



Garda Representative Association

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Dear Member

On the 24th July 2024, the Department of Public Expenditure NDP Delivery and Reform issued Circular 12/2024, (<https://www.gov.ie/en/circulars/>), titled "Arrangements for Occupational Supplementary Pensions (OSP)". The purpose of this Circular is to clarify the circumstances in which an OSP may be paid, and to establish a revised procedure to engage with the Department of Social Protection (DSP).

This Circular which applies from today, the 1st August 2024, minimises the requirement to engage with the DSP. Self-declaration forms are introduced as an alternative to claiming DSP benefits, requiring the retired member to submit an annual signed declaration. These forms are appended to the Circular 12/2024, link provided above. It confirms for the first time that the Pension Paying Authority is Garda Pensions, and that they calculate and pay both the occupational pension and the supplementary pension.

The new Circular is currently being reviewed to establish if any issue(s) need to be clarified before the Association's pension booklet is updated to reflect this Circular. A more comprehensive document will be issued once this is completed. To assist you in advance of that, below is the new eligibility criteria and process to access the OSP.

The revised eligibility criteria for the Supplementary Pension (OSP) are:

- Must be retired and have reached minimum pension age or is retired on grounds of ill-health.
- Member of the post-95 pension scheme.
- Is not engaged in full-time employment and not self-employed.
- In receipt of an overall pension package that is less than a non-integrated pension (i.e. a pre-95 pension) would have been.
- Individuals under SPC (State Pension Contributory) age (i.e. under age 66) ..
 - Must not have claimed any relevant benefit,
 - or if claimed, has not qualified or has qualified at a rate lower than the max SPC rate.
- If above State Pension age, must not qualify or has qualified at a rate lower than the max rate of the SPC.

The revised process to access the Supplementary Pension (OSP) is:

- The pensioner must make an application for payment of an OSP. An OSP will not be paid automatically.
- On initial application, sign a declaration confirming both their social insurance benefit(s) status and their employment status.
- For those pensioners who are below the State Pension Age, they must submit an annual declaration.

- For those pensioners who are at or above the State Pension Age they must submit a declaration when requested by Garda Pensions.

Under the current public service pension increase policy, Occupational Pensions are increased in line with pay increases. The OSP will increase by the same percentage rate.

The declaration forms mentioned are attached to the Circular and the link is supplied above. Once the Associations pension booklet is updated, it will be uploaded to the GRA website.

Regards

Ronan Slevin
General Secretary.