

Death Claim *Form*

Pension & Life Assurance Scheme

This form should be completed by the Participating Employer and returned to the Pension Scheme Trustees at the address below.

A

Name of Deceased
Member:

Name of Participating
Employer:

Member's Date of
Birth:

Member's Date
of Death:

At date of death, did member: (please tick one box below)

1. Die while active in work
2. Die while in receipt of salary protection
3. Die after their salary protection ceased
4. Die while on unpaid sick leave and not a salary protection scheme member
5. Die and was a relief staff

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Before ticking above relevant box, please refer to further explanations on points 1-5 on the following pages. Once you decide what number is appropriate for this death case, please use the applicable salary to be applied for that same number.

Applicable Salary:

€

(the applicable salary should be calculated based on the number you ticked above and then on formula outlined in following pages for that same number).

B

Declarations and Authorisations:

I declare that:

- the information I have given above is correct;
- I have read the different instances for applicable salary and have applied the correct calculation to establish salary at time of death in respect of this death claim;
- I authorise Zurich Life Assurance plc to proceed to make payment due in respect of this claim.

Signature

X

Date

Title

Telephone number

This form should be returned to:

Pension Scheme Trustees, National Federation of Voluntary Service Providers' Pension & Life Assurance Scheme by emailing: pensionadmin@fedvol.ie



SIGNATURE

Please sign and date.

Salary to use on a Death Claim Form in the event of the Death of a Scheme Member:

The definition of Pensionable Salary for the purpose of the National Federation of Voluntary Service Providers' Pension & Life Assurance Scheme, and on which employer and employee contributions are calculated, includes the following items:

- i. Basic Pay – i.e. basic hourly rate applicable to grade in which staff member is employed
 - ii. Saturday Allowance
 - iii. Sunday & Bank Holiday Premium
 - iv. Un-Social Hours Premium
 - v. Night Duty Premium
 - vi. Holiday Premium
 - vii. Sleepover Allowance
 - viii. Acting Allowance
 - ix. Responsibility Allowance
 - x. Other Allowances as per Consolidated Pay Scales e.g. Local; On-Call; Qualification Allowance
- but excluding (a) overtime paid at a premium rate, (b) travel payments and (c) subsistence payments

The following outlines the applicable salary to use for a member who:

1. Dies while active in work:

Salary will comprise of the aggregate of (a) and (b) as follows:

- (a) Basic pay:
The annualised amount of basic pay, on which pension was paid, in month in which the member passed away or the annualised amount of a higher normal monthly basic pay, on which pension was paid, in the previous 12 month period; (12 month period includes the month that the member passed away); plus
- (b) Fluctuating Payments i.e. ii – x outlined above under pensionable salary definition.
The average of the above ii – x payments, on which pension contributions were paid, over the 3 years* prior to death of the member (36 month period includes the month that the member passed away). Calculation = Total fluctuating payments / 36 x 12.

* Three years to be used unless a shorter period applicable e.g. a member only commenced work and therefore worked less than a 3 year period. If a member worked less than a three year period, or has less than 3 years of fluctuating payments for example, due to a change in job / role, the average will be calculated based on the average of the number of months that these payments were received, multiplied by 12, to get the annual average for fluctuating payments i.e. Calculation = Total fluctuating payments received / number of months member received fluctuating payments x 12.

2. Dies while in receipt of salary protection:

Salary will be calculated from the 12% pension contributions the employer received from the SPS Provider on a monthly basis i.e. amount received from SPS Provider divided by 12% to get monthly salary; multiplied by 12 to get annualised salary.

Example:

Employer, prior to death of member, received €300 per month from SPS Provider in respect of member's monthly pension protection contribution.

Calculation:

Step 1: $€300 / 12\% = €2,500$ (equals monthly salary)

Step 2: $€2,500 \times 12 = €30,000$ (equals annualised salary)

3. Dies after their salary protection ceases:

i.e. (a) member attained cessation age of 60 years applicable to Salary Protection Scheme and member continues to remain on unpaid sick leave; (b) member did not satisfy requirements of functional assessment test but remains on unpaid sick leave.

Salary will be calculated from the 12% pension protection contributions the employer received from the Salary Protection Scheme Provider (SPS) on a monthly basis when the member was in receipt of salary protection i.e. amount received from SPS Provider divided by 12%; multiplied by 12 to get annualised salary.

Example:

Employer received €400 per month from SPS Provider for member who has deceased when they were a member of the salary protection scheme in respect of their monthly pension protection contribution.

Calculation:

Step 1: $€400 / 12\% = €3,333.33$ (equals monthly salary)

Step 2: $€3,333.33 \times 12 = €40,000$ (equals annualised salary)

Salary to use on a Death Claim Form in the event of the Death of a Scheme Member: (continued)

4. Dies while on unpaid sick leave and not a member of the Salary Protection Scheme:

Salary will comprise of the aggregate of (a) and (b) as outlined:

(a) Basic pay

The annualised amount of basic pay, on which pension was paid, in month prior to commencement of sick leave or the annualised amount of a higher normal monthly basic pay, on which pension was paid, in the previous 12 month period prior to commencement of sick leave; plus

(b) Fluctuating Payments i.e. ii – x outlined above.

The average of the above ii – x payments, on which pension contributions were paid, over the 3 years* prior to commencement of sick leave.

- * Three years to be used unless a shorter period applicable e.g. a member only commenced work and therefore worked less than a 3 year period. If a member worked less than a three year period, or has less than 3 years of fluctuating payments for example, due to a change in job / role, the average will be calculated based on the average of the number of months that these payments were received, multiplied by 12, to get the annual average for fluctuating payments i.e. Calculation = Total fluctuating payments received / number of months member received fluctuating payments x 12.

Note: Where a death claim arises for an unpaid sick leave member post 1/10/18, Zurich Life Assurance plc will require proof at date of death that the member was a continuing employed member on unpaid sick leave which commenced after this date. Please provide this evidence if applicable. The evidence can be either a copy of their last payslip (with zero pay on it) or a print out from the Revenue site showing they were still an employee at date of death.

5. Dies and member is a relief staff:

If a relief staff has a contract for a set number of hours, applicable salary will be defined as outlined in the different scenarios above.

However, if a relief staff does not have a basic salary or set contract hours, applicable salary will be defined as follows:

- Sum of their total earnings on which pension was paid over the previous 3 years prior to their death, divided by the number of weeks actually worked and paid over the 3 year period, multiplied by the average number of weeks worked over the 3 year period, to calculate their annualised average salary.

Example:

1. Relief Staff worked 1 week €500, over the last three years

Calculation = $€500 / 1 \times 1/3 = €166.66$

Death benefit 3 times €166.66 = €500

2. Relief Staff worked Year 1 (10 weeks x €500 = €5,000); Year 2 (20 weeks x €500 = €10,000); Year 3 (15 weeks x €500 = €7,500)

Calculation = $€22,500 / 45 \times 45/3 = €7,500$

Death benefit 3 times €7,500 = €22,500