



UCD Retirement Policy

Policy owner UCD Pensions Office **Approval date and body** 04/12/2018 -UMT

1. Purpose

This policy is designed to inform employees and Heads of Schools/Units of the process for administering retirements at compulsory retirement age, the procedure around retirement decisions submitted before compulsory retirement age and the circumstances under which a decision to retire before compulsory retirement age can be withdrawn and the conditions applying.

2. Definitions

Group	Date of joining Public Sector	Description	Pension Integrated with State Pension	Minimum Pension Age	Compulsory Retirement Age	Cost Neutral Early Retirement
A	Pre 06-Apr-1995	Modified/Class D PRSI	No	60	70	50
B	06-Apr 1995 - 31-Mar-2004	Full/Class A PRSI	Yes	60	70	50
C	01-Apr-2004-31-Dec-2012	New Entrants as per 2004 Act	Yes	65	None	55
		Full/Class A PRSI				
D	On or after 01-Jan-2013	Single Scheme Members as per 2012 Act Full/Class A PRSI	Yes	Currently 66 (rising to 67 from 2021, 68 from 2028 as per changes in State Pension age	70	55

All policies and policy related documents and forms are subject to amendment. Please refer to the UCD Governance Document Library website for the official, most recent version.

3. Scope

This policy applies to all pensionable employees of UCD (both permanent and fixed term).

4. Retirement Process – Compulsory Retirement Age

The following steps should be followed by Employees and Heads of Schools/Units in the event of retirement at compulsory retirement age:

1. The Pensions Office will contact UCD Employees 6 months in advance of the compulsory retirement age 70.¹ A retirement pack will be provided by the Pensions Office which contains a number of forms to be completed and returned to the Pensions Office prior to the compulsory retirement date.
2. An acknowledgement letter will be issued by the Pensions Office once all requirements outlined in the Retirement Pack are received eg original birth certificate, original marriage certificate etc..

5. Retirement Process – Before Compulsory Retirement Age

The following steps should be followed by Employees and Heads of Schools/Units in the event of a decision to retire prior to compulsory retirement age:

1. UCD Employees who wish to retire prior to the compulsory retirement age of the pension scheme of which they are a member, must do so by completing a retirement decision form. This form will be provided to the employee by the Pensions Office in a Retirement Pack and should be submitted to the Pensions Office with a copy provided to their Manager.
2. An acknowledgement letter will be issued by the Pensions Office once all requirements outlined in the Retirement Pack are received eg original birth certificate, original marriage certificate etc..
3. It is recommended that contact is made with the Pensions Office at least 6 months in advance of the retirement date to initiate an early retirement process. This is to accommodate potential transfers of service from previous employers and professional added years applications if applicable. The accepted Notice period and last day of work must comply with UCD's Contract of Employment.
4. Once a decision to retire has been submitted, a withdrawal of the retirement decision is not permitted within three months of the chosen retirement date. This is to ensure certainty in the staff planning process. Where the staff member has provided less than three months' notice of their retirement, no withdrawal will be permitted. Where exceptional circumstances exist, the employee may apply to their manager to withdraw the decision. Having given full consideration to the operational requirements of the School/Unit, the manager, the Head of School/Unit and College/Vice Principal may approve a withdrawal, The HR Partner and the Pensions Office should be informed by email of this decision.

¹ For administration and information purposes, Group C employees described in the preceding table will also be contacted at 69 ½ years old despite not having a compulsory retirement age, but will not be required to retire.

6. General Conditions

1. Where payments are due in respect of annual leave which has not been taken, the Head of School/Unit is responsible for confirming any agreement that has made with regards to payment in lieu of annual leave not taken before the employee's last day of work. This should be emailed to HRhelpdesk@ucd.ie
2. Employees will carry out their normal tasks and duties as set out in their job description during the notice period
3. Employees must return any University property, e.g. Laptop, keys, phone, staff ID card etc. in their possession to their Head of School/Unit on their last day of work
4. All employees who required a Hosting Agreement as part of their employment with UCD must return the original Hosting Agreement to Resourcing, UCD Human Resources prior to their last day of work. The Hosting Agreement will be cancelled, and Immigration will be notified of the end date. Please mark the envelope for the attention of:

**Resourcing,
UCD Human Resources,
2nd Floor, Roebuck Offices,
Belfield, Dublin 4.**

5. All employees who required a Work Permit or Green Card as part of their employment with UCD must return the original Work Permit or Green Card to the Department of Enterprise, Trade and Innovation at the following address:

**Department of Enterprise, Trade and Innovation,
Work Permits Section,
Davitt House,
65A Adelaide Road,
Dublin 2.**

Please note that all Hosting Agreements, Green Cards and Work Permits are non-transferable and only applicable to a role within UCD. When an employee resigns from UCD the work authorisation cannot be used for another company and must be cancelled.

6. The Head of School/Unit is responsible for advising if relocation expenses were paid to an employee who is retiring within 3 years of commencement of employment in the University. Any such employee is required to refund the costs involved as follows:

- Service up to 1 year – full costs to be reimbursed
- Service 1 – 2 years – two-thirds to be reimbursed
- Service 2 – 3 years – one-third to be reimbursed

Where possible any amount to be reimbursed will be deducted through the University payroll from the employee's final salary payment. Relocation expenses repaid to the University will be credited back to the relevant School/Unit.

7. Where monies are owed to UCD at retirement as a result of, an overpayment of salary or for any other reason, UCD has an obligation to seek to recover the outstanding amount and to correct the mistake in the disbursement of public funds subject to relevant procedures and practices. The employee/former employee has a reciprocal obligation to repay any outstanding amount owed back to the University. This is in line with Government Circular 07/2018 - <https://hr.per.gov.ie/overpayments/>. The overpayment will be recouped in the last salary payment from UCD . If the final salary payment is not sufficient to recoup the full amount outstanding, a method of repayment in line with the circular will be agreed at the time.
8. Once the pension is in payment the employee, now pensioner, is obliged to complete a pensioner declaration form on a biennial basis to declare that the pensioner is still alive and the pension continues to be paid to the correct person. A Section 51 form should also be completed as part of the same exercise to declare if the pensioner has taken up other public sector employment or become entitled to other public sector pension benefits.

7. Related documents

- The rules of the relevant pension scheme are available on the UCD HR Website
- Pension Statutes are available on the UCD Governance Webpage

8. Version history

Version	Date	Description	Author
1.0	Dec 2018	Policy Approved	UCD Pensions