PENSIONS IRELAND

Pension carry-forward records

A records checklist for personal PRSA and RAC contributions

Separate actual paid contributions from unpaid capacity, omitted claims and previous-year elections. This worksheet organises a review; it does not establish eligibility or calculate your tax liability.

1. Confirm the actual payments

- ☐ List each contribution with payment date, tax year, arrangement and receipt.
- ☐ Keep personal payments separate from employer payments and unpaid estimates.
- ☐ Mark any earlier-year election and keep its supporting evidence.

2. Reconstruct relief already given

- ☐ Gather payroll relief, tax returns, assessments and earlier claim calculations.
- ☐ Record the amount paid, the amount already relieved and the balance needing review.
- ☐ Ask whether an omitted claim needs correction in its proper year before carrying forward.

3. Prepare the later-year review

- ☐ Keep confirmed earnings, age and all pension contributions for the later year together.
- ☐ Ask how the balance interacts with the later-year limits and other pension arrangements.
- ☐ Do not enter an unrelieved balance as an extra payment in a calculator automatically.
- ☐ Request a written reconciliation and update the balance after confirmed relief.

4. Question to resolve / responsible person / check date

Guide: pensions-ireland.ie/pension-contribution-carry-forward-ireland/
Current-year illustration: pensions-ireland.ie/pension-tax-relief/

Confirm your arrangement and claim treatment with the relevant professionals. A contribution ceiling is not a refund. No signup is required; keep completed financial records private.