



Department of  
Employment Affairs  
and Social Protection

**PRSI contribution  
rates and user  
guide from  
1 January 2018**

**2018**

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SW 14



An Roinn  
Gnóthaí Fostaíochta agus Coimirce Sóisialaí  
Department of  
Employment Affairs and Social Protection

# Calculation of the Class A PRSI Credit

- Class A employee PRSI is calculated at 4% of gross weekly earnings.
- For gross earnings between €352.01 and €424 in a week, the 4% PRSI charge is reduced by the PRSI Credit.
- The amount of the PRSI Credit depends on your gross weekly earnings.
- At gross weekly earnings of €352.01, the maximum PRSI Credit of €12.00 per week applies.
- For earnings between €352.01 and €424 (sub-classes AX and AL), the maximum weekly PRSI Credit of €12.00, is reduced by one-sixth of earnings in excess of €352.01.
- The following example shows how to calculate the PRSI Credit and the new PRSI charge, for gross weekly earnings of €377.

## **PRSI Credit:**

Maximum PRSI Credit	€12.00
One-sixth of earnings in excess of €352.01 (377.00 – 352.01 = 24.99 / 6)	(€ 4.17)
Reduced PRSI Credit	€ 7.83
 PRSI @ 4%	 €15.08
 Less: Reduced PRSI Credit	 € 7.83
 <b>2018 weekly PRSI Charge</b>	 <b>€ 7.25</b>

**Note: The calculation of the PRSI charge, and accordingly the PRSI Credit is based on weekly earnings.**

**For illustrative purposes only**, the following sets out the PRSI charge for Class A employees, at €5 intervals for gross weekly earnings between €352.01 and €424.

### **Class A PRSI charge for gross earnings between €352.01 and €424**

	1. Calculate PRSI Credit				2. PRSI at 4%	3. New PRSI charge
Gross weekly earnings (€)	Gross earnings in excess of €352.01 (€)	1/6 <sup>th</sup> of Gross earnings in excess of €352.01 (€)	Maximum PRSI credit (€)	PRSI credit (€)	Class A PRSI at 4% (€)	PRSI charge (4% charge less PRSI credit) (€)
	A	B (A/6)	C	D (C-B)	E	E - D
352.01	0.00	0.00	12.00	12.00	14.08	2.08
355.00	2.99	0.50	12.00	11.50	14.20	2.70
360.00	7.99	1.33	12.00	10.67	14.40	3.73
365.00	12.99	2.17	12.00	9.84	14.60	4.77
370.00	17.99	3.00	12.00	9.00	14.80	5.80
375.00	22.99	3.83	12.00	8.17	15.00	6.83
380.00	27.99	4.67	12.00	7.34	15.20	7.87
385.00	32.99	5.50	12.00	6.50	15.40	8.90
390.00	37.99	6.33	12.00	5.67	15.60	9.93
395.00	42.99	7.17	12.00	4.84	15.80	10.97
400.00	47.99	8.00	12.00	4.00	16.00	12.00
405.00	52.99	8.83	12.00	3.17	16.20	13.03
410.00	57.99	9.67	12.00	2.34	16.40	14.07
415.00	62.99	10.50	12.00	1.50	16.60	15.10
420.00	67.99	11.33	12.00	0.67	16.80	16.13
424.00	71.99	12.00	12.00	0.00	16.96	16.96

## Private and public sector employments

### Rates of contribution from 1 January 2018

#### 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	All income	
			EE	ER
<b>AO</b>	€38 - €352 inclusive	All	Nil	8.60%
<b>AX</b>	€352.01 - €376 inclusive	All	4.00%	8.60%
<b>AL</b>	€376.01 - €424 inclusive	All	4.00%	10.85%
<b>A1</b>	More than €424	All	4.00%	10.85%

Share-based remuneration may in certain circumstances be subject to employee PRSI. Employer's PRSI is not chargeable on share-based remuneration.

PRSI credit applies to sub-classes AX and AL.

## Community Employment participants only

Subclass	Weekly pay band	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	All	4.00%	0.50%

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

PRSI credit applies on earnings up to €424.

## Public sector employments

### Rates of contribution from 1 January 2018

#### 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	All income EE	ER
<b>BO</b>	Up to €352 inclusive	All	Nil	2.01%
<b>BX</b>	€352.01 - €500 inclusive	All	0.90%	2.01%
<b>B1</b>	More than €500	First €1,443	0.90%	2.01%
		Balance	4.00%	2.01%

#### 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	All income EE	ER
<b>CO</b>	Up to €352 inclusive	All	Nil	1.85%
<b>CX</b>	€352.01 - €500 inclusive	All	0.90%	1.85%
<b>C1</b>	More than €500	First €1,443	0.90%	1.85%
		Balance	4.00%	1.85%

## Public sector employments

### Rates of contribution from 1 January 2018

#### Class D

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	All income EE	ER
<b>DO</b>	Up to €352 inclusive	All	Nil	2.35%
<b>DX</b>	€352.01 - €500 inclusive	All	0.90%	2.35%
<b>D1</b>	More than €500	First €1,443	0.90%	2.35%
		Balance	4.00%	2.35%

#### Class H

This covers NCOs and enlisted personnel of the Defence Forces.

Subclass	Weekly pay band	How much of weekly pay	All income EE	ER
<b>HO</b>	Up to €352 inclusive	All	Nil	10.15%
<b>HX</b>	€352.01 - €424 inclusive	All	3.90%	10.15%
<b>H1</b>	More than €424	All	3.90%	10.15%

PRSI credit applies to sub-class HX.

## Private sector employments

#### 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	All income EE	ER
<b>JO</b>	Up to €500 inclusive	All	Nil	0.50%
<b>J1</b>	More than €500	All	Nil	0.50%

Share-based remuneration may in certain circumstances be subject to employee PRSI. Employer's PRSI is not chargeable on share-based remuneration.



# Office holders

## Rates of contribution from 1 January 2018

### Class K

Since 2011, certain public office holders pay PRSI at a rate of 4% on all income, where their income is over €5,200 a year. They should be returned at Class K. These public office holders with weekly income of €100 or less should be returned at Class M. Class K may also apply in other circumstances, see Important Notice for details.

Subclass	Weekly pay band	How much of weekly pay	All income	
			EE	ER
Record under Class M	Up to €100 inclusive	All	Nil	Nil
<b>K1</b>	More than €100	All	4%	Nil

## Occupational pensions

### Class M

Class M relates to people with a nil contribution liability (such as employees under age 16, people aged 66 or over (including those previously liable for Class S), persons in receipt of occupational pensions or lump-sum termination payments and public office holders with a weekly income of less than €100 a week).

Subclass	Weekly pay band	How much of weekly pay	All income	
			EE	ER
<b>M</b>	All income	All	Nil	Nil

## Self-employed

### Class S

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

Subclass	Weekly pay band	How much of weekly pay	All income from Self-Employment
<b>SO</b>	Up to €500 inclusive	All	4%
<b>S1</b>	More than €500	All	4%

# Important points to note

- There is no annual earnings ceiling for PRSI for employees.
- There is no PRSI relief on pension contributions made by private sector employees.
- PRSI relief on pension contributions paid by private sector employers remains unchanged.
- Civil and public servants pay PRSI on the 'Pension levy' portion of their salaries.
- Civil and public service employers do not have to pay any employer PRSI on the 'Pension levy'.
- Employer and employee PRSI should be added together as normal. If a different subclass applies to the employee and to the employer, the return must always be made at the employee's subclass.
- Class A employees earning between €38 and €352 inclusive a week should be recorded under Subclass AO.
- Class A employees earning between €352.01 and €376 a week should be recorded under Subclass AX and the tapered PRSI credit applied.
- Class A employees earning between €376.01 and €424 a week should be recorded under Subclass AL and the tapered PRSI credit applied.
- For income of more than €424 a week, subclasses A1 and A4 as appropriate, should be returned.
- For income of more than €500 a week, subclasses B1, C1, D1, H1, J1 and S1, as appropriate, should be returned.
- Community Employment participants earning €352 or less a week should be recorded under Subclass A8. Subclass A9 applies when earnings are more than €352 a week. The PRSI Credit applies to Class A9 for earnings up to €424.
- The Class J contribution normally relates to people with reckonable earnings of less than €38 a week (from all jobs). However, a small number of employees are insurable at Class J, regardless of earnings - for example, employees over age 66 and people in subsidiary employment.
- You can download PRSI information booklets from our website at **[www.welfare.ie](http://www.welfare.ie)**.



# Important Notice

## Employees

A tapering PRSI Credit exists for Class A and Class H employees earning between €352.01 and €424.00 in a week. The PRSI Credit reduces the amount of PRSI charged in a week.

The maximum weekly PRSI Credit of €12 applies at earnings at €352.01, to reduce the weekly PRSI charge. As earnings increase the maximum PRSI Credit is reduced by 1/6 of gross earnings in excess €352.01. Once earnings exceed €424, the PRSI Credit no longer applies.

## Taxation of Maternity Benefit

Since 1 July 2013, Maternity Benefit is taxed in full. No tax is deducted at source by the Department of Employment Affairs and Social Protection.

If you have any enquiries about taxation of social welfare benefits, contact **your local tax office** or visit **[www.revenue.ie](http://www.revenue.ie)**.

## Class K contributors

Modified rate contributors with self-employed earned income from a profession or a trade and any other unearned income are liable to PRSI at Class K. Employed contributors and occupational pensioners, aged under 66 years, whose only additional income is unearned income may be liable to PRSI on such income at Class K.



## Summary of PRSI classes

### Class A employment

- The **pay/income 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.
- For gross earnings between €352.01 and €424, the amount of the PRSI charge at 4% is reduced by a tapered weekly PRSI Credit. (See Page 3 for details).
- Employees paid €352.01 to €376 inclusive in any week should be recorded under subclass AX. The PRSI Credit applies.
- Employees paid €376.01 to €424 inclusive in any week should be recorded under subclass AL. The PRSI Credit applies.
- In any week that an employee is paid more than €424, it should be recorded under subclass A1. No PRSI Credit applies.
- 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. The PRSI Credit applies to subclass A9 for pay between €352.01 and €424.00 in a week.
- Community Employment supervisors and employees on apprenticeship schemes are insurable at Class A in the normal way.

### 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 15).

### Other classes

- In any week that an employee is paid more than €500, it should be recorded under subclass B1, C1, H1, J1 or S1, where appropriate.
- 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.
- Class H employees paid between €352.01 and €424 inclusive should be recorded under subclass HX.
- Class H employees paid more than €424 should be recorded under subclass H1.
- For people covered under Class J or S and paid up to €500 inclusive in any week, record under subclass O, that is, JO or SO as appropriate.
- PRSI classes B, C and D will pay PRSI at 0.9% up to €1,443 a week and 4% above €1,443 a week.
- Civil and public servants will pay PRSI on the 'Pension Levy' portion of their salaries. Civil and public service employers do not have to pay any employer PRSI on the 'Pension levy'.



## 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.

### Minimum/Flat rate Self-employed Payments

- Self-employed contributors with annual self-employed income over €5,000 pay Class S PRSI at the rate of 4%, subject to a minimum payment of €500.
- Those with an annual self-employed income in excess of €5,000 who have been told by an Inspector of Taxes that they need not make a return of income must pay a flat rate PRSI contribution of €310 to this Department.
- The flat rate of payment of Voluntary Contributions made by former self-employed contributors is €500.

For more information, contact Client Eligibility Services:

Telephone: **(074) 936 4503**

LoCall: **1890 690 690**

If you are calling from outside the Republic of Ireland please call +353 74 936 4503.

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

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

For more information, visit [www.welfare.ie](http://www.welfare.ie).

### 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 0.80% National Training Fund Levy, included in the employer's contribution in Classes A and H.

### Levels of payment

PRSI contributions will be payable as follows:

- at the appropriate percentage rates for employees on **all** reckonable earnings.
- on **all** reckonable pay, the employer's share (social insurance and the 0.80% National Training Fund Levy in classes A and H) is due.
- Class S, social insurance at 4.00% on **all** reckonable income.

The National Training Fund Levy is included in the contribution rates outlined on pages 4 to 7 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.

The net value of share-based remuneration is to be treated as notional pay.

- The net value of share-based remuneration is to be treated as notional pay for the purposes of calculating employee PRSI only.
- Employee PRSI only is payable on share-based remuneration. There is no employer PRSI chargeable on gains from share-based remuneration.
- The obligation to deduct and remit PRSI in respect of share-based remuneration generally rests with the employer. Accordingly the PRSI payable should be deducted by the employer through payroll along with other PRSI liabilities and remitted to the Collector-General with the monthly P30 return.
- Different arrangements may apply in the case of PRSI on gains from the exercise of certain share options.

More detailed information on the treatment of share-based remuneration for PRSI purposes is contained at:

<http://www.welfare.ie/en/Pages/PRSI-on-Share-Based-Remuneration.aspx> and [www.revenue.ie](http://www.revenue.ie) (Revenue - Irish Tax & Customs).

PRSI is fully chargeable on payments by employees in respect of:

- Superannuation contributions
- Permanent health benefit schemes (including income continuance schemes)
- Revenue approved schemes established under irrevocable trusts, overseas pension schemes and other Revenue exempt approved schemes
- Personal Retirement Savings Accounts
- Revenue approved retirement funds

Civil and Public Service employers do not pay employer PRSI on the pension levy paid by their employees. Employee PRSI is chargeable.

## 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 2018, the contribution week starts on a Monday and ends on a Sunday.**

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 60 months from the end of the PRSI contribution year in which a PRSI contribution was last paid or credited. For more information, visit [www.welfare.ie](http://www.welfare.ie) or contact:

Client Eligibility Services, McCarter's Road, Ardavin, Buncrana, Co. Donegal.

Telephone: (074) 936 4503

LoCall: 1890 690 690

If you are calling from outside the Republic of Ireland please call +353 74 936 4503.

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

# Earnings bands and subclasses

Rates of contribution for 2018

Subclass	Weekly pay band	Fortnightly pay band	Monthly pay band
<b>AO</b>	€38 to €352	<b>€76* to €704</b>	<b>€165* to €1,525</b>
<b>AX**</b>	€352.01 to €376	<b>€704.01 to €752</b>	<b>€1,525.01 to €1,629</b>
<b>AL**</b>	€376.01 to €424	<b>€752.01 to €848</b>	<b>€1,629.01 to €1,837</b>
<b>A1</b>	More than €424	<b>More than €848</b>	<b>More than €1,837</b>
<b>A8</b>	Up to €352	<b>Up to €704</b>	<b>Up to €1,525</b>
<b>A9**</b>	More than €352	<b>More than €704</b>	<b>More than €1,525</b>
<b>BO</b>	Up to €352	<b>Up to €704</b>	<b>Up to €1,525</b>
<b>BX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	<b>€1,525.01 to €2,167</b>
<b>B1</b>	More than €500	<b>More than €1,000</b>	<b>More than €2,167</b>
<b>CO</b>	Up to €352	<b>Up to €704</b>	<b>Up to €1,525</b>
<b>CX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	<b>€1,525.01 to €2,167</b>
<b>C1</b>	More than €500	<b>More than €1,000</b>	<b>More than €2,167</b>
<b>DO</b>	Up to €352	<b>Up to €704</b>	<b>Up to €1,525</b>
<b>DX</b>	€352.01 to €500	<b>€704.01 to €1,000</b>	<b>€1,525.01 to €2,167</b>
<b>D1</b>	More than €500	<b>More than €1,000</b>	<b>More than €2,167</b>
<b>HO</b>	Up to €352	<b>Up to €704</b>	<b>Up to €1,525</b>
<b>HX**</b>	€352.01 to €424	<b>€704.01 to €848</b>	<b>€1,525.01 to €1,837</b>
<b>H1</b>	More than €424	<b>More than €848</b>	<b>More than €1,837</b>
<b>JO</b>	Up to €500	<b>Up to €1,000</b>	<b>Up to €2,167</b>
<b>J1</b>	More than €500	<b>More than €1,000</b>	<b>More than €2,167</b>
<b>M</b>	All income	<b>All income</b>	<b>All income</b>
<b>K1</b>	More than €100	<b>More than €200</b>	<b>More than €433</b>
<b>SO</b>	Up to €500	<b>Up to €1,000</b>	<b>Up to €2,167</b>
<b>S1</b>	More than €500	<b>More than €1,000</b>	<b>More than €2,167</b>

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

\*\* PRSI credit applies

Subclasses A8 and A9 are only used for CE participants. For further information contact Employment Support Services, telephone: 071 96 72698.

## Holiday pay

If you pay an employee for a period of more than a week, it is important to determine the subclass correctly for each week.

**Example:** An employee receives two weeks holiday pay with a current week's wages. To determine the correct PRSI subclass, calculate the pay for each week 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 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) has a section where the employee can indicate that any payment(s) due can issue directly to the employer.

## Taxation of Jobseekers and Illness Benefit

Both Illness Benefit and Jobseeker's Benefit are considered as income for tax purposes and are taxed from the first day of payment, with the exception of payments for qualified child(ren) which are not taxable. 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.

## Maternity Benefit, Paternity Benefit, Adoptive Benefit and Health and Safety Benefit

Since 1 July 2013 Maternity Benefit, Adoptive Benefit and Health and Safety Benefit payments are taxable in full. Paternity Benefit introduced on 1 September 2016 is also taxable in full. These benefits are exempt from USC and PRSI. Individuals who pay their tax through the PAYE system will, where possible, automatically have their annual tax credits and rate bands reduced by the amount of these payments. Revenue will receive details of the benefit from the Department of Employment Affairs and Social Protection. Employers will be advised by the Revenue Commissioners of the adjusted tax credits and rate bands on employer tax credit certificates.

If you have any enquiries about taxation of social welfare benefits, contact **your local tax office** or visit **[www.revenue.ie](http://www.revenue.ie)**.

## 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 and should be recorded under Class M. These include redundancy, gratuities and ex-gratia payments.

## National Training Fund Levy

The National Training Fund Levy of 0.80% is included in the employer's share of PRSI under Class A and H.



### **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, from the PRSI Refunds Section, Gandon House, Amiens Street, Dublin 1, 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.

### **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**

For the year 2013 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 AO and JO) 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 provide full details on a separate sheet or computer printout 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.

### **Local Authority Members**

Since 1 January 2017 Local Authority members pay PRSI at Class S. This entitles them to the full range of Class S benefits. Local Authority members who are modified rate contributors will continue to pay Class K on their Local Authority income, while those who are aged 66 or over will not pay a PRSI contribution.

### **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)**.

# Pensions Reminder

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

## State Pension (Contributory) at age 66

A person may continue working after age 66 and also get this pension from the Department of Employment Affairs and Social Protection. 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 Citizens Information Centre, your local Intreo Centre, your local Social Welfare Branch Office or your local post office, or may also be downloaded from our website at [www.welfare.ie](http://www.welfare.ie).

## Taxation

State Pension (Contributory) is liable to tax and any queries in relation to the taxation of this payment should be made to your local Revenue Office.

# www.welfare.ie

Issued by:  
Information Services  
Department of Employment Affairs  
and Social Protection  
Social Welfare Services  
College Road  
Sligo

## **Note**

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

For more information:

- Visit **www.welfare.ie**.
- Telephone: **(071) 919 3302**  
LoCall: **1890 66 22 44**  
If you are calling from outside the  
Republic of Ireland please call  
**+ 353 71 91 93302**.
- Drop in to your local Citizens  
Information Centre, your local  
Intreo Centre or your local Social  
Welfare Branch Office.