

## Press release

# **The Pensions Board relaunches three updated information booklets**

Tuesday, 26 October 2004: As part of its information services for pension scheme members and other interested parties, The Pensions Board today relaunched updated versions of three of its information booklets.

These booklets are:

- **The Pensions Board** – An introduction to the Board and its function.
- **Integration** – A Brief Guide
- **Annuities** – A Brief Guide

In line with Government policy, the Board has published the booklets in Irish in order to facilitate Irish language speakers.

To maximise public access to all three free information booklets, the Board has published an electronic version of each on its website [www.pensionsboard.ie](http://www.pensionsboard.ie). There, the booklets can be browsed online or downloaded in PDF format and printed off for individual use. Copies of the booklets may also be requested by writing to the Information unit, The Pensions Board at Verschoyle House, 28/30 Lower Mount Street, Dublin 2 or by phoning the Board at 01 613 1900 or LoCall 1890 656565.

A brief introduction to each booklet is set out below:

- **Annuities - A Brief Guide:** The 30-page booklet explains how annuities work and the various options available in the annuity market. The simply written booklet answers the most frequently asked questions about annuities, explains some of the terminology and will be of interest to pension scheme members, the self-employed, pension scheme trustees, holders of Personal Retirement Savings Accounts (PRSAs) and employers.
- **Integration – A Brief Guide:** The 25-page booklet provides guidance on the integration of occupational pension scheme benefits with the benefits payable under the Social Welfare system. The booklet explains that the

majority of people covered by Irish occupational (company) pension schemes are members of schemes that are integrated with benefits payable under the Social Welfare system. Integration is, as a result, a matter that is of interest to a great many people. The booklet explains integration – what it is, how it works and why it takes place.

- ❑ **The Pensions Board - An Introduction to the Board and its functions:**  
This 25-page booklet introduces the Board and gives an outline of its role and functions.

-ENDS-

## **NOTES**

### Updated Booklets

These three booklets are part of a comprehensive range of information booklets produced by the Board. The series of booklets, which are free of charge, provide information on the Pensions Act, The Pensions Board, members' and PRSA contributors' rights under the Act and under other relevant legislation affecting pensions. All of the booklets are being updated systematically to reflect legislative changes.

### About The Pensions Board

The Pensions Board is the statutory body set up to regulate occupational pension schemes and Personal Retirement Savings Accounts (PRSAs) and to advise the Minister for Social and Family Affairs, and through him, the Government, on overall pension policy development.

See [www.pensionsboard.ie](http://www.pensionsboard.ie)

### **For further information:**

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An Bord Pinsean -  
The Pensions Board

## **Preas-ráiteas**

# **Trí leabhrán eolais suas-chun-dáta seolta ag an mBord Pinsean – i nGaeilge**

***Dé Máirt, 26 Deireadh Fómhair 2004:*** Mar chuid dá sheirbhísí eolais do chomhaltaí scéimeanna pinsean, agus do dhaoine eile nach iad, sheol an Bord Pinsean leaganacha suas-chun-dáta de thrí leabhrán eolais – i nGaeilge chomh maith le Béarla.

‘Siad na leabhráin ná:

**An Bord Pinsean** – Réamhrá ar an mBord agus a Fheidhmeanna.

**Comhtháthú** – Treoir Ghairid

**Blianachtaí** – Treoir Ghairid

Chun na bealaí ar féidir leis an bpobal lámh a leagadh ar na trí leabhrán eolais a mhéadú, tá an Bord ag foilsiú leagan leictreonach de chuile ceann acu ar an ngreasán ag [www.pensionsboard.ie](http://www.pensionsboard.ie). Ann is féidir na leabhráin a scagadh ar-líne nó a phriondail amach i bhfoirm PDF ar mhaithe le húsáid phearsanta. Is féidir cóipeanna de na leabhráin a fháil tríd an bpost freisin ach scríobh chuig an Aonad Eolais, An Bord Pinsean, Verschoyle House, 28/30 Sráid an Mhóta Íocht, Baile Átha Cliath 2 nó cuir glaoch ar an mBord ag 01 613 1900 nó ar an líne LoCall 1890 656565.

Thíos tá cur síos gear ar gach leabhrán:

- ❑ **Blianachtaí – Treoir Ghairid:** Bíonn tioncar ag blianachtaí (*annuities* i mBéarla) ar alán daoine, baill de scéimeanna pinsin, daoine féinfhostaithe, iontaobhaithe de scéimeanna pinsin, sealbhóirí de Chuntais Choigiltis Scoir Phearsanta (nó *PRSAs* i mBéarla), agus fostóirí san áireamh. D’fhéadfadh blianach a cheannach a bheith mar cheann des na h-idirbhearta airgeadais is tábhachtaí i saol an nduine – dar ndóigh is rogha é le h-iarimhairtí fad-théarmacha. Dá bhrí sin tá sé tábhachtach a thuiscint conas a n-oibríonn blianachtaí agus na roghanna éagsúla a d’fhéadfadh a bheadh ar fáil sa mhargadh blianachta oscailte. Míníonn an leabhrán 30-leathanach seo go símplí conas a fheidhmíonn blianachtaí agus freagraíonn sé na ceisteanna is iondúla futhu.

- ❑ **Comhtháthú – Treoir Ghairid:** Is baill iad tromlach na ndaoine atá clúdaithe ag *scéimeanna pinsin ghairmiúla* (scéimeanna comhlachta) Éireannach de scéimeanna atá imeasctha le sochair atá iníoctha faoin gcóras Leasa Shóisialta. Dá bharr san is ábhar é imeascadh atá spéisiúil do alán daoine. Tá an leabhrán 25-leathanach seo curtha le chéile ag an mBord Pinsean faoi iarratas an tAire Gnóthaí Sóisialacha agus Teaghlaigh, chun imeascadh a mhíniú – cad é, conas a n-oiríonn sé agus cén fáth a tharlaíonn sé. Deineadh cur síos ar imeascadh mar “socrú ciallmhar”. Tógann sé san áireamh na rann-íocaíochtaí agus na sochair des na Córais Leasa Shóisialta agus na Córais Phinsin Ghairmiúla mar iomlán, agus ar an gcaoi sin bíonn sé ar chumas ag fostóirí dearadh agus íoc le scéimeanna gairmiúla a bhaineann le tuarastal ar mhaitheas dá bhfostaithe, rud a b’fhéidir nách mbeadh siad ábalta tacaíocht a thabhairt dóibh ar chuma eile.
- ❑ **An Bord Pinsean – Réamhrá ar an mBord agus ar a Fheidhmeanna:** Cuireann an leabhrán 25-leathanach seo an Bord in aithne agus déanann sé cur síos ginearálta ar a ról agus a fheidhmeanna.

-CRÍOCH-

**Le haghaidh tuilleadh eolais, déan teagmháil le:**

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