



**PUBLIC AUTHORITY PENSION SERVICES LIMITED**

## **Pensions Training Course**

for relative newcomers (3 months or more experience)  
to public sector pensions administration and/or those with more  
experience who wish to refresh or update their knowledge of public service  
pensions



## **PUBLIC SECTOR PENSIONS**

### **COMPLETE ADMINISTRATIVE CYCLE & PROCESSES**

#### **What does the course cover?**

PAPS have developed a comprehensive training course for relative newcomers (3 months or more experience) to public sector pensions administration and/or those with more experience who wish to refresh or update their knowledge of public service pensions. The course comprises 10 half-day modules which will run from September 2023 – May 2024. The course deals with all aspects of public sector pension scheme administration and covers the complete public sector pensions administrative cycle – from the date a new employee joins a public sector body to the time the employee ceases to be employed by the body.

The course covers all the elements that make up the calculation of members' benefits, with reference to the relevant scheme rules and circulars. Practical examples of calculations are included, and participants are given opportunities to test their learning throughout the course.

An outline of the course content can be found overleaf.

#### **How do I attend?**

This course will be held online, using MS Teams.

Teams allows the host to share their presentation with the attendees and allows for the attendees to ask questions by turning on their microphone; alternatively the app includes a facility for those without a microphone to ask questions by typing into a chat function. The practical examples incorporated into each module give participants opportunities to check their own understanding and raise any questions. Presenters also pause to seek questions from course participants throughout each session.

#### **What are the course dates?**

The course schedule and outline are set out on the following page.

#### **What are the course fees?**

The cost of the course is €2,400. Where more than one person from the same organisation book places on the course, the cost is €2,200 per person. No VAT is payable on training. The price includes all training materials.

#### **How do I book a place?**

To enrol on this course, please complete the attached booking form and return it to [info@paps.ie](mailto:info@paps.ie) no later than Friday, 25th August 2023.

On receipt of the completed booking form (and PO number if one is required) an invoice will be forwarded to you. Once the fee is paid, we will send you a final confirmation of your booking. Due to a limited number of places on the course, a booking cannot be finally confirmed until the required fee is received.

PAPS operate a strictly "no refunds" policy. Neither is a credit for future courses available in the event of non-attendance. While it will be possible for another person from the organisation to attend any particular training half-day in the event of the nominated person being unable to attend, it should be noted that the training programme follows a logical sequence in the pensions administration cycle and those signing up for it should make every effort to attend all training days.

#### **About PAPS**

Public Authority Pension Services Limited (PAPS) provide a comprehensive range of technical pensions expertise and administrative support services to those responsible for the management and administration of public sector pension schemes.

The PAPS team has many years of experience, both in actual public sector pension scheme administration and in providing support and information to public sector bodies to assist them in the administration of their own schemes. As part of our support services, PAPS develop and present training courses for administrators of public sector pension schemes.



<b>Date</b>	<b>Topics Covered</b>
<b>20/09/2023</b> 09.30-13.00	<b>Day 1</b> <ul style="list-style-type: none"><li>• Legal Basis for Schemes</li><li>• Brief Outline of the Main Benefits</li><li>• New Joiner Declarations and Checks</li><li>• Explanatory Booklets</li><li>• Verification of correct scheme and contributions</li></ul>
<b>17/10/2023</b> 09.30-13.00	<b>Day 2</b> <ul style="list-style-type: none"><li>• Actual Pensionable Service – how reckoned</li><li>• Previous service (ToS verification forms)</li><li>• Sick leave (half-rate)</li><li>• Non-reckonable service (TRR, shorter working year, career breaks, other unpaid etc)</li><li>• 40 year rule</li></ul>
<b>15/11/2023</b> 09.30-13.00	<b>Day 3</b> <ul style="list-style-type: none"><li>• Ill-health Added Years</li><li>• Professional Added Years</li></ul>
<b>13/12/2023</b> 09.30-13.00	<b>Day 4</b> <ul style="list-style-type: none"><li>• Purchase of Notional Service (PNS) including:<ul style="list-style-type: none"><li>• starting PNS and options</li><li>• stopping PNS and implications</li><li>• making up for periods when on unpaid leave (both PNS arrears and period of leave itself)</li><li>• retrospective payment of lump sum contributions on allowances</li></ul></li></ul>
<b>17/01/2024</b> 09.30-13.00	<b>Day 5</b> <ul style="list-style-type: none"><li>• Main Scheme benefits and calculations including normal retirement, ill-health retirement, preserved benefits &amp; CNER, death in service</li><li>• Main Scheme contributions</li></ul>
<b>07/02/2024</b> 09.30-13.00	<b>Day 6</b> <ul style="list-style-type: none"><li>• S&amp;C Scheme benefits and calculations including normal retirement, ill-health retirement and death in service</li><li>• S&amp;C Scheme contributions covering cases where there is/is not a PAO</li><li>• Old S&amp;C Scheme v Revised S&amp;C Scheme</li></ul>
<b>06/03/2024</b> 09.30-13.00	<b>Day 7</b> <ul style="list-style-type: none"><li>• Single Public Service Pension Scheme including:<ul style="list-style-type: none"><li>• Basic Scheme Rules</li><li>• Pension and Lump Sum Accruals</li><li>• Contributions</li></ul></li></ul>
<b>27/03/2024</b> 09.30-13.00	<b>Day 8</b> <ul style="list-style-type: none"><li>• Single Public Service Pension Scheme including:<ul style="list-style-type: none"><li>• Ill-health Retirements</li><li>• Death-in-Service benefits</li><li>• Cost Neutral Early Retirement</li><li>• Overview of the Purchase and Transfer facility</li><li>• Refunds and Repayments of Contributions</li></ul></li></ul>
<b>24/04/2024</b> 09.30-13.00	<b>Day 9</b> <ul style="list-style-type: none"><li>• Implications of Family Law Acts (PAOs) on benefits</li><li>• Retirement declarations including:<ul style="list-style-type: none"><li>• Section 51 Exit Declaration forms</li><li>• Revenue / SFT Declaration forms</li></ul></li></ul>
<b>15/05/2024</b> 09.30-13.00	<b>Day 10</b> <ul style="list-style-type: none"><li>• Lump sum taxation</li><li>• Standard Fund Threshold calculations</li><li>• Post-retirement administration including:<ul style="list-style-type: none"><li>• Pension increases/adjustments</li><li>• Pensioner declaration forms</li></ul></li></ul>



## THE PAPS TEAM

### **Caroline Hickey - Managing Director**

Caroline began working in the Life and Pensions industry in 1999. She worked in Keane Pension and Investment Consultants Limited for 12 years where she developed extensive technical expertise in all areas of Private Pension Planning, Investments, Group Risk Schemes and in areas of Public Sector Pensions through the provision of advice in relation to AVCs and PNS.

Caroline joined Public Authority Pension Services Limited (PAPS) as a Director in June 2016 and became Managing Director in December 2019.

Caroline holds a Diploma in Information Systems from Trinity College Dublin, a Professional Diploma in Financial Advice (QFA) and a Professional Diploma in Retirement Planning Advice (RPA).

### **Emma Reilly - Account Manager**

Emma joined PAPS as an Account Manager in 2022 and has developed strong technical expertise in public sector pension scheme rules. Emma had primary responsibility for the preparation of Single Scheme benefit statements in advance of the 30th June statutory deadline in 2022; in 2023 Emma had a lead role in peer-reviewing benefit statements.

Prior to joining PAPS, Emma developed key skills in roles within the Retail and Financial Service industries. Through her excellent communication skills and attention to detail, Emma delivers optimal service to clients.

Emma achieved the Qualified Financial Advisor qualification in 2021.

### **Caitriona Darcy - Account Manager**

Caitriona joined PAPS as an Account Manager in 2022 and has developed strong technical expertise in public sector pension scheme rules. Caitriona had joint responsibility for peer-reviewing benefit statements prepared by junior members of staff in advance of the 30th June statutory deadline in 2023.

Caitriona has more than 12 years' experience in the Financial Services industry and brings to her role in PAPS excellent communication skills as well as experience in documenting and breaking down complex processes. With a keen focus on quality and compliance, Caitriona strives to deliver first-class service to the bodies PAPS works with.

### **Sarah Darcy - Director**

Sarah joined PAPS as a Senior Account Manager in 2019 and brings with her a broad range of technical knowledge across public and private sector schemes. Sarah has worked in pensions since 2007; prior to joining PAPS she was the Superannuation Officer for the National Maternity Hospital. Sarah has hands-on experience of administration of pre-existing schemes and the Single Public Sector Pension Scheme. Sarah became a Director of PAPS in 2021.

In the earlier part of her career, Sarah worked in the Learning & Development team of Ulster Bank. Sarah has extensive experience in delivering staff presentations and training, both in traditional classroom format and online.

Sarah holds several professional qualifications including: a Professional Diploma in Financial Advice (QFA); a Professional Diploma in Retirement Planning Advice (RPA); a Professional Certificate in DC Pension Scheme Trusteeship (PTP); Certified Project Management Associate (IPMA-D), and a QQI Level 6 Certificate in Training Delivery and Evaluation.

### **Bernie Hanna - Pensions Specialist**

Bernie joined the Public Sector (Teagasc) in 1990 and worked in Teagasc's Finance, Administration and HR Departments (Pensions), before leaving to join PAPS as a Senior Account Manager in December 2016.

From 2008 to 2016 Bernie managed the Pensions area of Teagasc, developing comprehensive technical knowledge and expertise in Public Sector Pensions. During this period, she received a number of awards under the Teagasc Staff Excellence Programmes.

Bernie joined PAPS as a Senior Account Manager in December 2016. Bernie uses her many years of public sector pension administration experience to assist clients with the administration of their schemes, ensuring compliance by Schemes with regulatory requirements and ensuring that scheme administrators have adequate training and guidance.

Bernie graduated from UCD with a Bachelor of Commerce Degree in 1981.



## COURSE REVIEWS

### Public Sector Pensions - Complete Administrative Cycle & Processes

#### Feedback from previous courses

- 100% of respondents rated the course as very good or excellent
- 100% of respondents agreed that tutors were knowledgeable and helpful
- 92% of respondents agreed that course exercises and handouts were helpful
- 100% of respondents agreed that the material presented had practical relevance

## COMMENTS FROM PREVIOUS PARTICIPANTS

*"I would like to thank you and the team for the course. As someone who is new to pensions, I found it very helpful."*

*"Excellent course which I would recommend anyone who works in a public sector pensions office to do."*

*"Really good course and the many examples you give from your own experience I found particularly useful."*

*"The presenters made the topic interesting and I enjoyed the 10 sessions."*

*"(Presenters) all excellent, this course should be mandatory for all pension administrators. I have found it hugely beneficial."*

*"I want to say thanks for last few months. I am new to the pensions area and found the lectures and the notes very beneficial."*

*"Having entered the course with very little knowledge around pensions, I have to say I learned a lot from it and the examples that were set were really useful to do as it gave you a chance to get it wrong from time to time but learn from your mistakes. I am much more confident now about my role in my job around pensions and found that all the team were extremely knowledgeable and helpful throughout."*