



State Pension

The State provides three types of pension:

- The Retirement Pension, which is payable at age 65 to people who have retired and who have satisfied certain PRSI conditions
- The Old Age (Contributory) pension which is payable at age 66, to people who have satisfied certain PRSI conditions
- The Old Age (Non-Contributory) pension. This is a means tested pension for people aged 66 or over, who do not qualify for the Retirement Pension or Old Age (Contributory) pension based on their social insurance record

The State pensions are intended to ensure that people receive a basic standard of living in retirement. For example the current State social welfare pension is €11,976 per year (or €230.30 per week) as of January 2010. Some people do not receive a full State pension (Transition) or State pension (Contributory) because they have not been credited with enough social insurance payments. In these cases, lower levels of pension may be paid.

In addition to your pension from the State, there may also be a 'qualified adult's' allowance and/or a 'qualified child's' allowance payable, if the conditions for their payment are met.

The State also pays widow's and widower's pensions, again subject to certain conditions being met.

If you want to find out more about State pensions, you should obtain a copy of a booklet issued by the Department of Social Protection entitled, 'A guide to social welfare services', ref. SW4.

The remit of The Pensions Board only extends to occupational pension schemes and PRSAs. For information about State pensions, contact the Department of Social Protection. Contact details are provided below:

Department of Social Protection (Head Office)

Áras Mhic Dhiarmada
Store Street
Dublin 1
Phone: 01 874 8444
Fax: 01 874 1709
Email: info@welfare.ie
www.welfare.ie



An Bord Pinsean
The Pensions Board

Department of Social Protection (Pensions section)

Social Welfare Services

College Road

Sligo

Phone: 071 915 7100

Lo-call: 1890 500 000

E-mail: info@welfare.ie

Web: www.welfare.ie

Other State benefits

In addition to State pensions, there are a number of additional benefits payable to retired or older people. These include, free travel, a household package that includes help with electricity, gas, TV licence and your phone costs. There are a number of conditions that need to be met in order to receive these benefits and you will need to check these conditions at the time you retire.