

# Main PRSI changes from 1 May 2009

To see rates from 1 January 2009 to 30 April 2009 log on to [www.welfare.ie](http://www.welfare.ie).

- ▶ Employee's annual earnings ceiling increased to €75,036.
- ▶ Health Contribution rates increased from 2% to 4% and from 2.5% to 5%.

Full details are outlined inside and should be read carefully.



## PRSI contribution rates and user guide for 1 May 2009 to 31 December 2009

This PRSI contribution rates and user guide is available on our website at [www.welfare.ie](http://www.welfare.ie) or through our PRSI mailing list. If you wish to add your name to the list, please register at [www.welfare.ie](http://www.welfare.ie).

This booklet is intended as a guide only, and is not a legal interpretation.



# Private and public sector employments

Rates of contribution from 1 May 2009

## Class A

This covers employees under the age of 66 in industrial, commercial and service-type employment who have reckonable pay of €38 or more per week from all employments as well as Public Servants recruited from 6 April 1995.

Weekly pay is the employee's money pay plus notional pay (if applicable).

Subclass	Weekly pay band	How much of weekly pay	First €75,036		Over €75,036	
			EE	ER	EE	ER
<b>AO</b>	€38 - €352 inclusive	All	Nil	8.50%	Nil	8.50%
<b>AX</b>	€352.01 - €356 inclusive	First €127	Nil	8.50%	Nil	8.50%
		Balance	4.00%	8.50%	Nil	8.50%
<b>AL</b>	€356.01 - €500 inclusive	First €127	Nil	10.75%	Nil	10.75%
		Balance	4.00%	10.75%	Nil	10.75%
<b>A1 or</b>	More than €500	First €127	4.00%	10.75%	4.00%	10.75%
		€127.01 - €1,443	8.00%	10.75%	4.00%	10.75%
		Balance	9.00%	10.75%	5.00%	10.75%
<b>A2*</b>	More than €500	First €127	Nil	10.75%	Nil	10.75%
		Balance	4.00%	10.75%	Nil	10.75%

\*Subclass A2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. Please see note on page 9.

## Community Employment participants only

Subclass	Weekly limits	How much of weekly pay	All income	
			EE	ER
<b>A8</b>	Up to €352 inclusive	All	Nil	0.50%
<b>A9</b>	More than €352	First €127	Nil	0.50%
		Balance	4.00%	0.50%

Total PRSI: Calculate the employer and employee deductions separately and then add them together.

# Public sector employments

## Rates of contribution from 1 May 2009

### Class B

This covers permanent and pensionable civil servants recruited before 6 April 1995, registered doctors and dentists employed in the civil service and Gardaí recruited prior to 6 April 1995.

Subclass	Weekly pay band	How much of weekly pay	First €75,036		Over €75,036	
			EE	ER	EE	ER
<b>BO</b>	Up to €352 inclusive	All	Nil	2.01%	Nil	2.01%
<b>BX</b>	€352.01- €500 inclusive	First €26	Nil	2.01%	Nil	2.01%
		Balance	0.90%	2.01%	Nil	2.01%
<b>B1 or</b>	More than €500	First €26	4.00%	2.01%	4.00%	2.01%
		€26.01 to €1,443	4.90%	2.01%	4.00%	2.01%
		Balance	5.90%	2.01%	5.00%	2.01%
<b>B2*</b>	More than €500	First €26	Nil	2.01%	Nil	2.01%
		Balance	0.90%	2.01%	Nil	2.01%

\*Subclass B2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. See note on page 9.

### Class C

This covers commissioned officers of the Defence Forces and members of the Army Nursing Service recruited before 6 April 1995.

Subclass	Weekly pay band	How much of weekly pay	First €75,036		Over €75,036	
			EE	ER	EE	ER
<b>CO</b>	Up to €352 inclusive	All	Nil	1.85%	Nil	1.85%
<b>CX</b>	€352.01- €500 inclusive	First €26	Nil	1.85%	Nil	1.85%
		Balance	0.90%	1.85%	Nil	1.85%
<b>C1 or</b>	More than €500	First €26	4.00%	1.85%	4.00%	1.85%
		€26.01 to €1,443	4.90%	1.85%	4.00%	1.85%
		Balance	5.90%	1.85%	5.00%	1.85%
<b>C2*</b>	More than €500	First €26	Nil	1.85%	Nil	1.85%
		Balance	0.90%	1.85%	Nil	1.85%

\*Subclass C2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. Please see note on page 9.

# Public sector employments

Rates of contribution from 1 May 2009

<b>Class D</b>		This covers permanent and pensionable employees in the public service, other than those mentioned in Classes B and C, recruited before 6 April 1995.				
Subclass	Weekly pay band	How much of weekly pay	First €75,036		Over €75,036	
			EE	ER	EE	ER
<b>DO</b>	Up to €352 inclusive	All	Nil	2.35%	Nil	2.35%
<b>DX</b>	€352.01- €500 inclusive	First €26	Nil	2.35%	Nil	2.35%
		Balance	0.90%	2.35%	Nil	2.35%
<b>D1 or</b>	More than €500	First €26	4.00%	2.35%	4.00%	2.35%
		€26.01 to €1,443	4.90%	2.35%	4.00%	2.35%
		Balance	5.90%	2.35%	5.00%	2.35%
<b>D2*</b>	More than €500	First €26	Nil	2.35%	Nil	2.35%
		Balance	0.90%	2.35%	Nil	2.35%

\*Subclass D2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. Please see note on page 9.

<b>Class H</b>		This covers NCOs and enlisted personnel of the Defence Forces.				
Subclass	Weekly pay band	How much of weekly pay	First €75,036		Over €75,036	
			EE	ER	EE	ER
<b>HO</b>	Up to €352 inclusive	All	Nil	10.05%	Nil	10.05%
<b>HX</b>	€352.01- €500 inclusive	First €127	Nil	10.05%	Nil	10.05%
		Balance	3.90%	10.05%	Nil	10.05%
<b>H1 or</b>	More than €500	First €127	4.00%	10.05%	4.00%	10.05%
		€127.01 to €1,443	7.90%	10.05%	4.00%	10.05%
		Balance	8.90%	10.05%	5.00%	10.05%
<b>H2*</b>	More than €500	First €127	Nil	10.05%	Nil	10.05%
		Balance	3.90%	10.05%	Nil	10.05%

\*Subclass H2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. Please see note on page 9.

## Private sector employments

Rates of contribution from 1 May 2009

### Class J

This normally relates to people with reckonable pay of less than €38 per week (from all employments). However, a small number of employees are insurable at Class J, no matter how much they earn, such as employees aged 66 or over or people in subsidiary employment.

Subclass	Weekly pay band	How much of weekly pay	First €75,036		Over €75,036	
			EE	ER	EE	ER
<b>JO</b>	Up to €500 inclusive	All	Nil	0.50%	Nil	0.50%
<b>J1 or J2*</b>	More than €500	First €1,443	4.00%	0.50%	4.00%	0.50%
		Balance	5.00%	0.50%	5.00%	0.50%
<b>J2*</b>	More than €500	All	Nil	0.50%	Nil	0.50%

\*Subclass J2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. Please see note on page 9.

## Occupational pensions

### Class K

This covers people receiving income that is not subject to social insurance contributions but which is liable for the Health Contribution. Income includes occupational pensions, income deriving from positions of certain office holders (such as judges and state solicitors) and income of people aged 66 or over previously liable for Class S.

Subclass	Weekly pay band	How much of weekly pay	All income	
			EE	ER
Record under Class M	Up to €500 inclusive	All	Nil	Nil
<b>K1</b>	More than €500	First €1,443	4.00%	Nil
		Balance	5.00%	Nil

### Class M

Class M relates to people with a nil contribution liability (such as employees under age 16) or to people within Class K with a nil contribution liability (such as people with income less than €500 a week, people aged 70 or over, medical card holders, widows and widowers, etc.).

## Self-employed

### Class S

This covers self-employed people, including certain company directors, and certain people with income from investments and rent.

Subclass	Weekly pay band	How much of weekly pay	All income from Self Employment
<b>SO</b>	Up to €500 inclusive	All	3%
<b>S1 or S2 *</b>	More than €500	First €1,443	7%
		Balance	8%
<b>S2 *</b>	More than €500	All	3%

\*Subclass S2 applies to medical card holders and to people getting a Widow's or Widower's Pension, a One-Parent Family Payment or a Deserted Wife's Benefit/Allowance and earning more than €500 a week. Please see note on page 9.

# Important Notice

## PRSI changes from 1 May 2009

### Employee's annual earnings ceiling

The employee's **annual** earnings ceiling (above which **no** social insurance contribution is paid) has increased from €52,000 to €75,036.

### Employee income thresholds

- The threshold for employee PRSI remains at €352 a week.
- The threshold for payment of the 4% Health Contribution is €500 a week.
- The annual earnings threshold for the Health Contribution remains at €26,000.

### Health Contribution Rates

- The 2% rate increases to 4% and the 2.5% rate increases to 5%.





## Summary of PRSI classes

### Class A employment

- The **pay threshold** to determine whether employees pay PRSI at Class A or J remains at **€38**.
- Employees paid €38 to €352 inclusive in any week should be recorded under subclass AO.
- Employees paid €352.01 to €356 inclusive in any week should be recorded under subclass AX.
- Employees paid €356.01 to €500 inclusive in any week should be recorded under subclass AL.
- In any week that the employee is paid more than €500, it should be recorded under subclass A1 or A2\*. Please see note on page 9.
- Participants in Community Employment who are paid €352, or less in any week should be recorded under Subclass A8. In any week that the pay is more than €352 record under subclass A9.
- Community Employment supervisors and employees on apprenticeship schemes are insurable at Class A in the normal way.
- The annual pay ceiling for PRSI has increased to €75,036 for employees.

### Class J employment

- The Class J contribution normally relates to people paid less than €38 per week (from all employments). However, a small number of employees are insurable at Class J **no matter how much they are paid**, such as employees aged 66 or over and people in subsidiary employment (defined on Page 13).

### Other classes

- Class B, C, D or H employees paid up to €352 inclusive in any week should be recorded under subclass BO, CO, DO or HO.
- Class B, C, D or H employees paid between €352.01 and €500 inclusive should be recorded under subclass BX, CX, DX or HX.
- For people covered under Class J, S or K, and paid up to €500 inclusive in any week, record under subclass O, that is, JO, SO or Class M (for people within Class K) as appropriate.
- Employees or self-employed people (excluding those listed in the note on page 9) with pay or income of more than €500 in any week should be recorded under subclass 1 (i.e. B1, C1, D1, H1, J1, S1 or K1).
- Employees or self-employed people with pay or income more than €500 in any week, who do not have to pay the Health Contribution (\*please see note on page 9) should be recorded under subclass B2, C2, D2, H2, J2, S2 or Class M (for people within Class K).
- The Class S minimum annual contribution for year 2009 remains at €253.
- The annual pay ceiling for PRSI has been increased to €75,036 for employees.





**\* Note:**

- Medical card holders, people aged 70 years and over, recipients of a Widow's or Widower's Pension from the Department of Social and Family Affairs, a One-Parent Family Payment, a Deserted Wife's Benefit/Allowance and recipients of a Widow's or Widower's Pension acquired under the social security legislation of a country covered by EC Regulations do not have to pay the Health Contribution - even if their pay is more than €500 a week.
- **It is the employer's responsibility to establish if employees fall into any of the above categories.**

### Components of the PRSI contribution

The Pay Related Social Insurance (PRSI) contribution is made up of a number of different components including:

- social insurance at the appropriate percentage rate for employees and employers, which varies according to the pay and PRSI Class of the employee and benefits for which he or she is insured.
- the Health Contribution, paid by the employee where applicable, goes towards funding the Health Service.
- the 0.70% National Training Fund Levy, included in the employer's contribution in Classes A and H.

Levels of payment from 1 May 2009 (to see rates from 1 January 2009 to 30 April 2009, log on to [www.welfare.ie](http://www.welfare.ie))

PRSI contributions will be payable as follows:

- they will be paid at the appropriate percentage rates for employees with reckonable earnings up to €75,036.
- on reckonable pay of more than €75,036, the employer's share (social insurance and the 0.70% National Training Fund Levy in Classes A and H) is due and the Health Contribution by the employee where applicable.
- Class S, social insurance at 3.00% **and** the Health Contribution (where applicable) on **all** reckonable income.

The Health Contribution and National Training Fund Levy are included in the contribution rates outlined on pages 2 to 6 where applicable.

### Reckonable pay

PRSI is calculated on the employee's reckonable pay. Reckonable pay is the gross money pay **plus** notional pay (or benefit in kind) if applicable, reduced by superannuation and permanent health insurance contributions made by an employee, deducted under a net pay arrangement by the employer, which are allowable for income tax purposes.

The employee's portion of the Social Insurance Contribution is paid on the employee's reckonable pay to a ceiling of €75,036 from 1 May 2009 (to see rates from 1 January 2009 to 30 April 2009, log on to [www.welfare.ie](http://www.welfare.ie)). The employer's portion is payable on all reckonable pay of each employee.

### PRSI-Free Allowance for employees

The PRSI-Free Allowance remains at €127 per week (per individual employment) for employees with weekly reckonable pay of more than €352 in Classes A and H, and at €26 for all employees in Classes B, C and D. The allowance does not apply to the Health Contribution or the employer's share of PRSI. In other words, in Class A it applies to the calculation of the 4% employee Social Insurance deduction, but not to the Health Contribution. The allowance is non-cumulative, so it only applies for weeks of insurable employment in which PRSI is payable (see "holiday pay" on page 12). **Remember that this allowance does not alter the gross reckonable weekly pay threshold that determines the appropriate contribution subclass.**

It is important to note that the method of calculating PRSI outlined on pages 2 to 6 caters for the inclusion of the €127/€26 PRSI-Free Allowance.

**For employees paid other than weekly, alternatives to the weekly PRSI-Free Allowance are:**

Class	A	B, C, D
Weekly	€127	€26
Fortnightly	€254	€52
Monthly	€551	€113

### PRSI contribution weeks

A contribution week is each successive period of seven days starting on 1 January each year. Week 1 is the period from 1 to 7 January inclusive, week 2 from 8 to 14 January and so on. **For 2009, the contribution week starts on a Thursday and ends on a Wednesday.**

A contribution at the appropriate class should be awarded to an employee for each contribution week or part of one, for which he or she is in insurable employment.

### Voluntary contributions

People who were insured at Classes A, B, C, D, H or S and who are no longer insurably employed may opt to pay Voluntary Contributions to provide cover for pensions.

Applications must be made within 12 months from the end of the PRSI contribution year in which a PRSI contribution was last paid or credited. For more information, log on to [www.welfare.ie](http://www.welfare.ie) or contact:

Voluntary Contribution Section

Telephone: (051) 356 000 ext. 46006/7

# Earnings bands and subclasses

Rates of contribution for all of 2009

Subclass	Weekly pay band	Fortnightly pay band	Monthly pay band
<b>AO</b>	€38 to €352	<b>€76* to €704</b>	€165* to €1,525
<b>AX</b>	€352.01 to €356	<b>€704.01 to €712</b>	€1,525.01 to €1,543
<b>AL</b>	€356.01 to €500	<b>€712.01 to €1,000</b>	€1,543.01 to €2,167
<b>A1/A2</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>A8</b>	Up to €352	<b>Up to €704</b>	Up to €1,525
<b>A9</b>	More than €352	<b>More than €704</b>	More than €1,525
<b>BO</b>	Up to €352	<b>Up to €704</b>	Up to €1,525
<b>BX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	€1,525.01 to €2,167
<b>B1/B2</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>CO</b>	Up to €352	<b>Up to €704</b>	Up to €1,525
<b>CX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	€1,525.01 to €2,167
<b>C1/C2</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>DO</b>	Up to €352	<b>Up to €704</b>	Up to €1,525
<b>DX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	€1,525.01 to €2,167
<b>D1/D2</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>HO</b>	Up to €352	<b>Up to €704</b>	Up to €1,525
<b>HX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	€1,525.01 to €2,167
<b>H1/H2</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>JO</b>	Up to €500	<b>Up to €1,000</b>	Up to €2,167
<b>J1/J2</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>M</b>	Up to €500	<b>Up to €1,000</b>	Up to €2,167
<b>K1</b>	More than €500	<b>More than €1,000</b>	More than €2,167
<b>SO</b>	Up to €500	<b>Up to €1,000</b>	Up to €2,167
<b>S1/S2</b>	More than €500	<b>More than €1,000</b>	More than €2,167

\*This threshold only applies to Class A employees, whose total earnings in each week of the fortnight or month are at least €38.

Subclasses **A8** and **A9** are only used for CE participants. Subclasses **A4**, **A5**, **A6** and **A7** are only used for approved employees under the Employer's PRSI Exemption Scheme. For further information contact Employment Support Services, telephone: **071 96 72698**

## Important information

### Employees who reach the PRSI ceiling prior to 1 May 2009

Most employees will not have reached the previous PRSI ceiling of €52,000 by 1 May 2009 and will therefore, continue to pay PRSI up to the revised ceiling of €75,036.

Where an employee reached the PRSI ceiling of €52,000 prior to 1 May 2009, earnings from 1 May 2009 to 31 December 2009 will be subject to a ceiling of €23,036 i.e the employee concerned, having ceased payment of PRSI prior to May 1, will recommence payment of PRSI on earnings from May 1 and will, over the course of the year, pay up to the €75,036 ceiling.

(Where an employee commences employment and presents a P45 dated after May 1, the employer should assume that total income, as recorded on the P45, has been subject to the correct rate of PRSI.)

### Possible refund of Health Contribution

Where an employee's weekly pay fluctuates above and below €500, but the annual pay during 2009 is not more than €26,000, the employee may claim a refund of the 2% or 4% Health Contribution deduction.

Where an employee's weekly pay fluctuates above and below €1,925, from 1 January 2009 to 30 April 2009 and/or above and below €1,443, from 1 May 2009 to 31 December 2009, the employee may claim a refund of the 0.5% or 1% Health Contribution deduction if the amount paid in 2009 is in excess of that due.

The employee may claim a refund of the Health Contribution deduction after year end, 31 December 2009, from:

Department of Social and Family Affairs  
PRSI Refunds,  
Oisín House,  
Pearse St.,  
Dublin 2.

Telephone: (01) 673 2586

### Holiday pay

If you pay an employee for a period of more than a week, apply the relevant PRSI-Free Allowance for each of the weeks involved. It is also important to determine the subclass correctly.

**Example:** An employee receives two weeks holiday pay with a current week's wages. To determine the correct PRSI subclass for each week, apply the PRSI-Free Allowance (€127 X 3) and record the contributions accordingly. This arrangement also applies when an employer pays holiday pay when an employee leaves the employment.

### Sick pay

Payment of Illness Benefit and Injury Benefit can now be made directly to your company where sick pay arrangements require the employee(s) to hand over Illness Benefit or Injury Benefit payments to their employers. The Illness Benefit Claim Form/First Medical Certificate (MC 1) now has a section where the employee can indicate that any payment(s) due can issue directly to the employer.

### Completion of P45

Where an employee leaves his or her employment, a form P45 should be completed and given to the employee **immediately**. The P45 is very important and may be required as evidence of entitlement to social welfare payments.

### Lump sum payments

Lump sum payments made to employees when they leave employment are not regarded as reckonable pay for PRSI purposes. These include redundancy, gratuities, ex-gratia and pay in lieu of notice. However, a Class K contribution is paid on the taxable amount. If the lump sum is exempt from tax, it is exempt from PRSI.

### PRSI for the self-employed

Self-employed people, other than self-employed company directors, must register with the Revenue Commissioners for PRSI purposes. Under the self assessment system, PRSI is paid to the local tax office together with any other payment due. Self-employed company directors pay their PRSI under the PAYE system.

The rate of PRSI contribution payable for those whose annual income is below €26,000 is 3% of reckonable income, or €253 which ever is greater.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

If a person is no longer liable to pay PRSI, they may apply to become a voluntary contributor.

For more information, log on to [www.welfare.ie](http://www.welfare.ie).

For further information, contact Self-Employed Section, telephone: **(051) 356 000**

### National Training Fund Levy

The National Training Fund Levy of 0.70% is included in the employer's share of PRSI under Class A and H, with no change in the overall rate payable by the employers.

### Taxation of Jobseekers or Illness Benefit

Payments for qualified child(ren) are excluded from the taxation of Jobseeker's Benefit and Illness Benefit. The first six weeks of Illness Benefit are exempt from tax in each year. This Department will notify you of the amount of Illness Benefit to be taken into account for tax purposes, where appropriate. Taxation of Jobseeker's Benefit will still be mainly applied through the tax office. If you have any enquiries about taxation of social welfare benefits, contact your local tax office.

### Maintenance payments

A separated person may claim a refund of PRSI on enforceable maintenance payments made to his or her spouse. The PRSI due will be re-calculated on the reckonable pay/income reduced by the amount of maintenance payment. Any excess PRSI paid will be returned by claiming a refund after year end, 31 December 2009, from the PRSI Refunds Section, Oisín House, Pearse St., Dublin 2, telephone: **(01) 673 2586**.

### Subsidiary employments

Subsidiary employment, which is insurable at Class J regardless of earnings, is defined in legislation. It includes, for example, employment of people who are also insurable at Class B, C, D or H in their main employment.

### Rehabilitative employment

**Sheltered Workshop** employment is not insurable under Social Welfare Acts as it is not regarded as being employment under a contract of service (in other words, no employer or employee relationship is involved). The allowance being paid is not "reckonable income" or "reckonable emoluments" for PRSI (and PAYE) purposes.

However, employment in the open labour market where a normal employer/employee relationship exists is insurable at a Class A rate if weekly income is €38 or more, and at a Class J rate if it is less than €38 (from all employments).

### Personal Public Service Number (PPS No.)

It is vital that the correct PPS No. is shown on your P35 end of year return for each employee. If you need assistance in tracing the PPS No.(s) for your employee(s), please have them contact Client Identity Services, telephone: **(01) 704 3281**

### Recording of contributions (End of year returns for 2009)

For the year 2009 and subsequent years, the gross pay on the form P35 (end of year return) for each employee should include any taxable benefit (notional pay) received by that employee during the year. In addition, the total amount of taxable benefits in the year for **all** employees should be included in the appropriate section of the summary page of the P35.

**The P35 should not include any class or subclass of PRSI that did not apply during the tax year.**

If the employee changes class (for example Class A0 and J0) an aggregate total of weeks for all classes should be included on the P35.

If more than two classes or subclasses are involved during the year, you should fill in a form PRC 1 (copy in your P35 Pack) or a computer printout in the same format showing the classes and number of weeks of insurable employment in each class or subclass.

You must use Form P35 LT when the PPS No. is unknown, but you still record the employee's name, address, date of birth and mother's birth surname.

### If you need help

Further information on PRSI Rates is available including a range of information for employers on our website at [www.welfare.ie](http://www.welfare.ie).

You can also download PRSI information booklets from our website.

# PENSIONS REMINDER

If you have employees approaching retirement age, it is important that they apply on time for a pension.

## State Pension (Transition) at age 65

Where a person retires from work at age 65 they may get a State Pension (Transition) from the Department of Social and Family Affairs based on their social insurance contributions.

They should apply 3 months before they reach age 65.

## State Pension (Contributory) at age 66

A person may continue working after age 66 and also get this pension from the Department of Social and Family Affairs. On reaching age 66 an employee is liable for PRSI at class J only.

Self-employed people who pay Class S PRSI contributions can also continue to work and qualify for this payment provided that their social insurance liabilities are in order. People who are liable for Class S PRSI contributions and who are approaching age 66 should check with their local Revenue Office to ensure their tax affairs are in order to avoid delays.

They should apply 3 months before they reach age 66.

## How to apply

Application forms are available from your local Social Welfare Office, post office, Citizens Information Centre or may also be downloaded from our website at [www.welfare.ie](http://www.welfare.ie).