



**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 2024 – May 2025. 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 €2,500. Where more than one person from the same organisation book places on the course, the cost is €2,300 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, 23rd August 2024. Due to a limited number of places on the course, a booking cannot be finally confirmed until the booking form is received.

On receipt of the completed booking form, confirmation of your place on the course will be issued and an invoice will be forwarded to you shortly thereafter. Course bookings are final once confirmed and will be invoiced even in the event of non-attendance.

PAPS operate a strictly "no refunds" policy. Neither is a credit for future courses available in the event of non-attendance. However, it will be possible for another person from the organisation to attend in the event of the nominated person being unable to attend the course.

#### **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.



Date	Topics Covered
<b>18/09/2024</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>16/10/2024</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>13/11/2024</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>11/12/2024</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>15/01/2025</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>05/02/2025</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>05/03/2025</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>26/03/2025</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>23/04/2025</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>14/05/2025</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 and has held a Professional Diploma in Financial Advice (QFA) and a Professional Diploma in Retirement Planning Advice (RPA).

### **Kimberley Tanoh - Account Manager**

Kimberley joined PAPS as an Account Manager in 2023 and has developed particular expertise in the Single Public Service Pension Scheme. Kimberley had responsibility for the preparation of Single Scheme benefit statements in advance of the 30th June statutory deadline in 2023 & 2024.

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

Kimberley is working toward the Qualified Financial Advisor qualification.

### **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 & 2024.

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); a Certificate in Pensions Law and Applied Trusteeship; and a QQI Level 6 Certificate in Training Delivery and Evaluation.

### **Samantha McLoughlin - Account Manager**

Samantha joined PAPS as an Account Manager in 2023 and has developed technical knowledge and expertise in the Single Public Service Pension Scheme. Samantha had responsibility for the preparation of Single Scheme benefit statements in advance of the 30th June statutory deadline in 2023 & 2024.

With more than 14 years' experience in the Insurances and Financial Services industries, Samantha uses her administration experience and excellent communication skills to assist clients with the administration of their schemes.

Samantha is working toward the Qualified Financial Advisor (QFA) qualification, having obtained her APA in 2022.





## 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."*