



PUBLIC AUTHORITY PENSION SERVICES LIMITED

Pension Adjustment Order Administration for Public Sector Pension Schemes

Training Course

Validating Pension Adjustment Orders & Calculating
Designated Benefits under Public Sector Pension
Scheme Rules

14th & 15th April 2026

PENSION ADJUSTMENT ORDER ADMINISTRATION FOR PUBLIC SECTOR PENSION SCHEMES

This training course deals with the actions required by public sector pension scheme administrators in relation to Family Law queries. This course aims to provide participants with an understanding of the Pension Adjustment Order (PAO) process as well as administrators' responsibilities in respect of PAOs. During this course, participants will learn how to validate a draft PAO to ensure it is capable of being implemented. The course also covers the actions and calculations required when a PAO is activated. The relevant legislation and guidelines are provided, and participants will also benefit from a range of case studies based on real-life examples.

The course is aimed at administrators with at least 6 months of experience in public sector pensions, who are familiar with scheme rules and the methods of calculating benefits under public sector pension schemes. Those wishing to register for this course should be aware that basic calculations under scheme rules will not be covered.

Course Dates

The course comprises 2 half-day modules which will be held on the mornings of **Tues 14th & Wed 15th April 2026**.

Course Fees

The cost of the 2 x half-day course is €470 per person. Where two or more people from the same organisation book places on the course, the cost is €440 per person. No VAT is payable on training.

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 its support services, PAPS develop and present training courses for administrators of Public Sector Pension Schemes. More than 1,200 attendees have participated in PAPS' training courses from 2017 to date.

Online Training – attend from anywhere

The course will be delivered remotely using MS Teams. The app allows the host to share their presentation with the attendees and allows for the attendees to ask questions using their microphone or by chat/messaging. All courses are delivered live.

Reserve your place

To enroll in this training course, please complete the attached booking form and return it to info@paps.ie no later than **Monday, 23rd March 2026**. 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.

PENSION ADJUSTMENT ORDER ADMINISTRATION

FOR PUBLIC SECTOR PENSION SCHEMES

This course is delivered live to enable questions and answers throughout. Training sessions are not recorded.

Date	Brief Description of Topics Covered
14/04/2026 09.30-13.00	Module 1 - Validating Draft Pension Adjustment Orders <ul style="list-style-type: none">• An overview of the PAO process• Information requests & Notices to Trustees• Validating Draft PAOs• Disclosure requirements• Examples & case studies• Legislation & resources
15/04/2026 09.30-13.00	Module 2 - Calculating Designated Benefits <ul style="list-style-type: none">• Activation of PAOs• Confirming eligibility for benefits• Calculation of designated & residual benefits• Case studies & examples of calculations• Other points to note

This 2 x half-day module course is aimed at administrators with at least 6 months' experience in public sector pensions. Those wishing to register for the course should be familiar with the formulas and methods of calculating retirement benefits under public sector pension scheme rules.



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 - Public Service Pension Specialist

Kimberley has worked in the Pensions Industry since 2019. During her time in Fidelity International she gained knowledge and experience in various areas such as retirements, investments and transfers in occupational pension schemes.

Kimberley began working with Newcourt Retirement Fund Managers (NRFM) in 2021 where she developed technical expertise in relation to PRSAs, AVC PRSAs, PRBs and ARFs. She worked on the investment team before exclusively working on the preparation and administration of retirements. In her time at NRFM, she also had the responsibility of dealing with high priority clients.

Kimberley joined Public Authority Pension Services Limited (PAPS) in April 2023 where she has developed strong technical knowledge and expertise in respect of public sector pension schemes. She currently holds an Accredited Product Advisor certification (APA Pensions) and is working towards her Qualified Financial Advisor (QFA) qualification.

Sarah Darcy - Director

Sarah has more than 26 years' experience in the Financial Services & Pensions industries.

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 previously worked as a pensions administrator in Standard Life, Mercer and Willis Towers Watson. 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 joined PAPS as a Senior Account Manager in 2019 and became a Director of PAPS in 2021.

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.

Caitriona Darcy - Public Service Pension Specialist

Caitriona began her career in the Financial Services industry in 2005. Caitriona has previously worked in State Street International, ptsb and Capita Life & Pension Services (Ireland) where she has gained a wealth of experience within the industry. Caitriona also developed very strong customer service support skills and product knowledge. Caitriona has vast experience in Project Management and ensuring that projects are completed to a very high standard from start to finish.

Caitriona joined PAPS as an Account Manager in 2022, where she has developed an extensive range of technical expertise across public sector pension schemes, as well handling complex calculations and queries.

Caitriona is also involved in the preparation and presentation of PAPS's training materials and courses.



THE PAPS TEAM

Mark Keane - Director

Mark has worked in the life and pensions industry since 1992. Over this period Mark has developed an extensive technical knowledge of all areas of Private and Public Sector life and pension products. These include Superannuation Schemes, the Single Public Service Pension Scheme, Group Pension Schemes, Group Additional Voluntary Contribution (AVC) Schemes, Group Death in Service & Income Protection Schemes and the full range Individuals Protection and Investment Products.

Mark is currently also a Director of Howden Advisory in Ireland. Mark Holds a B.A. in Economics and Applied Mathematics, a Qualified Financial Advisor Diploma (QFA) and Life Insurance Association Pensions Diploma (LIAP).

Samantha McLoughlin - Public Service Pension Specialist

Samantha has worked in the Financial Services and Pensions Industry since 2010. During her time in Cornmarket, she was a Senior Claims Administrator responsible for ensuring the accuracy of calculations including Retirement Calculations. Samantha later joined SS&C Life & Pensions Services Ltd where she further developed technical skills as well as very strong customer service support skills and product knowledge.

Samantha joined Public Authority Pension Services Limited (PAPS) in April 2023 where she has developed strong technical knowledge and expertise in respect of public sector pension schemes. Samantha uses her administration experience and excellent communication skills to assist clients with the administration of their schemes. She currently holds several Accredited Product Advisor certifications (including APA Pensions) and is working towards her Qualified Financial Advisor (QFA) qualification.

Damian Smyth - Senior Public Service Pensions Consultant

Damian's career spans over more than 50 years, having first joined the Department of the Environment's superannuation section in 1974. Damian's extensive knowledge and expertise in the area of public sector pensions includes the drafting and approval of over 30 statutory pension schemes covering the Local Government Pensions area. Damian was also a member of the secretariat to the Commission on Public Service Pensions and assisting in the drafting of its final report; this report formed the basis for many of the pension reforms put in place over since 2005.

Damian has supported bodies and schemes in their investigation of complaints and disputes raised with the FSPO (formerly Pensions Ombudsman) and has also assisted the FSPO with requests for information as well as reviews of case reports.

Damian founded PAPS in 2009 and was Managing Director of the company until 2019. Since then, Damian has provided expert advice and consultancy on areas such as drafting legislation and complex queries.

Damian is a member of the Irish Institute of Pensions Management (IIIPM), a Member of the Institute of Management Consultants and Advisers (MIMCA) and is a Certified Management Consultant (CMC).

Emma Reilly - Public Service Pension Specialist

Emma began working in the Financial Services Industry in 2017 where she developed extensive customer service support skills and product knowledge. During her time with AIB she was responsible for ensuring that Policies and Procedures were followed to a very high standard. Emma also developed Client relationship management skills during this time.

Emma joined Public Authority Pension Services Limited (PAPS) in March 2022 where she has developed strong technical knowledge and expertise in respect of public sector pension schemes. She currently holds Qualified Financial Advisor (QFA) qualification. Through her excellent communication skills and attention to detail, Emma delivers optimal service to clients.

PAO Administration for Public Sector Pension Schemes

Feedback from previous courses

"Thank you so much, it was very informative and enjoyable. I learned loads. Much appreciated."

"Excellent presentation of topic. Sarah and Caroline worked really well together. Course notes provide a great reference point for PAO queries."

"Many thanks Sarah and Caroline, the sessions were very informative!"

"Found the course excellent learnt so much on it, notes were very well laid out and the examples were exceptional."

"Genuinely found it very interesting, you made a heavy going subject very easy to understand!"

"Thank you to both presenters. Incredible insightful presentation. Filled in a few gaps in my knowledge. The notes are excellent as well."

"I found this course excellent."

For more information or to reserve your place, please contact: info@paps.ie