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Qualifying conditions for our schemes change from time to time. Always check with your local Social Welfare Office or Information Services to see if qualifying conditions have changed (see page 9 for contact details).

The information in this booklet is correct at the time of going to print.

1. What is this guide about?

This guide is designed to help you work out **how you can qualify for** State Pension (Transition). A formal application must be sent in before it is decided if you qualify. If you have a complicated record you should log on to **www.welfare.ie** for more information.

2. What types of social insurance contributions are there?

Social insurance contributions fall into the four groups below

- **Full rate** social insurance contributions are PRSI contributions at **Classes A, E, F, G, H and N** or at 'ordinary' rate before 6 April 1979.
- **Modified rate** social insurance contributions are PRSI contributions at **Classes B, C and D**. This category also covers contributions for Widows and Orphans Pension known as the 'WOPS' rate before 6 April 1979.
- **Voluntary Contributions (VCs)** are made by people under age 66 who are no longer covered by compulsory PRSI provided they satisfy certain conditions.
- **Credited contributions** ('credits') are similar to the social insurance contributions you pay while employed and are usually awarded at the same rate as your last paid social insurance contribution. You may get credits when you are claiming a social welfare payment. Credits are not allowed after self employed contributions (**Class S**). For more information, log on to **www.welfare.ie**.

Note

Class S PRSI contributions, paid by self-employed people were introduced on 6 April 1988. Class S contributions are not reckonable for State Pension (Transition) but they are reckonable for State Pension (Contributory).

3. How do I qualify for State Pension (Transition)?

To qualify for a standard rate State Pension (Transition), **each** of the following **four** statements must apply:

1. You have retired from full-time employment, or, if you are working have earnings of less than €38 per week or €3,174 per year if you are self employed.
2. You have started paying social insurance before age 55 at the full-rate or at the modified rate.
3. You have paid either:
 - **260 full-rate** contributions if you reach age 65 before 5 April 2012,
 - or**
 - **520 full-rate** contributions if you reach age 65 from 6 April 2012 (check with your local Social Welfare Office what voluntary contribution you may use to make up the 520).
4. You have either:
 - a 'yearly average' of at least 24 paid or credited reckonable* contributions since you first started paying social insurance,
 - or**

- a 'yearly average' of at least 48 paid or credited reckonable* contributions from 6 April 1979 to the end of the tax year before you reach pension age, known as the 'alternative yearly average'.

Note

***Reckonable contributions are full-rate contributions paid or credited, and high or special rate Voluntary Contributions.**

4. How do I work out my 'yearly average'?

A 'yearly average' is the average number of reckonable contributions paid or credited from when you first started paying social insurance to the end of the tax year before you reach age 65.

To calculate your 'yearly average':

1. count the **number of tax years** beginning with the year you first started paying social insurance up to and including the tax year before you reach age 65,
2. count up all the **reckonable contributions paid and credited** over these years, and
3. divide the number of reckonable contributions and credits **(2)** by the number of tax years **(1)**.

Example

A person started paying social insurance for the first time on 7 August 1963. They reach age 65 on 12 June 2008. The last tax year before they reach age 65 is 2007.

1. Counting from the 1963 tax year up to and including the 2007 tax year gives a total of 45 tax years.
2. They have a total of 1,260 reckonable contributions.
3. Dividing 1,260 contributions by 45 years gives a yearly average of 28 contributions.

Based on this record they will qualify for 98% of the standard rate of State Pension (Transition).

5. How do I work out my 'alternative yearly average'?

To calculate your 'alternative yearly average':

1. count the **number of tax years** starting from the **1979/80** tax year up to and including the last tax year before you reach age 65,
2. count up all the **reckonable contributions** paid and credited over these years,
3. divide the number of contributions and credits **(2)** by the number of tax years **(1)**.

Example

A person reached age 65 on 28 November 2009. The last tax year before they reached age 65 was the 2008 tax year.

- 1. Counting from the 1979/80 tax year up to and including the 2008 tax year gives a total of 30 tax years.**
- 2. They have a total of 1,434 reckonable contributions.**
- 3. Dividing 1,434 contributions by 30 years gives a yearly average of 48 contributions (47.8 rounded up).**

Based on this record they will qualify for the maximum standard rate of State Pension (Transition).

You may round up 47.5 or more to 48 to qualify for the maximum standard rate State Pension (Transition).

To qualify for the maximum standard rate State Pension (Transition) based on the 'alternative yearly average' you must have an average of at least 48 contributions.

Note

If you do not qualify for a pension using the 'alternative yearly average' we will consider you for a pension using the 'yearly average'.

6. What are the various amounts of standard rate pension?

You may get different rates of pension, depending on your yearly average contributions. The table below outlines the various percentage rates.

Yearly average contributions	Amount of standard rate pension
48 or more	Maximum Rate
24-47	98% of Maximum Rate

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

7. What happens if I do not qualify for the standard rate State Pension (Transition)?

If you do not qualify for a **standard rate** (as above) State Pension (Transition), you may qualify for a pro-rata State Pension (Transition). This is a lower rate of State Pension (Transition) but it is still based on your contributions. Pro-rata State Pension (Transition) fall into two groups.

- A **mixed insurance pro-rata State Pension (Transition)** is based on a mixture of full-rate and modified rate contributions.
- An **EU or Bilateral Agreement insurance pro-rata State Pension (Transition)** is based on a mixture of Irish contributions and contributions in an EU country or in a country with which Ireland has a Bilateral Agreement.

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

8. Where can I get more information?

For further information on your pension, contact your local Social Welfare Office or Sligo Social Welfare Services.

State Pension (Contributory) Section

Social Welfare Services

Department of Social and Family Affairs

College Road

Sligo

LoCall: 1890 500 000 (from the Republic of Ireland only)

+353 71 915 7100 (from Northern Ireland or overseas)

You can get details of your social insurance record from:

Client Eligibility Services

Social Welfare Services

Department of Social and Family Affairs

Inner Relief Road

Ardarvan

Buncrana

Co. Donegal

LoCall: 1890 690 690 (from the Republic of Ireland only)

+353 1 471 5898 (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 11).
- 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.

Other useful booklets

Rates of Payment	SW 19
State Pension (Transition) and State Pension (Contributory)	SW 118

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 Allowance	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 Contributory Pension	FORM WCP
Widow(er)'s Non-Contributory Pension	FORM WNCP

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.