

# SIPTU Guide to Retirement

October 2018



**Organising  
for Fairness  
at Work and  
Justice in  
Society**

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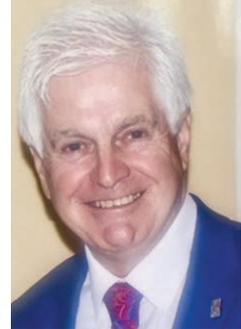
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# Foreword

Dear Members,

This year marks the fifteenth anniversary of the establishment of the Retired Member' Section and I would like to take the opportunity of thanking you all for your work in building this important addition to our Union by deciding to continue your membership in retirement.



Many of you have already given a lifetime of service to SIPTU and the wider labour movement and know better than anyone that we have always been about much more than wages and conditions, important as these are to each and every one of us, and to those who depend on us. It is about making Ireland a better and fairer society. This is as important to those retiring from the workforce as to the young people just entering it.

The Retired Members' Section plays an important role in addressing that wider social agenda, whether it is to do with health, welfare, pensions, personal security, retirement planning, taxation or public transport. Many of you continue to be affected by issues such as the housing crisis and childcare as you watch your own children struggle to put a roof over their heads and build families of their own. Many older, retired workers are also among those most at risk of homelessness themselves, as they find it impossible to pay soaring rents from often meagre pensions.

While many of you have developed new interests and used your retirement to do many of the things that work and other commitments prevented you from doing in the past, it is an example to the rest of us that you remain committed to the struggle for social justice. 'An injury to one is the concern of all', was the motto of our first general secretary Jim Larkin and it is as relevant today as it was almost 110 years ago when our union was founded.

Since its foundation in 2003, the Retired Members' Section has been very active in lobbying government departments and State agencies, making submissions to the Minister for Finance on the Budget on an annual basis. The Section has an elected representative on the Union's National Executive Committee, with full voting rights, as well as representing the Union at the ICTU Retired Workers Committee, District Committees, Trades Councils, community and other organisations. The Section is also active within the Irish Senior Citizens Parliament.

With your support we can continue our proud tradition of service to Irish working people and their families for, as our other great founder James Connolly said, 'the Cause of Labour is the Cause of Ireland, the Cause of Ireland is the Cause of Labour', and together we shall continue the struggle to make our country a better place for all to live and work.

With very best wishes.

A handwritten signature in black ink that reads "Joe O'Flynn". The signature is written in a cursive, flowing style.

**Joe O'Flynn**  
**GENERAL SECRETARY**

## Rule 50 of the SIPTU Rule Book

### Retired Members' Section

50. A National Retired Members Section shall be established by the National Executive Council to co-ordinate the participation of retired members in union affairs and the promotion of issues relating to retired members generally subject to regulations to be prescribed by the National Executive Council. The Retired Members Section shall be entitled to elect a member of the Retired Members' Section to membership of the National Executive Council with full voting rights except in respect of the pay and conditions of current active members. The election will be held in accordance with procedures laid down by the National Executive Council.

Members of the National Retired Members Section shall be subject to such conditions as the National Executive Council shall prescribe.

For the purpose of this Rule, retired members shall mean:

- (a) those members who are registered as honorary life members in accordance with the provisions of Rule 157; and 158
- (b) registered Class D members aged 55 or over who have completed five consecutive years membership and who opt to register with the National Retired Members' Section.

Application for registration with the National Retired Members' Section must be made in accordance with procedures laid down by the National Executive Council.



## Introduction

In 2003, after a countrywide consultation SIPTU established the Retired Members' Section. Upon retirement union members can become honorary members of the union and are invited to join the Retired Members' Section. After joining the Section members are allocated to one of the five regional groups closest to where they live. Each regional group has a committee elected by its members. Regional groups decide on their own activities and are entitled to send representatives to the Retired Members' Section National Committee which meets at least four times a year in Liberty Hall, Dublin. The purpose of the National Committee is to co-ordinate the activities of the Sections and is represented by a committee member on SIPTU's National Executive Committee.

New members are provided with information about the governance of the Retired Members' Section which are contained in the Union Rule Book. The work of the Retired Members' Section is supported by a full-time official and an administrator on a part-time basis.

The Retired Members' Section has four main objectives:

- To advocate and promote the needs and issues facing retired SIPTU members;
- To undertake solidarity activities when requested by members in the workplace;
- To support campaigns of social justice initiated by SIPTU;
- To establish links and relationships with retired sections of other trade unions.

The Irish experience of retirement is changing as life expectancy and the age of retirement rises along with the cost of providing state pensions. These changes raise fundamental economic, health and socio-political questions that require trade union attention. Membership of SIPTU's Retired Members' Section offers continued participation in SIPTU, the space to defend the collective interests of all retired people, to act in solidarity with workers in precarious employment and to engage in union-based cultural and social activities.

## So why not join us today

Address: Retirement Members' Section,  
Liberty Hall, Dublin 1.  
Landline: 01-8588261  
Mobile: 087 965 7105  
E-mail: [retired@siptu.ie](mailto:retired@siptu.ie)

## Making the Transition

*So many worlds,  
So much to do,  
So little done,  
So many things to be.*

*Alfred (Lord) Tennyson*

When workers approach retirement age, they often encounter sympathetic remarks from colleagues about how they are going to spend their time when retired, as if there are no activities in life other than work. One of the best things about retirement is perhaps that for the first time in your life, you have control over your own time.

Retirement is the time to embrace a new phase of your life. Thinking about what you might like to do and planning ahead is important. You might start by reading a book about retirement or attending a pre-retirement course. Planning your actual retirement is best started 3-5 years before the event.

If you have a pension plan it is important to familiarise once again with the terms and rules and regulations of your scheme and whether you ought to be saving more for your retirement. The 'Social Welfare and Pension Entitlements' of this booklet should be helpful in this regard.

Begin a dress rehearsal for what you would like to do in retirement and ask yourself – do you like travelling, would you like to enrol for a craft course, study for a degree or learn a language, would you like to volunteer with a local group; are you interested in art? It is also important to remember how your retirement might affect your spouse or partner's space and time. Check on each other's commitments before making definite arrangements. Good communication is essential.

The period of adjustment to retirement can vary from person to person. You may feel a bit lost for a while, so give yourself time. On average it usually takes a year to adjust to your new situation, but it may take longer for some.

Remember these are just plans that can always be changed by you. The decision must always be yours.

## Things to do in Retirement

### Education

The concept of life-long learning is tailor-made for retirees and there are now lots of courses in local schools, colleges and universities to join. Many courses are offered to retired people at lower rates and there are courses online, some free of charge. While the Internet is a good place to start, your local library will also have relevant information, so talk to the librarians about your interests and join up if you are not in already. Membership is a great resource.

### Hobbies and Retirement Groups

Hobbies are a great source of pleasure and satisfaction. They include activities like art, music, drama, languages, local history, photography, model making and many more. Some retirement groups have sub-groups that focus on drama, local history, men's shed, playing music, singing and other activities, so consider joining one in your community, all of which are conducive to mental well-being.

### Volunteering

There are many worthy organisations who welcome volunteers (including SIPTU's Retired Members' Section), so why not check out Volunteering Ireland which is the national volunteer development agency and a support body for all local Volunteer Centres and Volunteering Information Services in Ireland.

### Local Active Retirement Groups

There are many active retirement groups based in local communities where older people come together for social activities such as book clubs, first aid, card games, sports, outings etc. Check out your local community centre to learn about these groups.

## Pensions, Social Welfare and Health Entitlements

The state provides a range of benefits to retirees and what follows is a brief outline of these benefits and entitlements.

### The State Pension

The State Pension age is currently 66 years. In 2021 this will rise to 67 and in 2028 to 68 years of age. You should check out your State Pension entitlements with the Dept. of Employment Affairs and Social Protection for your exact entitlements. ([www.welfare.ie](http://www.welfare.ie)).

The Social Welfare and the Citizens Information offices and their online sites are good sources for general information on your entitlements. (*See useful addresses at back of booklet*).

If you have worked in Ireland and one or more EU states then you may be entitled to a pension from both countries. There may also be bilateral agreements to cover these eventualities and your combined PRSI contributions may be added together to help you qualify for either an Irish pension or a pension from the other EU state. Ireland has similar bilateral agreements with some non-EU countries.

A non-contributory pension is available to applicants who do not qualify for a contributory pension, if they meet the qualifying conditions.

If your contributory pension is lower than the non-contributory pension you can apply for a non-contributory pension. This is subject to a **means test**.

***For information on the Rates of State Pension Contributory and Non-Contributory 30th March 2018, see Appendix A.***

### Total Contributions Approach (TCA)

A new approach to calculating pensions is being considered at present. This will be of specific interest to members affected by the 2012 changes to social welfare payments and a government commitment to remedy the situation. This may involve calculating pension entitlements based on a 40 year Total Contributions Approach instead of the current average yearly contributions approach.

It is intended that this approach will be implemented in 2020. The details have yet to be announced, as a consultation process is underway, at present, as a result of the launch, by government in February 2018 of the Roadmap for Pension Reform 2020–2023. It is the government's stated intention to maintain the contributory state pension at approximately 34/35% of the average industrial wage.

## Other Social Welfare Payments & Health Benefits in Retirement

Household Benefits Package and other benefits generally are for the over 70's but some people under 70 may also qualify. The allowances that make up the Household Benefits Package are:

1. Electricity or gas allowance
2. Free television licence

Other Benefits you may be or become entitled to:

1. National Fuel Scheme
2. Living Alone Allowance
3. Centenarian Bounty

## Financial Security in Retirement

The current state pension, contributory, will give you approximately €12,500 per year maximum (€240.30 per week) which you may wish to supplement with another source of income such as an occupational pension.

Planning your financial security for your retirement is essential if you wish to maintain your standard of living in retirement. This is usually achieved by contributing to an Occupational Pension Scheme. If you are not a member yet you should consider getting information on it, from your shop steward or employer, if there is a pension scheme in your employment. Recent research indicates that the average employee contribution is approximately 8% of wages or salary.

The government, at present, is planning to bring in a Pension Scheme in 2022 for all employees in the Private Sector, who are not already in a Pension Scheme.

## Occupational Pension Schemes

Occupational Pension Schemes are job-related schemes. Ideally you should start contributing in your 20's if you are joining a pension fund, as your contributions will be lower than if you leave it into your later years. Pension funds get the benefit of the effect of compound interest (interest on interest) and this helps to grow the fund better over time.

## Tax & Pension Contributions

Pension contributions are free of income tax so for every €1 you contribute it only costs you 80 cents if you pay tax at 20% or 60 cents if you pay tax at 40%.

*Please see Appendix B for more information on this topic.*

## Health Service Entitlements

Everyone, regardless of nationality, is entitled to certain health services provided they are ordinarily resident in Ireland. Broadly speaking, being ordinarily resident means that you have been living in the state for at least a year or that you intend to live in the state for **at least a year**.

If you are on an income of €500 per week or less for a single person or €900 or less for a couple (2018 figures) you may qualify for a **medical card**.

If you do not have a Medical Card, the **Treatments Benefit Scheme** may cover you for **Dental, Optical and Aural** services if you have sufficient PRSI contributions.

If you are not eligible for a medical card and you are 70 or over you may be eligible for the GP visit card. This entitles you to free visits with participating GPs.

Medical card holders are entitled to prescribed medicines but in general must pay a prescription charge (maximum €20 per month, 2018).

Under the **Long Term Illness Scheme**, people suffering from certain conditions can get free medicines and appliances for these conditions.

If you are not covered by either of these schemes you can register for the **Drugs Payment Scheme**, which covers prescription costs that are over a set monthly limit. Currently €134 per month (2018).

There are some charges for public hospitals, but some people are exempt, including medical card holders. Private hospitals set their own charges and it is advisable to have Private Health Insurance using these facilities.

Community care services help people remain living in their communities when they might have difficulties doing so because of illness, disability or age. A set of services provided by the **Health Services Executive (HSE)** to help an older person be cared for in their own home is called a **Home Care Package**. Other supports are offered by the HSE e.g. **Nursing Home Supports**. For a full list of the services provided it is advisable to go to your local Health Clinic or check out the Citizens Information Office or HSE websites.

### Medical Expenses Tax Relief

You should keep all your medical expenses receipts and at the end of the tax year you should fill in a **Med 1 Form**, either online or hard copy, and forward it to your relevant revenue tax office. A **Med 2 Form** covers dental expenses, if they meet the criteria approved by Revenue. A **20%** tax rate applies to refunds for medical and health expenses. However, tax relief on nursing home expenses can be claimed at your highest rate of tax.

Always keep your receipts for all medical expenses and GP visits, or other medical professional attendance, in order to make your claim, at the end of the year, on receipt of your P60.

Some Pharmacists and GPs will give you an annual print out or receipt when claiming a tax refund.

You will need a password from **Revenue** if you intend to submit your claim by electronic means.

### Health & Medical Care

You should have an **annual medical check-up** after you retire and this can be done by your local GP. You should set a date that is easily remembered and have the check-up at the same time each year.

Keep fit and active. Walking is generally recommended with daily walks if you can for about 30 minutes at a time, five days a week. Brisk walking or moderate intensity activity is generally recommended.

If you are already active through sport etc. keep it up, as long as you are enjoying it.

A sport that requires a cognitive and a physical co-ordination activity together, such as table tennis, is good for your physical and mental health. Depending on your age and level of fitness you could also consider taking up a sport that is gentler on the body such as pitch and putt, bowling and boules etc. Check out the facilities and clubs in your area to see what is available.

**Medical advice should be sought before undertaking physical activities.** Website: [irishheart.ie](http://irishheart.ie)

### Travel in Ireland

The **Travel Pass** is available to people of state pension age, currently 66 years. It allows you to travel, free of charge, on public transport and on a number of private bus and ferry services. This pass is issued by the **Department of Employment Affairs and Social Protection**.

This pass will save you money on buses and trains within the Republic of Ireland. A separate application form can be filled in at train stations by those in possession of a Travel Pass wishing to travel to Northern Ireland (N.I.). For information regarding an internal travel pass for N.I. contact your local Social Welfare office.

### Travel Abroad

Now is the time to think of travel abroad to places of cultural and historical interest, to visit family members or go to a sunny climate for rest and relaxation, without being restricted to a time.

When travelling abroad some countries have discounts for seniors, so it is best to check this out before travelling.

If travelling in the EU/EEA or Switzerland you should obtain a **European Health Insurance Card**, from your **Local Health Office**, before travelling. This entitles you to emergency medical cover while abroad. This can be done online or by hard copy to the appropriate health office.

<https://www.hse.ie/eng/services/list/1/schemes/ehic/>

For travel to other countries, outside this area, travel insurance is highly recommended. Please see SIPTU's recommended supplier for this cover and compare it with other quotes that you may seek.

### **Wills & Power of Attorney**

Don't put this off. Just get it out of the way. Making a Will is something you are advised to do at retirement age. Standard Will Forms are available to purchase from stationary stores, but it may be wiser to consult a solicitor on this matter. Advice on power of attorney is available on the Citizens Information and Think Ahead websites. You do not need legal advice to fill in a General Power of Attorney, but an Enduring Power of Attorney will require a solicitor's advice, as this has to be registered with the High Court in order for it to take effect.

The aim of this booklet is to assist our members and their families in planning for a secure and fulfilling retirement. As in the words of our General Secretary in his Foreword: 'With your support we can continue our proud tradition of service to Irish working people and their families for, as our other great founder James Connolly said 'the Cause of Labour is the Cause of Ireland, the Cause of Ireland is the Cause of Labour' and together we shall continue the struggle to make our country a better place for all to live and work.'

*Get up, stand up  
Stand up for your rights  
Get up, stand up  
Don't give up the fight  
'Get Up Stand Up'*

*Bob Marley/Peter Tosh*

## Useful Websites and Phone Numbers

### Retirement:

**Age Action** Website: [www.ageaction.ie](http://www.ageaction.ie)  
Tel: 01 4756989 Email: [info@ageaction.ie](mailto:info@ageaction.ie)

**Age Opportunity** Website: [ageandopportunity.ie](http://ageandopportunity.ie)  
Tel: 01 8057709 Email: [info@ageandopportunity.ie](mailto:info@ageandopportunity.ie)

**Active Retirement Ireland** Website: [www.activeirl.ie](http://www.activeirl.ie)  
Tel: 01 8733836 Email: [info@activeirl.ie](mailto:info@activeirl.ie)

**Alone: Supporting Older People to Age at Home**  
Website: [www.alone.ie](http://www.alone.ie) Tel: 01 6791032  
[hello@alone.ie](mailto:hello@alone.ie)

**Irish Senior Citizens Parliament**  
Website: [www.iscp.wordpress.com](http://www.iscp.wordpress.com)  
Tel: 01 7008431 Email: [info@seniors.ie](mailto:info@seniors.ie)

**Retirement Planning Council of Ireland**  
Tel: 01 4789471 Email: [information@rpc.ie](mailto:information@rpc.ie)

**SIPTU's National Retired Members' Section**  
Tel: 01 8588261 Email: [retired@siptu.ie](mailto:retired@siptu.ie)

**SIPTU's Workers Rights Centre** Website: [wrc@siptu.ie](mailto:wrc@siptu.ie)  
Tel: 1890747881

**SIPTU's Rule Book**  
Website: [www.siptu.ie/aboutsiptu/rulebook](http://www.siptu.ie/aboutsiptu/rulebook)

**Senior Line: National Confidential Listening Service for Older People** Website: [www.thirdageireland.ie/seniorline](http://www.thirdageireland.ie/seniorline)  
Tel: 046 9557766

## Pensions and Social Welfare Entitlements:

**Citizens Information** Website: [www.citizensinformation.ie](http://www.citizensinformation.ie) Tel: 0761074000

**Department of Health** Website: [www.health.gov.ie](http://www.health.gov.ie)  
Tel: 01 6354000 Email: [info@health.gov.ie](mailto:info@health.gov.ie)

**Department of Employment Affairs and Social Inclusion** Website: [www.socialinclusion.ie](http://www.socialinclusion.ie) Tel: 1890 500 000

**Health Service Executive** Website: [www.hse.ie](http://www.hse.ie)

**ICTU's submission to Reform of the State Pension (July 2018)** Website: [www.ictu.ie/publications/fulllist/congress-submission-to-reform-of-the-state-pension/](http://www.ictu.ie/publications/fulllist/congress-submission-to-reform-of-the-state-pension/)

**Pensions Authority** Website: [www.pensionsauthority.ie](http://www.pensionsauthority.ie)  
Tel: 1890 500 000

**Pensions Decode** Website: [www.siptu.ie/services/legal/rightsunit/knowyourrights/pensionsdecoded/](http://www.siptu.ie/services/legal/rightsunit/knowyourrights/pensionsdecoded/)

**Department of Employment Affairs and Social Protection** Website: [www.welfare.ie](http://www.welfare.ie)  
Tel: 071 9157100/1890 500 000

### Educational Opportunities:

**Aontas: The National Adult Learning Organisation**  
Website: [www.aontas.com](http://www.aontas.com) Tel: 01 4068220

**Coursera (Free On-line University Courses)**  
Website: [www.coursera.org](http://www.coursera.org)

**SIPTU College** Tel: 01 8794334 Email: [college@siptu.ie](mailto:college@siptu.ie)

**People's College – Adult Education Association**  
Website: [www.peoplescollege.ie](http://www.peoplescollege.ie)  
Tel: 01 8735879 Email: [info@peoplescollege.ie](mailto:info@peoplescollege.ie)

**Third Age Ireland** Website: [www.thirdageireland.ie](http://www.thirdageireland.ie)  
Tel: 046 9557766

### University of the Third Age (U3A)

Website: [www.ageaction.ie/how-we-can-help/lifelong-learning-u3a](http://www.ageaction.ie/how-we-can-help/lifelong-learning-u3a)  
Tel: 01 4756989

### Things to do in Retirement:

#### Irish Country Women's Association (ICA)

Website: [www.ica.ie](http://www.ica.ie) Tel: 01 6680002

#### Irish Men's Sheds Association Website: [menssheds.ie](http://menssheds.ie)

Tel: 01 8916150

#### Volunteer Ireland Website: [www.volunteer.ie](http://www.volunteer.ie)

Tel: 01 6369446

## Appendix A (State Pension Rates)

### State Pension (Non-Contributory)

State Pension (Contributory) from 30th March 2018 for those who reach state pension age from 1st September 2012.

Yearly average PRSI Contributions	Personal Rate per week €	Increase for a Qualified adult (under 66) €	Increase for a Qualified adult (over 66) €
48 or over	240.30	162.10	218.00
40-47	238.50	154.20	207.10
30-39	218.70	146.80	196.50
20-29	207.10	137.30	184.90
15-19	158.50	105.60	141.60
10-14	97.20	64.40	87.70

*N.B. Increases for qualified adults are means tested payments.*

### State Pension (Non-Contributory)

A non-contributory pension is available to applicants who do not qualify for a contributory pension, if they meet the qualifying conditions. If your contributory pension is lower than the non-contributory pension you can apply for a non-contributory pension. This is a means tested benefit.

State Pension (Non-Contributory) from 30th March 2018

State Pension (Non-Contributory)	Rate per week (Maximum)
Personal rate, aged 66 & under 80	€232.00
Personal rate, 80+	€242.00
Maximum increase for a qualified adult aged under 66*	€153.30
Increase for a qualified child	€31.80

\*You may get a reduced rate increase if the qualified adult has earnings or income in excess of €100.00 and up to €310.00 gross per week.

## Appendix B (Occupational Pensions Information)

### Occupational Pension Schemes

Occupational Pension Schemes are job related schemes. Ideally, you should start contributing in your 20's if you are joining a pension fund as your contributions will be lower than if you leave it into your later years. Pension funds get the benefit of the effect of compound interest (interest on interest) and this helps to grow the fund better over time.

### Tax & Pension Contributions

Pension contributions are free of income tax so for every €1 you contribute it only costs you 80 cents if you pay tax at 20% or 60 cents if you pay tax at 40%.

**N.B.** There is a suggestion in the National Framework on Pensions that a single 30-33% standard rate may apply to all pension contributions, to level the playing field for all.

## Employee Contributions

Employees may make annual contributions to the scheme, including regular and Additional Voluntary Contributions as follows:

Age Limit	
Under 30 years of age	15% of remuneration
30 up to 39 years of age	20% of remuneration
40 up to 49 years of age	25% of remuneration
50 up to 54 years of age	30% of remuneration
55 up to 59 years of age	35% of remuneration
60+ years of age	40% of remuneration

Contributions to the Pension Scheme are normally determined by rules of the scheme, particularly where both the employee and the employer are contributing to the fund.

For 2018, the maximum annual earnings limit that may be taken into account, for tax relief, is €115,000. This may vary and is dependent on the annual budgetary process.

If you do not have access to an Occupational Scheme your employer is obliged to give you access to at least one **Personal Retirement Savings Account (PRSA)**. Independent professional financial advice should be sought if you are thinking of going down this route. The amount that can normally be in the fund is in the region of €2 million and if this figure exceeds the permitted limit, under the relevant Finance Act, it will attract tax at 40% on the excess.

## Additional Voluntary Contributions (AVCs)

Additional Voluntary Contributions (AVCs) may be permissible if your scheme allows for it. This allows you to gain extra pension entitlements, through extra contributions to the pension scheme, if you started to contribute later in life.

As part of your pension your entitlements allows for a lump sum payment on retirement. You may be able to increase this by what is called a last minute AVC. This enables you to contribute a lump sum payment to the pension fund in the **last few days before you retire**. This is normally done by a pension advisor, who will charge a fee. The advisor will do the necessary paperwork, on your behalf and submit your lump sum to the pension fund. You will have your lump sum returned, normally a week or two after you retire. The pension adviser will give you a statement, outlining your contribution to the fund, which you then forward to the Revenue Commissioners and they will refund the tax on your contribution. The refund is dependent on the rate of tax you pay 20% or 40%.

For every €1,000 you will receive a €200 refund of tax if your tax rate is 20%.

For every €1,000 you will receive a €400 refund of tax if your tax rate is 40%.

Advice should be sought, in the first instance, from the pension scheme advisor in all matters concerning your pension scheme and entitlements. You can seek independent advice from an independent financial advisor, who will charge you for their services.

## Tax & Pension Contributions

Pension contributions are free of income tax so for every €1 you contribute it only costs you 80 cents if you pay tax at 20% or 60 cents if you pay tax at 40%.

**N.B.** There is a suggestion in the **National Framework on Pensions 2010** that a single 30-33% standard rate may apply to all pension contributions, to level the playing field for all.

## Proposed New Automatic Enrolment Savings System

The government has announced its intention to launch the above savings scheme in 2022, after consultation with all interested parties. It is intended to make this scheme available to employees who do not have access at present, to an Occupational Pension Scheme (60-70% of employees in private sector employment). For further information please consult the **Roadmap for Pension Reform 2020-2023** ([www.welfare.ie](http://www.welfare.ie)).

**Organising  
for Fairness  
at Work and  
Justice in  
Society**

JOIN THE  
**SIPTU RETIRED**  
**MEMBERS**  
SECTION NOW

Call us at the  
National Retired Members  
Section office  
on 01 8586381  
or e-mail [retired@siptu.ie](mailto:retired@siptu.ie)

