Tenancies Board Superannuation Scheme 2011.

2. COMMENCEMENT

The Scheme will commence with effect from the 1st day of September 2004, which shall be known as the date of commencement

3. DEFINITIONS

In this Scheme save where the context otherwise requires:

- 3.1 “the Act” means the Public Service Superannuation (Miscellaneous Provisions) Act 2004 (No. 7 of 2004);
- 3.2 “actual pensionable service” means service as defined in subparagraph 6.1 of this Scheme but excluding service which is reckonable under Clauses (c), (d), (e) and (h);
- 3.3 “the Board” means the Private Residential Tenancies Board;
- 3.4 “fully insured member” means a member of this Scheme who is, or was immediately before the age of 66, insured for State Pension (Contributory) under the Social Welfare Acts;
- 3.5 “Knock-for-Knock Agreement” under the Local Government Superannuation Code means an agreement under articles 279(9) and 280 of the Local Government (Superannuation) (Consolidation) Scheme 1998;
- 3.6 “Local Authority” has the meaning assigned to it in the Local Government (Superannuation) (Consolidation) Scheme 1998 and in addition includes any body to which schemes and regulations under the Local Government (Superannuation) Act, 1980 (No. 8 of 1980) apply;

*Notice of the making of this Statutory Instrument was published in
“Iris Oifigiúil” of 9th December, 2011.*

- 3.7 “Local Government Superannuation Code” means any scheme or regulation made under the Local Government (Superannuation) Act 1980 (No. 8 of 1980) other than the Local Government (Superannuation) (Gratuities) Regulations 1984 (as amended) or the provisions of Part V of the Local Government (Superannuation) (Consolidation) Scheme 1998;
- 3.8 “member” means a pensionable employee to whom this Scheme applies;
- 3.9 “Minister” means the Minister for the Environment, Community and Local Government;
- 3.10 “new entrant” shall be construed in accordance with Section 2 of the Act;
- 3.11 “part-time employee” means an employee who works less than the standard hours of a comparable employee in a whole-time post;
- 3.12 “Pensions Ombudsman Regulations” means the Pensions Ombudsman Regulations, 2003-2007, including any enactment which amends or extends any or all of these regulations;
- 3.13 “personal rate” in relation to any Social Welfare benefit, means the rate of such benefit which is payable under the Social Welfare Acts to a single person excluding any increase that is payable on age grounds, or by virtue of the recipient living alone, or in respect of a qualified adult or child dependant, and “maximum personal rate” shall be construed accordingly;
- 3.14 “reduced rate” in relation to any Social Welfare benefit, means the personal rate of such benefit if that rate is less than the maximum personal rate of State Pension (Contributory);
- 3.15 “Social Welfare Acts” means the Social Welfare Acts 1981 to 2003 including any enactment which amends or extends any or all of those Acts and any regulation, warrant or order made thereunder;
- 3.16 “Social Welfare Benefit” means State Pension (Contributory), State Pension (Transition), Invalidity Pension, Illness Benefit or Jobseeker’s Benefit payable under the Social Welfare Acts;
- 3.17 “State Pension (Contributory)” means the State Pension (Contributory) payable under the Social Welfare Acts;
- 3.18 “transfer value payment” means a payment calculated in accordance with such tables as are approved and in such manner as is determined by the Minister for Public Expenditure and Reform under this Scheme, or the Minister under the Local Government Superannuation Code;
- 3.19 “work-sharer” means a whole-time employee who, under an arrangement which has been approved by the Minister, works less than the standard hours of the whole-time post;

3.20 “years” means a figure determined by the formula $A + B/365$ where A is the number of completed years in the period in question and B is any number of days additional to a completed year or a number of completed years in that period, and “year” shall be construed accordingly.

4. MEMBERSHIP

4.1 For the purposes of this Scheme:

(a) “pensionable employee” means a person who is employed by the Board in a pensionable post;

(b) “pensionable post” means a post with the Board which—

(i) in the case of a post existing on the date of approval of the Scheme, is a post which is declared within three months from the date of approval by resolution of the Board to be a pensionable post;

(ii) in any other case is a post which is declared in the Conditions of Service attaching to it to be a pensionable post.

4.2 Membership of this Scheme shall not apply to persons:

(a) who are in membership of a retirement benefit scheme of any body associated with the Board, or

(b) in the case of an employee who is not a new entrant, whose actual pensionable service on attaining age 65 would be less than two years, or

(c) who are under 16 years of age.

4.3 Membership shall be compulsory for all pensionable employees, other than those referred to in subparagraph 4.2.

4.4 The Board shall decide upon the eligibility for membership of the Scheme. The Board shall notify an employee of his or her admission to membership of the Scheme and shall furnish him or her with a copy of the terms of the Scheme.

4.5 A member who is not a new entrant may not continue in membership after he or she has attained the age of 65.

5. PENSIONABLE REMUNERATION

5.1 Salary

“Salary” means the annual basic rate (or the weekly basic rate multiplied by 52.18) of remuneration payable from time to time as lawfully determined or lawfully approved by the Board, excluding any sums paid in respect of overtime, commission, gratuity, special fees, travelling allowance, subsistence allowance and the like, the money equivalent of any

emolument or benefit in kind (including motor car or other vehicle) or any payment toward or in respect of such emoluments.

5.2 Allowances

“Allowances” means such allowances in the nature of pay lawfully determined or lawfully approved by the Board, which are designated as pensionable by the Board, but excluding any sums paid in respect of overtime, commission, gratuity, special fees, travelling allowance, subsistence allowance and the like, the money equivalent of any emolument or benefit in kind (including motor car or other vehicle) or any payment toward or in respect of such emoluments.

5.3 Remuneration

“Remuneration” means the aggregate of salary and allowances (multiplied by 52.18 in the case of weekly allowances).

5.4 Net remuneration

“Net remuneration” means the amount by which remuneration exceeds twice the annual maximum personal rate of State Pension (Contributory) payable from time to time.

5.5 Retiring salary

“Retiring salary” means the salary of the member at the date of retirement or death where—

- (a) in the case of a member whose actual service and potential service to the end of his or her contract of employment is less than 1 year, the rate of salary multiplied by the number of days in the contract divided by 365; or
- (b) a member has had the same scale of salary and has been in the same grade for the last three years of his or her pensionable service, the salary of the member at the date of retirement or death; or
- (c) a member who is under 62 years of age dies in service, the salary of the member at the date of death; or
- (d) a member retires or is retired on medical grounds before 60 years of age with sufficient potential service to age 60 to avoid averaging, the salary of the member at the date of retirement.

In any other case retiring salary shall be taken as the total calculated by multiplying by 1/1,095 the annual rate of salary appropriate on the last day of pensionable service for each grade in which the member served during the last three years of pensionable service, and multiplying the result by the number of days of his or her employment in each grade during those years, subject to the retiring salary so taken not exceeding the annual basic rate of salary payable at the time of retirement or death. Where the pensionable service of the member is less than three years, the number of days of pensionable service shall be substituted for 1,095.

5.6 Pensionable allowances

“Pensionable allowances” means the annual average of any allowances paid to the member, calculated in accordance with the provisions of Department of Public Expenditure and Reform Circular 10/2008.

5.7 Pensionable remuneration

“Pensionable remuneration” means the aggregate of retiring salary and pensionable allowances.

5.8 Net pensionable remuneration

“Net pensionable remuneration” means the amount by which pensionable remuneration exceeds twice the annual maximum personal rate of State Pension (Contributory) payable on the last day of pensionable service to a person who has no adult dependant or qualified children.

6. PENSIONABLE SERVICE

6.1 For the purposes of calculating benefits under this Scheme, pensionable service is the aggregate of—

- (a) paid service as a pensionable employee, other than service in respect of which, in accordance with the provisions of paragraph 7.1, the employee has opted to retain entitlement to preserved benefits, provided that any period during which a member was or is a part time employee shall be reckonable in the proportion which the hours worked bear to comparable whole-time service;
- (b) actual service which is transferred in accordance with arrangements approved by the Minister for Public Expenditure and Reform and/or the Minister;
- (c) notional service purchased by a member and transferred in accordance with arrangements approved by the Minister for Public Expenditure and Reform and/or the Minister;
- (d) notional service purchased by a member in accordance with provisions determined by the Board with the approval of the Minister and the consent of the Minister for Public Expenditure and Reform;
- (e) in the case of a member in respect of whom a transfer value in respect of superannuation benefits in a former employment, other than employment referred to in subparagraphs 6.1(b) and 6.1(c) of this Scheme, is received by the Board, such additional service as the amount of the transfer value will purchase on the basis of actuarial tables approved by the Minister for Public Expenditure and Reform;
- (f) any periods of paid part-time service given with the Board prior to becoming a pensionable employee reckonable in the proportion which the hours worked bear to comparable whole-time service and in respect of which appropriate contributions have been paid, where applicable;

- (g) any periods of whole-time temporary service with the Board prior to becoming a pensionable employee in respect of which contributions have been paid where applicable;
 - (h) such additional period of notional service (to be referred to as “professional added years”) as may be granted by the Board in accordance with conditions determined by the Board with the approval of the Minister and the consent of the Minister for Public Expenditure and Reform.
- 6.2 (a) A member who has completed five or more years of actual pensionable service and who retires, or is retired, on medical grounds in accordance with the provisions of subparagraph 8.1 of this scheme, may, at the discretion of the Board have a period of notional service (to be referred to as “ill-health notional service”) added to his or her pensionable service, provided that the aggregate of pensionable service and ill-health notional service does not exceed 40 years.
- (b) The ill-health notional service shall be calculated on the following basis:
- (i) members whose actual pensionable service is between 5 and 10 years will be allowed an equivalent amount of ill-health notional service, such amount of notional service not to exceed the amount by which the pensionable service he or she would have had if he or she served to age 65 exceeds his or her pensionable service at retirement or, if earlier, to the date on which his or her contract of employment would expire;
 - (ii) members whose actual pensionable service is between 10 and 20 years will be allowed the more favourable of:
 - (a) an amount of service equal to the period by which 20 years exceeds the said actual pensionable service, the added service not to exceed the amount by which the pensionable service he or she would have had if he or she served to age 65 exceeds his or her actual pensionable service at retirement or, if earlier, to the date on which his or her contract of employment would expire; or
 - (b) 6 years and 243 days, the ill-health notional service not to exceed the amount by which the actual pensionable service he or she would have had if he or she had served to age 60 exceeds his or her actual pensionable service at retirement or, if earlier, to the date on which his or her contract of employment would expire;
 - (iii) members with more than 20 years of actual pensionable service at retirement will be allowed to add whichever is the lesser of:
 - (a) 6 years and 243 days, or

- (b) the amount by which the pensionable service he or she would have had if he or she had served to age 60 exceeds his or her pensionable service at retirement or, if earlier, to the date on which his or her contract of employment would expire.

6.3 The maximum service reckonable for benefits under this Scheme is 40 years, subject in the case of—

- (a) employees who have retained an entitlement to benefit under the provisions of paragraph 7.1,
- (b) employees whose pensions were suspended under the provisions of 13.3,
- (c) employees whose pensions were suspended under the provision of paragraph 13.5, and
- (d) employees with an entitlement to benefits payable from any pension scheme wholly or partly funded out of moneys provided by the Oireachtas or from the Central Fund or the growing produce of that Fund.

to maximum service not exceeding the amount arrived at by the formula $40 - \text{PBS}$, where PBS is the amount of the reckonable service by reference to which the original benefits, whether preserved or in payment, were calculated.

7 OPTIONAL RETENTION OF PRESERVED BENEFITS

- 7.1 (a) A new entrant who is entitled to preserved benefits payable at age 60 in respect of earlier service as a member of this Scheme, or
- (b) a fully insured member who is entitled to preserved benefits in respect of earlier service as a member of this Scheme during which he or she was not fully insured,

may opt to retain entitlement to the said preserved benefits, subject to:

- (i) payment of the preserved pension not commencing before the date on which membership of this Scheme ceases, and
- (ii) in the event of death in service, the deduction of the preserved death gratuity from any death gratuity payable under paragraph 8.2.

7.2 A member whose pension was cancelled under the provisions of 13.3 may opt for entitlement to a preserved pension based on the actual pensionable service on which the cancelled pension was based subject to payment of the preserved pension not commencing before the date on which membership of this Scheme ceases.

8. BENEFITS**8.1 Pension**

- (a) Where a member at retirement is a part-time employee or a work-sharer, pensionable remuneration for the purposes of this subparagraph shall be deemed to be the pensionable remuneration applicable if he or she were working in a whole-time capacity.
- (b) A member who is a new entrant who has completed two years' actual pensionable service and who retires, or is retired, after attaining the age of 65 years shall be eligible to receive a pension of an amount per annum calculated at the rate of 1/80th of his or her pensionable remuneration for each year of pensionable service or, in the case of a fully insured member, a pension calculated in accordance with the formula:

$$[A \times B \div 200] + [B \times C \div 80], \text{ where}$$

A is:

- (i) if the member's pensionable remuneration is less than or equal to 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service, the amount of the member's pensionable remuneration; or
- (ii) if the member's pensionable remuneration exceeds 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service, that part of the member's pensionable remuneration which equals 3 and 1/3rd times the said rate of State Pension (Contributory);

B is the part (if any) of the member's pensionable remuneration which exceeds 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service; and

C is the amount of the member's pensionable service, subject to a maximum of 40 years.

- (c) A member who is not a new entrant and who has completed two years' actual pensionable service and who retires, or is retired, after attaining the age of 60 years shall be eligible to receive a pension of an amount per annum calculated at the rate of 1/80th of his or her pensionable remuneration or, in the case of a fully insured member, a pension calculated in accordance with the formula:

$$[A \times C \div 200] + [B \times C \div 80], \text{ where}$$

A is:

- (i) if the member's pensionable remuneration is less than or equal to 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service, the amount of the member's pensionable remuneration; or
- (ii) if the member's pensionable remuneration exceeds 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service, that part of the member's pensionable remuneration which equals 3 and 1/3rd times the said rate of Contributory Old Age Pension;

B is the part (if any) of the member's pensionable remuneration which exceeds 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service; and

C is the amount of the member's pensionable service, subject to a maximum of 40 years.

- (d) A member who has completed five years' actual pensionable service and who retires, or is retired on medical grounds in accordance with the provisions of subparagraph 9.1 of this Scheme shall be eligible to receive a pension of an amount per annum calculated at the rate of 1/80th of his or her pensionable remuneration or, in the case of a fully insured member, a pension calculated in accordance with the formula:

$$[A \times C \div 200] + [B \times C \div 80], \text{ where}$$

A is:

- (i) if the member's pensionable remuneration is less than or equal to 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service, the amount of the member's pensionable remuneration; or
- (ii) if the member's pensionable remuneration exceeds 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service, that part of the member's pensionable remuneration which equals 3 and 1/3rd times the said rate of State Pension (Contributory);

B is the part (if any) of the member's pensionable remuneration which exceeds 3 and 1/3rd times the annual maximum personal rate of State Pension (Contributory) payable on the last day of the member's pensionable service; and

C is the amount of the member's pensionable service, subject to a maximum of 40 years.

8.2 Gratuities

- (a) A member who has completed at least one year and less than two years' actual pensionable service who retires or is retired on medical grounds in accordance with the provisions of subparagraph 9.1, shall be eligible to receive a gratuity of 1/12th of pensionable remuneration (as defined in subparagraph 5.7) for each year of pensionable service. Where a member, at retirement, is a part-time employee or a work-sharer, pensionable remuneration shall be deemed to be the pensionable remuneration applicable if he or she were working in a whole-time capacity.
- (b) A member who has completed between two and five years' actual pensionable service who retires or is retired on medical grounds in accordance with the provisions of subparagraph 9.1, shall be eligible to receive a gratuity at the rate of 1/12th of pensionable remuneration (as defined in subparagraph 5.7) for each year of pensionable service and, in addition, a gratuity equal to 3/80ths of his or her pensionable remuneration for each year of pensionable service, provided he or she opts in writing to accept such gratuities in lieu of any other benefits for which he or she may be eligible under this Scheme. Where a member, at retirement, is a part-time employee or a work-sharer, pensionable remuneration shall be deemed to be the pensionable remuneration applicable if he or she were working in a whole-time capacity.
- (c) A member who is a new entrant who has completed two years' actual pensionable service and who retires or is retired after attaining the age of 65 shall be eligible to receive a gratuity at the rate of 3/80ths of pensionable remuneration (as defined in subparagraph 5.7) for each year of pensionable service subject to a maximum of 120/80ths. Where a member, at retirement, is a part-time employee or a work-sharer, pensionable remuneration shall be deemed to be the pensionable remuneration applicable if he or she were working in a whole-time capacity.
- (d) A member who is not a new entrant and who has completed two years' actual pensionable service and who retires or is retired after attaining the age of 60 shall be eligible to receive a gratuity at the rate of 3/80ths of pensionable remuneration for each year of pensionable service subject to a maximum of 120/80ths. Where a member, at retirement, is a part-time employee or a work-sharer, pensionable remuneration shall be deemed to be the pensionable remuneration applicable if he or she were working in a whole-time capacity.
- (e) A member who has completed at least five years' actual pensionable service and retires or is retired on medical grounds in accordance with

the provisions of subparagraph 9.1, shall be eligible to receive a gratuity at the rate of 3/80ths of pensionable remuneration (as defined in subparagraph 5.7) for each year of pensionable service subject to a maximum of 120/80ths. Where a member, at retirement, is a part-time employee or a work-sharer, pensionable remuneration shall be deemed to be the pensionable remuneration applicable if he or she were working in a whole-time capacity.

- (f) (i) If a member dies while serving, his or her legal personal representative shall be eligible to receive the greater of—
- (a) his or her pensionable remuneration (as defined in subparagraph 5.7), or
 - (b) the gratuity that would have been payable had the member retired on medical grounds on the date of his or her death.
- (ii) If a former member who has been granted a pension and a gratuity dies and the total paid or payable on foot of the pension (including any amount which would have been payable had the provisions of subparagraph 13.5 not applied in his or her case) and gratuity (including any deductions made in respect of non-periodic contributions under the Private Residential Tenancies Board Spouses' and Children's Contributory Pension Scheme) is less than the gratuity which could have been granted to his or her legal personal representative if he or she had died on the date of his or her retirement, his or her legal personal representative shall be eligible to receive a gratuity equal to the deficiency.

8.3 Preservation of Benefits — New Entrants

- (a) Where a member who is a new entrant—
- (i) ceases to be a member before age 65 other than in accordance with the conditions laid down in subparagraph 9.1 after at least two years' actual pensionable service or
 - (ii) ceases to be a member before age 65 in accordance with the provisions of subparagraph 9.1 after at least two years' and less than five years' actual pensionable service and does not opt, in writing, for the benefits of subparagraph 8.2 (b),

he or she will, on attaining the age of 65, qualify under this subparagraph for a pension and lump sum payment (which pension and lump sum are in this Scheme referred to as a “preserved pension” and “preserved lump sum” respectively), provided:

- (I) he or she does not receive any other benefit in respect of that service, and

- (II) that service is not reckoned for pension purposes by him or her in another employment under approved arrangements.
- (b) If a person referred to in subparagraph (a) of this paragraph dies before attaining the age of 65, a sum (in this Scheme referred to as a “preserved death gratuity”) shall be payable to the person’s legal personal representative by the Board in respect of him or her.
- (c) A preserved pension shall be awarded to the person concerned on and from his or her attaining the age of 65 on an application being made by him or her in that behalf. Where the person concerned dies on or after attaining age 65 without applying for the preserved pension, an amount equal to the preserved pension payable between age 65 and the date of death of the person concerned shall be payable to the legal personal representative of the person concerned on application being made.
- (d) A preserved lump sum or preserved death gratuity shall be payable to or in respect of the person concerned on an application being made to the Board by him or her at any time after he or she reaches the age of 65 or, in case he or she dies before reaching that age, by his or her legal personal representative. Where the person concerned dies on or after attaining age 65 without applying for the preserved lump sum, an amount equal to the preserved lump sum shall be payable to the legal personal representative of the person concerned on application being made.
- (e) The Board may at its discretion pay a supplementary pension on the terms and conditions set out in subparagraph 8.5 of this Scheme.
- (f) The amount of a preserved pension shall be the amount which would have been awarded to the member concerned under paragraph 8.1 of this scheme if he or she had attained age 65 on the date of resignation, as increased by reference to pensions increases granted under Article 11 of this Scheme in the interval between the date of resignation and the date on which the member attains age 65.
- (g) The amount of a preserved lump sum or preserved death gratuity shall be the amount which would have been awarded to the member concerned under paragraph 8.2 of this Scheme if he or she had attained age 65 on the date of resignation, as increased by reference to pensions increases granted under Article 11 of this Scheme in the interval between the date of resignation and the date
- (i) on which he or she attains the age of 65, in the case of a preserved lump sum, or
 - (ii) of his or her death, in the case of a preserved death gratuity.
- (h) A member to whom this sub-paragraph applies who, on the date of his or her resignation, is aged 55 or over may apply in writing before

the date of resignation to have his or her preserved pension and lump sum benefits paid with effect from the date of resignation and if the Board agrees, those benefits shall be calculated by reference to the member's pensionable remuneration at the date of resignation and shall be payable as and from that date, but the amount of each benefit shall be reduced by reference to the member's age at date of resignation in accordance with actuarial tables approved by the Minister for Public Expenditure and Reform.

8.4 Preservation of Benefits — Members who are not New Entrants

- (a) Where a member who is not a new entrant—
- (i) ceases to be a member before age 60 other than in accordance with the provisions of subparagraph 9.1 after at least two years' actual pensionable service, or
 - (ii) ceases to be a member before age 60 in accordance with the provisions of subparagraph 9.1 after at least two years' and less than five years' actual pensionable service and does not opt, in writing, for the benefits of subparagraph 8.2 (b),
- he or she will, on attaining the age of 60, qualify under this paragraph for a pension and lump sum payment (which pension and lump sum are in this Scheme referred to as a "preserved pension" and "preserved lump sum" respectively), provided:
- (I) he or she does not receive any other benefit in respect of that service, and
 - (II) that service is not reckoned for pension purposes by him or her in another employment under approved arrangements.
- (b) If a person referred to in subparagraph (a) of this paragraph dies before attaining the age of 60, a sum (in this Scheme referred to as a "preserved death gratuity") shall be payable to the person's legal personal representative by the Board in respect of him or her.
- (c) A preserved pension shall be awarded to the person concerned on and from his or her attaining the age of 60 on an application being made by him or her in that behalf. Where the person concerned dies on or after attaining age 60 without applying for the preserved pension, an amount equal to the preserved pension payable between age 60 and the date of death of the person concerned shall be payable to the legal personal representative of the person concerned on application being made.
- (d) A preserved lump sum or preserved death gratuity shall be payable to or in respect of the person concerned on an application being made to the Board by him or her at any time after he or she reaches the age of 60 or, in case he or she dies before reaching that age, by his or

her legal personal representative. Where the person concerned dies on or after attaining age 60 without applying for the preserved lump sum, an amount equal to the preserved pension payable between age 60 and the date of death of the person concerned shall be payable to the legal personal representative of the person concerned on application being made.

- (e) The Board may at its discretion pay a supplementary pension on the terms and conditions set out in subparagraph 8.5 of this Scheme.
- (f) The amount of a preserved pension shall be the amount which would have been awarded to the member concerned under paragraph 8.1 of this scheme if he or she had attained age 60 on the date of resignation, as increased by reference to pensions increases granted under Article 11 of this Scheme in the interval between the date of resignation and the date on which the member attains age 60.
- (g) The amount of a preserved lump sum or preserved death gratuity shall be the amount which would have been awarded to the member concerned under paragraph 8.2 of this Scheme if he or she had attained age 60 on the date of resignation, as increased by reference to pensions increases granted under paragraph 11 of this Scheme in the interval between the date of resignation and the date:
 - (i) on which he or she attains the age of 60, in the case of a preserved lump sum, or
 - (ii) of his or her death, in the case of a preserved death gratuity.
- (h) A member to whom this sub-paragraph applies who, on the date of his or her resignation, is aged 50 or over may apply in writing before the date of resignation to have his or her preserved pension and lump sum benefits paid with effect from the date of resignation and if the Board agrees, those benefits shall be calculated by reference to the member's pensionable remuneration at the date of resignation and shall be payable as and from that date, but the amount of each benefit shall be reduced by reference to the member's age at date of resignation in accordance with actuarial tables approved by the Minister for Public Expenditure and Reform.

8.5 Supplementary Pension

- (a) Where a person who was a fully insured member is in receipt of a pension under this Scheme, is unemployed, and, due to causes outside his or her own control:
 - (i) fails to qualify for Social Welfare benefit; or
 - (ii) qualifies for Social Welfare benefit at a reduced rate;

- (iii) in the case of a person mentioned in paragraph 8.3 (g), has attained the age of 65 years; or
- (iv) in the case of a person mentioned in subparagraph 8.4 (g) has attained the age of 60 years;

then for so long as the Board is satisfied with the preconditions set out in this paragraph are complied with, the person concerned may, at the discretion of the Board, be paid a supplementary pension under this Scheme.

- (b) The amount of a supplementary pension payable pursuant to subparagraph (a) of this paragraph shall be the amount, if any, arrived at by the formula:

$$A - (B+C), \text{ where}$$

A is the amount of the pension which would be payable to the former member of this Scheme if he or she had not been fully insured,

B is the amount of the pension actually payable to the former member, and

C is the annual amount of the Social Welfare benefit, if any, which is payable to the former member.

8.6 Return of contributions

In the case of a member

- (i) who has completed less than two years' actual pensionable service, and
- (ii) whose membership ceases otherwise than on medical grounds or death, and
- (iii) who does not transfer his or her pensionable service under this Scheme to another organisation in accordance with arrangements approved by the Minister or the Minister for Public Expenditure and Reform,

his or her contributions shall be returned to him or her less an amount equal to any income tax liability by the Board in respect of such contributions.

9. RETIREMENT ON MEDICAL GROUNDS

- 9.1 Where a member retires or is retired on medical grounds, a benefit under subparagraph 8.1 and/or 8.2 of this Scheme shall only be made where the following conditions are met:

- (a) Medical evidence must be supplied, having regard to which the Board is satisfied that the member is incapable from infirmity of mind or body of discharging the duties of his or her post and that that infirmity is likely to be permanent. In this connection, the member must, if requested by the Board, undergo medical examination by a registered medical practitioner nominated by the Board.
- (b) The retirement must be wholly due to the infirmity.
- (c) The infirmity must not have been caused by the member's own fault or negligence.
- (d) The member must not—
 - (i) have made a false declaration about his or her health, or
 - (ii) have suppressed a material fact about his or her health, when applying to take up his or her post in the Board.

9.2 Where any or all of the above conditions are not met, subparagraph 8.3 or 8.4, as appropriate, shall apply in lieu of benefit under subparagraph 8.1 and/or 8.2.

10. PAYMENT OF PENSION OR PRESERVED PENSION

Save as is otherwise provided in the Scheme, pensions and preserved pensions payable under this Scheme shall be paid monthly in arrears and shall continue throughout the life of the member.

11. PENSIONS INCREASES

The Board may grant such increases in such pensions and preserved pensions under this Scheme as may be authorised from time to time by the Minister with the consent of the Minister for Public Expenditure and Reform.

12. CONTRIBUTIONS

12.1 Every fully insured member shall pay a contribution as from—

- (a) in the case of a person in the employment of the Board on the date of commencement, the date of commencement, or
- (b) in any other case, from the date of entry to the Scheme,

12.2 The contribution shall comprise—

- (i) 3.5% of net remuneration (as defined in subparagraph 5.4), and
- (ii) 1.5% of remuneration (as defined in subparagraph 5.3),

provided that in the case of a member who is work-sharing, sub-clause (a) above shall, as an interim measure, be calculated in accordance with the formula $A \times B \div C$, where

A is the amount of the contribution which would be payable by an equivalent whole-time employee,

B is the number of hours (excluding overtime) worked by the member concerned, and

C is the standard number of hours applicable to an equivalent whole-time post.

- 12.3 Where a member is in receipt of a reduced rate of pay because of absence from employment, the contributions in respect of that period will be calculated by reference to the rate of pay that would be payable to him or her if he or she were not so absent.
- 12.4 An actuarial revaluation of the Scheme may be carried out from time to time if the Board so decides and the Board retains the right to vary the contributions payable by the members.

13. EMPLOYMENT SUBSEQUENT TO RETIREMENT OR RESIGNATION

- 13.1 Where a member whose contributions have been returned to him or her under subparagraph 8.6 is re-employed by the Board in a pensionable position, his or her previous pensionable service may be reckoned for the purpose of calculating superannuation subsequently, provided he or she refunds to the Board the amount of the contributions including interest paid to him or her with compound interest on such amount at the rate of four per cent per annum with half-yearly rests from the date of payment to him or her. The Board may, at its discretion, agree to accept such refunds by instalments, provided interest on the basis outlined above continues to be paid on the outstanding balance.
- 13.2 Where a member whose contributions have been returned to him or her under subparagraph 8.6 subsequently becomes employed in a pensionable position in which his or her previous pensionable service is capable of being reckoned, his or her previous pensionable service may be reckoned for superannuation subsequently, provided he or she refunds the amount of the contributions including interest paid to him or her with compound interest on such amount at the rate of four per cent per annum with half-yearly rests from the date of payment to him or her.
- 13.3 If a member who retires or is retired on medical grounds subsequently becomes a pensionable employee and has been awarded a pension and gratuity or gratuity only on initial retirement on medical grounds, pension, where payable, shall be cancelled on his or her re-appointment and his or her previous pensionable service on which the pension was based may, if the member so opts, be aggregated with subsequent pensionable service

for the purpose of this Scheme. The amount of any lump sum gratuity awarded on eventual retirement or death shall be reduced by the amount of the lump sum or gratuity paid to him or her on initial retirement.

13.4 If a pensioner under this Scheme receives payment in respect of employment by the Board or by any person or firm resident in the Republic of Ireland and associated with or directly or indirectly controlled by the Board, no more of the pension or preserved pension shall be paid for any period of receipt of the payment as may be specified by the Board than so much as, with the payment, equals the pay which the person would have received in respect of that period if during it he or she—

(a) held the position in which he or she served on the last day of his or her pensionable service, but

(b) was remunerated at the rate of pay of which he or she was in receipt on that date (including the money value of apartments, rations or other perquisites in kind), subject, however, in case changes have taken place, (or, if the position has ceased to exist would have taken place if it had not ceased to exist), in that rate, to treating that rate as being varied by taking account of so much of those changes as may be specified by the Board.

13.5 If a member was awarded a pension and lump sum on retirement in accordance with the terms of Department of Public Expenditure and Reform Circular 12/09, no more of the pension shall be paid for any period of membership of this Scheme than so much as, with the remuneration payable during membership, equals the pay which the person would have received in respect of the period of membership if during it he or she

(a) held the position in which he or she served on the last day of his or her pensionable service but

(b) was remunerated at the rate of pay of which he or she was in receipt on that date (including the money value of apartments, rations or other perquisites in kind) subject, however, in case changes have taken place, (or, if the position has ceased to exist would have taken place if it had not ceased to exist), in that rate, to treating that rate as being varied by taking account of so much of those changes as may be specified by Board.

14. CESSER OR REDUCTION OF BENEFIT

14.1 Where a member is dismissed or resigns or otherwise ceases to hold employment and has been guilty of misconduct involving a financial loss to the Board or the State, the Board may, at its discretion, refuse or reduce any award which might otherwise be payable under paragraph 8 of this Scheme (including a return of contributions under subparagraph 8.6) in order to make good such a loss.

- 14.2 The Board may, at its discretion, reduce or cease paying a pension awarded under this Scheme if the pensioner has been guilty of misconduct involving a financial loss to the Board or the State, in order to make good such a loss.

15. CONDITIONS GOVERNING AWARDS

15.1 Declarations

Payments of pension or preserved pension under this Scheme shall be subject to the making by the pensioner of a relevant declaration in such form and at such time as the Board may require.

15.2 Proof of age

A member must submit evidence of his or her date of birth on entry into the Scheme or before any payment of benefit can be made.

16. ASSIGNMENTS

A pension or preserved pension under this Scheme may not be assigned or charged. If the pensioner becomes incapable of giving a receipt for payments due, the Board shall have discretion to make such payments in whole or in part to such persons, including the authorities of any institution having care of the pensioner, as the Board thinks fit, and the Board shall be discharged from all liability in respect of any sum so paid.

17. DUPLICATION OF BENEFIT NOT TO BE ALLOWED

- 17.1 (a) A member shall not be entitled to reckon the same period of time more than once for the purposes of a pension or gratuity, unless in the case of a gratuity, having been entitled to repay such gratuity, he or she has done so.

(b) A member shall not be entitled to reckon the same period of time both for the purposes of this Scheme and also for the purposes of any other public service pension scheme.

- 17.2 Where a member's employment with the Board ceases (whether on retirement, death or otherwise), benefit under this Scheme shall be reduced by reference to any sum, other than one to which the prior approval of the Minister for Public Expenditure and Reform had been obtained, which is payable to or in respect of him or her on such cesser, other than under this Scheme, by the Board or under any arrangement (whether by way of insurance or otherwise) to which the Board has contributed.

18. CONTRIBUTIONS TO CERTAIN ORGANISATIONS

- 18.1 Where a superannuation award is made by a local authority to any person under the provisions of the Local Government Superannuation Code and in determining the amount of the award any period of pensionable service with the Board has been reckoned, the Board shall, in the absence of a Knock-for-Knock Agreement under the Local Government Superannuation Code, make a single transfer value payment or a series of contributions to the local authority, as may be agreed between the local authority

and the Board, and such payment or contributions shall be in accordance with such tables or rates as may be approved by the Minister for the Environment, Community and Local Government.

18.2 Where under the Local Government Superannuation Code, superannuation contributions are returned by a local authority to a former member of this Scheme, and the amount includes a sum in respect of contributions paid under this Scheme, the Board shall, in the absence of a Knock-for-Knock Agreement under the Local Government Superannuation Code, recoup such sum to the local authority.

19. APPEALS

If a member or former member is aggrieved by the failure or refusal of the Board to make an award under this Scheme or by the amount of any award, including the award of pension increases, made, he or she may appeal to the Minister who shall refer the dispute to the Minister for Public Expenditure and Reform who shall, within three months of the dispute being referred to him or her, issue a determination in accordance with article 5.1 of the Pensions Ombudsman Regulations.

20. TERMINATION OR AMENDMENT OF SCHEME

The Board reserves the right to amend or terminate the Scheme at any time, subject to the approval of the Minister and the consent of the Minister for Public Expenditure and Reform and subject to giving three months' notice of impending changes to members of the Scheme. Benefits secured for a member or former member prior to the date of amendment or termination will not be affected.



GIVEN under the Seal of the Private Residential Tenancies Board,
17 November 2011.

ORLA COYNE,
Chairperson.



The Minister for the Environment, Community and Local Govern-
ment hereby approves of the above Scheme.
24 November 2011.

PHIL HOGAN,
Minister for Environment, Community and Local
Government.



The Minister for Public Expenditure and Reform hereby consents to
the giving of the above approval.
29 November 2011.

BRENDAN HOWLIN,
Minister for Public Expenditure and Reform.

BAILE ÁTHA CLIATH
ARNA FHOILSIÚ AG OIFIG AN tSOLÁTHAIR
Le ceannach díreach ón
OIFIG DHÍOLTA FOILSEACHÁN RIALTAIS,
TEACH SUN ALLIANCE, SRÁID THEACH LAIGHEAN, BAILE ÁTHA CLIATH 2,
nó tríd an bpost ó
FOILSEACHÁIN RIALTAIS, AN RANNÓG POST-TRÁCHTA,
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