PUBLIC SERVICE

Start with your service record.

A public-service pension review depends on verified service, scheme membership, pensionable pay and PRSI class. Gather the record before considering AVCs or retirement timing.

Service history

- [ ] Date first appointed to the public service and the scheme or terms applying at entry.
- [ ] Chronological list of employments, grades, departments or public bodies.
- [ ] Full-time, part-time and job-sharing periods with dates and hours worked.
- [ ] Career breaks, unpaid leave, parental leave and other service gaps.
- [ ] Transferred service, purchased service, added years or professional-service credits.
- [ ] Any Pension Adjustment Order or pension-sharing requirement.

Pay, contributions and statements

- [ ] Latest benefit statement or retirement estimate from the relevant administrator.
- [ ] Current grade, pensionable salary and recent payslip.
- [ ] PRSI class history and any change of class during service.
- [ ] AVC or PRSA AVC statements, contribution history, charges and fund selection.
- [ ] Details of preserved public-service or private-sector benefits.
- [ ] Intended retirement date and whether early retirement, cost-neutral early retirement or ill-health provisions may be relevant.

Household planning

- [ ] Expected State Pension position and any gap between retirement and State Pension age.
- [ ] Partner or dependant benefits and nomination information.
- [ ] Essential retirement spending, debts and any lump-sum need.

KEEP THE DISTINCTION CLEAR

Do not rely on salary alone to estimate a public-service benefit. Accrual rules, service, scheme membership, pensionable pay, PRSI class and retirement timing can all change the result.

PUBLIC SERVICE

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 scheme terms apply to each period of service?
- [ ] Is all service recorded correctly and are any periods missing?
- [ ] What benefits are payable at my intended retirement date?
- [ ] How would earlier retirement change pension and lump sum?
- [ ] What can an AVC add, and what tax and benefit limits apply?
- [ ] What forms, notice periods and evidence are required before retirement?

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: ____
____

Prepared by Pensions Ireland | Reviewed 21 September 2026