PENSIONS IRELAND

Deferred pension statement review

Read the explanation first. Keep completed records private.

An organising aid for old occupational pension information. This is not proof of entitlement, a transfer valuation, a tax assessment or a recommendation.

1. Identify the arrangement and the date

- ☐ Scheme name and reference; verified administrator contact.
- ☐ Statement date, leaving date and intended benefit payment date.
- ☐ Is the figure an annual pension, fund value or transfer quotation?

2. Separate confirmed facts from assumptions

- ☐ Is the benefit earned to date or projected using future contributions?
- ☐ DB: what service, salary basis and revaluation explanation are shown?
- ☐ DC: what valuation date, investments and actual charges apply?
- ☐ Keep annual pension and any separate cash option on different lines.

3. Ask about conditions before comparing options

- ☐ Confirm retirement-date options and any adjustment or permission.
- ☐ Ask what death benefits apply after leaving, not just while employed.
- ☐ If considering a transfer, compare rights given up and receiving terms.

4. Track the reply

Question / evidence missing: _____

Verified contact / request date: _____

Confirmed answer / next follow-up: _____