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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or with Information Services to see if qualifying conditions have changed (see page 19 for details).

The information in this booklet is correct at the time of publication. This booklet is intended as a guide only, and is not a legal interpretation.

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1. What are State Pension (Transition) and State Pension (Contributory)?

These are social insurance payments made when you reach age 65 (for State Pension (Transition)) and 66 (for State Pension (Contributory)). They are based on your social insurance (PRSI) record.

The pensions are not means tested, so your personal rate is not affected by other income you may have such as an occupational pension. However, the Increase for a Qualified Adult is means tested.

State Pension (Transition) is only paid for one year from age 65. You must be retired from insurable employment to qualify for State Pension (Transition). When you reach age 66 you will be automatically transferred to State Pension (Contributory). The rate of your pension is not affected by this changeover.

You can claim State Pension (Contributory) from age 66. You can continue working while receiving State Pension (Contributory).

Note

The Department of Social Protection will not deduct income tax from your pension. However, your pension and any of the associated allowances listed on page 12 are regarded as income for income tax purposes and your liability for tax will depend on your overall circumstances.

Please address all enquiries about your income tax liability to your local tax office.

2. How do I qualify?

You will qualify for **State Pension (Transition)** if you:

- are aged 65,
- are retired from insurable employment*, and
- satisfy certain social insurance contribution conditions.

*You do not need to give up employment completely.

You can be employed part-time and earn less than €38 a week paying PRSI at **Class J** or earn less than €5,000 a year if you are self-employed.

The retirement condition no longer applies on reaching age 66 as you will automatically transfer to State Pension (Contributory).

You will qualify for **State Pension (Contributory)** if you:

- are aged 66 or over, and
- satisfy certain social insurance contribution conditions.

You can continue to work full-time after age 66 and collect your State Pension (Contributory).

If you are getting the maximum rate of Invalidity Pension, you will automatically transfer to State Pension (Contributory) when you are aged 66. The amount of pension you get will not change.

3. What are the social insurance conditions?

State Pension (Transition)

You must have:

- started paying social insurance before reaching age 55,
- paid at least 260 full-rate employment contributions (see changes from 6 April 2012, page 8),

and

- a yearly average of at least 48 paid and/or credited full-rate contributions from 1979 to the end of the tax year before you reach age 65,

or

- a yearly average of at least 24 paid and/or credited full-rate contributions from 1953 (or the time you started insurable employment, if later) to the end of the tax year before you reach age 65.

Note

You need a yearly average of 24 full-rate contributions to get the minimum rate State Pension (Transition). You need an average of 48 full-rate contributions to get the maximum rate pension.

Mixed insurance contributions

- If you have a mix of full-rate and modified-rate contributions, you may qualify for a mixed insurance pro-rata pension. See **Appendix 3**, page 26, for details.

Social insurance outside Ireland

- If you have a mix of Irish full-rate contributions and contributions paid in another country, you may qualify for an EU or a Bilateral Pro-Rata pension. See pages 10 and 11 for details.

State Pension (Contributory)

You must have:

- started paying social insurance before reaching age 56,
- paid at least 260 full-rate employment contributions (see changes from 6 April 2012, on page 8),

and

- a yearly average of at least 48 paid and/or credited full-rate contributions from 1979 to the end of the tax year before you reach age 66,

or

- a yearly average of at least 10 full-rate paid and/or credited contributions from 1953 (or the time you started insurable employment, if later) to the end of the tax year before you reach age 66.

Note

A yearly average of 10 full-rate contributions will give you the minimum rate State Pension (Contributory). For the maximum rate pension, you need a yearly average of 48 full-rate contributions.

Mixed insurance contributions

- If you have a mix of full-rate and modified-rate contributions, you may qualify for a mixed insurance pro-rata pension. See **Appendix 3**, page 26, for details.

Social insurance outside Ireland

- If you have a mix of Irish full-rate contributions and contributions paid in another country, you may qualify for an EU or a Bilateral Pro-Rata pension. See pages 10 and 11 for details.

Social insurance contributions - points to note

- Full-rate social insurance contributions are PRSI contributions at **Classes A, E, F, G, H, N** and **S***. This category also covers contributions paid at the 'ordinary' rate before 6 April 1979. See page 22.
 - * **Class S** is reckonable for State Pension (Contributory) only.
- Modified-rate social insurance contributions are PRSI contributions at **Classes B, C** and **D**. This category also covers contributions for Widow's, Widower's or Surviving Civil Partner's Contributory Pension rate before 6 April 1979. See page 23.

Class S PRSI

- **Class S** PRSI is paid by self-employed people and provides cover for State Pension (Contributory). If you were self-employed and started paying PRSI on 6 April 1988, your ability to get State Pension (Contributory) may be based on your PRSI record from that date (provided you were under the age of 56 on that date).
- If you pay **Class S** PRSI all self employment contributions payable by you must be paid in full.
- You must have paid self employment contributions in respect of at least one contribution year before reaching your 66th birthday.

- In respect of claims for State Pension (Contributory) received on or after 1st January 2010, the pension will only be paid from the date on which all self employment contributions have been paid in full (apart from the last full contribution year before your 66th birthday).

Changes from 6 April 2012

If you reach pension age on or after 6 April 2012:

- you must have paid at least 520 full-rate employment contributions,
- **or**
- you must make up the required 520 with high or special rate Voluntary Contributions if you have paid at least 260 full-rate employment contributions.

See **Appendix 3**, page 26, for changes regarding mixed insurance pro-rata State Pension (Transition) or State Pension (Contributory).

Special rules on the above condition exist for people who paid high rate Voluntary Contributions on or before 6 April 1997.

Note

We take into account social insurance paid before 1953 under the National Health Insurance Acts only for satisfying the first two conditions for both pensions. See page 10 for more details.

Changes from January 2014

The conditions for pensions will be changing in the future under the **National Pensions Framework** which was launched in March 2010.

For more information, log on to **www.welfare.ie**.

Credited contributions - 'credits'

- You may qualify for credited contributions ('credits') in certain cases, generally for periods of unemployment and illness. These credits are similar to the social insurance contributions you pay while in employment and may help you qualify for social welfare benefits and pensions.

For more information, log on to **www.welfare.ie**.

Homemakers

- If you have spent time caring for someone in your home, you may not have the same number of social insurance contributions as if you had worked outside the home. We ignore years spent in the home since 6 April 1994 to care for a child up to age 6 (increased to age 12 from 6 April 1995) or for an ill or disabled person when working out your yearly average social insurance contributions for State Pension (Contributory).

Note

It is planned to replace the current Homemaker disregard years with a credits based system for new pensioners from 2012 as announced in the National Pensions Framework which was launched in March 2010.

For more information, log on to **www.welfare.ie**.

See **Appendix 1**, page 22, for details of full-rate and modified-rate social insurance contributions.

4. Can I qualify if I paid contributions before 1953?

If you paid full-rate social insurance contributions before 1953 and you do not qualify for a standard pension, you may qualify for a special State Pension (Contributory), which is half the maximum standard pension. You may also get increases for a qualified adult and qualified children with this special pension (also payable at half rate).

How to qualify

To qualify, you must have paid 260 full-rate contributions. The 260 can be made up of:

- contributions paid before 1953 (05/01/1953 for a man, 06/07/1953 for a woman),
- or**
- a mix of contributions paid before and after 1953.

When we work out the number of pre-1953 contributions, we count every 2 paid contributions as 3 to give you a better chance of qualifying.

5. Does social insurance outside Ireland count?

If you do not qualify for a State Pension (Transition) or State Pension (Contributory) on Irish contributions alone, you can add on contributions that were paid in a country:

- covered by EC Regulations, or
- that has a Bilateral Social Security Agreement with Ireland.

These may help you qualify for a **reduced** State Pension (Transition) or State Pension (Contributory) from Ireland. You may also qualify for a pension from that other country.

You should give details on your application form of any employment or periods of residence in the countries listed below. We will send the relevant papers, on your behalf, to the authorities in the country or countries concerned.

The countries covered by either EC Regulations or under a Bilateral Agreement are:

- Australia
- Austria
- Belgium
- Bulgaria
- Canada
- Channel Islands
- Czech Republic
- Denmark
- Estonia
- Finland
- France
- Germany
- Greece
- Hungary
- Iceland
- Ireland
- Isle of Man
- Italy
- Japan
- Latvia
- Liechtenstein
- Lithuania
- Luxembourg
- Malta
- New Zealand
- Norway
- Poland
- Portugal
- Republic of Cyprus (Cyprus South)
- Republic of Korea
- Romania
- Slovakia
- Slovenia
- Spain
- Sweden
- Switzerland
- the Netherlands
- the United Kingdom
- the United States of America

6. How much can I get?

Your pension is made up of a personal amount for yourself and extra amounts for a qualified adult and qualified children (if any). Your personal rate of State Pension (Contributory) or State Pension (Transition) is not affected by any other income, savings or pensions you may have.

For more information, log on to **www.welfare.ie**.

State Pension (Transition) is payable up to age 66. Your payment will be automatically transferred to State Pension (Contributory) from the date you reach 66 years.

Some people on a reduced State Pension (Transition) may qualify for a higher State Pension (Contributory) when they reach age 66.

On top of your pension, you may also qualify for the following weekly payments:

- Living Alone Increase, which you should apply for if you are aged 66 or over and live alone or mainly alone,
- Age 80 Allowance, which you will get automatically at age 80. Please note this allowance is not payable on the Increase for a Qualified Adult, and
- Island Allowance, which you should apply for if you live on certain Irish offshore islands.

For more information, log on to **www.welfare.ie**.

You may get increases for a qualified adult and qualified children. Please note that the Increase for a Qualified Adult is subject to a means test based on the qualified adult's means.

Who is a qualified adult?

A qualified adult is your spouse, civil partner or cohabitant.

If you have children living with you and you are single, widowed or separated, a qualified adult is the person who is caring for your child(ren), provided the person is aged 16 or over and is living with and being supported by you.

Note

Since 24th September 2007, by law we must pay the increase for a qualified adult directly to the spouse, civil partner or cohabitant concerned unless they specify that it can be paid to you.

You will **not** get an increase for a qualified adult if they:

- have gross weekly income of more than €310,
or
- are getting a social welfare payment in their own right (except Disablement Pension, Supplementary Welfare Allowance, Guardian's Payment (Contributory) or (Non-Contributory) or Child Benefit),
or
- are disqualified from getting jobseeker's payments while taking part in a trade dispute,
or
- are taking part in a full-time FÁS non-craft training course or a VTOS course.

Note

- **If your spouse's, civil partner's or cohabitant's gross weekly income is €100 or less, you will receive the full Increase for a Qualified Adult for them. If they have income of between €100 and €310 a week, you may get a reduced payment for them. For more information, log on to www.welfare.ie.**
- **See Appendix 4 (page 29) for details on how the means of a Qualified Adult are calculated.**

Your spouse's, civil partner's or cohabitant's pension in their own right

If you are getting an increase on your pension for a qualified adult, they may qualify in their own right for a State Pension (Transition) at age 65 or a State Pension (Contributory) or State Pension (Non-Contributory) at age 66, if they have been insurably employed.

As these pensions may be paid at a higher rate than the increase you are getting for them on your pension, they should apply for a pension in their own right **3 months** before they reach age 65 or 66.

The State Pension (Non-Contributory) is subject to a means test, so we will take into account any other income you and your spouse, civil partner or cohabitant have when deciding if they qualify for that pension.

Who is a qualified child?

A qualified child is any child under age 18 normally living with you and being supported by you.

A child who is age 18 or over and is normally living with you is also a qualified child for the 3 month period after they leave second level education or complete the Leaving Certificate exam.

A child aged 18 and up to 22 who is in full-time education continues to be a qualified child until the end of the academic year in which they reach age 22.

Amount of Qualified Child Increase

If you qualify for an Qualified Adult Increase you will get the **full** Qualified Child Increase for your child(ren). If you do not qualify for a Qualified Adult Increase, you may get **half** the Qualified Child Increase.

If your spouse, civil partner or cohabitant is getting a social welfare payment in their own right, they may get half the Qualified Child Increase appropriate to their payment and you may get half the increase with your pension.

Please note that if your spouse, civil partner or cohabitant is not getting a social welfare payment in their own right, payment of the half-rate Qualified Child Increase will be subject to a means test.

You will **not** get an increase for a qualified child if the child is getting a social welfare or Health Service Executive payment in their own right, such as One-Parent Family Payment or Disability Allowance.

7. How do I get my payment?

State Pension (Transition) and State Pension (Contributory) can be paid weekly:

- at your local post office by Social Services Card
- or**
- by direct payment into your current, deposit or savings account in a financial institution.

Going abroad

If you live or intend to live outside the State, you can get your pension by direct payment to your account in a financial institution either in Ireland or the country you choose to live in.

If you intend going abroad to live please give details of your new address to:

Maintenance Section (SPT/SPC)

Social Welfare Services
Department of Social Protection
College Road
Sligo

8. When and how do I apply?

Please apply **3 months** before reaching age 65 for State Pension (Transition) or age 66 for State Pension (Contributory). You do not have to be retired from work to make your application.

If you do not claim within **6 months** of becoming eligible you could lose some payment.

If you worked in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement, you should apply **6 months** before reaching pension age to allow the other country or countries time to decide on your application.

To apply, please complete enclosed application form **SPT/SPC 1** and send it with the correct certificates (if birth, marriage or civil partnership occurred outside the Republic of Ireland) and documents to:

State Pension (Contributory) Section

Social Welfare Services
Department of Social Protection
College Road
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)
+ 353 71 9157100 (from Northern Ireland or overseas)

Note

Certificates are only required if you or your spouse, civil partner or cohabitant were born, married or entered a civil partnership outside the Republic of Ireland.

We do **not** accept photocopies of certificates.

If you are not able to get the certificate(s) immediately, you should send in your pension application form with a note stating that you will send the certificate(s) as soon as possible.

If you are sending in your certificates at a later date, please ensure that you quote your PPS Number.

Warning: If you fail to apply in time, you may lose some of your payment.

If you do not qualify for either pension, you may qualify for a State Pension (Non-Contributory) at age 66. This pension is means tested.

For more information, log on to **www.welfare.ie**.

Personal Public Service Number (PPS Number)

You must give your PPS Number and the PPS Number(s) of your spouse, civil partner, cohabitant or child(ren) for whom you intend to claim a payment. If you do not know these numbers, please contact your local Social Welfare Office. They will let you know your PPS number. If you do not have one they will let you know what you have to do to get one.

For more information, log on to **www.welfare.ie**.

9. What other benefits may I get?

Free Travel

If you **are aged 66 or over** and living in the State you will qualify for a Free Travel Pass.

The All-Ireland Free Travel Scheme will entitle you to travel for free on transport services operating within Northern Ireland, using a Senior Smartpass card.

Household Benefits Package

You may, subject to certain conditions, also qualify for:

- Electricity, Natural Gas or Bottled Gas Refill Allowance,
- Free Television Licence,
- Telephone Allowance.

Fuel Allowance

You may get Fuel Allowance, from September to May, subject to certain conditions. These conditions include that you live alone or with certain specified persons and that your household satisfies a means test.

Carer's Allowance and Carer's Benefit

A person may get Carer's Allowance or Carer's Benefit to look after you if you need full-time care and attention. Since September 2007 it may be possible to obtain a half rate Carer's Allowance in addition to a State Pension (Transition) or State Pension (Contributory) or increase for a qualified adult.

For more information on the above benefits, log on to **www.welfare.ie**.

Medical Card

You may qualify for a medical card from the Health Service Executive if you satisfy a means test.

For more information, contact your local office of the Health Service Executive.

10. Does payment continue after death?

Death of a pensioner

If you die, payment of your pension will continue for 6 weeks to your spouse, civil partner or cohabitant, if the pension included an increase for them as a qualified adult (or would have except that they were getting another social welfare payment in their own right).

Death of your spouse, civil partner or cohabitant

If your spouse, civil partner or cohabitant dies, payment for them will continue for 6 weeks if your payment included an increase for them (or would have done except that they were getting another social welfare payment in their own right).

Death of a qualified child

Payment for a qualified child will continue for 6 weeks after their death.

Bereavement Grant

You may qualify for a Bereavement Grant based upon insurance contributions when someone dies.

For more information, log on to **www.welfare.ie**.

11. Where can I get more information?

For more information on **State Pension (Transition) and State Pension (Contributory)**, contact your local Social Welfare Office or **State Pension (Contributory) Section** at the following address:

State Pension (Contributory) Section

Social Welfare Services
Department of Social Protection
College Road
Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)
+ 353 71 9157100 (from Northern Ireland or overseas)

For information booklets, application forms and more information on social welfare services:

- Log on to **www.welfare.ie**.
- Text to **51909** (see details on Page 20).
- LoCall Information Line at **1890 66 22 44** (from the Republic of Ireland only) or **+353 71 91 93313** (from Northern Ireland or overseas).
- Drop in to your local Social Welfare Office or Citizens Information Centre.

Note

The rates charged for using 1890 (LoCall) numbers may vary among different service providers.

To request forms, text the form code followed by your name and address to 51909 (from the Republic of Ireland only). Standard text rates apply.

For example, if you wanted to request the Bereavement Grant form, text FORM BG MARY MURPHY 1 NEW STREET, OLD TOWN, CO. DONEGAL.

Social welfare payment or scheme	Form code
Back to School Clothing and Footwear Allowance	FORM BTSCFA
Bereavement Grant	FORM BG
Carer's Allowance	FORM CARA
Carer's Benefit	FORM CARB
Child Benefit (Form CB1)	FORM CHILD
Disability Allowance	FORM DA
Domiciliary Care Allowance	FORM DCA
Family Income Supplement	FORM FIS
Free Travel	FORM TRAVEL
Fuel Allowance	FORM FUEL
Household Benefits	FORM HHB
Invalidity Pension	FORM INV
Living Alone Increase	FORM LAA
Maternity Benefit	FORM MAT
One Parent Family Payment	FORM OPFP
Respite Care Grant	FORM RCG
State Pension (Non-Contributory)	FORM SPNC
State Pension (Transition/Contributory)	FORM SPC
Widow(er)'s/Surviving Civil Partner's Contributory Pension	FORM WCP
Widow(er)'s/Surviving Civil Partner's Non-Contributory Pension	FORM WNCP

Other useful booklets:

Bereavement Grant	SW 47
Carer's Allowance	SW 41
Carer's Benefit	SW 49
Checklist for Pensioners	SW 10
Credited Contributions	SW 12
Free Travel	SW 40
Guide to Voluntary Contributions	SW 8
Household Benefits Package	SW 107
Living Alone Increase	SW 36
National Fuel Scheme	SW 17
Rates of Payment booklet	SW 19
State Pension (Non-Contributory)	SW 116

Appendix 1

Social insurance contribution categories

For State Pension (Transition) or State Pension (Contributory) purposes, social insurance contributions are either:

- full-rate contributions, or
- modified-rate contributions.

What are full-rate contributions?

Two types of full-rate contributions are counted for State Pension (Transition) and State Pension (Contributory).

Full-rate employment contributions are contributions paid by insurably employed or self-employed people. They include:

- PRSI contributions at **Classes A, E, F, G, H, N** (and **Class S** for State Pension (Contributory) only), and
- contributions paid before 6 April 1979, except those paid by permanent and pensionable civil and public servants.

Full-rate voluntary contributions are contributions paid on a voluntary basis by people who are not insurably employed or self-employed. They include:

- high-rate Voluntary Contributions, and
- special-rate Voluntary Contributions (for State Pension (Contributory) only).

What are modified-rate contributions?

Modified-rate contributions are not counted for a standard State Pension (Transition) or State Pension (Contributory).

However, they can be used when deciding if you qualify for a mixed insurance pro-rata State Pension (Transition) or State Pension (Contributory). See **Appendix 3**, page 26.

There are two types of modified-rate contributions.

Modified-rate employment contributions include:

- PRSI contributions at **Classes B, C and D**, and
- Contributions paid before 6 April 1979 by permanent and pensionable civil and public servants.

Modified-rate voluntary contributions are low-rate Voluntary Contributions.

Note

Social insurance contributions paid by self-employed people (Class S PRSI or special rate Voluntary Contributions) are not normally counted for State Pension (Transition). They may however be used when calculating entitlement to mixed insurance pro rata State Pension (Transition) (see Appendix 3, page 26). They can also be used if they are preceded immediately by high rate Voluntary Contributions (i.e. HRVC's in the previous contribution year).

Note

PRSI contributions at Classes J and K and employment contributions paid before 6 April 1979, which provide cover for Occupational Injuries Benefit only, are not counted for pension purposes.

Appendix 2

Social insurance or residence outside Ireland

You may get a pro-rata State Pension (Transition) or State Pension (Contributory) based on a combination of your Irish social insurance contributions and social insurance paid in a country covered by EC Regulations or a country with which Ireland has a Bilateral Social Security Agreement.

Note

In certain countries, residence alone provides cover for social insurance (i.e Australia, New Zealand and Canada).

To qualify for this pension you must:

- be age 65 for State Pension (Transition) or age 66 for State Pension (Contributory), and
- satisfy certain social insurance conditions.

The social insurance conditions vary slightly depending on the other country or countries involved.

The following is an example of how we work out a pension if you have social insurance both in Ireland and the United Kingdom (UK).

Example:

You have 280 Irish and 560 UK contributions over 35 years from the date you started insurable employment up to the end of the tax year before you reach pension age.

Step 1

We work out the 'notional' pension that you would get if all your contributions, both Irish and UK, were Irish contributions. To do this, we add together the Irish and UK contributions and then we divide the total by the number of years to get the yearly average number of contributions.

Contributions

280 Irish + 560 UK 840

840 ÷ 35 years 24

A yearly average of 24 contributions would give a weekly personal pension of €225.80* (notional amount).

*These figures are based on January 2012 rates.

Step 2

We multiply the notional pension by the number of Irish contributions and divide the answer by the total number of contributions. This gives the pro-rata pension payment.

Personal amount

$$\frac{€225.80 \times 280}{840} \quad €75.27^*$$

If your pension includes an Increase for a Qualified Adult (IQA), we multiply the notional amount, including the IQA, by the number of Irish contributions and divide the answer by the total number of contributions.

Personal amount plus Increase for a Qualified Adult under 66

$$\frac{€379.30 \times 280}{840} \quad €126.43^*$$

*These figures are based on January 2012 rates.

Appendix 3

Mixed insurance pro-rata State Pension (Transition) or State Pension (Contributory)

To qualify for this pension you must:

- be age 65 for State Pension (Transition) or 66 for State Pension (Contributory), and
- satisfy certain social insurance contribution conditions.

Social insurance contribution conditions

You must have:

- started paying social insurance before reaching age 55, for State Pension (Transition), or 56, for State Pension (Contributory),
- paid at least 260 full-rate employment contributions (see page 27 for changes from 6 April 2012),
- paid contributions at a modified rate,
- a yearly average of at least 24 paid or credited contributions for State Pension (Transition),
or
- a yearly average of at least 10 paid or credited contributions for State Pension (Contributory).

You cannot qualify for a mixed insurance pro-rata State Pension (Transition) based on a combination of only full-rate and self-employment contributions. However, if you have full-rate, self-employment **and** modified-rate contributions, you may qualify for this mixed insurance pension. To work out if you qualify, we treat your self-employment contributions in the same way as your modified-rate contributions.

Changes from 6 April 2012

If you reach pension age on or after 6 April 2012:

- you must have paid at least 520 full-rate employment contributions,
- or**
- if you have paid at least 260 full-rate employment contributions, you can make up the balance of the required 520 with modified-rate employment contributions.

The following is an example of how we work out a mixed insurance pension.

Example:

You have 280 full-rate contributions and 1,170 modified-rate contributions over 30 years from the date you started insurable employment up to the end of the tax year before you reach pension age.

Step 1

We work out the 'notional' pension, the pension that you would get if all social insurance contributions (both full-rate and modified-rate) were full-rate contributions.

To do this, we first add together the full-rate and modified-rate contributions and then we divide the total by the number of years to get the yearly average number of contributions.

Contributions

280 full-rate + 1,170 modified rate 1,450

1,450 contributions ÷ 30 years 48

A yearly average of 48 or more would give you a maximum weekly personal pension of €230.30.* (notional amount).

*These figures are based on January 2012 rates.

Step 2

We multiply the notional pension by the number of full-rate contributions and divide the answer by the total number of contributions. This gives the pro-rata pension payment.

Personal rate

$$\frac{€230.30 \times 280}{1450} \quad €44.47^*$$

If your pension includes an Increase for a Qualified Adult (IQA), we multiply the notional amount, including the IQA, by the number of full-rate contributions and divide the answer by the total number of contributions.

Personal rate plus Increase for a Qualified Adult under 66

$$\frac{€383.80 \times 280}{1450} \quad €74.11^*$$

*These figures are based on January 2012 rates.

Note

**You will get the full Qualified Child Increase with the mixed insurance pension, if you qualify for it.
For more information, log on to www.welfare.ie.**

Appendix 4

How we assess savings and investments of a qualified adult (QA)

When working out QA means from investments and savings, we add together the following items that your spouse, civil partner or cohabitant may have and use a special formula to work out their weekly means:

- the cash value of investments and property (except your own home),
- money in a savings account or any other kind of bank account, and
- cash-in-hand.

This formula is used:

Capital:	Weekly means assessed:
First €20,000	Nil
€20,000 - €30,000	€1 per €1,000
€30,000 - €40,000	€2 per €1,000
Over €40,000	€4 per €1,000

Example 1

A QA has €35,300 savings and no other means.

Amount of savings	€35,300
Minus first €20,000 (disregarded)	<u>€20,000</u>
	€15,300

Balance of €15,300 is assessed as follows:

€10,000 is assessed at €1 per €1,000	€10.00
€5,000 is assessed at €2 per €1,000	€10.00

The balance of €300 is not assessed, as it is less than €1,000.

Weekly means	€20.00*
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*These figures are based on January 2012 rates.

Please note other income your spouse, civil partner or cohabitant may have is assessed on a weekly basis.

For more information, log on to **www.welfare.ie**.

Example 2

A qualified adult has earnings of €160 gross a week and €35,300 savings. Means are calculated as follows:

Earnings	€160
€35,300 (see example 1, page 29)	
Weekly means	<u>€20</u>
Total weekly means	€180*

*These figures are based on January 2012 rates.

For more information, log on to **www.welfare.ie**.

Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

www.citizensinformation.ie

Lo-Call 1890 777 121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizen Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.