

For financial advisers only - December 2011

The table below illustrates the maximum funding rates as permitted by the Revenue. More information can be found in Chapter 5 of the Revenue Pensions Manual.

Sample maximum contribution rates to normal retirement age 65 as a percentage of salary

- These rates make no allowance for retained benefits
- These rates assume that the member will have completed 10 years service at retirement
- The member's total pension funds at retirement exceeding the Standard Fund Threshold of €2.3 million or the member's Personal Fund Threshold will be taxed at 41%.

Current age	Male married %	Male single %	Female married %	Female single %
20	42	30	38	35
21	43	31	39	36
22	44	32	40	37
23	45	32	41	38
24	46	33	42	39
25	47	34	43	40
26	49	35	44	41
27	50	36	45	42
28	51	37	47	43
29	53	38	48	44
30	54	39	49	45
31	56	40	51	47
32	57	41	52	48
33	59	43	54	50
34	61	44	56	51
35	63	45	58	53
36	65	47	60	55
37	68	49	62	57
38	70	50	64	59
39	73	52	66	61
40	76	54	69	63
41	79	57	72	66
42	82	59	75	69
43	86	62	78	72
44	90	65	82	76
45	95	68	86	79
46	100	72	91	84
47	105	76	96	88
48	111	80	102	93
49	118	85	108	99
50	126	91	115	106
51	135	97	123	113
52	146	105	133	122
53	158	113	144	132
54	172	124	157	144
55	189	136	173	159
56	210	151	192	176
57	237	170	216	198
58	270	194	247	227
59	316	227	288	264
60	379	272	345	317
61	473	340	432	397
62	631	453	576	529

The table below illustrates the maximum funding rates as permitted by the Revenue. More information can be found in Chapter 5 of the Revenue Pensions Manual.

Sample maximum contribution rates to normal retirement age 60 as a percentage of salary

- These rates make no allowance for retained benefits
- These rates assume that the member will have completed 10 years service at retirement
- The member's total pension funds at retirement exceeding the Standard Fund Threshold of €2.3 million or the member's Personal Fund Threshold will be taxed at 41%.

Current age	Male married %	Male single %	Female married %	Female single %
20	54	41	50	46
21	55	42	51	47
22	57	43	53	48
23	58	44	54	50
24	60	45	56	51
25	62	46	57	52
26	64	48	59	54
27	65	49	61	56
28	68	51	63	57
29	70	52	65	59
30	72	54	67	61
31	74	56	69	63
32	77	58	71	65
33	80	60	74	68
34	83	63	77	71
35	86	65	80	73
36	90	68	83	76
37	94	71	87	80
38	98	74	91	83
39	103	77	95	87
40	108	81	100	92
41	114	86	105	96
42	120	90	111	102
43	127	96	118	108
44	135	102	125	115
45	144	108	133	122
46	154	116	143	131
47	166	125	154	141
48	180	136	167	153
49	196	148	182	167
50	216	163	200	183
51	240	181	222	204
52	270	203	250	229
53	309	232	286	262
54	360	271	333	306
55	432	325	400	367
56	540	407	500	458
57	720	542	667	611

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