

Retirement Financial Checklist

PERSONAL INFORMATION

[] Name:- _____

[] PPS Number: _____

[] Target Retirement Date: _____

[] Marital/Partner Status: _____

1. STATE PENSION

[] Requested a Statement of Social Insurance Contributions (PRSI record)

[] Confirmed eligibility for Contributory State Pension

[] Checked Non-Contributory State Pension eligibility (if applicable)

[] Verified pension start age and estimated weekly amount

[] Applied for Qualified Adult Allowance (if relevant)

2. OCCUPATIONAL & PERSONAL PENSIONS

For each pension plan:

[] Employer / Provider: _____

[] Scheme type: (DB / DC / PRSA / Personal Pension / AVC)

[] Current value: _____

[] Retirement options (lump sum / annuity / ARF): _____

[] Required paperwork or forms: _____

[] Contact details: _____

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[] Retirement options (lump sum / annuity / ARF): _____

[] Required paperwork or forms: _____

[] Contact details: _____

Checklist:

- Contacted all former employers for pension statements
- Reviewed investment performance and risk level
- Calculated total expected retirement income
- Confirmed tax-free lump sum entitlements (up to 25%)
- Checked early retirement rules and penalties

3. TAX & ALLOWANCES

- Confirmed how pensions will be taxed under PAYE
- Checked eligibility for Age Tax Credit
- Checked income exemption limits (age 65+)
- Applied for DIRT exemption (if eligible)
- Reviewed tax implications of lump sums
- Checked for double taxation rules (if living abroad)

4. SAVINGS & INVESTMENTS

- Reviewed all savings and investment accounts
- Updated investment strategy for retirement risk tolerance
- Checked fees and charges
- Ensured diversification and appropriate liquidity
- Planned drawdown or income strategy

5. DEBTS & LARGE EXPENSES

- Listed all outstanding debts:
 - Mortgage: _____
 - Loans: _____
 - Credit cards: _____
- Created repayment plan or confirmed payoff dates
- Planned for home repairs or major upcoming expenses
- Considered long-term healthcare costs

6. SOCIAL WELFARE SUPPORTS

- Fuel Allowance eligibility reviewed
- Household Benefits Package checked
- Living Alone Allowance assessed
- Free Travel Pass eligibility verified
- Medical Card or GP Visit Card reviewed
- Other supports considered (e.g., Supplementary Welfare)

