



Pay your monthly schedules online @ www.cwps.ie 2019 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	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	Weeks								
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	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	4							
March	25	26	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	5
April	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							
May	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	5
June	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							
July	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							
August	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	5
September	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							
October	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	4							
November	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
December	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							

Registering new employees

If you currently have employees who fall under the terms of the SEO legislation and are not registered with CWPS, you can register them with CWPS to provide them with the same benefits as your other members. You can register new members using the CWPS employer online system or download registration forms at www.cwps.ie/formsbooklets

2019 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.

SEO RATES FOR THE CONSTRUCTION SECTOR AND THE MECHANICAL ENGINEERING BUILDING SERVICES CONTRACTING SECTOR

	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
Standard Contribution Total	€29.01	€19.50	€48.51

* 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
Overall Total	€29.20	€21.00	€50.20

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 payable up to age 66 for active members.

Sick Pay Benefit

Sick Pay benefit is payable up to age 66 at a rate of €40.00 per day (€200.00 per week) for a maximum of 50 working days in a calendar year and is paid after a 3 day waiting period.

Industry annual leave and public holidays from October 2018 to September 2019

■ Annual leave ■ Public holiday

- Friday, 26th October 2018
- Monday, 29th October
- Monday, 24th December
- Tuesday, 25th December
- Wednesday, 26th December
- Thursday, 27th December
- Friday, 28th December
- Monday, 31st December
- Friday, 15th March
- Monday, 18th March
- Friday, 19th April
- Monday, 22nd April
- Tuesday, 23rd April
- Wednesday, 24th April
- Thursday, 25th April
- Friday, 26th April
- Monday, 6th May
- Monday, 3rd June
- Monday, 22nd July to Friday 2nd Aug
- Monday, 5th August

For further information regarding industry holidays please visit 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.workplacerelations.ie

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 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 & Rules.

For more information, contact Employer Services: 01 497 7663 email info@cwps.ie or visit www.cwps.ie