2025 RELIEF PREPARATION

Self-employed pension deadline 2026 checklist

Use this worksheet to organise the deadline, earnings, contribution and filing records that need to agree before a 2025 pension-relief election is made in 2026.

VERIFIED 2026 DATES

The normal pay-and-file deadline is 31 October 2026. The conditional ROS extension is Wednesday 18 November 2026 when the required return and payment are completed through ROS. A pension provider may set an earlier operational cut-off.

1. Confirm the filing route and operational dates

- [ ] Return route: standard pay and file / ROS extension / confirm with tax agent.
- [ ] Applicable Revenue deadline: _____ Tax-agent confirmation date: _____
- [ ] Provider operational cut-off: _____ Payment method: _____
- [ ] Date contribution instruction was accepted: _____ Date funds cleared: _____
- [ ] Date provider confirmed allocation: _____ Confirmation reference: _____

2. Record the relief-limit inputs

Age in contribution year	Maximum percentage
Under 30	15%
30-39	20%
40-49	25%
50-54	30%
55-59	35%
60 or over	40%

3. Complete the capacity worksheet

- [ ] Age during 2025: _____ Age-related percentage: _____
- [ ] Confirmed 2025 net relevant earnings: EUR _____
- [ ] Lower of relevant earnings and the EUR115,000 earnings cap: EUR _____
- [ ] Percentage limit multiplied by capped earnings: EUR _____
- [ ] Personal pension contributions already allocated to 2025: EUR _____
- [ ] Theoretical unused capacity before tax paid, contract terms and suitability: EUR _____

KEEP THE CALCULATION IN CONTEXT

The percentage calculation is a ceiling for Income Tax relief, not a recommendation. Confirm relevant earnings, contributions already made, Income Tax actually paid, liquidity and pension-contract rules before choosing an amount.

DOCUMENT AND ELECTION CHECK

Make the payment record and tax return agree.

Collect evidence before the return is submitted. A payment instruction, pension application and completed contribution are not the same event.

4. Documents to place in the review file

- [ ] Draft 2025 accounts or the confirmed net relevant earnings calculation.
- [ ] Schedule of regular and lump-sum personal pension contributions allocated to 2025.
- [ ] Latest PRSA, RAC or AVC statement and current payment instructions.
- [ ] Provider's written operational cut-off and accepted payment method.
- [ ] Bank or payment record showing when the contribution cleared.
- [ ] Provider confirmation showing when the contribution was received and allocated.
- [ ] Copy of the pension-relief election and the submitted tax return record.

5. Confirm ownership of each step

Question	Who confirms it?	Evidence / date
2025 relevant earnings	Taxpayer / accountant	
Contribution received and allocated	Pension provider	
Applicable filing route and deadline	Taxpayer / tax agent / Revenue	
Election recorded for 2025	Taxpayer / tax agent	
Contribution affordability and suitability	Individual / regulated advisor	

6. Final pre-filing checks

- [ ] The contribution was paid before the prior-year election was made.
- [ ] The election, return and payment follow the same applicable filing route and deadline.
- [ ] Personal contributions are separated from any company or employer contribution.
- [ ] No contribution has been counted twice across products or earnings sources.
- [ ] The retained documents show the payment, allocation, election and filing dates.

OPEN QUESTION AND NEXT ACTION

Question: _____
Person or organisation to confirm it: _____
Action and target date: _____

Prepared by Pensions Ireland | Reviewed 29 September 2026