

# 2024 Scheme Year

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

Month	MON							TUE							WED							THU							FRI							SAT							SUN							NO. OF WEEKS PER MONTH																																										
	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	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	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
<b>JANUARY 2024</b>																																											4																																																	
<b>FEBRUARY 2024</b>																																											4																																																	
<b>MARCH 2024</b>																																											5																																																	
<b>APRIL 2024</b>																																											4																																																	
<b>MAY 2024</b>																																											5																																																	
<b>JUNE 2024</b>																																											4																																																	
<b>JULY 2024</b>																																											4																																																	
<b>AUGUST 2024</b>																																											5																																																	
<b>SEPTEMBER 2024</b>																																											4																																																	
<b>OCTOBER 2024</b>																																											4																																																	
<b>NOVEMBER 2024</b>																																											5																																																	
<b>DECEMBER 2024</b>																																											4																																																	

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

Contribution rates as agreed under the Sectoral Employment Order (Construction Sector) 2023. If your employees are not specified employees under this SEO we have other rates available if needed.

	Employer	Member	Total
<b>Pension</b>	€29.78	€19.87*	€49.65
<b>Death In Service</b>	€1.17	€1.17*	€2.34
<b>Sick Pay</b>	€1.27	€0.63	€1.90
<b>Standard Total</b>	€32.22	€21.67	€53.89

\*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.

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 €5,000 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 12 weeks of leaving paid service.

### Sick Pay Benefit

Sick pay benefit is payable up to age 70 at a rate of €48.00 per day (€240.00 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 2024

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

- Annual ■ Public
- MON 1 JAN
- MON 5 FEB
- FRI 15 MAR
- MON 18 MAR
- FRI 29 MAR
- MON 1 APR
- TUES 2 APR
- WED 3 APR
- THU 4 APR
- FRI 5 APR
- MON 6 MAY
- MON 3 JUN
- MON 22 JUL - FRI 2 AUG
- MON 5 AUG
- MON 28 OCT
- WED 25 DEC
- THU 26 DEC

### Pension, Death in Service and Sick Pay Rates Effective from 5th August 2024.

Contribution rates as agreed under the Sectoral Employment Order (Construction Sector) 2023. If your employees are not specified employees under this SEO we have other rates available if needed.

	Employer	Member	Total
<b>Pension</b>	€30.82	€20.57*	€51.39
<b>Death In Service</b>	€1.17	€1.17*	€2.34
<b>Sick Pay</b>	€1.27	€0.63	€1.90
<b>Standard Total</b>	€33.26	€22.37	€55.63

\*PAYE Allowable

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)

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