

# Planning for Retirement How the CSEAS can help

Seirbhís Chúnaimh  
d'Fhostaithe na Státseirbhíse



[www.cseas.per.gov.ie](http://www.cseas.per.gov.ie)



## Approaching Retirement

Retirement is a unique experience for each individual. It is a time of major change in a person's life. Practical, emotional and social issues may arise in varying degrees for each person. While retirement is unavoidable, it is usually foreseeable. Planning your retirement can help make for a smooth transition. Preparing for your financial future is important. Equally important is considering how retirement will affect your lifestyle, relationship(s), family, hobbies, finances and other aspects of your future. Looking after your emotional and mental health approaching and during the transition is essential.

## Things to consider

### Practical and Financial Matters

A civil servant approaching retirement may have various queries relating to practical issues such as occupational pension, lump sum entitlements, social welfare benefits and financial issues, etc.

**On-duty EAO available at 0818 008120**

**Monday – Thursday: 9am – 5.15pm**

**Friday: 9am – 5pm**

**Appointments are available evening  
and weekends if required**

**Email: [cseas@per.gov.ie](mailto:cseas@per.gov.ie)  
[www.cseas.per.gov.ie](http://www.cseas.per.gov.ie)**

It is good to start considering these issues well in advance to ensure that everything is in place for the transition to retirement. The following pointers may be helpful

- Information in relation to Civil Service occupational benefits can be obtained from:  
National Shared Services Office,  
Block 5,  
Belfield Office Park,  
Beech Hill Road,  
Clonskeagh,  
Dublin 4,  
D04 A9P2  
  
Tel: 0818 107 100  
Email: [HRcontact@nsso.gov.ie](mailto:HRcontact@nsso.gov.ie)  
Website: [peoplepoint.gov.ie](http://peoplepoint.gov.ie)
- For civil servants employed in Departments/Offices not yet within the PeoplePoint remit, contact your HR Division for details on occupational benefits
- You can obtain an estimate of your occupational pension entitlements by using the civil service pensions website [www.cspensions.gov.ie](http://www.cspensions.gov.ie). You will need to have your current salary and length of service to hand for calculation purposes
- Plan how you will manage any lump sum you may receive – review your overall financial position
- Contact your retained HR Division to indicate your intention to retire
- Contact your retained HR Division to apply to attend a retirement planning course
- If you need to check out your social insurance record, you can do so online with the PRSI Central Records section in the Department of Social Protection at [www.gov.ie/en/publication/80e5ab-prsi-pay-related-social-insurance](http://www.gov.ie/en/publication/80e5ab-prsi-pay-related-social-insurance)
- A copy of the CSEAS Personal Affairs Checklist may be useful to help you keep a succinct record of all your official documentation and reference numbers. This is available on the CSEAS website.
- Making a Will – it is prudent to consider making / reviewing your Will
- If you are a member of the Public Service Friendly Society (PSFS), you may wish to continue paying into this benevolent fund. If you are not a member, you may like to consider joining. Full details are available on [www.psfs.ie](http://www.psfs.ie)
- Contact your Union (if a member) to check if a retired membership category exists and the associated benefits available
- Familiarise yourself with the Retired Civil and Public Service Association [www.rcpsa.ie](http://www.rcpsa.ie)

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- Visit your local Citizens Information Centre (CIC). CICs are a great source of support and information in your retirement  
[www.citizensinformation.ie](http://www.citizensinformation.ie)
- Become familiar with Social Welfare benefits that may apply in retirement at  
[www.gov.ie/en/organisation/departments/social-protection](http://www.gov.ie/en/organisation/departments/social-protection) or visit your [local Intreo office](#)

## Emotional, Psychological & Social Matters

Retirement is a time in life that many people look forward to. Many see it as an opportunity to spend more time with family/friends, consider new endeavours, and pursue activities and hobbies they had not had time for previously. Emotional response to retirement can vary from person to person. What is embraced and welcomed by one person, may be dreaded by another. Remember that your response is as valid as any other. Don't be concerned about what other people say or think. Acknowledge your own response and seek help and support if you need it.

Responses may include feelings of

Excitement	Ambivalence
Joy/Happiness	Sadness
Freedom	Anxiety
Accomplishment	Pessimism
Peace of mind	Fear
Optimism	Dread
Relief	Confusion

## Issues that can arise in retirement

- Partner issues – change for both partners – ideas on retirement lifestyle may clash
- Family issues
- Lack of direction
- A sense of isolation
- Loss of socialisation
- Loss of identity/status
- Change in dynamic of friendships

## Coping with Emotional, Psychological & Social Matters as retirement approaches

- Discuss with your family the changes retirement may bring
- Reconnect with hobbies
- Have realistic expectations
- Review your mental health and resilience
- Talk things over with a supportive family member, colleague, friend or professional

- Consider options to pursue in retirement e.g. further study, volunteering, joining a club, taking up a sport/hobby
- Take good care of your physical health
- It may be a good time for a medical check-up with your GP
- Contact the CSEAS for support

## How the CSEAS can help

The CSEAS is a support service which offers a wide range of free and confidential\* supports designed to assist civil servants in managing work and/or life difficulties. When planning for retirement, the CSEAS can assist you in exploring issues arising for you. Talking with the CSEAS may help you plan a way forward to enable your retirement to be as satisfying as possible taking account of your individual circumstances. Some issues to consider include

- **Time of Change** - how well do you cope with significant change?
- **A Plan** - how will you utilise your free time?
- **New Beginnings** - are there new goals you wish to pursue?
- **Adjusting** - how will your life change and how will you manage this?
- **Supports** - if there are challenges or difficulties, what supports do you have?
- **Financial** - do you now need to consider money management and or budgeting issues for retirement?

The above are just a sample of issues you may wish to explore with the CSEAS prior to retiring. Please feel free to contact us if you think we may be of assistance to you in preparing for your retirement.

Investing time in planning for your retirement will help in adjusting to the inevitable changes

\*see website for exceptions to confidentiality

Civil Service Employee Assistance Service (HQ)  
Department of Public Expenditure and Reform  
4th Floor, St. Stephen's Green House,  
Earlsfort Terrace,  
Dublin 2, D02 PH42, Ireland  
Tel: 0818 008120

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