

State Pension (Contributory)

The State Pension (Contributory) is paid to people from the age of 66 who have enough (PRSI) contributions. It is sometimes called the old-age pension. The State Pension (Contributory) is not means tested. You can have other income and still get it.

How do I qualify?

As the PRSI conditions are very complex, you should apply for a State Pension (Contributory) if you have ever worked in Ireland and have paid PRSI contributions (stamps) at any time.

To qualify for a State Pension (Contributory) you must be aged 66 or over and have enough Class A, E, F, G, H, N or S social insurance contributions (PRSI). These are also called full-rate PRSI contributions.

You need to:

1. Have **paid PRSI contributions before a certain age** and
2. Have a certain **number of paid PRSI contributions** and
3. Have a certain **yearly average** number of PRSI contributions since you first started to pay PRSI (this is the average rule) **OR** have a certain **total number of PRSI contributions** (this is the Total Contributions Approach).

Detailed information on how to qualify is available at [Citizens Information](#).

How do I apply?

You should apply **3 months** before you reach the age of 66. If you have paid social insurance contributions in more than one country, you should apply **6 months** before you reach the age of 66.

You can visit your local Post Office, [Intreo Centre or Social Welfare Office](#) to pick up the SPC1 form.

Or

You can visit the [Department of Social Protection](#) website to download and complete the SPC1 application form.

You should send your completed application form and supporting documentation to:

We won't give up until cancer does



State Pension (Contributory) Section,
Social Welfare Services,
Department of Employment Affairs and Social Protection,
College Road,
Sligo F91 T384

The information above is an overview of the State Pension (Contributory)

For detailed information, applicants are advised to:

- Visit [Citizens Information](#) online
- Call Citizens Information on 0761 07 4000 – Monday to Friday from 9am to 8pm
- Visit your local [Citizens Information](#) office
- Call our Cancer Support Line on Freephone 1800 200 700 – Monday to Friday from 9am to 5pm
- Contact your Medical Social Worker