PENSIONS IRELAND

Partner pension transition review

Compare the employed arrangement with the confirmed partnership route

Use after the explanation. Keep completed worksheets and personal identifiers private. This document does not confirm eligibility, tax relief, benefit awards or personal suitability.

1. Establish what changes and when

- ☐ Effective date / actual employment or partnership status: _____.
- ☐ Accountant or legal confirmation still needed: _____.
- ☐ Old employer / old scheme / active membership ending? _____.

2. Compare funding before and after

- ☐ Previous personal payment per month: _____.
- ☐ Previous employer payment / final payment date: _____.
- ☐ Proposed personal payment / collection method: _____.
- ☐ Annual funding difference / affordability reserve: _____.

3. Review old benefits separately

- ☐ Written leaving options / retained benefits / charges: _____.
- ☐ Existing PRSA contract and payment instructions: _____.
- ☐ Employment-linked protection ending or changing? _____.

4. Reconcile the transition-year relief record

- ☐ Relevant earnings / earlier payroll payments / relief: _____.
- ☐ Intended relief year / actual receipt dates: _____.
- ☐ Company route, if any, checked separately by: _____.
- ☐ Unanswered questions / next review date: _____.

Fictional funding example: personal EUR300 + employer EUR200 monthly = EUR6,000 annually. Personal EUR300 alone = EUR3,600; EUR2,400 less paid. No tax relief, charges or investment return assumed. This is not a recommended top-up. The calculator cannot classify a partnership or allocate mixed-income relief automatically.

Guide: pensions-ireland.ie/becoming-partner-pension-ireland/

Tool: pensions-ireland.ie/pension-tax-relief/