

# 2025 Scheme Year

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

Month	Calendar Grid																												No. of weeks per month							
	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
<b>JANUARY 2025</b>			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	<b>5</b>
<b>FEBRUARY 2025</b>																																	<b>4</b>			
<b>MARCH 2025</b>																																	<b>4</b>			
<b>APRIL 2025</b>																																	<b>4</b>			
<b>MAY 2025</b>																																	<b>5</b>			
<b>JUNE 2025</b>																																	<b>4</b>			
<b>JULY 2025</b>																																	<b>4</b>			
<b>AUGUST 2025</b>																																	<b>5</b>			
<b>SEPTEMBER 2025</b>																																	<b>4</b>			
<b>OCTOBER 2025</b>																																	<b>5</b>			
<b>NOVEMBER 2025</b>																																	<b>4</b>			
<b>DECEMBER 2025</b>																																	<b>4</b>			

## 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
<b>Standard Total</b>	<b>€34.36</b>	<b>€22.37</b>	<b>€56.73</b>

\*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](http://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 1st August 2025

Contribution rates as agreed under the Sectoral Employment Order (Construction Sector) 2024. 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
<b>Standard Total</b>	<b>€35.41</b>	<b>€23.07</b>	<b>€58.48</b>

\*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. 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.

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

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