2025 Scheme Year

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

	Week 1							Week 2							Week 3							Week 4							Week 5							No. of weeks per month
JANUARY 2025	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	5
			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	
	Week 6							Week 7							Week 8							Week 9														
FEBRUARY 2025	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								4
	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	1	2								
	Week 10							Week 11							Week 12							Week 13														
MARCH 2025	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								4
	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								
	Week 14							Week 15							Week 16							Week 17														
APRIL 2025	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								4
	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								
	Week 18							Week 19							Week 20							Week 21							Week 22							
MAY 2025	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	5
	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	1	
	Week 23							Week 24							Week 25							Week 26														
JUNE 2025	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								4
	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								
	Week 27							Week 28							Week 29							Week 30							Week 31							
JULY 2025	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	5
	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	1	2	3	
	Week 32							Week 33							Week 34							Week 35														
AUGUST 2025	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								4
	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								
	Week 36							Week 37							Week 38							Week 39														
SEPTEMBER 2025	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								4
	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								
	Week 40							Week 41							Week 42							Week 43							Week 44							
OCTOBER 2025	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	5
	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	1	2	
	Week 45							Week 46							Week 47							Week 48														
NOVEMBER 2025	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								4
	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								
	Week 49							Week 50							Week 51							Week 52														
DECEMBER 2025	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								4
	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								

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. For example, contributions due for the month of January must be remitted to the Scheme by 21 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.

New weekly rates commencing 5 August 2024.

Pension and Death in Service contribution rates are those that are set out in the Sectoral Employment Order (Construction Sector) 2023. The CWPS Sick Pay contribution rates reflect the increased Sick Pay benefit payable to employees in line with a recent WRC recommendation. If your employees are not specified employees under this SEO, we have other rates available if needed.

	Employer	Member	Total
Pension	€30.82	€20.57*	€51.39
Death in Service	€1.17	€1.17*	€2.34
Sick Pay	€2.37	€0.63	€3.00
Standard Total	€34.36	€22.37	€56.73

*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

Active members are covered for Sick Pay benefit of €50.00 per day payable while they are absent from work through illness or injury. A benefit of €125.00 per day for the first five days per calendar year. Thereafter, a weekly amount of €250.00

Construction Holidays 2024/2025

For further information regarding industry holidays, please visit the CIF website **www.cif.ie**

ANNUAL PUBLIC

MON	28 OCT	WED	1 JAN	THURS	24 APR
MON	23 DEC	MON	3 FEB	FRI	25 APR
TUES	24 DEC	MON	17 MAR	MON	5 MAY
WED	25 DEC	TUES	18 MAR	MON	2 JUN
THURS	26 DEC	FRI	18 APR	MON - FRI	21 JUL - 1 AUG
FRI	27 DEC	MON	21 APR	MON	4 AUG
MON	30 DEC	TUES	22 APR		
TUES	31 DEC	WED	23 APR		

Pension, Death in Service and Sick Pay Rates Effective from 4 August 2025

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

	Employer	Member	Total
Pension	€31.87	€21.27*	€53.14
Death in Service	€1.17	€1.17*	€2.34
Sick Pay	€2.37	€0.63	€3.00
Standard Total	€35.41	€23.07	€58.48

*PAYE Allowable

For more information, please contact a member of our team: (01) 497 7663 | info@cwps.ie | www.cwps.ie | Follow us on LinkedIn

www.cwps.ie

CWPS
Construction Workers Pension Scheme

Public 07-25