

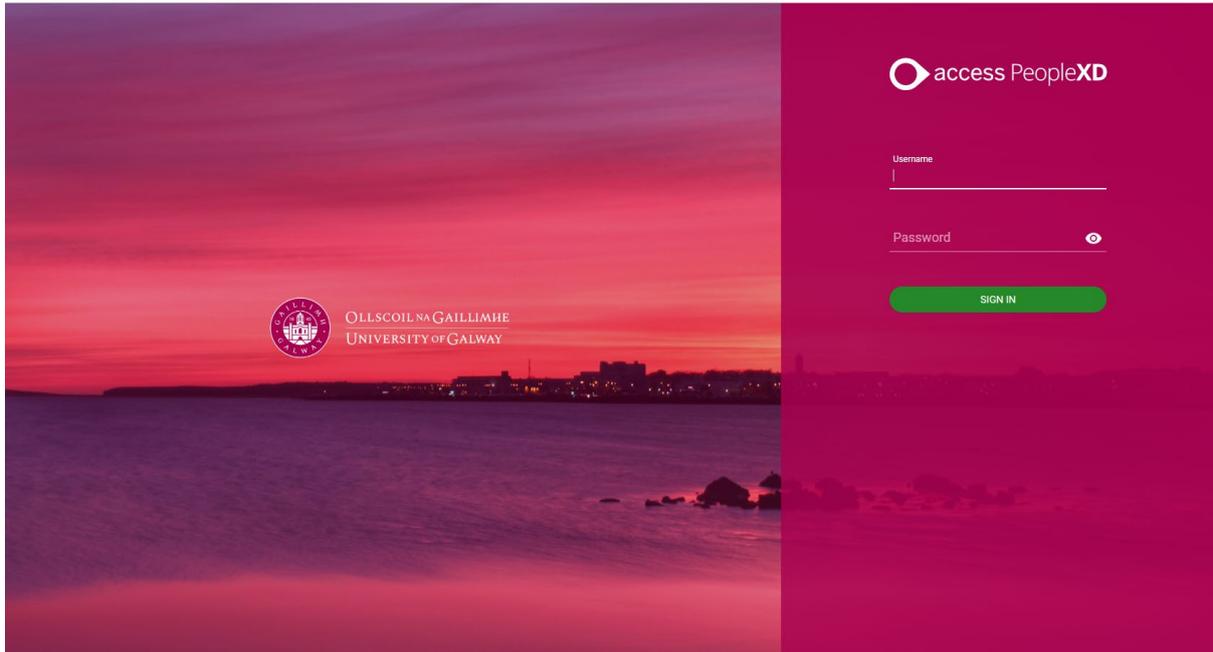
# University of Galway Pension Self Service User Guide

## (JPS & Model Pension Scheme)

### 1. Logging On

Use your Campus Account credentials to log in to Core Portal.

- Go to [ess.universityofgalway.ie](https://ess.universityofgalway.ie)



- Type in your University of Galway username and password
- Click Sign In
- Select **Pension Landing** (Click on Search Dashboards or Widgets – see below)



**Note:** Problems with accessing Pension online will be dealt with by ISS Service Desk within 24 hours of logging a ticket. Please see how to log a ticket on the following link: - ISS Service Desk Ticketing System Link [Service Desk Ticketing System - University of Galway](#)

## 2. Home Page:

[← Go back to Modern UI](#)

[Pension Calculator](#)

My Personal Details	My Pension ESS Options
<p>Date of Birth</p> <p>Date Joined Pensions</p> <p>Date of Retirement</p> <p>Date of Calculation</p> <p>Pensionable Salary</p>	<p>Notional Service Calculator <a href="#">Q</a></p> <p>Appointment History <a href="#">Q</a></p> <p>Service Adjustments <a href="#">Q</a></p> <p>Notional Service <a href="#">Q</a></p>

Personal Benefits

My Benefits (Normal)	My Benefits (Death in Service)
<p>Pension</p> <p>Lump Sum</p>	<p>Lump Sum</p> <p>Spouse Pension</p> <p>Childs Pension</p>

## (a) My Personal Details:

- **My Personal Details:**
  - **Date Joined Pension** – The date pension contributions to the scheme started.
    - This is not necessarily the same as the date your pensionable service commenced at University Of Galway
    - You may have previous temporary service, which was not pensionable at the time but has subsequently become pensionable.
    - Please review your pensionable service figure in the Appointment History & Service Adjustment tabs for a breakdown of your pensionable service.
  - **Date of Calculation** – Today's date
  - **Pensionable Salary** – The current full time equivalent pensionable earnings. In calculating pension benefits for a part time member of staff, the pensionable service is reduced pro rata to the full time equivalent but the fulltime equivalent salary is used.
- **Personal Benefits (Age 70)** - Benefits are based on potential pensionable service to Age 70 and current pensionable earnings.
  - **Pension** – The annual pension amount payable at Age 70.
  - **Lump Sum** – The lump sum amount payable at Age 70.
- **My Benefits (Death in service):**
  - **Spouse Pension** – The annual pension amount payable on date of death to a spouse.
  - **Lump Sum** – The lump sum amount payable to the spouse / legal and personal representatives. This benefit is the greater of the lump sum based on pensionable service and pensionable earnings at date of death or one year's salary.
  - **Childs Pension** – The annual pension amount payable on date of death to a child dependant.

## (b) My Pension ESS Options:

- I. Notional Service Calculator
- II. Appointment History
- III. Service Adjustments
- IV. Notional Service
  - I. Notional Service Calculator:

This allows you to estimate the cost of purchasing additional service (by periodic monthly payments from next birthday to Age 60/65 or by Lump sum)

Click on “Notional Service Calculator”

**Notional Service Calculator**

Employee Reference:	[Redacted]	Date of Birth:	[Redacted]
Name:	[Redacted]	Date Joined Scheme:	[Redacted]
Pension Scheme:	Model Scheme - New Entrants	Date Joined S and C:	[Redacted]
Scheme Type:	Coordinated	Age Next Birthday:	50.0000
Employee Status:	Existing Member		

**Service Detail**

Max Pensionable Service:	40.0000	Pensionable Service Shortfall:	9.8466
Potential Pensionable Service:	30.1534	Max Service Allowed to Purchase:	9.8466

**Service Calculator**

Enter amount of service to purchase:  Purchase to age:

Choose method of purchase: (Periodic / Lumpsum)

Periodic  Lumpsum

I have read and agree to all the terms and conditions for use of the Notional Service calculator

Enter amount of service to purchase (9.8466 in above example). The amount of service to purchase can be amended as required.

### Notes:

- Default is maximum allowed for purchase to Age 65 (Sample above 40 Years minus 30.1534 potential service at Age 65).

- Non-new entrants (i.e. in the public sector prior to 1 April 2004) can also purchase to Age 60 (Amend "Purchase to Age:" to 60)
- Potential Pensionable Service only includes service at University of Galway, service being purchased and service transferred in to date. It does not include deferred benefits with previous employers. The Revenue maximum service allowed at retirement is 40 years (from all employments).

Calculate

And then Click:

**Notional Service Calculator**

Service Calculator

**Benefits**

**At age 65 you will be entitled to :**

Pension including purchase:	€ 31,357.22	
Pension excluding purchase:	€ 23,638.16	
<b>You will be entitled to an additional amount (per year) of:</b>		€ 7,719.06
Lump Sum including purchase:	€ 132,940.50	
Lump Sum excluding purchase:	€ 100,215.20	
<b>You will be entitled to an additional Lump Sum of:</b>		€ 32,725.30

**Cost**

The estimated cost of purchasing 1.0000 year at current rate is :	.22% of Gross Full Time Salary	€ 194.98
	1.49% of Nett Salary	€ 934.44
The estimated cost of purchasing 9.8466 years assuming current rates is :	€ 194.98 * 9.8466	€ 1,919.88
	€ 934.44 * 9.8466	€ 9,201.10
Total cost of purchasing assuming current rates is :		€ 11,120.99

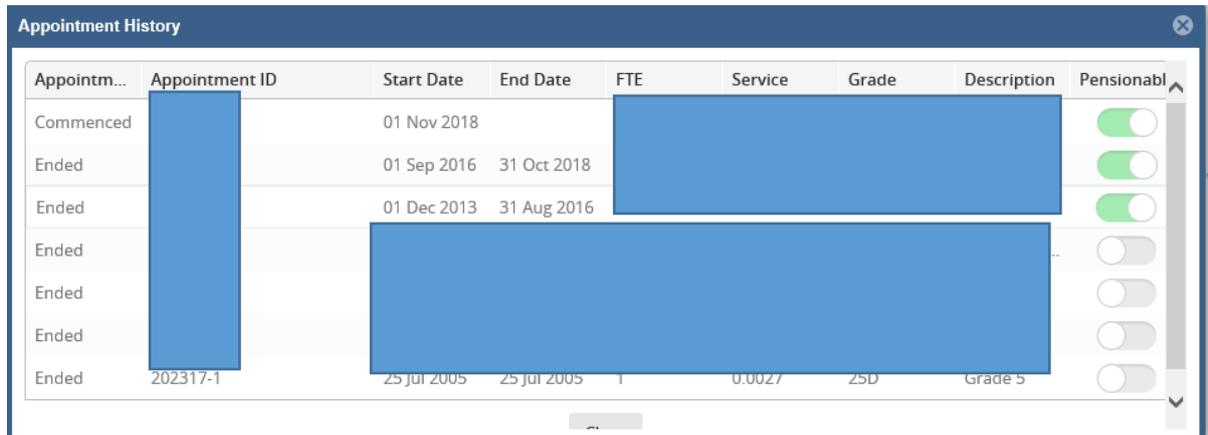
**Disclaimer**

The data, information or results contained in, furnished by or obtained from the use of the Pension Calculator is for the general guide of members with respect to pension scheme benefits. No responsibility is accepted by or on behalf of the University for any errors, omissions, or misleading statements obtained through the use of the Pensions Calculator. The data, information or results obtained through the use of the Pension Calculator are not intended to be used for any other purpose.

**Total cost of Purchasing 9.8466 years is € 11,120.99 per annum.**

## II. Appointment History

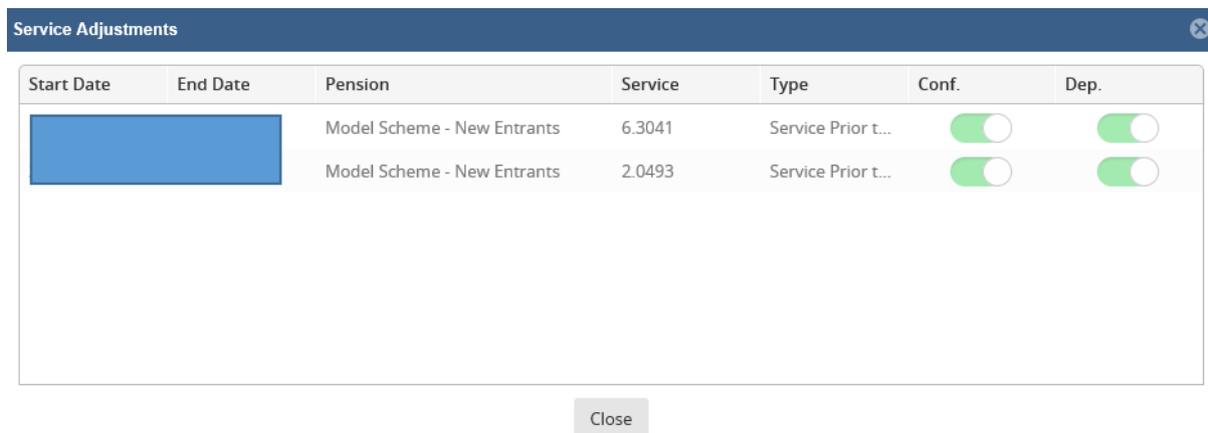
This allows you to view all of yours appointments at University of Galway



Appointm...	Appointment ID	Start Date	End Date	FTE	Service	Grade	Description	Pensionabl
Commenced		01 Nov 2018						<input checked="" type="checkbox"/>
Ended		01 Sep 2016	31 Oct 2018					<input checked="" type="checkbox"/>
Ended		01 Dec 2013	31 Aug 2016					<input checked="" type="checkbox"/>
Ended								<input type="checkbox"/>
Ended								<input type="checkbox"/>
Ended								<input type="checkbox"/>
Ended	202317-1	25 Jul 2005	25 Jul 2005	1	0.0027	25D	Grade 5	<input type="checkbox"/>

## III. Service Adjustments

This allows you to view all appointment **on or before 30 November 2013** plus any transferred Service from a previous employer (if applicable).



Start Date	End Date	Pension	Service	Type	Conf.	Dep.
		Model Scheme - New Entrants	6.3041	Service Prior t...	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
		Model Scheme - New Entrants	2.0493	Service Prior t...	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

Close

## IV. Notional Service

This allows you to view service being purchased (if applicable).

## (c) Pension Calculator:

Click on “Pension Calculator”

- You will need to read and agree (Click  ) to the Disclaimer to access the calculator.
- A breakdown of the service details can be viewed by clicking the Service Details button.
  - i. *Actual Service:*
    1. “Service to 30 Nov 2013” is University of Galway service accrued to 30 November 2013.
    2. *Sundry Service* represents any deductions for non-pensionable leave e.g. parental leave, career breaks, carers leave, and shorter working year (prior to 30 Nov 2013).
    3. “*Transferred In*” is previous public/private service transferred into University of Galway or bought back
    4. *Full Time Post 1 Dec 2013 to Calc Date* is all Full Time Service since 1 December 2013.
    5. *Part Time Post 1 Dec 2013* is all Part Time Service since 1 December 2013.
  - ii. *Notional Service:*
    1. *Purchased Notional Service* is any notional service purchased by lump sum or periodic deduction.
- **Retirement Options:**
  - i. *Normal Retirement Benefits* are payable at age 65\*
  - ii. *Retirement Benefits at various selected ages (66 – 70 Non-New Entrants)*
  - iii. *Actuarially Reduced Early Retirement*, also known as cost neutral early retirement (CNER), is available from the ages of 50-60 (or 55-65 - New Entrants). Benefits are actuarially reduced for early payment.
  - iv. *Death in Service Benefits* – payable in the event of death to your spouse/ legal representatives.
  - v. *Deferred/ Preserved Benefits* – If you leave University of Galway prior to normal retirement age and have more than 2 years’ service, you will be due deferred

benefits at normal retirement age.

The Calculator will return the criteria used along with the annual pension amount, lump sum amount and the spouses annual pension amount where relevant. Clicking on these figures will provide the formulae, salary and service figures used.

### **Projection Tool**

The Core Pensions Calculator is also a powerful **projection tool** allowing you to model various different other scenarios. The Core Pensions Calculator knows rules particular to your membership of the pension scheme and can therefore intelligently guide you through the options open to you.

It also allows you to view the effect of:

- Change of work patterns (Enter the **Future Work Pattern**)
- Change in salary (Enter your **Pensionable Salary**)
- Salary Increases (Enter **Estimated Salary Increase per Year**)

### ***Disclaimer***

***The data, information or results contained in, furnished by or obtained from the use of the Pension Calculator is for the general guide of members with respect to pension scheme benefits. No responsibility is accepted by or on behalf of the University for any errors, omissions, or misleading statements obtained through the use of the Pensions Calculator. The data, information or results obtained through the use of the Pension Calculator have no legal authority. The legislation, policies and terms applicable to your pension scheme will govern any entitlement to pension scheme benefits. The calculation provided by this Pensions Calculator is based on the information provided by you. In the event of any error or omission in this estimate, the legal requirements of the scheme rules will govern. At the time of retirement or should you require an official estimate, your Age, Total Pensionable Service and salary details will be verified by the University and used to determine your pension entitlement.***