



**HR Services**

**Resignations & Retirements**

Accessing the Pension Modeller on HR self-service

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## ***Pension Modeller on HR self-service***

This how to guide contains the following **two** sections:

1. Purchase of Notional Service Modeller.
2. Estimate of Retirement Benefits Modeller.

*Please note that if you are a member of the Single Pension Scheme (SPS), you will not have access to the pension modeller described in this user guide. For further information on the SPS, please visit <https://singlepensionscheme.gov.ie/>.*

## *Purchase of Notional Service Modeller on HR self-service*

You are required to give **12 weeks'** notice prior to your birthday should you wish to purchase notional service, including periodic deductions from your salary. Please note, if you do raise a case outside of this window, unfortunately we will not be in a position to do anything with it and you will need to raise a new case **12 weeks** prior to your next birthday.

If you wish to purchase service by **lump sum** (one payment) - this option is available throughout the entire calendar year. If your case is raised after the **12 week notice period**, your purchase will be calculated based off your age on your next birthday.

Lump sum purchase payments cannot be deducted from your payslip, or your retirement lump sum. Staff can only purchase **one** lump sum purchase per year, as per **Circular 04/2006, paragraph 6**.

To find out how you can purchase notional service using your HR self-service, please read **pages 6 to 9** of this document for step-by-step instructions. If you do not have access to HR self-service, see **page 5 and page 10** for guidance instead.

To find out how you can view an estimate of your retirement benefits, please read **pages 11 to 14** of this document.

## ***Staff who cannot access the modeller***

There are some staff who will not be able to obtain an estimate from the modeller on HR self-service. This includes staff who:

- are currently periodically purchasing a notional service agreement;
- wish to buy back periods of unpaid leave\*, and/or missed contributions from an existing periodic Purchase of Notional Service (PNS) agreement due to unpaid leave;
- do not have HR self-service access.

*\*Staff who wish to buy back a period of unpaid leave, and/or missed Purchase of Notional Service (PNS) agreement contributions, can only do so within **6 months** of the date they return to duty, as per **Circular 04/2006, paragraph 6**.*

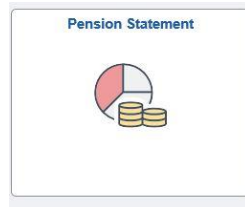
Staff who meet one or more of these criteria should raise a [HR Case](#), **at least 16 weeks** prior to their next birthday.

- The case summary should include the title **‘Purchase of Service Estimate. DOB DD/MM/YYYY’**, and include **all the details** outlined in the below Purchase of Notional Service Modeller section regarding raising a HR case.
- Please note, we are only in a position to give **one** estimate per year to staff members in the above criteria. The **12 week** notice period will still apply to these staff members, should you wish to proceed with a **purchase agreement** after receiving your estimate.

Staff who currently do not have access to HR self-service can send their request to [pensions@nssso.gov.ie](mailto:pensions@nssso.gov.ie), including **all the details** outlined in the below Purchase of Notional Service Modeller section.

## Purchasing Notional Service on HR self-service (steps)

Log into the [HR self-service](#) and click on your Pension Service Statement (PSS).



Please note, all details provided on your PSS are **extracted from your own personal HR record, which the NSSO holds for you**. Please carefully review your total service contained within, and if you suspect any errors in your HR record, please raise this with your Local HR unit.

From the Pension Service Statement you can access the pensions **'modeller'** tab on the top right corner of the page. Once you have selected the **'modeller'** tab, you will see a disclaimer page. Click the **'I Agree'** button at the end of the page to continue.



Select the option **'Purchase of Service Estimate'**, and click the **'continue'** button to access Purchase of Notional Service (PNS) estimates.

Summary

Modeller

Name

Birthdate  Current Salary

Pension Scheme

Current Reckonable Service:  Years  Days

Additional Service Credited (Transferred Service and Marriage Gratuity)

**Select The Following**

Benefits Statement
  Purchase of Service Estimate



A second disclaimer page will appear after clicking continue. Please note, this page outlines the terms and conditions of Purchase of Notional Service (PNS), and a link to the relevant **PNS Circular 04/2006**. Click the **'I Agree'** button to continue.

Next, fill out the required fields, and select the target age you wish to purchase service to. Depending on your current pension scheme you, will have the option to select a target age of either 60 or 65. Then click the **'continue'** button.

- Established Pre-95 Scheme – Can purchase to either 60 or 65.
- Established Post-95 Scheme – Can purchase to either 60 or 65.
- Established Post-2004 Scheme – Can only purchase to 65.
- Unestablished officers (Pre or Post 2004) – Can only purchase to 65.

You will be provided with an estimate of the maximum years' service you can purchase based on the information supplied by you, and/or the data on your PSS.

Estimates for purchases on your PSS are based on your age on your next birthday, your current salary, your current pension scheme, if you are a member of the Spouse & Children's Scheme, your current work-share pattern, any previous purchases you have made, and your service to either age 60 or 65.

*If you have passed your target age, or the amount entered would give you in excess of 40 years at your target age, the modeller will return an error message.*

Next, enter the number of years you wish to purchase, and whether you wish to purchase by lump sum or periodic deduction. Then click the **'calculate purchasable service'** button. The modeller will provide an estimate of the cost of purchasing the selected period of service. Please note, purchases of service amounting to **less than 1 year**, can only be purchased by **lump sum**.

The percentages levied on your salary are based on your age on your next birthday, and your current salary. In the below example, it would cost:

- €29,476.30 to purchase 1 year & 267 days service by lump sum to age 65. This is calculated based on 27.5% of the officer’s current full-time salary;
- €34.22 a fortnight or €17.11 weekly, to purchase 1 year & 267 days service by periodic deduction to age 65. This is calculated based on 0.29% Gross and 2.01% Net of the officer’s full-time salary.

### Purchase Service Entitlement

You are entitled to purchase a maximum of: 1.00 Years 267.70 Days

How much service would you like to purchase?  Years  Days

The minimum Lump Sum contribution is 10% of Gross full-time salary, unless a lower amount will purchase the maximum amount you are allowed to purchase.

[Calculate Purchasable Service](#)

### Lump Sum (Derived by HRMS)

The cost of purchasing one year is 27.5% of Gross full-time salary

The cost of purchasing 1 Years and 267 Days is 47.62% of Gross full-time salary.

Based on the current salary of € 61,899.00 this is equal to a once off cost of € 29,476.30

### Periodic Deduction Calculations

The cost of purchasing one year is 0.17% of Gross full-time salary plus 1.16% of Net full-time salary

The cost of purchasing 1 Years and 267 Days is 0.29% of Gross full-time salary plus 2.01% of Net full-time salary .

Based on the current salary of € 61,899.00 this is equal to a cost of € 892.69 OR €34.22 per fortnight OR €17.11 weekly.

Deductions for periodic purchases **always** begin on an individual’s next birthday, and continue until the target age agreed. The frequency of the deductions (weekly or fortnightly) will depend on how your salary is paid.

Please note, the cost to purchase service periodically will increase if/when your salary increases. The cost will always be calculated on the Gross and Net percentage of your full-time salary.



If you decide you would like to proceed with a purchase after receiving an estimate from the modeller, you will need to **raise a [HR Case](#)**.

- The case summary should include the title **‘Purchase of Service. DOB DD/MM/YYYY’**.
- The case description should include the **number of years and days** you wish to purchase, if you wish to purchase **periodically or via lump sum**, and whether your purchase is to age **60 or 65**.
- You must **confirm** on your case you have used the modeller, and are happy to proceed with the purchase agreement based off the estimates given. Please attach a screenshot of the modeller estimate to your case.

Assign the case to **‘Pension Administration’**, under the categories **‘Pension Admin’** > **‘Additional Services’** > **‘Periodic Purchase’** or **‘Lump Sum Purchase’** (whichever is applicable).

Once you receive your purchase agreement email, you must confirm **within 5 working days** that you agree to proceed with the purchase at the rate calculated. If you will not have access to your business email for a period of time, it is important to note this on your case, and include an alternative contact method.

It is important to note, if you enter a *periodic* purchase to age 60 or 65, should you retire before the age the purchase was agreed to, the purchased service will be **actuarially reduced**. This is in line with **Circular 04/2006**, [paragraph 4](#).

*Further information on the terms and conditions for the purchasing of notional service are outlined in [Circular 04/2006](#).*

## *Estimate of Retirement Benefits Modeller on HR self-service*

### *Staff who cannot access the modeller*

There are some staff who will not be able to obtain an estimate from the modeller on HR self-service. This includes staff who:

- are currently periodically purchasing a notional service agreement;
- are retiring on ill-health grounds, this request must come from your Local LH unit;
- do not have HR self-service access;
- who are retiring **within the next 6 months, and in receipt of an allowance**, please email [pensions@nssso.gov.ie](mailto:pensions@nssso.gov.ie) advising of your projected **Last Day of Service (LDOS)**. We will provide you with the best 3 in 10 years for your allowance, and you can input this figure into the modeller to receive your estimate of benefits.

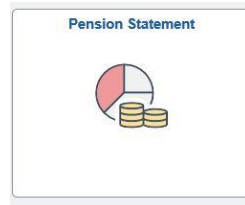
If one or more of these criteria applies to you, please raise a [HR Case](#), including your projected **Last Day of Service (LDOS)**.

Please include the case summary as **'Retirement Benefit Estimate, LDOS DD/MM/YYYY'**, and select the category **'Estimate of Benefits'**.

Staff who currently do not have access to HR self-service can send their request to [pensions@nssso.gov.ie](mailto:pensions@nssso.gov.ie), including **all the details**, and a Case will be raised on your behalf.

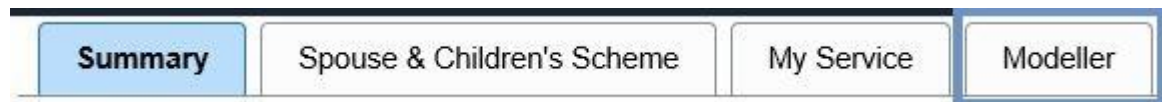
## Obtaining a Retirement Benefit Estimate on HR self-service (steps)

Log into the [HR self-service](#) and click on your Pension Service Statement (PSS).



Please note, all details provided on your PSS are **extracted from your own personal HR record, which the NSSO holds for you**. Please carefully review your total service contained within, and if you suspect any errors in your HR record, please raise this with your Local HR unit.

From the Pension Service Statement you can access the pensions **'modeller'** tab on the top right corner of the page. Once you have selected the **'modeller'** tab, you will see a disclaimer page. Click the **'I Agree'** button at the end of the page to continue.



Select the option **'Benefit Statement'**, and click the **'continue'** button to access an estimate of retirement benefits. The system will generate the information from HR record containing your pension scheme information, and total reckonable service to date.

Summary	<b>Modeller</b>
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Name			
Birthdate	Current Salary	61899.000000	
Pension Scheme	Established Post-95		
<b>Current Reckonable Service:</b>	18	Years	241.00 Days
<b>Additional Service Credited (Transferred Service and Marriage Gratuity)</b>			

**Select The Following**

<input checked="" type="radio"/> <b>Benefits Statement</b>	<input type="radio"/> Purchase of Service Estimate
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The following information will generate on the modeller. You will have the option to amend this information on the modeller:

- **Service to Date** - Enter the total reckonable service as calculated by you, if it is different to the amount generated.
- **Annual Salary** – This is populated from your current salary on your HR record, but can be edited to model a different salary.
- **Allowances at Retirement** - If you are in receipt of pensionable allowances, you can enter them here.
- **Potential Reckonable Service** - If you have an ongoing Purchase of Notional Service (PNS) agreement, the potential service will be added here. If you require an estimate to see what a PNS agreement might add to your retirement benefits, add the amount you wish to purchase into the modeller.

Summary	<b>Modeller</b>
---------	-----------------

Name			
Birthdate	Current Salary	61899.000000	
Pension Scheme	Established Post-95		
<b>Current Reckonable Service:</b>		18 Years	241.00 Days
<b>Additional Service Credited (Transferred Service and Marriage Gratuity)</b>			

The modeller will calculate your future service from tomorrow onwards.  
**Please enter values in the required sections below.**

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**Service to Date**

Calculated Reckonable Service 18 years 241 days

Reckonable service as calculated by YOU (if different)      Years  Days

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**Annual Salary**

€  as stored in HRMS. Edit this figure to model a different salary.

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**Allowances at Retirement**

€  Enter the estimated allowances at retirement you wish your pension to be calculated on.

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**Total Pensionable Remuneration**

€

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**Potential Reckonable Service**

The potential reckonable service stored in HRMS is 0 years 0 days. 'Potential Reckonable Service' is service which may in part or as a whole reckon for pension purposes but which may only be fully confirmed at the time of retirement. Please note this service includes purchased service which may fall to be reduced if you retire prior to your purchase age (i.e. 60 or 65). To include this potential service or a part of this potential service in the estimate, please enter the years and days in the space provided.

Years  Days

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**Select one of the following Benefit Statements**

Pension Benefit Statement

Depending on your pension scheme, your minimum retirement age is either 60 or 65.

- Established Pre-95 Scheme – minimum age is 60.
- Established Post-95 Scheme – minimum age is 60.
- Established Post-2004 Scheme – minimum age is 65.
- Unestablished officers (Pre or Post 2004) – minimum age is 65.

Select the **type of retirement benefit estimate** you require from the drop down menu. If you plan to retire in advance of the minimum retirement age, select the '**Actuarially Reduced Benefit**' option.

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**Select one of the following Benefit Statements**

Pension Benefit Statement

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Select your **future Work-Share Pattern (WSP)**. The estimate of service to retirement assumes that you will be remaining on the same WSP until retirement. For example, if you plan to work 4 days per week until retirement, enter 80 into the box.

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**Select your future work pattern**

Enter Percentage

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Select either '**age**' or '**date**' you wish to calculate the estimate to.

Click on the '**calculate**' button to generate your estimate.

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**Choose to retire on a particular age or date**

Age  Date

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Calculate

The modeller will calculate your:

- service to date, potential service (for example any purchases);
- additional service (for example any transferred service);
- and estimated service to retirement.

The modeller will advise the total reckonable service used to calculate your retirement benefit estimate. Please note, service is capped at 40 years for pension purposes.

**Estimates of your lump sum and pension benefits will also be provided.**

