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 2026 – May 2027. 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.
Please note that the course is aimed at administrators of standard accrual schemes. The course does not cover the different rules that apply to fast accrual schemes.
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. Please note that the fee does not cover administrative support to organisations on an ad hoc basis.

How do I book a place?

To enrol on this course, please complete the attached booking form and return it to info@paps.ie no later than Friday, 21st August 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.

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.

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Date	Topics Covered
16/09/2026 09.30 - 13.00	**Day 1** • Legal Basis for Schemes • Brief Outline of the Main Benefits • New Joiner Declarations and Checks • Explanatory Booklets • Verification of correct scheme and contributions
14/10/2026 09.30 - 13.00	**Day 2** • Actual Pensionable Service – how reckoned • Previous service (ToS verification forms) • Sick leave (half-rate) • Non-reckonable service (TRR, shorter working year, career breaks, other unpaid etc) • 40 year rule
11/11/2026 09.30 - 13.00	**Day 3** • Ill-health Added Years • Professional Added Years

09/12/2026
 	
09.30 - 13.00
	Day 4
	• Purchase of Notional Service (PNS) including:
	  • starting PNS and options
	  • stopping PNS and implications
	  • making up for periods when on unpaid leave (both PNS arrears and period of leave itself)
	  • retrospective payment of lump sum contributions on allowances

13/01/2027 09.30 - 13.00	**Day 5** • Main Scheme benefits and calculations including normal retirement, ill-health retirement, preserved benefits & CNER, death in service • Main Scheme contributions
03/02/2027 09.30 - 13.00	**Day 6** • S&C Scheme benefits and calculations including normal retirement, ill-health retirement and death in service • S&C Scheme contributions covering cases where there is/is not a PAO • Old S&C Scheme v Revised S&C Scheme

03/03/2027
 	
09.30 - 13.00
	Day 7
	• Single Public Service Pension Scheme including:
	  • Basic Scheme Rules
	  • Pension and Lump Sum Accruals
	  • Contributions

24/03/2027
 	
09.30 - 13.00
	Day 8
	• Single Public Service Pension Scheme including:
	  • Ill-health Retirements
	  • Death-in-Service benefits
	  • Cost Neutral Early Retirement
	  • Overview of the Purchase and Transfer facility
	  • Refunds and Repayments of Contributions

14/04/2027
 	
09.30 - 13.00
	Day 9
	• Implications of Family Law Acts (PAOs) on benefits
	• Retirement declarations including:
	  • Section 51 Exit Declaration forms
	  • Revenue / SFT Declaration forms

12/05/2027
 	
09.30 - 13.00
	Day 10
	• Lump sum taxation
	• Standard Fund Threshold calculations
	• Post-retirement administration including:
	  • Pension increases/adjustments
	  • Pensioner declaration forms

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 (MIIPM), 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.

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."

"Thank you very much for today and all the other days. Very beneficial course"

"Thank you … found all 10 days so helpful and informative."

"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."