



# 2021 - 2022 Scheme Year

**PLEASE NOTE: The 2021-2022 Scheme year runs from 1st October 2021.**

Each Scheme month ends on the last Friday of a calendar month and the next Scheme month starts the following Monday.

Month	WEEK 1							WEEK 2							WEEK 3							WEEK 4							WEEK 5							NO. OF WEEKS PER MONTH
	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	MON	TUE	WED	THU	FRI	SAT	SUN	
OCTOBER 2021	27	28	29	30	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	5
NOVEMBER 2021	WEEK 6							WEEK 7							WEEK 8							WEEK 9							4							
DECEMBER 2021	WEEK 10							WEEK 11							WEEK 12							WEEK 13							WEEK 14							5
JANUARY 2022	WEEK 15							WEEK 16							WEEK 17							WEEK 18							4							
FEBRUARY 2022	WEEK 19							WEEK 20							WEEK 21							WEEK 22							4							
MARCH 2022	WEEK 23							WEEK 24							WEEK 25							WEEK 26							4							
APRIL 2022	WEEK 27							WEEK 28							WEEK 29							WEEK 30							WEEK 31							5
MAY 2022	WEEK 32							WEEK 33							WEEK 34							WEEK 35							4							
JUNE 2022	WEEK 36							WEEK 37							WEEK 38							WEEK 39							4							
JULY 2022	WEEK 40							WEEK 41							WEEK 42							WEEK 43							WEEK 44							5
AUGUST 2022	WEEK 45							WEEK 46							WEEK 47							WEEK 48							4							
SEPTEMBER 2022	WEEK 49							WEEK 50							WEEK 51							WEEK 52							WEEK 53							5

## Save Time on Your Monthly CWPS Returns

We have a range of solutions to meet your requirements and save you time. Contact our team at [info@cwps.ie](mailto:info@cwps.ie) to learn more about your online options.

## Pension, Death in Service and Sick Pay Contribution Rates

Contribution rates as agreed under the Construction Sector 2019 SEO. Rates continue from 1st October 2021.

	Employer	Member	Total
Pension	€28.09	€18.73*	€46.82
Death In Service	€1.17	€1.17*	€2.34
Sick Pay	€1.34	€0.67	€2.01
<b>Standard Total</b>	<b>€30.60</b>	<b>€20.57</b>	<b>€51.17</b>

\*PAYE Allowable

CWPS facilitates the collection of voluntary, weekly industry deductions for the Construction Workers' Health Trust and the Benevolent Funds. These contributions can be paid as a combined payment with the pension, sick pay and death in service contributions.

	Employer	Member	Total
Construction Worker's Health Trust	€0.00	€1.00	€1.00
Employer Benevolent Fund	€0.19	€0.00	€0.19
Employee Benevolent Fund	€0.00	€0.50	€0.50
<b>Voluntary Total</b>	<b>€0.19</b>	<b>€1.50</b>	<b>€1.69</b>

Please note, should a new SEO be agreed, the above rates may be amended accordingly.

## Death in Service Benefits

A death benefit of €100,000 plus the value of the member's account is payable upon the death of a member. This is paid providing, at the time of death, all contributions due in respect of the member are paid up to date and at least 26 contributions, in respect of the member have been paid to the Scheme.

An additional €3,175 for each eligible child is also payable.

Subject to certain conditions being satisfied, a member may be entitled to a reduced death in service benefit of €50,000 if they died within four weeks of leaving paid service.

## Sick Pay Benefit

Sick pay benefit is payable up to age 66 at a rate of €44.00 per day (€220.00 per week). This is available for a maximum of 50 working days in a calendar year and is paid after a three day waiting period.

## Construction Holidays 2021/2022

For further information regarding industry holidays, please visit [www.cif.ie](http://www.cif.ie)

■ Annual ■ Public

- FRI 22 OCT
- MON 25 OCT
- FRI 24 DEC
- MON 27 DEC
- TUE 28 DEC
- WED 29 DEC
- THUR 30 DEC
- FRI 31 DEC
- MON 3 JAN
- THUR 17 MAR
- FRI 18 MAR
- FRI 15 APR
- MON 18 APR
- TUES 19 APR
- WED 20 APR
- THUR 21 APR
- FRI 22 APR
- MON 2 MAY
- MON 6 JUN
- MON 18 - FRI 29 JUL
- MON 1 AUG

Under the payment of contributions regulations of the Pensions Act 1990, (as amended), employers are required to remit contributions due to a pension scheme within 21 days of the end of the month. E.g. Contributions due for the month of January must be remitted to the Scheme by 21st February.

Failure to pay contributions on time will result in an arrears rate being applied to any unpaid contributions as per Rule 4.9 of the Scheme's Trust deed and rules.

For more information, please contact a member of our team: (01) 497 7663 | [info@cwps.ie](mailto:info@cwps.ie) | [www.cwps.ie](http://www.cwps.ie)