



YEARS  
1965-2015

# CWPS 2016 Scheme Year

Construction Workers  
Pension Scheme

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

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	28 MON	29 TUE	30 WED	31 THUR	1 FRI	2 SAT	3 SUN	4 MON	5 TUE	6 WED	7 THUR	8 FRI	9 SAT	10 SUN	11 MON	12 TUE	13 WED	14 THUR	15 FRI	16 SAT	17 SUN	18 MON	19 TUE	20 WED	21 THUR	22 FRI	23 SAT	24 SUN	25 MON	26 TUE	27 WED	28 THUR	29 FRI	30 SAT	31 SUN	Weeks
January	WEEK 1				WEEK 2				WEEK 3				WEEK 4				WEEK 5				5															
February	WEEK 6				WEEK 7				WEEK 8				WEEK 9								4															
March	WEEK 10				WEEK 11				WEEK 12				WEEK 13								4															
April	WEEK 14				WEEK 15				WEEK 16				WEEK 17				WEEK 18				5															
May	WEEK 19				WEEK 20				WEEK 21				WEEK 22								4															
June	WEEK 23				WEEK 24				WEEK 25				WEEK 26								4															
July	WEEK 27				WEEK 28				WEEK 29				WEEK 30				WEEK 31				5															
August	WEEK 32				WEEK 33				WEEK 34				WEEK 35								4															
September	WEEK 36				WEEK 37				WEEK 38				WEEK 39				WEEK 40				5															
October	WEEK 41				WEEK 42				WEEK 43				WEEK 44								4															
November	WEEK 45				WEEK 46				WEEK 47				WEEK 48								4															
December	WEEK 49				WEEK 50				WEEK 51				WEEK 52				WEEK 53				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)

**2016 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 facilitate 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 2015 to September 2016**

- Annual leave ■ Public holiday
- Friday, 23<sup>rd</sup> October 2015
- Monday, 26<sup>th</sup> October
- Thursday, 24<sup>th</sup> December
- Friday, 25<sup>th</sup> December
- Monday, 28<sup>th</sup> December
- Tuesday, 29<sup>th</sup> December
- Wednesday, 30<sup>th</sup> December
- Thursday, 31<sup>st</sup> December
- Friday, 1<sup>st</sup> January 2016
- Thursday, 17<sup>th</sup> March
- Friday, 18<sup>th</sup> March
- Friday, 25<sup>th</sup> March
- Monday, 28<sup>th</sup> March
- Tuesday, 29<sup>th</sup> March
- Wednesday, 30<sup>th</sup> March
- Thursday, 31<sup>st</sup> March
- Friday, 1<sup>st</sup> April
- Monday, 2<sup>nd</sup> May
- Monday, 6<sup>th</sup> June
- Monday, 18<sup>th</sup> July to Friday 29<sup>th</sup> July
- Monday, 1<sup>st</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)