COMPANY DIRECTOR

Make company pension funding deliberate.

Bring company, payroll and personal pension information together. Your advisor and tax professional need the same facts before comparing an employer-funded PRSA with an occupational or Master Trust route.

Company and payroll file

- [ ] Most recent signed company accounts and up-to-date management figures.
- [ ] Current cash position, near-term liabilities and the working-capital reserve the business needs.
- [ ] Director's PAYE salary or emoluments for the calendar year and recent payslips.
- [ ] Company year-end, Corporation Tax position and intended timing of any contribution.
- [ ] Details of other employees, current pension obligations and any key-person arrangements.
- [ ] Confirmation of shareholding, directorship and employment status.

Existing pension file

- [ ] Latest statements for every director pension, PRSA, occupational scheme and buy-out bond.
- [ ] Employer and personal contributions already paid in the current calendar and tax years.
- [ ] Policy charges, allocation rates, investment funds and retirement ages.
- [ ] Any retained benefits from earlier employments, guarantees or protected terms.
- [ ] Prior employer funding calculations or Revenue approvals, if relevant.

Decision boundaries

- [ ] Set a contribution range that preserves business liquidity.
- [ ] Separate personal age-related tax-relief capacity from employer funding rules.
- [ ] Record the intended source of funds and avoid treating salary sacrifice as ordinary employer funding.
- [ ] Coordinate the advice with payroll, accounting and tax reporting deadlines.

KEEP THE DISTINCTION CLEAR

Since 1 January 2025, the employer PRSA limit for the Benefit-in-Kind exemption is 100% of the employee's relevant emoluments for the year. This is a limit, not a funding recommendation, and it is not an occupational-scheme maximum.

COMPANY DIRECTOR

Questions to take into the meeting

Use the space below to record the answer, evidence still needed and the person responsible for the next step.

- [ ] Which structure fits the company, staff and governance needs?
- [ ] What is the current employer PRSA limit based on this year's emoluments?
- [ ] Would any proposed amount create Benefit-in-Kind or payroll consequences?
- [ ] What deduction timing and documentation should the company retain?
- [ ] How do total charges, investment access and retirement options compare?
- [ ] What happens if salary, ownership or company cash flow changes?

Before you finish

- [ ] Write down any point you do not understand and ask for a plain-English explanation.
- [ ] Ask which information is confirmed, which is estimated and which still needs evidence.
- [ ] Keep copies of the documents, illustrations and suitability information you receive.

REVIEW RECORD

Advisor: ____________________ Meeting date: ____________________ Next review: ____________________
Actions agreed: ____
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Prepared by Pensions Ireland | Reviewed 21 September 2026