

MAXIMUM STATE PENSION FROM 1ST JANUARY 2026

State Pension (Contributory) (under age 80)
€299.30 per week [€15,617 p.a.]

Personal + Adult dependant (66 and over)
€567.70 per week [€29,623 p.a.]

Personal + Adult dependant (under 66)
€498.70 per week [€26,022 p.a.]

Monthly cost of Annual Single Life Pension equivalent to €10,000 in today's terms.

IF YOU START FUNDING AT AGE	RETIREMENT AGE 60		RETIREMENT AGE 65	
	PROJECTED PENSION @ 60	INITIAL MONTHLY CONTRIBUTION	PROJECTED PENSION @ 65	INITIAL MONTHLY CONTRIBUTION
		Gross		Gross
30	€24,273	€775	€28,139	€558
35	€20,938	€950	€24,273	€670
40	€18,061	€1,206	€20,938	€823
45	€15,580	€1,614	€18,061	€1,044
50	€13,439	€2,415	€15,580	€1,398
55	€11,593	€4,804	€13,439	€2,090

Assuming salary inflation at 3% pa and contributions increase at 3% pa in line with salary increases.

The projected pension assumes future inflation of 3% pa.

Figures assume contributions are invested in a PRSA with an annual fund management charge of 1% pa and a contribution charge of 5%. Investment fund growth is assumed to be 6% pa pre-retirement, which is not guaranteed as fund values may fall as well as rise. Pension based on annuity rates available for an individual single life pension, guaranteed 5 years, increasing at 2% pa in retirement, assuming 2.9% pa interest rate. The contributions if paid personally may be eligible in whole or part for income tax relief at marginal rate within the age % and €115k NRE limits
Source: Irish Life Assurance plc 2/2025

Compulsory Purchase Gender Neutral* Annuity Rates (guide March 2026)

	SINGLE		JOINT LIFE	
	LEVEL	↑@2% pa	LEVEL	↑@ 2% pa
AGE 60	4.91%	3.75%	4.56%	3.41%
AGE 65	5.49%	4.35%	5.02%	3.90%

Standard annuities and guaranteed 5 years assumed in all cases. Joint life rates assume annuity reduces to 2/3rd and joint life is same age. (Source: Irish Life)
*not applicable to Defined Benefit pension scheme funds. €100,000 available fund, standard initial charge 2%

Funding Occupational Pensions Maximum Ordinary Annual Contribution % x remuneration

CURRENT AGE	NRA 60		NRA 65	
	FEMALE	MALE	FEMALE	MALE
30	67%	72%	49%	54%
35	80%	86%	58%	63%
40	100%	108%	69%	76%
45	133%	144%	86%	95%
50	200%	216%	115%	126%
55	400%	432%	173%	189%

Based on Revenue Pensions Manual factors for calculating the maximum ordinary annual contribution (employer + employee) payable in respect of a scheme member (married/ civil partnership) under all occupational pension schemes related to the same employment. Assumes member has no retained benefits or other retirement benefits related to the same employment, and will have completed at least 10 years' service by NRA.

ARF Funds - Tax Treatment on Death*

FUNDS TO	INCOME TAX	INHERITANCE TAX
Spouse's / Civil Partner's ARF	None on distribution from deceased's ARF to an ARF owned by the surviving spouse/civil partner. Subsequent withdrawals from the second ARF are subject to PAYE.	No. (Spouse / Civil Partner exemption)
Child under 21	No	Yes. Taxable Inheritance.
Child over 21	Yes. Subject to 30% income tax.	No. Exempt.
Other (Incl. to spouse / civil partner directly)	Yes. Treated as income of deceased in year of death. By default QFM deducts higher rate income tax at source under PAYE.	Yes. Taxable Inheritance. (but spouse/civil partner exempt)

*The above applies to gross ARF funds i.e. set up after April 2000.

PENSION FUND TAXATION

- Imputed distribution on ARFs or vested PRSAs is 4%, if attained age 61 or over in the tax year, increasing to 5%, if attained age 71 or over in the tax year; it is calculated on the value of the fund as at 30th November, and is subject to PAYE.
- The imputed distribution rises to 6% (if attained age 61 or over in the tax year) in respect of ARFs/vested PRSAs with asset values in excess of €2 million as at 30th November (or, where an individual owns more than one ARF/vested PRSAs, where the aggregate value of the assets in those ARFs and vested PRSAs exceeds €2 million).
- Imputed distribution does not apply for a year in which the ARF or vested PRSA holder takes actual gross withdrawals, subject to PAYE, not less than the imputed distribution amount.
- The rate of tax on a chargeable excess is 40%, the higher rate of income tax. The tax is reduced by a tax credit for any standard rate income tax deducted from pension lump sums taken since 1st January 2011 and not previously offset against a chargeable excess tax liability.

Revenue Uplifted Scales for Occupational Pension Scheme

YEARS OF SERVICE COMPLETED BY NRA	"UPLIFTED PENSION"*	YEARS OF SERVICE COMPLETED BY NRA	"UPLIFTED LUMP SUM"*
1	1/10 th x 2/3rds	1-8	3/80ths for each year of service
2	2/10 th x 2/3rds	9	30/80ths
3	3/10 th x 2/3rds	10	36/80ths
4	4/10 th x 2/3rds	11	42/80ths
5	5/10 th x 2/3rds	12	48/80ths
6	6/10 th x 2/3rds	13	54/80ths
7	7/10 th x 2/3rds	14	63/80ths
8	8/10 th x 2/3rds	15	72/80ths
9	9/10 th x 2/3rds	16	81/80ths
10	2/3rds	17	90/80ths
		18	99/80ths
		19	108/80ths
*As a fraction of final remuneration		20	120/80ths

Tax Relief on Personal Contributions for 2026

AGE ATTAINED IN TAX YEAR	PERSONAL PENSIONS/PRSA'S (EMPLOYEE & AVC)
Under 30	15% of NRE (Earnings)
30 - 39	20% of NRE (Earnings)
40 - 49	25% of NRE (Earnings)
50 - 54	30% of NRE (Earnings)*
55 - 59	35% of NRE (Earnings)
60 and over	40% of NRE (Earnings)
Maximum net relevant earnings on which relief allowed in a year is €115,000 . This limit will also apply to contributions paid in a year which are to be backdated to the previous tax year. Employee contributions to pension arrangements are subject to employee PRSI and the USC. The same tax reliefs apply to a pan-European Personal Pension (PEPP). Employer contributions to a PRSA are no longer considered BIK for an employee, but the BIK exemption is limited to the employee's earnings in that year. Relief on auto-enrolment employee contributions (starting from 1st January 2026) will be given in the form of a Government top up, rather than tax relief on the contribution itself. *30% limit applies to certain professional sportspeople, under age 50, in relation to their sports income.	

Retirement Benefits

LUMP SUM	INCOME TAX
First €200,000	Exempt
Next €300,000	Standard rate income tax
Balance	Marginal rate income tax + USC
Tax-free retirement lump sums taken on or after 7 th December 2005 will count towards "using up" the tax free amount so that if an individual has already taken tax free retirement lump sums of €200,000 or more since 7 th December 2005, any further retirement lump sums paid to the individual will be liable to income tax at either standard rate, or at marginal rate where the aggregate retirement lump sums exceed €500,000. Overseas pension arrangements are also included.	
FUND THRESHOLDS	
- Standard Fund Threshold is €2m, increasing from 2026 onwards by €200,000 pa to €2.8m in 2029, and increasing thereafter in line with average earnings. - For Defined Benefit entitlements an age related factor is used to calculate an individual's Personal Fund Threshold for all benefits accruing after 1/1/2014 (a valuation multiple of 20 is used for all pensions accrued by 1/1/2014.)	

Investments**Interest Rates**

BANK DEPOSITS (SAMPLE "BEST" MARCH 2026*)	
Demand Deposit	3.10% AER (gross)
Notice Account (31 days)	1.00% AER (gross)
Term (6 month fixed)	2.62% AER (gross)
STATE SAVINGS SCHEMES	
Savings Bonds (3 years)	1.32% AER (tax free)
Savings Certificates (5 years)	1.74% AER (tax free)

Source: www.cccp.ie / www.statesavings.ie

* Conditions apply.

Indices**Compound Interest Effect**

AFTER	FUTURE VALUE OF €1,000	
	↑ at 2% pa	at 5% pa
1 yr	€1,020	€1,050
2 yrs	€1,040	€1,103
3 yrs	€1,061	€1,158
4 yrs	€1,082	€1,216
5 yrs	€1,104	€1,276
10 yrs	€1,219	€1,629
15 yrs	€1,346	€2,079
20 yrs	€1,486	€2,653

Inflation Indices

YEAR	MAR	JUN	SEP	DEC
2005	130.1	131.6	133.2	133.0
2006	134.6	136.7	138.5	139.5
2007	141.5	143.5	145.0	146.1
2008	148.6	150.6	151.2	147.7
2009	144.7	142.5	141.4	140.3
2010	140.2	141.2	142.0	142.2
2011	144.4	145.0	145.6	145.7
2012	147.7	147.5	147.9	147.4
2013	148.5	148.4	148.2	147.7
2014	148.7	149.0	148.7	147.3
2015	147.9	148.8	148.4	147.4
2016	147.4	149.5	148.2	147.4
2017	148.5	148.8	148.6	148.0
2018	148.7	149.5	150.0	149.0
2019	150.3	151.1	151.2	150.9
2020	151.4	150.6	149.5	149.4
2021	151.4	152.9	155.0	157.8
2022	161.6	166.7	167.7	170.7
2023	173.9	176.9	178.6	178.5
2024	178.8	180.9	179.8	181.0
2025	182.4	184.1	184.7	186.1

Source: CSO

Inflation Effect

AFTER	REAL VALUE OF €1,000 TODAY	
	Inflation @ 2% pa	Inflation @ 5% pa
1 yr	€980	€952
2 yrs	€961	€907
3 yrs	€942	€864
4 yrs	€924	€823
5 yrs	€906	€784
10 yrs	€820	€614
15 yrs	€743	€481
20 yrs	€673	€377

Life Expectancies*

Can be used to highlight potential long term income needs for an individual (single life) or in the case of a couple the **joint life last survivor** table shows the expected average period until the death of two people (male and female) both the same age now.

SINGLE LIFE		
CURRENT AGE	MALES	FEMALES
	YEARS	YEARS
50	39.7	41.5
55	34.5	36.2
60	29.5	31.1
65	24.6	26.0
70	19.8	21.2
75	15.3	16.6
80	11.1	12.4

JOINT LIFE LAST SURVIVOR	
CURRENT AGES (MALE/FEMALE)	YEARS
50	46.6
55	41.2
60	35.9
65	30.6
70	25.4
75	20.4
80	15.6

*Source: Irish Life Assurance plc. March 2024. Based on annuitant mortality experience.

Tax Facts

INCOME TAX		2026
Standard Rate		20%
Higher Rate		40%
STANDARD RATE BAND		
Single/Widowed		
No dependant children		€44,000
With dependant children		€48,000
Married/Civil Partners - one income		€53,000
Married/Civil Partners - two incomes		€53,000
Increase is the lower of €35,000 and income of lower earning spouse.		+ €35,000
TAX CREDITS		
Single Person		€2,000
Married/Civil Partners		€4,000
Widowed/Surviving Civil Partners (no dependant children)		€2,540
Additional Credit for One Parent Family, Widowed & Other		€1,900
Employee Credit		€2,000
Earned Income Credit		€2,000
Blind Tax Credit		€1,950
Dependant Relative		€305
Age Tax Credit -65 & over		€245
Home Carer's Tax Credit		€1,950
Dividend Withholding Tax on Irish Resident Companies		25%
Rent Tax Credit (max 20% of qualifying rent)		€1,000*
Single Person		€2,000*
Jointly Assessed		*Applies also retrospectively for 2024
EXEMPTION LIMITS		
Civil Partner	Single/Widowed/ Surviving Civil Partner	Married/ Civil Partner*
		*At least one aged 65 or over
Aged 65 or over, with no child dependants	€18,000	€36,000

SMALL BENEFIT YEARLY TAX EXEMPTION	
€1,500	
REMOTE WORKING	
Employee income tax deduction allowed of 30% of cost of vouched expenses for heat, electricity and broadband, in respect of those days working from home, unless paid for their employer.	
LANDLORDS RELIEF TAX CREDIT	
€800 (max) in 2025 and €1,000 (max) in 2026 and 2027, with claw back if the property does not remain available for rent for 4 years.	

UNIVERSAL SOCIAL CHARGE 2026	
INCOME	RATES
First €12,012	0.5%
Next €16,687	2%
Next €41,343	3%*
Balance	8%
Individuals who have income from self-employment that exceeds €100,000 in a tax year are subject to a 3% surcharge. A USC rate of 11% therefore applies to any income in excess of €100,000. USC does not apply where total income does not exceed €13,000 or to income that is already subject to DIRT. USC is not payable on state pensions.	
*Rate reduced to 2% if over 70 and income, subject to USC, is below €60,000, or if full medical card holder at any age.	

CAPITAL GAINS TAX 2026	
Rate 33%*	
Annual Exemption for Individuals €1,270	
Retirement Relief €750,000 (limit)	
Tax Year expenditure incurred	Indexation Factor where asset is disposed of in 2003 or later tax years
1988/89	1.553
1989/90	1.503
1990/91	1.442
1991/92	1.406
1992/93	1.356
1993/94	1.331
1994/95	1.309
1995/96	1.277
1996/97	1.251
1997/98	1.232
1998/99	1.212
1999/00	1.193
2000/01	1.144
2001	1.087
2002	1.049
Indexation only applies for periods of ownership up to 31/12/2002.	
*Reduced to 10% on gains on disposal of business assets up to €1.5m, from 1st January 2026	

CORPORATION TAX RATES 2026	
Trading Income	12.5%*
Knowledge Development Box Profits	10%
Non-Trading Income	25%
*15% if turnover is €750m or more	

CAPITAL ACQUISITIONS TAX 2026	
THRESHOLD*	RELATIONSHIP
€400,000	Child, or minor child of a deceased child.
€40,000	Brother, sister, child of a brother or sister, lineal ancestor or descendant.
€20,000	Other
TAX RATE	33%
*All benefits received since 5/12/1991 taken into a/c for threshold.	
Annual Gift Exemption €3,000	

TAX ON INVESTMENT PRODUCTS 2026	
DIRT Rate 33% Individuals who are over age 65 and below the income exemption limits can claim exemption from DIRT.	
Exit Tax Collective Investments Corporate Investors Personal Portfolio/VWrappers	38% (reduced from 41% with effect from 1st January 2026) 25% 60%

IMPORTANT TAX DATES	
INCOME TAX	
Mid November 2026	Deadline for online returns
CAPITAL GAINS TAX	
15/12/2026	Payment of CGT on disposals made in the period 1st January 2026 to 30th November 2026
31/1/2027	Payment of CGT on disposals made in December 2026

Property & Mortgage Facts

Estimated Monthly Repayment per €1,000 Borrowed

INTEREST RATE ASSUMED	MORTGAGE TERM				
	10 YRS	15 YRS	20 YRS	25 YRS	30 YRS
	€	€	€	€	€
2%	9.20	6.44	5.06	4.24	3.70
3%	9.66	6.91	5.55	4.74	4.22
4%	10.12	7.40	6.06	5.28	4.77

Source: www.ccp.ie

HELP TO BUY (HTB) SCHEME
A Help to Buy (HTB) incentive is available for first-time buyers in respect of principal private residences. It applies only to new houses and self builds. The relief takes the form of a rebate of an amount equal to income tax (including DIRT, but not USC or PRSI) paid over the previous four tax years. The maximum rebate available is 10% of the purchase price of a new home valued at up to €500,000. The rebate is capped at €30,000. No rebate is available for new purchases costing over €500,000. The relief is linked to a mortgage being taken out for a minimum of 70% of the purchase price. Relief is provided at deposit stage (signing of contract).

MORTGAGE INTEREST RELIEF
- Mortgage Interest Tax Relief is extended, on a tapered basis, for two further years. Homeowners with an outstanding mortgage balance between €80,000 and €500,000 as of 31 December 2022 are eligible. The relief applies in respect of the increase in interest paid in 2025 over interest paid in 2022, as well as the increase in interest paid in 2026 over interest paid in 2022. The current level of relief is maintained for the increase in interest paid in 2025, with a maximum tax credit of €1,250 per property available to claim from 2026. A reduced level of relief will apply for the increase in interest paid in 2026, with a maximum tax credit of €625 per property available to claim from 2027. - For Buy to Let residential properties, 100% of mortgage interest can be offset against rental income for income tax purposes.

BIK – PREFERENTIAL LOANS	
Qualifying Home Loan	4%
Other	13.5%

STAMP DUTY RATES	UP TO €1M	€1M - €1.5M	EXCESS OVER €1.5M
Property	up to €1m	€1m - €1.5m	Excess over €1.5m
Residential	1%	2%	6% on the excess
Commercial	7.5%	7.5%	7.5%

Shares in Irish Registered companies with market cap. of less than €1bn are exempt from the normal 1% stamp duty – Newly introduced with effect from 1st January 2026

CAPITAL GAINS TAX ON CERTAIN PROPERTIES
For properties bought after 6/12/2011 and up to 31/12/2014, where the property is held for more than four years, the gains accrued up to a maximum of seven years will not attract CGT.

LOCAL PROPERTY TAX (LPT) ON RESIDENTIAL PROPERTIES 2026 – RATES ADJUSTED TO OFFSET MUCH OF THE MARKET VALUE INCREASES

The Standard yearly rate is 0.0906% of the market value up to €1.26m (fixed at €95 and €235 for Bands 1 and 2 respectively) and 0.25% on excess above €1.26m and 0.3% on excess over €2.1m. Local authorities can increase or decrease these rates by a maximum of 15%. The market value is calculated at 1/11/2026 for the years 2026-2030. In addition there is a Vacant Home Tax payable of seven times the LPT for residential properties occupied for less than 30 days in a year.

Protection Facts

Entitlement to Social Insurance Benefits

BENEFIT ENTITLEMENT	CLASS A EMPLOYEES	CLASS S SELF EMPLOYED & COMPANY DIRECTORS
Jobseekers Benefit	Yes	Yes
Illness Benefit	Yes	No
Invalidity Pension	Yes	Yes
State Pension (Contributory)	Yes	Yes
Widow(er)'s/Civil partner's Contributory Pension	Yes	Yes

PRSI Rates 2026

	A1	S1
EMPLOYEE	*4.2%	*4.2%
EMPLOYER	**11.25%	Nil

* Employees earning less than €352 pw are exempt from PRSI. Tapered PRSI relief if weekly earnings are between €352 and €424, with no PRSI relief if weekly earnings are over €424.
 ** Employer PRSI is 9% if weekly earnings are €552 or less.
 PRSI is payable on rental income, dividends and interest on deposits and savings (if the total of such income exceeds €5,000 pa) (self-employed already liable with no threshold).
 All rates increase by 0.15% from 1st October 2026.

MAXIMUM WEEKLY BENEFITS	2026
STATE PENSION (CONTRIBUTORY)	
Personal Rate (under age 80)	€299.30
Personal + Adult dependant 66 and over	€567.70
Personal + Adult dependant under 66	€498.70
BEREAVED PARTNER'S CONTRIBUTORY PENSION (UNDER 66)	€259.50
INVALIDITY PENSION	
Personal Rate	€259.50
Personal + Adult dependant	€444.90
ILLNESS/JOBSEEKERS BENEFIT	
Personal Rate (over age 25)	€254.00
Personal + Adult dependant	€422.60
CHILD SUPPORT PAYMENT	
Under 12	€58
12 and over	€78
CHILD BENEFIT (NO CHANGE)	€140 per month per child (€1,680 pa per child)