PENSIONS IRELAND

Salary multiple review

Keep the savings figure, earnings basis and wider income plan visible

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. Record the comparison inputs

- ☐ Valuation date / arrangements included: _____.
- ☐ Savings balances and currency: _____.
- ☐ Annual earnings figure / basic pay or other basis: _____.
- ☐ Bonus or variable-income treatment / method used: _____.

2. Check the units and arithmetic

- ☐ Fund balance divided by annual earnings: _____ .
- ☐ Annual DB pension identified separately: _____.
- ☐ Valuation convention, if any, explained by: _____.
- ☐ Duplicate accounts or unmatched dates resolved? _____.

3. Go beyond the headline comparison

- ☐ Household spending in today's money: _____.
- ☐ Income sources and start dates: _____.
- ☐ State Pension entitlement and date confirmed? _____.
- ☐ Other resources / tax / access questions: _____.

4. Review assumptions before a decision

- ☐ Contributions, charges and investment assumptions: _____.
- ☐ Change since last review / next review date: _____.
- ☐ Questions for administrator or advisor: _____.

Fictional arithmetic only: EUR180,000 / EUR60,000 = 3 times; EUR180,000 / EUR90,000 = 2 times. The fund is unchanged. These are not official index scores, age targets, withdrawal rates or a recommended contribution. The calculator does not implement the Prime Retirement Index or certify affordability.

Guide: pensions-ireland.ie/pension-salary-multiples-ireland/

Tool: pensions-ireland.ie/pension-calculator/