



# 2020 - 2021 Scheme Year

**PLEASE NOTE:** the 2020-2021 Scheme year runs from 1st October 2020 until 30th September 2021.  
Each Scheme month ends on the last Friday of a calendar month and the next Scheme month starts the following Monday.

	WEEK 1							WEEK 2							WEEK 3							WEEK 4							WEEK 5							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	
OCTOBER 2020	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	5
NOVEMBER 2020																																				4
DECEMBER 2020																																				4
JANUARY 2021																																				5
FEBRUARY 2021																																				4
MARCH 2021																																				4
APRIL 2021																																				5
MAY 2021																																				4
JUNE 2021																																				4
JULY 2021																																				5
AUGUST 2021																																				4
SEPTEMBER 2021																																				4

## Save Time on Your Monthly CWPS Returns

We have a range of solutions to meet your requirements and save you time. Contact our team at [info@cwps.ie](mailto:info@cwps.ie) to learn more about your online options.

## Pension, Death in Service and Sick Pay Contribution Rates

Contribution rates as agreed under the Construction Sector 2019 SEO. Rates valid from 1st Oct 2020 until 30th Sep 2021.

	Employer	Member	Total
Pension	€28.09	€18.73	€46.82
Death In Service	€1.17	€1.17	€2.34
Sick Pay	€1.34	€0.67	€2.01
Standard Total	€30.60	€20.57	€51.17

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.

	Employer	Member	Total
Construction Worker's 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
Voluntary Total	€30.79	€22.07	€52.86

## 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 €3,175 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 four weeks of leaving paid service.

## Sick Pay Benefit

Sick pay benefit is payable up to age 66 at a rate of €44.00 per day (€220.00 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 2020/2021

For further information regarding industry holidays, please visit [www.cif.ie](http://www.cif.ie)

■ Annual ■ Public

■ FRI 23 OCT	■ WED 30 DEC	■ WED 7 APR
■ MON 26 OCT	■ THURS 31 DEC	■ THURS 8 APR
■ WED 23 DEC	■ FRI 1 JAN	■ FRI 9 APR
■ THURS 24 DEC	■ WED 17 MAR	■ MON 3 MAY
■ FRI 25 DEC	■ FRI 2 APR	■ MON 7 JUN
■ MON 28 DEC	■ MON 5 APR	■ MON 19 - FRI 30 JUL
■ TUES 29 DEC	■ TUES 6 APR	■ MON 2 AUG

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](mailto:info@cwps.ie) | [www.cwps.ie](http://www.cwps.ie)