

Is your pension scheme compliant with the terms of the Sectoral Employment Orders (SEOs) for the Construction Sector?



If you are a member of the Construction Workers Pension Scheme (CWPS), then the answer is YES.

If you are not a member of CWPS, then the following checklist will help you see if you are compliant or not:



Is entry to the pension scheme from age 18?

Yes No

Is the employer pension contribution €26.63 per week or higher?

Yes No

Is the employee pension contribution €17.76 per week or higher?

Yes No

Is the Trustee Board for the pension scheme made up of representatives from both employers and employees in the sector?

Yes No

Will successive employers of the member be able to contribute to the members account?

Yes No



Does your scheme provide life assurance cover?

Yes No

Is the contribution €2.22 per week (€1.11 employer / €1.11 employee)?

Yes No

Is the benefit payable €100,000 (or higher) plus the member's fund?

Yes No

Is life cover provided without medical underwriting?

Yes No



Is there a sick pay scheme in place in the event that an employee cannot work through illness or injury?

Yes No

Is the sick pay contribution €1.27 employer and €0.63 employee?

Yes No

Is the benefit payable €40 per day (or higher) and is the benefit paid after just 3 days of illness?

Yes No

Are employees covered for sick pay benefit without the need for underwriting or reference to previous medical conditions?

Yes No

If you have answered **NO** to just one or more of the questions above, then your scheme **DOES NOT** meet the requirements outlined in the Construction or Mechanical Sectoral Employment Orders. For more details on the terms and conditions of the legislation, please refer to the SEO documents directly.

The Construction Workers' Pension Scheme is fully compliant with all the terms of the Construction and Mechanical SEOs and employers can join through our online employer portal available at www.join.cwpsonline.ie or you can contact the CWPS team at (01) 497 7663, email: info@cwps.ie or visit www.cwps.ie