PENSIONS IRELAND

ARF withdrawal review

Spending, income timing and a loss-first scenario

Use this sheet after reading the full explanation. It is a discussion aid, not an ARF suitability assessment, withdrawal recommendation or tax calculation.

1. Map the household income gap

- ☐ Record monthly essential costs separately from flexible spending.
- ☐ List each confirmed income source, start date and amount after deductions.
- ☐ Mark estimated income clearly; identify any gap before another payment begins.

2. Understand the withdrawal assumption

- ☐ Is the payment a fixed cash amount, inflation-linked or a changing percentage?
- ☐ Record the actual contract charges and the service included.
- ☐ Ask what happens to the remaining fund after a poor early return.

3. Keep tax and sustainability separate

- ☐ Ask the fund manager which arrangements and distributions enter the tax calculation.
- ☐ Do not treat a deemed-distribution percentage as a safe spending rate.
- ☐ Compare gross payment, deductions and net income separately.
- ☐ Record limits of a smooth-return calculator; it is not a market stress test.

4. Scenario / question / next review date

Read: pensions-ireland.ie/arf-withdrawal-risk-ireland/
Planning tool: pensions-ireland.ie/pension-calculator/

Keep completed financial records private. No signup is needed. A qualified advisor can review personal circumstances and explain the scope and cost of their service.