

Dear *insert name of TD*

I am writing to you as your constituent and as a member of the Irish Senior Citizens Parliament to highlight my concern at the lack of interest or consideration shown by the Government on the issue of pension rights for older people. There is a Private Members Bill before the DAIL since 2021, (see additional information below) which would give legal rights and a voice to older people in relation to their occupational pension. This would be through the Workplace Relations Commission.

The situation at present means the income of retired pensioners, can be reduced without their consent or having a voice and seat at the table. This is placing some pensioners at serious risk of poverty. Over the period of the Bill's progress to Committee Stage, the Government have opposed this Bill albeit acknowledging the inequality and unfairness older pensioners are experiencing. They have never proposed an alternative to address this inequality.

The proposed Bill is now with the Bills Office to ascertain if it needs a "Money Message" since November 2025. The Irish Senior Citizens Parliament, strongly believe that there is no need for a Money Message and are concerned that this may be used to block the Bill.

I am asking you to urge your party to progress this Bill to Committee Stage or propose an alternative that would give older people equality and address their rights in relation to their occupational pension.

DO NOT BLOCK THIS BILL

NOTE:

It is worth noting that the average private or occupational pension income for retirees in Ireland is approximately **€10,050 per year**. This private income acts as a supplement to the State Pension (Contributory), which is currently around €13,000–€15,563 annually, bringing total retirement income for many to roughly €23,000–€25,500 per year. It is also important to note the *"Irish Life Corporate report suggests total income (State + Private) is often needed to meet a "comfortable" standard of €33,600+ for a single person"*

Yours Sincerely

Insert your name/signature

ADDITIONAL INFORMATION

Key points of Bill

1. The Bill (*Industrial Relations Provisions in Respect of Pension Entitlements of Retired Workers Bill 2021*) gives a voice to retired workers over what happens to their occupational pension schemes after they have left their employment. **At present**, thousands of retired find that once they have left their job, any changes that impact their pension schemes can happen with little notice or negotiation with them.
2. The Bill will give retired workers and their representative associations the right to go to the WRC when their pension income is affected or there are proposed changes that could impact their benefits. **At present**, if these changes happen more than six months after a worker has retired, they have no rights to access the WRC.
3. The Bill will give rights to retired workers associations to be party to discussions and negotiations, when talks between trade unions and employers may **have direct effects on pension in payment benefits**. **At present**, retired workers are excluded in industrial relations disputes that may impact their pensions.
4. Retired workers can often struggle to have their voice heard on their scheme's Trustee Board. **At present**, no positions are currently reserved for retired members, therefore the proposed Bill will copper fasten a position for retired workers
5. Retired workers and their associations cannot access the WRC at the moment because of the definition amongst others, of a trade dispute in legislation. **At Present** retired workers have no effective forum.

This Bill will change all of the above allowing a fairer representation of retired workers. This is all the Bill seeks.