



**C.I.É. Pension Scheme for Regular Wages Staff
and
C.I.É. Spouses' and Children's Pension Scheme
for Regular Wages Staff**

For staff appointed prior to 18th July 2022

-Summary of Main Provisions-



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General

This booklet is a guide to the main pension scheme and the spouses' and children's scheme and is not a legal interpretation of its provisions. Throughout this booklet "Scheme" should be to encompass both main and spouses' and children's elements. For full and conclusive information, recourse must be had to the relevant regulations contained in the Statutory Instruments. The scheme is a funded scheme and the benefits provided for in the rules of the scheme are funded. It is a defined benefit scheme and has been approved for tax purposes under Chapter 11 of Part 1 of the Finance Act 1972.

For all purposes of the scheme, employment of any person by Irish Rail, Dublin Bus or Bus Éireann, shall be treated as employment by CIÉ. The registered address for each of these employers is shown in appendix 3.

If you have any further enquiries in relation to the scheme, you should address them to Pensions Administration Manager, CIÉ, Heuston Station, Dublin 8. If you have any enquiries in relation to your entitlements, you should contact your Human Resources office.

Benefits payable under this Scheme are strictly personal and cannot be assigned, charged or alienated in any way to a person other than the beneficiaries under the Scheme, with the exception of the application of a court order (see Family Law section).

Registration of the Scheme

The Scheme has been registered with the Pensions Authority. The registration number is P.B. 43658. Further information if required may be obtained from the Pensions Authority, Verschoyle House, 28/30 Lower Mount Street, Dublin 2.

Who May Amend the Scheme?

The Minister for Transport with the agreement of the Minister for Public Expenditure and Reform, in accordance with Section 44 (5) of the Transport Act, 1950. The Board submits amendments to the Minister for consideration, following agreement between the Company and the Trade Unions Group.

Additional Voluntary Contributions (A.V.C's)

A.V.C's are not part of the Scheme Fund. Irish Life Trustees Services Ltd, operate a specific A.V.C. Scheme for staff in C.I.E. and its Operating Companies.

Contributions are deducted via payroll and remitted to Irish Life Trustee Services Ltd. in the normal way.

Arrangements for the payment of benefits under the A.V.C's are entirely a matter for the A.V.C. Provider, i.e. Irish Life Trustee Services Ltd.

Promotion

A member promoted to a grade which is not classified as a “Regular Wages” grade e.g. supervisory, shall remain a member of this Scheme.

Board of Trustees

The Board of Trustees consist of four persons appointed by the Board of CIÉ and four persons elected from among the members of the Scheme.

Administration Costs

Costs associated with the administration of the Scheme are borne by the Scheme Fund.

Dispute Procedures

Formal dispute procedures were introduced on 1st June, 2004, in order to satisfy the requirements of the Pension Ombudsman’s Regulations as contained in S.I. No. 397 of 2003. S.I. 263 of 2004 was signed by the Minister for Transport on the 1st June 2004, giving legislative effect to the changes necessary to allow for the establishment of formal dispute resolution procedures.

Duty to give information

Where a former member is entitled to receive a reduced pension on grounds of ill-health the Board of Trustees may at any time while such former member is under their normal age of retirement require the pensioner to give such evidence as they shall deem satisfactory of the pensioner’s continued ill-health, ability or inability to earn an income and of the amount of any income. If the pensioner shall fail to give such evidence the Board of Trustees at their discretion, may suspend, vary or revoke the reduced pension to which the pensioner is entitled and they may subsequently, again at their discretion, if they deem fit, taking all the circumstances into consideration, restore the reduced pension in whole or in part.

A member of this Scheme shall give to the Board of Trustees such information as is necessary for the proper operation of this Scheme in relation to the member.

The personal representative of a deceased member shall give to the Board of Trustees such information as is necessary for the proper operation of this Scheme in relation to any payments due on the death of the member, including payments to the spouse or any children of that member.

The surviving spouse of a deceased member shall give to the Board of Trustees such information or declaration as is necessary for the proper operation of this Scheme in relation to themselves or any children of that member.

A person having the care of a child of a deceased member shall give to the Board of Trustees such information or declaration as is necessary for the proper operation of this Scheme in relation to that child.

Statutory Instruments

The Scheme is a Statutory Scheme and was established under the Transport Act 1944. It is subject to Statutory Amendment and is contained in Statutory Instrument (S.I.) No 343 of 2022 (main scheme) and SI No 344 of 2022 (Spouses' and Children's Scheme) which are available on request.

The above S.I.s represent a consolidation of all previous Statutory Instruments. A full listing of such S.I.s is available on request.

Employer contribution

Every year the Board contributes to the fund, after consulting the Scheme Actuary, an amount necessary to support and maintain the solvency of the fund but may vary the contributions payable by the members in particular if the Board's contributions exceed 2.7 times the members' contributions, the contributions payable by the Board and the members shall be reviewed.

Review of Pensions

Prior to the 1st July each year, the Board, in consultation with the Actuary, will review the pensions in payment. Following its review, the Board will advise the Board of Trustees of the amount of any increase, which is to be made to each pension in payment. Unless the Board of Trustees, having consulted the Actuary, decide that the increase should not be paid or should be reduced, the increase as advised by the Board will be paid from the next 1st of July.

Membership

Membership of the scheme is compulsory upon full-time appointment to the Regular Wages Staff, however a person cannot become a member if they are older than age 51, or are under age 20 (such staff will enter the scheme from their 20th birthday), and must be maintained during employment.

Contributions

The weekly contribution to the main scheme depends on the member's basic weekly rate of pay, as set out in the table appendix 1 of this booklet.

In general, the basic weekly rate applicable is the 39 hour rate for all staff, with the exception of those employed by Dublin Bus, in which case the 39 hour rate plus shift allowance is used. The relevant rate is referred to as pensionable pay.

For the Spouses' and Children's scheme, the periodic contributions (i.e. regular contributions) are deducted at the rate of **1%** of pensionable pay.

In addition non-periodic contributions of 2% of pensionable pay at retirement or death are deducted from your capital sum or death benefit payable from the Main Scheme in respect of each year of potential reckonable membership for which periodic contributions have not been made (subject to a maximum of 40 years).

In cases where membership ceases because a member's services are terminated on grounds of redundancy and the member qualifies for a pension under the main

scheme, non-periodic contributions are deducted at a rate of 1.5% rather than the 2% outlined above.

Normal Age of Retirement:

The normal age of retirement varies depending on the date a member joined the main scheme, in accordance with the below table:

Date of joining Scheme	Normal Age of retirement
On or after 1 January 2013 and before the 18 July 2022	State Pension Age
On or after 1 April 2004 and before 1 January 2013	Age 66
On or after 6 April 1995 and before 1 April 2004	The earlier of age 66 and 40 years' Company Service*
Before 6 April 1995	The earlier of age 65 and 40 years' Company Service*

* Company service refers to continuous adult service maximally from age 20, and includes any periods of non-membership (left service), but on rejoining (reappointed) paid contributions to reckon (restored service).

Retirement Annuity (ongoing weekly pension)

On or after normal retirement age

On retirement from normal retirement age, a member is entitled to the immediate payment of their pension. The amount of the pension depends on the member's basic weekly rate of pay at retirement, as set out in the table appendix 1 of this booklet. In general, the basic weekly rate applicable is the 39 hour rate for all staff, with the exception of those retiring from Bus Átha Cliath, in which case the 39 hour rate plus shift allowance is used.

Ill-health retirement

A member having not less than 10 years service whose employment is terminated by the Board on grounds of ill-health and not resulting in the opinion of the Board from the member's own misconduct will receive a reduced pension based on the pension available at normal retirement age, reduced by the ratio of actual service to possible service to normal retirement age.

Voluntary Severance

A member whose services are dispensed with because of redundancy and who has not less than 10 years service and is at least age 55, may if the Board agrees, be granted a pension calculated on the same basis as an ill-health reduced pension.

A member whose services are dispensed with because of redundancy and who has not less than 10 years service and is between the ages of 50 and 55, may if the Board agrees, be granted a deferred pension payable at age 55. This pension is calculated on the same basis as an ill-health reduced pension.

(The extension of the above arrangement is reviewed periodically. At the last review the arrangements were extended up to and including the 17th January 2026.)

Early Retirement Pension

A member having not less than 40 years service who opts to leave the service of the Board prior to normal retirement age without being entitled to a reduced pension (ill-health) or to receive pension benefits with some other retirement benefit arrangement in respect of such service with the Board may be granted an early retirement pension calculated on the same basis as an ill-health reduced pension.

Capital Sum

When a member retires or leaves the service and becomes entitled to the payment of a pension under any of the above provisions, in addition they shall be entitled to a capital sum (lump sum). Such capital sum is a multiple of the pension due (prior to any commutation, see below), with the multiplier being based on number of years of Scheme membership, in accordance with appendix 2.

Commutation

At the time of retirement, a member may opt to commute up to one quarter of the weekly pension for an additional lump sum. The current rate of commutation is €624 for each €1 weekly pension commuted.

Vested Benefits

Where a member leaves service, having completed at least 2 years qualifying service, and does not qualify for a pension under any of the previously outlined provisions of the Scheme, they qualify for a vested benefit, payable at normal retirement age, calculated in accordance with the Pensions Act.

Such vested benefits are revalued each year until they come into payment, in line with the Occupational Pensions Scheme (Revaluation) Regulations. There is no option to commute any portion of the pension when it becomes payable.

Alternatively, a member may opt to transfer the benefits to another approved retirement/pension arrangement. In such a case the Scheme Actuary will place a current value on the benefits called a "Transfer value" – this is the amount which would be transferred to the new arrangement. Following the transfer, the member will have no further entitlement under this scheme.

Refund

If a member has less than 2 years of Scheme membership on exit, they shall be paid a refund of their contributions, without interest, subject to a deduction for income tax at the appropriate rate.

If you are single, bereaved or divorced at retirement or exit, you will be entitled to receive, a refund of your Spouses' and Children's Scheme contributions for the relevant period, less income tax at the appropriate rate.

Death Benefits

Death in Service – Spouse/Civil Partner

Provided the member has at least five years of scheme membership, a survivor's pension (payable to the spouse or civil partner) calculated as $1/80^{\text{th}}$ of the pension which would have been due to the member at normal retirement age, multiplied by the number of years from entry to the scheme to age 66 (or normal retirement age if later than 66) is due. This calculation is subject to a maximum of 40 years.

A lump sum is payable to the spouse or civil partner of the deceased member (or if they leave no spouse or civil partner, their personal representative), based on $3/80^{\text{ths}}$ of 52 times the basic weekly wage which the member was in receipt of at the date of death or immediately prior to commencement of sickness benefit for each year of membership (maximum $120/80^{\text{ths}}$). The minimum payment is 52 times the member's basic weekly wage at date of death or immediately prior to the commencement of sickness benefit as the case may be.

Where non-periodic contributions are required to fund the pension (e.g. contribution from death to age 66), they will be deducted from this lump sum.

Death in Service – Qualifying Children

Where a survivor's pension is payable, a child's pension, following the members death, in the amount of $1/3^{\text{rd}}$ of the survivor's pension for each eligible child up to a maximum of three children is due. If you leave more than three children the maximum children's pension remains the same but the proportion paid for the benefit of each child is reduced.

If there is no survivors pension due, or it ceases to be payable, the total pension due for any qualifying children calculated as $1/120^{\text{th}}$ of the pension which would have been due to the member at normal retirement age, multiplied by the number of years from entry to the scheme to age 66 (or normal retirement age if later than 66) is due. This calculation is subject to a maximum of 40 years and the amount is divided evenly for the benefit of each qualifying child. Non-periodic contributions are not due in respect of such children's pensions.

Death on Pension

In the case of a pensioner who dies within 5 years from the date of retirement, where a survivor's or children's pension is not due, a lump sum equal to the appropriate Weekly Pension multiplied by 260 less the total pension payments already made will be paid to the personal representative.

Death on Pension – Spouse/Civil Partner

A survivor's pension (payable to the spouse or civil partner) calculated as $1/80^{\text{th}}$ of the deceased's pension, multiplied by the number of years of scheme membership is due. This calculation is subject to a maximum of 40 years.

Death on Pension – Qualifying Children

Where a survivor's pension is payable, a child's pension, in the amount of 1/3rd of the survivor's pension for each eligible child up to a maximum of three children is due. If you leave more than three children the maximum children's pension remains the same but the proportion paid for the benefit of each child is reduced.

If there is no survivor's pension due, or it ceases to be payable, the total pension due for any qualifying children calculated as 1/120th of the deceased's pension, multiplied by the number of years of scheme membership is due. This calculation is subject to a maximum of 40 years.

Death with retained Vested Benefits (not yet in payment)

For a member who maintains a vested benefit, who dies prior to the date such benefits are due to come into payment, an amount equal to the value of the vested benefit at the date of death shall be paid to the personal representative. There are no survivor's or children's pensions payable – these potential future benefits are taken into account in the calculation of the lump sum value.

Survivors' and Children's pensions - general

Survivor's Pension

A survivor's pension is payable, during the lifetime of the survivor provided that they do not cohabit with another.

Children's Pension

Child for the purposes of this Scheme means a child or stepchild of the deceased or a child lawfully adopted by the deceased (provided the adoption is recognised by the law of the State) who is:

- (a) a person under the age of 16 years or
- (b) a person under twenty-one years of age and is receiving full-time instruction at any university, college, school, or other educational establishment, or
- (c) a person under twenty-one years of age and is undergoing full-time instruction or training by any person for any vocation, profession, or trade, approved by the Committee for the purposes of this Scheme, or
- (d) a Person who is permanently incapacitated by reason of mental or physical infirmity from maintaining himself/herself and who when his/her permanent incapacity first occurred was a person described in any of the foregoing paragraphs of this definition.

A children's pension is payable for as long as the child/children meets at least one of the above qualifying criteria.

A pension in respect of a child is made to the person who has responsibility for the child. This person is normally the member's spouse. In any other case, the Board of Trustees shall decide to whom the children's pension shall be paid. In all cases in which a children's pension is granted it is only to be applied for the benefit of the children for whom it is granted.

For the purpose of this Scheme the Board of Trustees may disregard the marriage of a member if within one year from the date of marriage the member dies and the Board of Trustees is of the opinion that the death of the member could have been foreseen by the member or their spouse.

Repayment of pensions overpaid

If at any time a person receives payments on foot of a pension under this Scheme and such person is not entitled under this Scheme to such payments or if a person receives payments on foot of a pension which exceed those which are appropriate under the Scheme, such person, or, in case such person is dead, the legal personal representative of such person shall pay to the fund, on demand, such payments or excess payments as may be appropriate, and such payments or excess payments shall in default of payment be recoverable by the Committee as a simple contract debt in any court of competent jurisdiction.

Family Law

In the event of judicial separation or divorce, a Court application for a Pension Adjustment Order in respect of the retirement or contingent benefits payable to or in respect of a married member may be made.

Further information about the operation and impact of Pension Adjustment Orders may be obtained from the Pensions Authority.

Appendix 1

Pensionable Salary					
From	To	Full Pension	Guaranteed sum	Weekly contribution	
€ -	€ 107.93	€ 21.50	€ 5,590.00	€ 2.63	
€ 107.94	€ 114.28	€ 22.77	€ 5,920.20	€ 2.82	
€ 114.29	€ 120.63	€ 24.04	€ 6,250.40	€ 3.01	
€ 120.64	€ 126.98	€ 25.31	€ 6,580.60	€ 3.20	
€ 126.99	€ 133.33	€ 26.58	€ 6,910.80	€ 3.39	
€ 133.34	€ 139.68	€ 27.85	€ 7,241.00	€ 3.58	
€ 139.69	€ 146.03	€ 29.12	€ 7,571.20	€ 3.77	
€ 146.04	€ 152.38	€ 30.39	€ 7,901.40	€ 3.96	
€ 152.39	€ 158.73	€ 31.66	€ 8,231.60	€ 4.15	
€ 158.74	€ 165.08	€ 32.93	€ 8,561.80	€ 4.34	
€ 165.09	€ 171.43	€ 34.20	€ 8,892.00	€ 4.53	
€ 171.44	€ 177.78	€ 35.47	€ 9,222.20	€ 4.72	
€ 177.79	€ 184.13	€ 36.74	€ 9,552.40	€ 4.91	
€ 184.14	€ 190.48	€ 38.01	€ 9,882.60	€ 5.10	
€ 190.49	€ 196.83	€ 39.28	€ 10,212.80	€ 5.29	
€ 196.84	€ 203.18	€ 40.55	€ 10,543.00	€ 5.48	
€ 203.19	€ 209.53	€ 41.82	€ 10,873.20	€ 5.67	
€ 209.54	€ 215.88	€ 43.09	€ 11,203.40	€ 5.86	
€ 215.89	€ 222.23	€ 44.36	€ 11,533.60	€ 6.05	
€ 222.24	€ 228.58	€ 45.63	€ 11,863.80	€ 6.24	
€ 228.59	€ 234.93	€ 46.90	€ 12,194.00	€ 6.43	
€ 234.94	€ 241.28	€ 48.17	€ 12,524.20	€ 6.62	
€ 241.29	€ 247.63	€ 49.44	€ 12,854.40	€ 6.81	
€ 247.64	€ 253.98	€ 50.71	€ 13,184.60	€ 7.00	
€ 253.99	€ 260.33	€ 51.98	€ 13,514.80	€ 7.19	
€ 260.34	€ 266.68	€ 53.25	€ 13,845.00	€ 7.38	
€ 266.69	€ 273.03	€ 54.52	€ 14,175.20	€ 7.57	
€ 273.04	€ 279.38	€ 55.79	€ 14,505.40	€ 7.76	
€ 279.39	€ 285.73	€ 57.06	€ 14,835.60	€ 7.95	
€ 285.74	€ 292.08	€ 58.33	€ 15,165.80	€ 8.14	
€ 292.09	€ 298.43	€ 59.60	€ 15,496.00	€ 8.33	
€ 298.44	€ 304.78	€ 60.87	€ 15,826.20	€ 8.52	
€ 304.79	€ 311.13	€ 62.14	€ 16,156.40	€ 8.71	
€ 311.14	€ 317.48	€ 63.41	€ 16,486.60	€ 8.90	
€ 317.49	€ 323.83	€ 64.68	€ 16,816.80	€ 9.09	
€ 323.84	€ 330.18	€ 65.95	€ 17,147.00	€ 9.28	
€ 330.19	€ 336.53	€ 67.22	€ 17,477.20	€ 9.47	
€ 336.54	€ 342.88	€ 68.49	€ 17,807.40	€ 9.66	
€ 342.89	€ 349.23	€ 69.76	€ 18,137.60	€ 9.85	
€ 349.24	€ 355.58	€ 71.03	€ 18,467.80	€ 10.04	
€ 355.59	€ 361.93	€ 72.30	€ 18,798.00	€ 10.23	

Pensionable Salary					
From	To	Full Pension	Guaranteed sum	Weekly contribution	
€ 361.94	€ 368.28	€ 73.57	€ 19,128.20	€ 10.42	
€ 368.29	€ 374.63	€ 74.84	€ 19,458.40	€ 10.61	
€ 374.64	€ 380.98	€ 76.11	€ 19,788.60	€ 10.80	
€ 380.99	€ 387.33	€ 77.38	€ 20,118.80	€ 10.99	
€ 387.34	€ 393.68	€ 78.65	€ 20,449.00	€ 11.18	
€ 393.69	€ 400.03	€ 79.92	€ 20,779.20	€ 11.37	
€ 400.04	€ 406.38	€ 81.19	€ 21,109.40	€ 11.56	
€ 406.39	€ 412.73	€ 82.46	€ 21,439.60	€ 11.75	
€ 412.74	€ 419.08	€ 83.73	€ 21,769.80	€ 11.94	
€ 419.09	€ 425.43	€ 85.00	€ 22,100.00	€ 12.13	
€ 425.44	€ 431.78	€ 86.27	€ 22,430.20	€ 12.32	
€ 431.79	€ 438.13	€ 87.54	€ 22,760.40	€ 12.51	
€ 438.14	€ 444.48	€ 88.81	€ 23,090.60	€ 12.70	
€ 444.49	€ 450.83	€ 90.08	€ 23,420.80	€ 12.89	
€ 450.84	€ 457.18	€ 91.35	€ 23,751.00	€ 13.08	
€ 457.19	€ 463.53	€ 92.62	€ 24,081.20	€ 13.27	
€ 463.54	€ 469.88	€ 93.89	€ 24,411.40	€ 13.46	
€ 469.89	€ 476.23	€ 95.16	€ 24,741.60	€ 13.65	
€ 476.24	€ 482.58	€ 96.43	€ 25,071.80	€ 13.84	
€ 482.59	€ 488.93	€ 97.70	€ 25,402.00	€ 14.03	
€ 488.94	€ 495.28	€ 98.97	€ 25,732.20	€ 14.22	
€ 495.29	€ 501.63	€ 100.24	€ 26,062.40	€ 14.41	
€ 501.64	€ 507.98	€ 101.51	€ 26,392.60	€ 14.60	
€ 507.99	€ 514.33	€ 102.78	€ 26,722.80	€ 14.79	
€ 514.34	€ 520.68	€ 104.05	€ 27,053.00	€ 14.98	
€ 520.69	€ 527.03	€ 105.32	€ 27,383.20	€ 15.17	
€ 527.04	€ 533.38	€ 106.59	€ 27,713.40	€ 15.36	
€ 533.39	€ 539.73	€ 107.86	€ 28,043.60	€ 15.55	
€ 539.74	€ 546.08	€ 109.13	€ 28,373.80	€ 15.74	
€ 546.09	€ 552.43	€ 110.40	€ 28,704.00	€ 15.93	
€ 552.44	€ 558.78	€ 111.67	€ 29,034.20	€ 16.12	
€ 558.79	€ 565.13	€ 112.94	€ 29,364.40	€ 16.31	
€ 565.14	€ 571.48	€ 114.21	€ 29,694.60	€ 16.50	
€ 571.49	€ 577.83	€ 115.48	€ 30,024.80	€ 16.69	
€ 577.84	€ 584.18	€ 116.75	€ 30,355.00	€ 16.88	
€ 584.19	€ 590.53	€ 118.02	€ 30,685.20	€ 17.07	
€ 590.54	€ 596.88	€ 119.29	€ 31,015.40	€ 17.26	
€ 596.89	€ 603.23	€ 120.56	€ 31,345.60	€ 17.45	
€ 603.24	€ 609.58	€ 121.83	€ 31,675.80	€ 17.64	
€ 609.59	€ 615.93	€ 123.10	€ 32,006.00	€ 17.83	
€ 615.94	€ 622.28	€ 124.37	€ 32,336.20	€ 18.02	
€ 622.29	€ 628.63	€ 125.64	€ 32,666.40	€ 18.21	

Pensionable Salary				
From	To	Full Pension	Guaranteed sum	Weekly contribution
€ 628.64	€ 634.98	€ 126.91	€ 32,996.60	€ 18.40
€ 634.99	€ 641.33	€ 128.18	€ 33,326.80	€ 18.59
€ 641.34	€ 647.68	€ 129.45	€ 33,657.00	€ 18.78
€ 647.69	€ 654.03	€ 130.72	€ 33,987.20	€ 18.97
€ 654.04	€ 660.38	€ 131.99	€ 34,317.40	€ 19.16
€ 660.39	€ 666.73	€ 133.26	€ 34,647.60	€ 19.35
€ 666.74	€ 673.08	€ 134.53	€ 34,977.80	€ 19.54
€ 673.09	€ 679.43	€ 135.80	€ 35,308.00	€ 19.73
€ 679.44	€ 685.78	€ 137.07	€ 35,638.20	€ 19.92
€ 685.79	€ 692.13	€ 138.34	€ 35,968.40	€ 20.11
€ 692.14	€ 698.48	€ 139.61	€ 36,298.60	€ 20.30
€ 698.49	€ 704.83	€ 140.88	€ 36,628.80	€ 20.49
€ 704.84	€ 711.18	€ 142.15	€ 36,959.00	€ 20.68
€ 711.19	€ 717.53	€ 143.42	€ 37,289.20	€ 20.87
€ 717.54	€ 723.88	€ 144.69	€ 37,619.40	€ 21.06
€ 723.89	€ 730.23	€ 145.96	€ 37,949.60	€ 21.25
€ 730.24	€ 736.58	€ 147.23	€ 38,279.80	€ 21.44
€ 736.59	€ 742.93	€ 148.50	€ 38,610.00	€ 21.63
€ 742.94	€ 749.28	€ 149.77	€ 38,940.20	€ 21.82
€ 749.29	€ 755.63	€ 151.04	€ 39,270.40	€ 22.01
€ 755.64	€ 761.98	€ 152.31	€ 39,600.60	€ 22.20
€ 761.99	€ 768.33	€ 153.58	€ 39,930.80	€ 22.39
€ 768.34	€ 774.68	€ 154.85	€ 40,261.00	€ 22.58
€ 774.69	€ 781.03	€ 156.12	€ 40,591.20	€ 22.77
€ 781.04	€ 787.38	€ 157.39	€ 40,921.40	€ 22.96
€ 787.39	€ 793.73	€ 158.66	€ 41,251.60	€ 23.15
€ 793.74	€ 800.08	€ 159.93	€ 41,581.80	€ 23.34
€ 800.09	€ 806.43	€ 161.20	€ 41,912.00	€ 23.53
€ 806.44	€ 812.78	€ 162.47	€ 42,242.20	€ 23.72
€ 812.79	€ 819.13	€ 163.74	€ 42,572.40	€ 23.91
€ 819.14	€ 825.48	€ 165.01	€ 42,902.60	€ 24.10
€ 825.49	€ 831.83	€ 166.28	€ 43,232.80	€ 24.29
€ 831.84	€ 838.18	€ 167.55	€ 43,563.00	€ 24.48
€ 838.19	€ 844.53	€ 168.82	€ 43,893.20	€ 24.67
€ 844.54	€ 850.88	€ 170.09	€ 44,223.40	€ 24.86
€ 850.89	€ 857.23	€ 171.36	€ 44,553.60	€ 25.05
€ 857.24	€ 863.58	€ 172.63	€ 44,883.80	€ 25.24
€ 863.59	€ 869.93	€ 173.90	€ 45,214.00	€ 25.43
€ 869.94	€ 876.28	€ 175.17	€ 45,544.20	€ 25.62
€ 876.29	€ 882.63	€ 176.44	€ 45,874.40	€ 25.81
€ 882.64	€ 888.98	€ 177.71	€ 46,204.60	€ 26.00
€ 888.99	€ 895.33	€ 178.98	€ 46,534.80	€ 26.19

Pensionable Salary					
From	To	Full Pension	Guaranteed sum	Weekly contribution	
€ 895.34	€ 901.68	€ 180.25	€ 46,865.00	€ 26.38	
€ 901.69	€ 908.03	€ 181.52	€ 47,195.20	€ 26.57	
€ 908.04	€ 914.38	€ 182.79	€ 47,525.40	€ 26.76	
€ 914.39	€ 920.73	€ 184.06	€ 47,855.60	€ 26.95	
€ 920.74	€ 927.08	€ 185.33	€ 48,185.80	€ 27.14	
€ 927.09	€ 933.43	€ 186.60	€ 48,516.00	€ 27.33	
€ 933.44	€ 939.78	€ 187.87	€ 48,846.20	€ 27.52	
€ 939.79	€ 946.13	€ 189.14	€ 49,176.40	€ 27.71	
€ 946.14	€ 952.48	€ 190.41	€ 49,506.60	€ 27.90	
€ 952.49	€ 958.83	€ 191.68	€ 49,836.80	€ 28.09	
€ 958.84	€ 965.18	€ 192.95	€ 50,167.00	€ 28.28	
€ 965.19	€ 971.53	€ 194.22	€ 50,497.20	€ 28.47	
€ 971.54	€ 977.88	€ 195.49	€ 50,827.40	€ 28.66	
€ 977.89	€ 984.23	€ 196.76	€ 51,157.60	€ 28.85	
€ 984.24	€ 990.58	€ 198.03	€ 51,487.80	€ 29.04	
€ 990.59	€ 996.93	€ 199.30	€ 51,818.00	€ 29.23	
€ 996.94	€ 1,003.28	€ 200.57	€ 52,148.20	€ 29.42	
€ 1,003.29	€ 1,009.63	€ 201.84	€ 52,478.40	€ 29.61	
€ 1,009.64	€ 1,015.98	€ 203.11	€ 52,808.60	€ 29.80	
€ 1,015.99	€ 1,022.33	€ 204.38	€ 53,138.80	€ 29.99	
€ 1,022.34	€ 1,028.68	€ 205.65	€ 53,469.00	€ 30.18	
€ 1,028.69	€ 1,035.03	€ 206.92	€ 53,799.20	€ 30.37	
€ 1,035.04	€ 1,041.38	€ 208.19	€ 54,129.40	€ 30.56	
€ 1,041.39	€ 1,047.73	€ 209.46	€ 54,459.60	€ 30.75	
€ 1,047.74	€ 1,054.08	€ 210.73	€ 54,789.80	€ 30.94	
€ 1,054.09	€ 1,060.43	€ 212.00	€ 55,120.00	€ 31.13	
€ 1,060.44	€ 1,066.78	€ 213.27	€ 55,450.20	€ 31.32	
€ 1,066.79	€ 1,073.13	€ 214.54	€ 55,780.40	€ 31.51	
€ 1,073.14	€ 1,079.48	€ 215.81	€ 56,110.60	€ 31.70	
€ 1,079.49	€ 1,085.83	€ 217.08	€ 56,440.80	€ 31.89	
€ 1,085.84	€ 1,092.18	€ 218.35	€ 56,771.00	€ 32.08	
€ 1,092.19	€ 1,098.53	€ 219.62	€ 57,101.20	€ 32.27	
€ 1,098.54	€ 1,104.88	€ 220.89	€ 57,431.40	€ 32.46	
€ 1,104.89	€ 1,111.23	€ 222.16	€ 57,761.60	€ 32.65	
€ 1,111.24	€ 1,117.58	€ 223.43	€ 58,091.80	€ 32.84	
€ 1,117.59	€ 1,123.93	€ 224.70	€ 58,422.00	€ 33.03	
€ 1,123.94	€ 1,130.28	€ 225.97	€ 58,752.20	€ 33.22	
€ 1,130.29	€ 1,136.63	€ 227.24	€ 59,082.40	€ 33.41	
€ 1,136.64	€ 1,142.98	€ 228.51	€ 59,412.60	€ 33.60	
€ 1,142.99	€ 1,149.33	€ 229.78	€ 59,742.80	€ 33.79	
€ 1,149.34	€ 1,155.68	€ 231.05	€ 60,073.00	€ 33.98	
€ 1,155.69	€ 1,162.03	€ 232.32	€ 60,403.20	€ 34.17	

Pensionable Salary					
From	To	Full Pension	Guaranteed sum	Weekly contribution	
€ 1,162.04	€ 1,168.38	€ 233.59	€ 60,733.40	€ 34.36	
€ 1,168.39	€ 1,174.73	€ 234.86	€ 61,063.60	€ 34.55	
€ 1,174.74	€ 1,181.08	€ 236.13	€ 61,393.80	€ 34.74	
€ 1,181.09	€ 1,187.43	€ 237.40	€ 61,724.00	€ 34.93	
€ 1,187.44	€ 1,193.78	€ 238.67	€ 62,054.20	€ 35.12	
€ 1,193.79	€ 1,200.13	€ 239.94	€ 62,384.40	€ 35.31	
€ 1,200.14	€ 1,206.48	€ 241.21	€ 62,714.60	€ 35.50	
€ 1,206.49	€ 1,212.83	€ 242.48	€ 63,044.80	€ 35.69	
€ 1,212.84	€ 1,219.18	€ 243.75	€ 63,375.00	€ 35.88	
€ 1,219.19	€ 1,225.53	€ 245.02	€ 63,705.20	€ 36.07	
€ 1,225.54	€ 1,231.88	€ 246.29	€ 64,035.40	€ 36.26	
€ 1,231.89	€ 1,238.23	€ 247.56	€ 64,365.60	€ 36.45	
€ 1,238.24	€ 1,244.58	€ 248.83	€ 64,695.80	€ 36.64	
€ 1,244.59	€ 1,250.93	€ 250.10	€ 65,026.00	€ 36.83	
€ 1,250.94	€ 1,257.28	€ 251.37	€ 65,356.20	€ 37.02	
€ 1,257.29	€ 1,263.63	€ 252.64	€ 65,686.40	€ 37.21	
€ 1,263.64	€ 1,269.98	€ 253.91	€ 66,016.60	€ 37.40	
€ 1,269.99	€ 1,276.33	€ 255.18	€ 66,346.80	€ 37.59	
€ 1,276.34	€ 1,282.68	€ 256.45	€ 66,677.00	€ 37.78	
€ 1,282.69	€ 1,289.03	€ 257.72	€ 67,007.20	€ 37.97	
€ 1,289.04	€ 1,295.38	€ 258.99	€ 67,337.40	€ 38.16	
€ 1,295.39	€ 1,301.73	€ 260.26	€ 67,667.60	€ 38.35	
€ 1,301.74	€ 1,308.08	€ 261.53	€ 67,997.80	€ 38.54	
€ 1,308.09	€ 1,314.43	€ 262.80	€ 68,328.00	€ 38.73	
€ 1,314.44	€ 1,320.78	€ 264.07	€ 68,658.20	€ 38.92	
€ 1,320.79	€ 1,327.13	€ 265.34	€ 68,988.40	€ 39.11	
€ 1,327.14	€ 1,333.48	€ 266.61	€ 69,318.60	€ 39.30	
€ 1,333.49	€ 1,339.83	€ 267.88	€ 69,648.80	€ 39.49	
€ 1,339.84	€ 1,346.18	€ 269.15	€ 69,979.00	€ 39.68	
€ 1,346.19	€ 1,352.53	€ 270.42	€ 70,309.20	€ 39.87	
€ 1,352.54	€ 1,358.88	€ 271.69	€ 70,639.40	€ 40.06	
€ 1,358.89	€ 1,365.23	€ 272.96	€ 70,969.60	€ 40.25	
€ 1,365.24	€ 1,371.58	€ 274.23	€ 71,299.80	€ 40.44	
€ 1,371.59	€ 1,377.93	€ 275.50	€ 71,630.00	€ 40.63	
€ 1,377.94	€ 1,384.28	€ 276.77	€ 71,960.20	€ 40.82	
€ 1,384.29	€ 1,390.63	€ 278.04	€ 72,290.40	€ 41.01	
€ 1,390.64	€ 1,396.98	€ 279.31	€ 72,620.60	€ 41.20	
€ 1,396.99	€ 1,403.33	€ 280.58	€ 72,950.80	€ 41.39	
€ 1,403.34	€ 1,409.68	€ 281.85	€ 73,281.00	€ 41.58	
€ 1,409.69	€ 1,416.03	€ 283.12	€ 73,611.20	€ 41.77	
€ 1,416.04	€ 1,422.38	€ 284.39	€ 73,941.40	€ 41.96	
€ 1,422.39	€ 1,428.73	€ 285.66	€ 74,271.60	€ 42.15	

Pensionable Salary					
From	To	Full Pension	Guaranteed sum	Weekly contribution	
€ 1,428.74	€ 1,435.08	€ 286.93	€ 74,601.80	€ 42.34	
€ 1,435.09	€ 1,441.43	€ 288.20	€ 74,932.00	€ 42.53	
€ 1,441.44	€ 1,447.78	€ 289.47	€ 75,262.20	€ 42.72	
€ 1,447.79	€ 1,454.13	€ 290.74	€ 75,592.40	€ 42.91	
€ 1,454.14	€ 1,460.48	€ 292.01	€ 75,922.60	€ 43.10	
€ 1,460.49	€ 1,466.83	€ 293.28	€ 76,252.80	€ 43.29	
€ 1,466.84	€ 1,473.18	€ 294.55	€ 76,583.00	€ 43.48	
€ 1,473.19	€ 1,479.53	€ 295.82	€ 76,913.20	€ 43.67	
€ 1,479.54	€ 1,485.88	€ 297.09	€ 77,243.40	€ 43.86	
€ 1,485.89	€ 1,492.23	€ 298.36	€ 77,573.60	€ 44.05	
€ 1,492.24	€ 1,498.58	€ 299.63	€ 77,903.80	€ 44.24	
€ 1,498.59	€ 1,504.93	€ 300.90	€ 78,234.00	€ 44.43	
€ 1,504.94	€ 1,511.28	€ 302.17	€ 78,564.20	€ 44.62	
€ 1,511.29	€ 1,517.63	€ 303.44	€ 78,894.40	€ 44.81	
€ 1,517.64	€ 1,523.98	€ 304.71	€ 79,224.60	€ 45.00	
€ 1,523.99	€ 1,530.33	€ 305.98	€ 79,554.80	€ 45.19	
€ 1,530.34	€ 1,536.68	€ 307.25	€ 79,885.00	€ 45.38	
€ 1,536.69	€ 1,543.03	€ 308.52	€ 80,215.20	€ 45.57	
€ 1,543.04	€ 1,549.38	€ 309.79	€ 80,545.40	€ 45.76	
€ 1,549.39	€ 1,555.73	€ 311.06	€ 80,875.60	€ 45.95	
€ 1,555.74	€ 1,562.08	€ 312.33	€ 81,205.80	€ 46.14	
€ 1,562.09	€ 1,568.43	€ 313.60	€ 81,536.00	€ 46.33	
€ 1,568.44	€ 1,574.78	€ 314.87	€ 81,866.20	€ 46.52	
€ 1,574.79	€ 1,581.13	€ 316.14	€ 82,196.40	€ 46.71	
€ 1,581.14	€ 1,587.48	€ 317.41	€ 82,526.60	€ 46.90	
€ 1,587.49	€ 1,593.83	€ 318.68	€ 82,856.80	€ 47.09	
€ 1,593.84	€ 1,600.18	€ 319.95	€ 83,187.00	€ 47.28	
€ 1,600.19	€ 1,606.53	€ 321.22	€ 83,517.20	€ 47.47	
€ 1,606.54	€ 1,612.88	€ 322.49	€ 83,847.40	€ 47.66	
€ 1,612.89	€ 1,619.23	€ 323.76	€ 84,177.60	€ 47.85	
€ 1,619.24	€ 1,625.58	€ 325.03	€ 84,507.80	€ 48.04	
€ 1,625.59	€ 1,631.93	€ 326.30	€ 84,838.00	€ 48.23	
€ 1,631.94	€ 1,638.28	€ 327.57	€ 85,168.20	€ 48.42	
€ 1,638.29	€ 1,644.63	€ 328.84	€ 85,498.40	€ 48.61	
€ 1,644.64	€ 1,650.98	€ 330.11	€ 85,828.60	€ 48.80	
€ 1,650.99	€ 1,657.33	€ 331.38	€ 86,158.80	€ 48.99	
€ 1,657.34	€ 1,663.68	€ 332.65	€ 86,489.00	€ 49.18	
€ 1,663.69	€ 1,670.03	€ 333.92	€ 86,819.20	€ 49.37	
€ 1,670.04	€ 1,676.38	€ 335.19	€ 87,149.40	€ 49.56	
€ 1,676.39	€ 1,682.73	€ 336.46	€ 87,479.60	€ 49.75	
€ 1,682.74	€ 1,689.08	€ 337.73	€ 87,809.80	€ 49.94	
€ 1,689.09	€ 1,695.43	€ 339.00	€ 88,140.00	€ 50.13	

Pensionable Salary					
From	To	Full Pension	Guaranteed sum	Weekly contribution	
€ 1,695.44	€ 1,701.78	€ 340.27	€ 88,470.20	€ 50.32	
€ 1,701.79	€ 1,708.13	€ 341.54	€ 88,800.40	€ 50.51	
€ 1,708.14	€ 1,714.48	€ 342.81	€ 89,130.60	€ 50.70	
€ 1,714.49	€ 1,720.83	€ 344.08	€ 89,460.80	€ 50.89	
€ 1,720.84	€ 1,727.18	€ 345.35	€ 89,791.00	€ 51.08	
€ 1,727.19	€ 1,733.53	€ 346.62	€ 90,121.20	€ 51.27	
€ 1,733.54	€ 1,739.88	€ 347.89	€ 90,451.40	€ 51.46	
€ 1,739.89	€ 1,746.23	€ 349.16	€ 90,781.60	€ 51.65	
€ 1,746.24	€ 1,752.58	€ 350.43	€ 91,111.80	€ 51.84	
€ 1,752.59	€ 1,758.93	€ 351.70	€ 91,442.00	€ 52.03	
€ 1,758.94	€ 1,765.28	€ 352.97	€ 91,772.20	€ 52.22	
€ 1,765.29	€ 1,771.63	€ 354.24	€ 92,102.40	€ 52.41	
€ 1,771.64	€ 1,777.98	€ 355.51	€ 92,432.60	€ 52.60	
€ 1,777.99	€ 1,784.33	€ 356.78	€ 92,762.80	€ 52.79	
€ 1,784.34	€ 1,790.68	€ 358.05	€ 93,093.00	€ 52.98	
€ 1,790.69	€ 1,797.03	€ 359.32	€ 93,423.20	€ 53.17	
€ 1,797.04	€ 1,803.38	€ 360.59	€ 93,753.40	€ 53.36	
€ 1,803.39	€ 1,809.73	€ 361.86	€ 94,083.60	€ 53.55	
€ 1,809.74	€ 1,816.08	€ 363.13	€ 94,413.80	€ 53.74	
€ 1,816.09	€ 1,822.43	€ 364.40	€ 94,744.00	€ 53.93	
€ 1,822.44	€ 1,828.78	€ 365.67	€ 95,074.20	€ 54.12	
€ 1,828.79	€ 1,835.13	€ 366.94	€ 95,404.40	€ 54.31	
€ 1,835.14	€ 1,841.48	€ 368.21	€ 95,734.60	€ 54.50	
€ 1,841.49	€ 1,847.83	€ 369.48	€ 96,064.80	€ 54.69	
€ 1,847.84	€ 1,854.18	€ 370.75	€ 96,395.00	€ 54.88	
€ 1,854.19	€ 1,860.53	€ 372.02	€ 96,725.20	€ 55.07	
€ 1,860.54	€ 1,866.88	€ 373.29	€ 97,055.40	€ 55.26	
€ 1,866.89	€ 1,873.23	€ 374.56	€ 97,385.60	€ 55.45	
€ 1,873.24	€ 1,879.58	€ 375.83	€ 97,715.80	€ 55.64	
€ 1,879.59	€ 1,885.93	€ 377.10	€ 98,046.00	€ 55.83	
€ 1,885.94	€ 1,892.28	€ 378.37	€ 98,376.20	€ 56.02	
€ 1,892.29	€ 1,898.63	€ 379.64	€ 98,706.40	€ 56.21	
€ 1,898.64	€ 1,904.98	€ 380.91	€ 99,036.60	€ 56.40	
€ 1,904.99	€ 1,911.33	€ 382.18	€ 99,366.80	€ 56.59	
€ 1,911.34	€ 1,917.68	€ 383.45	€ 99,697.00	€ 56.78	
€ 1,917.69	€ 1,924.03	€ 384.72	€ 100,027.20	€ 56.97	
€ 1,924.04	€ 1,930.38	€ 385.99	€ 100,357.40	€ 57.16	
€ 1,930.39	€ 1,936.73	€ 387.26	€ 100,687.60	€ 57.35	
€ 1,936.74	€ 1,943.08	€ 388.53	€ 101,017.80	€ 57.54	
€ 1,943.09	€ 1,949.43	€ 389.80	€ 101,348.00	€ 57.73	
Plus € 6.35 thereafter	Plus € 6.35 thereafter	Plus € 1.27 thereafter	260 times "full pension" column	Plus € 0.19 thereafter	

Appendix 2

Scheme membership	Multiple on retirement prior to age 66	Multiple on retirement at or after age 66
Less than 20 years	154	164
20 years	194	204
21 years	201	211
22 years	208	218
23 years	214	224
24 years	223	233
25 years	231	241
26 years	239	249
27 years	245	255
28 years	255	265
29 years	263	273
30 years	268	278
31 years	277	287
32 years	288	298
33 years	295	305
34 years	302	312
35 years	308	318
36 years and over	315	325

Appendix 3

Irish Rail, Iarnród Éireann HQ, Connolly Station, Amiens Street, Dublin 1, D01 V6V6	Dublin Bus, 59 O'Connell Street Upper, Dublin 1, D01 RX04	Bus Éireann, Broadstone, Dublin 7 D07 X2AE
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