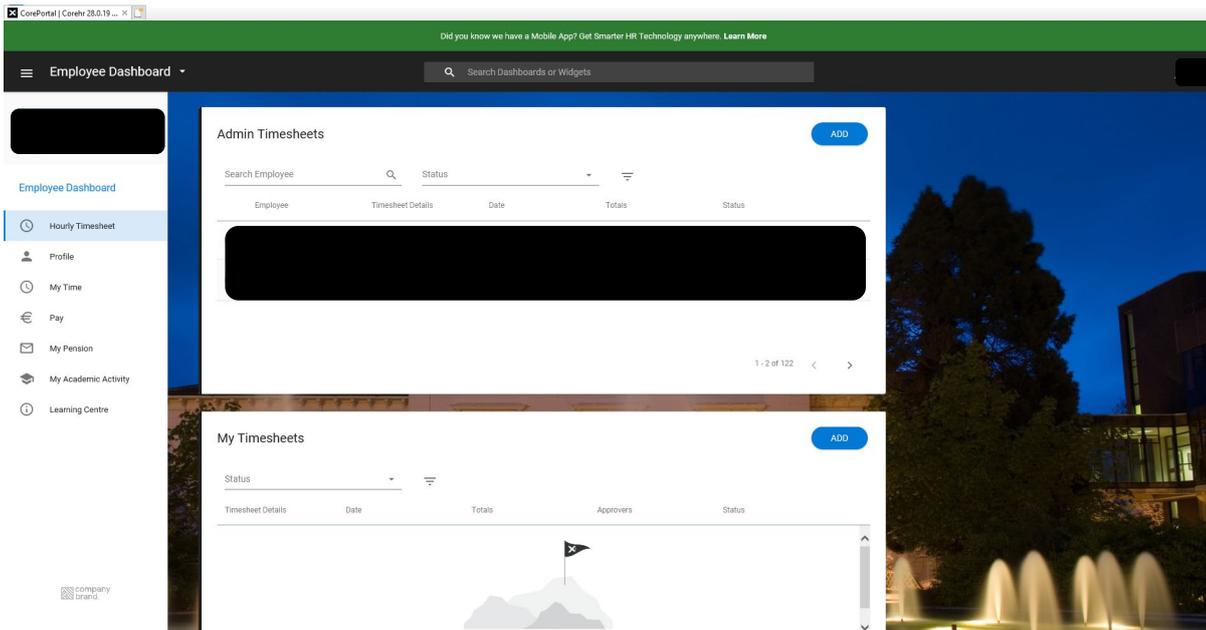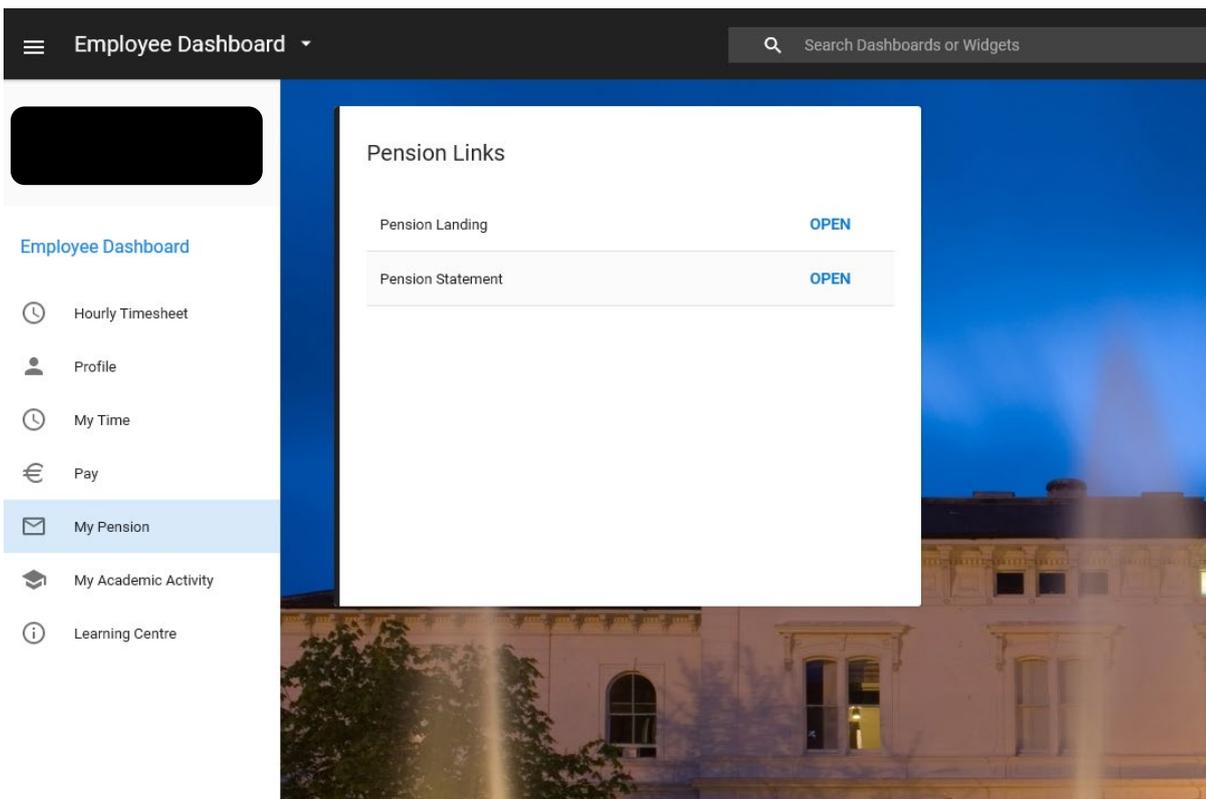Once you sign in to Core Portal ESS, you will see the below home page

Ensure you are in the Employee Dashboard and select the "My Pension" option from the left hand tab below

(Please note, the "My Pension" option will not be available on the "Manager" Dashboard.

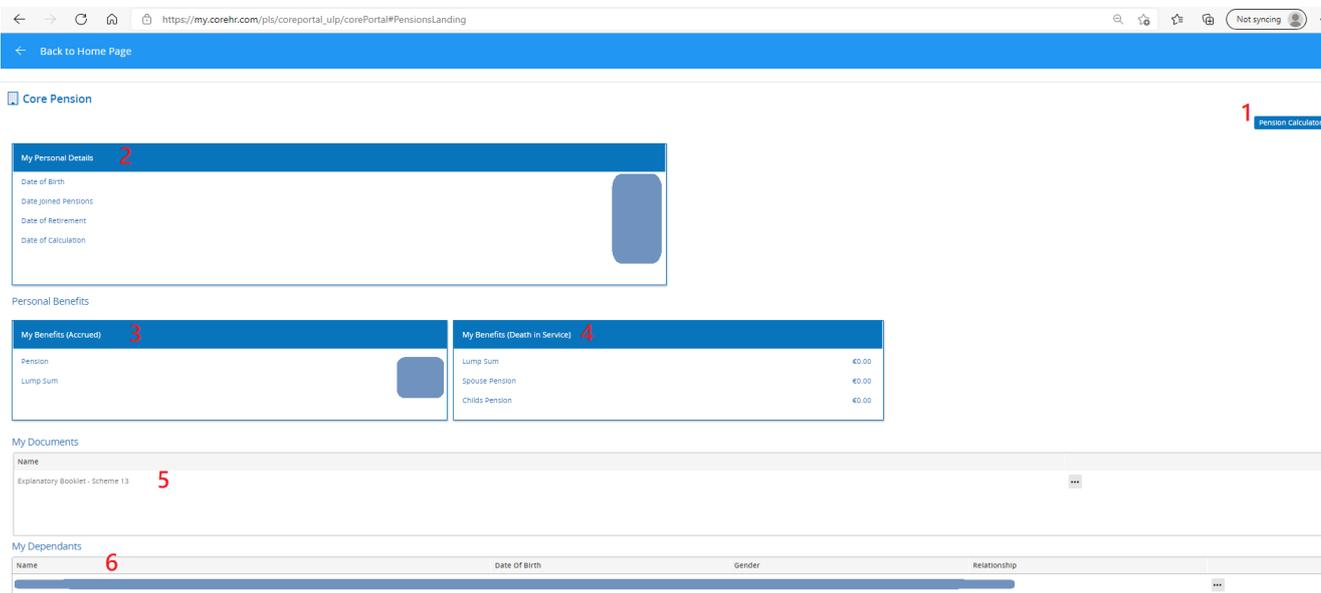You will then see the below options – "Pension Landing" and "Pension Statement"

If you click on "Pension Statement" you will see your estimated pension referable amounts (benefits) calculated as at the most recent payroll.

The "Pension Landing" page provides more information and options for members. If you click on "Pension Landing", you will see the following page where you will find:

1. Pension Calculator
2. My Personal Details
3. My Accrued Benefits/Referable Amounts (to date of last payroll)
4. My Accrued Benefits (Death in Service) – Currently displaying as 0
5. Pension Scheme Explanatory Booklet
6. My Dependants Details

1. **Pension Calculator**

   Once you open the Pension Calculator, you will see the following disclaimer. You need to scroll to the end and "Agree" to the Disclaimer

Core Pension Calculator

Welcome to the CorePension Calculator, the proactive pensions benefits modeller. The calculator seeks to empower pension scheme members through the intelligent use of Core's Employee Self Service (ESS) philosophy. The calculator is specifically designed to be intuitive to use featuring non-technical language.

Scenario Modelling

The calculator is fully integrated with it's sister product CorePension. Thus it has full access to both your Pensionable Service and Pensionable Remuneration details. It provides a totally accurate 'real time' estimate of your retirement benefits allowing you to make on-line Benefit decisions. These Benefits include:

- Normal Retirement Benefits
- Retirement Benefits at various selected ages
- Actuarially Reduced Early Retirement Benefits
- Deferred Benefits
- Dependents Benefits (where applicable)
- Death in Service Benefits

In addition the CorePensions Calculator is also a powerful projection tool allowing you to model various different other scenarios. The CorePensions Calculator knows rules particular to your membership of the pension scheme and can therefore intelligently guide you through the options open to you. It also allows you to view the effect of you changing your working patterns on your potential Pension Benefits. It also allows you to model salary or career progression and its impact on your pension benefits.

Disclaimer

The data, information or results contained in, furnished by or obtained from the use of the Pension Calculator is for the general guide of members with respect to pension scheme benefits. No responsibility is accepted by or on behalf of the University of Limerick Human Resources Division for any errors, omissions, or misleading statements obtained through the use of the Pensions Calculator. The data, information or results obtained through the use of the Pension Calculator have no legal authority. The legislation, policies and terms applicable to your pension scheme will govern any entitlement to pension scheme benefits. The calculation provided by this Pensions Calculator is based on the information provided by you. In the event of any error or omission in this estimate, the legal requirements of the scheme rules will govern. At the time of retirement or should you require an official estimate, your Age, Total Pensionable Service and salary details will be verified by your Human Resources Division and used to determine your pension entitlement.

Cancel   Agree

From here, you have the option to run an Actuarial Reduced Early Retirement benefit statement scenario

Please note: Actuarial Reduced Early Retirement Benefits will only calculate for members aged 65 and above. It will display as €0.00 for members under the age of 65 as per the scheme rules.

2. **My Personal Details**

Provides information on your personal/pension details

3. **My Benefits (Accrued)**

Provides details on referable pension and lump sum accrued to date

4. **My Benefits (Death in Service)**

Core Portal ESS currently displays this as 0.00.

Under the Single Scheme, the following benefits are payable in the event of the death of a members:

- Death Gratuity:

  The death gratuity is twice your pensionable remuneration in the 12 months before your death.

  If you have been a member of the Scheme for less than 12 months in total, your death gratuity will be twice your pensionable remuneration earned while you were a member of the Scheme.

  The death gratuity would be reduced by any lump sum already paid or payable from this Scheme or pre-existing public service pension scheme.

  Your death gratuity is payable to your legal personal representative on your death. You cannot nominate someone else to receive a death gratuity

- Annual Pension payable to eligible Spouse or Child:

  Your spouse / civil partner may also be granted a survivor's pension equal to half of the pension if you had been retired or discharged on medical grounds on the date of your death.

  An eligible child may also be eligible to receive a child's pension in the event of your death for so long as they meet the definition of an eligible child, this generally being under the age of 16 or, if in full-time education, under the age of 22.

5. **Pension Scheme Explanatory Booklet**

Provides your pension scheme information booklet. Further information can be found on the Single Public Service Pension Scheme Website.

6. **My Dependants Details**

Provides details on your Dependants. Please note, this is an information-holding screen only. If you wish to update you can do so on My Profile > Dependants tab on CorePortal as follows