

2022 – 2023 Scheme Year

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

																													NO. OF WEEKS PER MONTH														
OCTOBER 2022	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	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															
NOVEMBER 2022	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	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															
DECEMBER 2022	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	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								
JANUARY 2023	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	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															
FEBRUARY 2023	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	4							
	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															
MARCH 2023	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							
	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	1	2								
APRIL 2023	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	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															
MAY 2023	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	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															
JUNE 2023	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	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	2								
JULY 2023	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	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															
AUGUST 2023	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	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															
SEPTEMBER 2023	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	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								
OCTOBER 2023	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	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															
NOVEMBER 2023	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	4							
	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															
DECEMBER 2023	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							
	27	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								

Pension, Death in Service and Sick Pay Contribution Rates

Contribution rates as agreed under 2021 Sectoral Employment Orders (SEO). The below rates are payable until 31st January 2023.

	Employer	Member	Total
Pension	€28.65	€19.10*	€47.75
Death In Service	€1.17	€1.17*	€2.34
Sick Pay	€1.27	€0.63	€1.90
Standard Total	€31.09	€20.90	€51.99

*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 2022/2023

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

- Annual ■ Public
- FRI 28 OCT ■ FRI 30 DEC ■ TUES 11 - FRI 14 APR
- MON 31 OCT ■ MON 2 JAN ■ MON 1 MAY
- FRI 23 DEC ■ MON 6 FEB ■ MON 5 JUN
- MON 26 DEC ■ THURS 16 MAR ■ MON 24 JUL - FRI 4 AUG
- TUE 27 DEC ■ FRI 17 MAR ■ MON 7 AUG
- WED 28 DEC ■ FRI 7 APR
- THUR 29 DEC ■ MON 10 APR

Pension, Death in Service and Sick Pay Rates Effective from 1st February 2023.

Contribution rates as agreed under 2021 Sectoral Employment Orders (SEO). The below rates are payable from 1st February 2023.

	Employer	Member	Total
Pension	€29.22	€19.50*	€48.72
Death In Service	€1.17	€1.17*	€2.34
Sick Pay	€1.27	€0.63	€1.90
Standard Total	€31.66	€21.30	€52.96

*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 | www.cwps.ie

www.cwps.ie

