



THE ACCOUNTANT GENERAL'S DEPARTMENT PENSIONS GUIDE

The Accountant General's Department (AGD) administers and processes the pension payments of approximately 40,000 Government pensioners

Learn more >>

Welcome

Welcome to the Accountant General's Department (AGD). The AGD pays pensions and other awards as approved by the Pension Branch of the Ministry of Finance and Public Service, to former GOJ employees, their dependents and contract officers.

The Department administers and processes the pension payments of approximately 40,000 Government of Jamaica pensioners. The Accountant General's Department (AGD) is happy to have you on board.

We look forward to a fruitful and successful business relationship with you!

"The Accountant General's Department, service with excellence...touching the life of every Jamaican"

Things to know

All about your Pension Salary

Pay Day

Your pension will be disbursed to your bank account on the 25th day of each month. In cases where the 25th day falls on a Friday, Saturday, Sunday or Monday, pay day will be on the preceding Thursday.

Your pension pay-advice will be sent to you automatically through the postal services. It can also be email to you upon your request.

Pensioners are eligible to pay income tax in keeping with the running of the general population. Once your pension is more than the tax threshold you will pay 25% income tax on the difference.

Deductions

The only deduction that will be taken from your pension is Sagicor health, pensioner s association membership, and income tax if your earnings are over the prescribed tax threshold.

Facilitating Payment Overseas

Pensioners who have migrated (citi en or permanent residents) can elect to be paid overseas. With regards to making a formal request as well as proving proof of residency, you will placed on our overseas payroll and paid through the approved overseas paying agents.

Once you are a legal or permanent resident in your country of preference, you are required to provide the AGD with a notari ed letter /completed application form requesting to be paid overseas as well as a proof of residency. Proof of residency can either be anyone of the following: Biographical Page of Passport, Permanent Resident Card or Nationali ation Card. Once documents are going to be delivered through the postal services they must be copied and notari ed.

Things to know

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Is there a delay, where's my pay?"

Failure to submit Pension Life Certificates when expected will result in the suspension of monthly payments and the eventual deactivation of pension accounts (Inactive). A suspension status also indicates that your health coverage is temporarily suspended.

Once your pension account is successfully reinstated with a valid life certificate, all outstanding payments (arrear) will be processed together and disbursed in the upcoming pay cycle.

If your suspension status has not been updated for over twelve (12) consecutive months, then you will be automatically deactivated from the pension payroll. In order to be reinstated you will be required to participate in a re-verification exercise in aid of reinstating your pension account. A thorough research will be conducted and all outstanding payments will be paid thereafter.

Minimum Pension

If you are receiving less than minimum pension, and you have completed ten (10) years of service you will be brought up to minimum pension ('bring up').

Persons who served between 10 & 20 years- \$180,000.00 p.a. (\$15,000 per month);

Person who served 20 years or more- \$228,000.00 p.a. (\$19,000.00).

The minimum pension for widows/widowers remains at \$90,000.00 p.a. (7,500.00 per month).

As it relates to dependents minimum pension is at \$43,500.00 p.a. (3,625.00).

Things to know

Health benefits for the AGD Pensioner

Once you are 55 years or older you may apply for the GPASO scheme as well as the Medi-Gap health coverage. The age limit for eligibility for this coverage is also waived for persons who have retired on the grounds of ill-health. The application process can be completed at our office or any Sagicor location. After three (3) months paid premium Sagicor will send your health in the mail.

Only your spouse or any child you may have that is challenged or disabled may benefit from your health plan. All that is required for your is their birth certificate for enrollment.

Overseas emergency or non-emergency is not a covered benefit under the GPASO health plan.

Your health plan benefits are negotiated on your behalf by the MOFPS. The benefits are negotiated and approved for all pensioners across the board.

Updating Personal Information

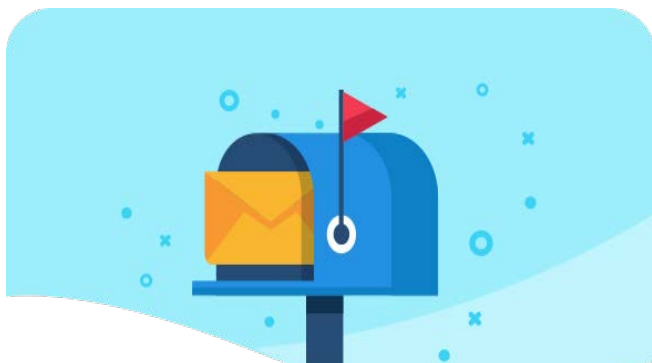
With exception to updating your telephone number or email address, significant changes to your personal information must be done:

In writing or by completing the prescribed application form with your signature affixed and certified by a Justice of the Peace/Notary Public. With respect to making certain changes such as banking information or updating of name, there are supporting documents that are required (Eg: Bank Verification, Deed pole, Decree of Absolute, Marriage Certificate, Power of Attorney..etc.)

All documents must be sent to the department in its original form.

Let's talk about Life Certificates

- A Pension Life Certificate is an official barcoded document used to verify a pensioner living status, it is the primary document used to make monthly pension payments.
- Your life certificate has a life span of three months and it must be completed and returned on a quarterly basis. In a total of (4) four times for the year, the certificate must be returned for the periods January 31st, April 30th, July 31st, and October 31st.
- Once the certificates are generated on a quarterly bias, they are automatically distributed to your mailing address through the postal services, sent to you by email if it is listed on file as well as there is the option to retrieve same direly from our office.
- If for some reason you have not received your pension life certificate, you should make contact to us immediately; you may collect a barcoded form at our office, request a copy to be emailed or even mailed to you.
- Life certificates are not accepted electronically. They are only accepted if they valid, tangible and returned to us through the postal services or by hand. Your certificate possesses unique characteristics within the barcode that make it applicable to only you and the current quarter at hand. It displays the return date as well as the date the quarter ends.



Let's talk about Life Certificates

- Your certificate can be certified by any of the eligible persons according to “Section C” on the bottom of your life certificate. The certificate must be clearly signed and stamped.
 1. Ministry of Religion
 2. School Principal
 3. Medical Doctor
 4. Civil Servant SEG1 or higher (Stating Post/ MDA)
 5. Bank Manager
 6. Justice of the Peace
Notary Public
- In some cases Life Certificates may be deemed invalid and rejected. Your Life Certificate can be rejected for the following reasons:
 1. No signature of the pensioner
 2. Certificate is not applicable to current quarter (Out-dated)
 3. No signature or stamp of certifying officer
 4. Certificate is certified by ineligible certifying officer
 5. Certificate is altered
 6. Photo was submitted electronically
 7. Certificate is a photocopied version of the original
- GOJ Pensioners residing overseas can now send their certified barcoded Life Certificate to the Jamaican High Commission, Embassy or Consulate in or nearest to their country/region. The Consulates/Missions will collect them on the AGD's behalf and forward them to Jamaica.
- If for any medical reason(s) you are no longer able to affix your signature to your life certificate, a certified letter from your medical doctor should be provided to our office that verifies same. The letter will be placed on your file and going forward you will no longer be required to affix your signature. The area for your signature can be left black or you can simply affix an “X”.

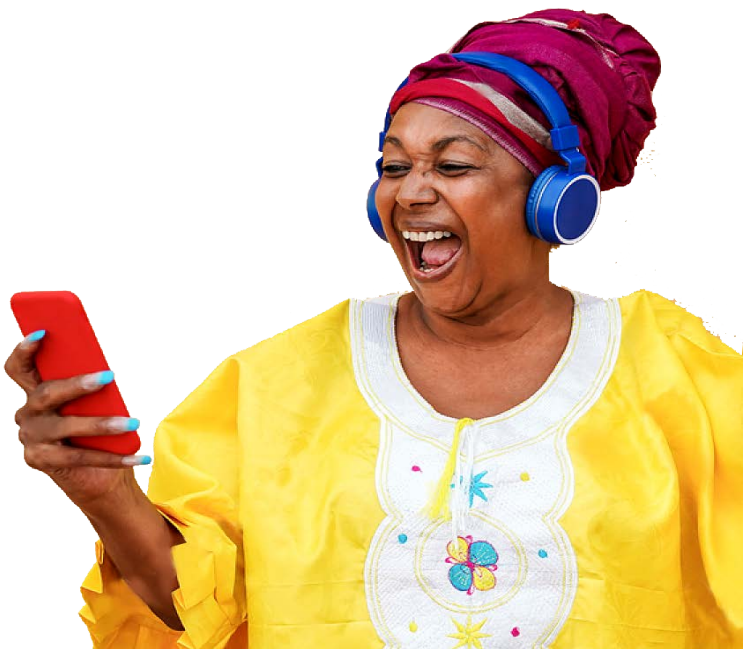
We are on the radio Tune in!

The AGD is on the airwaves with our precise and informative radio series

Conversations with the AGD. Tune in to Nationwide Radio on

Wednesdays at 2: 05 p.m. to get answers to all questions relating to your pension from our Department.

Rebroadcasted on Thursdays at 8:10 p.m.



General Information

Effective April 1, 2021, the Accountant General's Department is charged with the responsibility of making pension payments to nine (9) Statutory Bodies. The list includes:

- Jamaica Library Service (JLS)
- Institute of Jamaica
- Jamaica 4H Clubs
- Electoral Office of Jamaica (EOJ)
- National Library of Jamaica (NLJ)
- Jamaica National Heritage Trust (JNHT)
- Jamaica Cultural Development Commission (JCDC)
- Jamaica Tourist Board (JTB)
- Social Development Commission (SDC)

The Public Service Pension Scheme

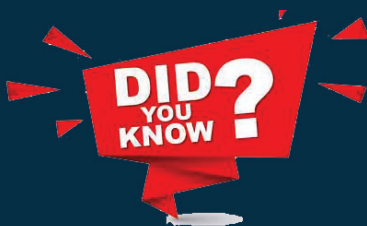
A member of the scheme may become eligible for a pension, gratuity and or other allowances provided under the Pension (Public Service) Act at retirement after ten (10) years of contribution to the scheme.

The normal age of retirement (after the transition period) is sixty-five years.

If at separation from the public service an officer has less than then (10) years of contribution, he/she may get a refund if he/she chooses.

In the event a contributor to the scheme dies, the surviving spouse and children under the age of nineteen (19) will each be eligible for pension. The surviving spouse gets the pension for the remainder of their life, whilst the children's pension ceases at the age of nineteen (19).

A request can be made o continue the pension of the children up until the age of twenty-three (23); subject to approval.



Pensioners can receive their pay advice via email if a valid email address is submitted.

The AGD does not facilitate personal deductions from pension salary such as NHT, NIS, or Bank loans.

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