



# Pay On-Line @ [www.cwps.ie](http://www.cwps.ie) 2017 Scheme Year

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

Number of Scheme weeks per month

Month	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								
January	MON	TUE	WED	THUR	FRI	SAT	SUN	MON	TUE	WED	THUR	FRI	SAT	SUN	MON	TUE	WED	THUR	FRI	SAT	SUN	MON	TUE	WED	THUR	FRI	SAT	SUN	4							
February	30	31	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	4							
March	27	28	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	1	2	5
April	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	4							
May	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	4							
June	29	30	31	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	1	2	5
July	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	4							
August	31	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	4							
September	28	29	30	31	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	1	5
October	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	4							
November	30	31	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	4							
December	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

## Registering new employees

A New Member Registration form must be completed for each new employee being registered in the Scheme.

Forms are available to download at [www.cwps.ie](http://www.cwps.ie)

## 2017 CONTRIBUTION RATES

Detailed below are the weekly Pension, Death in Service and Sick Pay contribution rates.

There is 100% allocation to members' funds from pension contributions paid.

### RATES FOR THE CONSTRUCTION & RELATED INDUSTRIES

	Employer	Member	Total
Pension Contribution	€26.63	€17.76*	€44.39
Death in Service Contribution	€ 1.11	€ 1.11*	€ 2.22
Sick Pay Contribution	€ 1.27	€ 0.63	€ 1.90
<b>Standard Contribution total</b>	<b>€29.01</b>	<b>€19.50</b>	<b>€48.51</b>

\* PAYE Allowable

CWPS facilitates the collection of some voluntary weekly industry deductions for Construction Workers Health Trust and the Benevolent Funds and these can be paid as a combined payment with the Pension, Sick Pay and Death in Service contributions.

	Employer	Member	Total
Construction Workers 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>Overall Total</b>	<b>€29.20</b>	<b>€21.00</b>	<b>€50.20</b>

## Death-in-Service Benefits

A Death in Service benefit of €100,000 plus the value of the member's account is payable to the next of kin of a deceased member, provided that, 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 has been paid to the Scheme.

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

Death in Service cover is extended to age 66 for active members.

## Sick Pay Benefit

Sick Pay benefit is payable at a rate of €38.11 per day (€190.55 per week) for a maximum of 50 working days in a calendar year.

Sick Pay benefit cover is extended to age 66 for active members.

## Industry annual leave and public holidays from October 2016 to September 2017

■ Annual leave ■ Public holiday

- Friday, 28<sup>th</sup> October 2016
- Monday, 31<sup>st</sup> October
- Friday, 23<sup>rd</sup> December
- Monday, 26<sup>th</sup> December
- Tuesday, 27<sup>th</sup> December
- Wednesday, 28<sup>th</sup> December
- Thursday, 29<sup>th</sup> December
- Friday, 30<sup>th</sup> December
- Monday, 2<sup>nd</sup> January 2017
- Tuesday, 3<sup>rd</sup> January
- Friday, 17<sup>th</sup> March
- Friday, 14<sup>th</sup> April
- Monday, 17<sup>th</sup> April
- Tuesday, 18<sup>th</sup> April
- Wednesday, 19<sup>th</sup> April
- Thursday, 20<sup>th</sup> April
- Friday, 21<sup>st</sup> April
- Monday, 1<sup>st</sup> May
- Monday, 5<sup>th</sup> June
- Monday, 24<sup>th</sup> July to Friday 4<sup>th</sup> Aug
- Monday, 7<sup>th</sup> August

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 to which the contributions apply (e.g. contributions due for the month of January must be remitted to the Scheme by 21<sup>st</sup> 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 & Rules.

For more information, contact Employer Services: 01 497 7663 email [info@cwps.ie](mailto:info@cwps.ie) or visit [www.cwps.ie](http://www.cwps.ie)

For further information regarding industry holidays please visit [www.CIF.ie](http://www.CIF.ie). For further information regarding working hours, leave and public holidays please contact Workplace Relations Customer Services at 1890 80 80 90 or visit [www.workplacelrelations.ie](http://www.workplacelrelations.ie)