GENERAL PENSION REVIEW

Bring the full picture into focus.

Use this checklist before a first pension review or an annual check-up. Exact documents vary by pension type, but a complete starting file helps your advisor separate facts from assumptions.

Identity, work and tax position

- [ ] Photo identification and proof of address, if requested for the advice process.
- [ ] Latest payslip or a clear note of salary, bonuses, benefits and other earned income.
- [ ] Employment status: employee, company director, self-employed, public service or a combination.
- [ ] Your current age, intended retirement age and any expected change in work or income.
- [ ] Details of existing personal pension contributions made in the current tax year.

Every pension arrangement

- [ ] Latest statement for each workplace pension, PRSA, personal pension, buy-out bond, AVC or public-service AVC.
- [ ] Policy or member number, provider, scheme name and current estimated value.
- [ ] Contribution amounts from you and any employer, including contribution frequency.
- [ ] Current investment fund, risk rating and any lifestyle or de-risking strategy.
- [ ] Full charge information: annual management, policy, contribution, transaction and advisor charges where applicable.
- [ ] Retirement age, death benefits, guarantees, protected terms, exit costs and transfer restrictions.

Your wider plan

- [ ] Target retirement income in today's money and an outline of essential monthly spending.
- [ ] Mortgage, loans and planned capital needs before or during retirement.
- [ ] Other savings, investments, property income and expected State Pension position.
- [ ] Partner or dependants whose needs should be reflected in the plan.

KEEP THE DISTINCTION CLEAR

Personal Income Tax relief is subject to age-related limits and an annual earnings cap. Employer contributions and scheme-specific funding rules are separate. A tax limit is not a recommendation to contribute the maximum.

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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.

- ☐ Am I using all employer contributions or matching available to me?
- ☐ Are my contributions affordable and aligned with my target?
- ☐ Do my investments match my capacity for loss and time to retirement?
- ☐ What does each pension cost in euro and as a percentage?
- ☐ Which benefits would be lost if I moved or combined a pension?
- ☐ What must happen next, who owns each action and when will it be reviewed?

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