

Revenue maximum pension contribution rates

Standard Life

For financial advisers only

The table below illustrates the maximum funding rates as permitted by the Revenue for Defined Contribution schemes. 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 million or the member's Personal Fund Threshold will be taxed at 40%.

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 for Defined Contribution schemes. 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 million or the member's Personal Fund Threshold will be taxed at 40%.

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%

The information here is based on our understanding in February 2019

Calls may be monitored and/or recorded to protect both you and us and help with our training. Call charges will vary.

(01) 639 7900 www.brokerzone.ie technicalolutions@standardlife.ie

Standard Life International dac is regulated by the Central Bank of Ireland. Standard Life International dac is a designated activity company limited by shares and registered in Dublin, Ireland (408507) at 90 St Stephen's Green, Dublin 2. Standard Life International dac is part of the Phoenix Group and uses the Standard Life brand under licence from the Standard Life Aberdeen Group.