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Qualifying conditions for our schemes change from time to time. Always check with your Local Social Welfare office or with Information Services to see if qualifying conditions have changed (see page 10 for contact details).

The information in this booklet is correct at the time of going to print.

1. What are voluntary contributions?

Voluntary contributions allow you to remain insured once you leave the compulsory PRSI system. You may choose to pay voluntary contributions, provided you meet certain conditions if you:

- are no longer covered by a PRSI scheme on a compulsory basis in Ireland,
- are no longer covered by a PRSI scheme on a compulsory or voluntary basis in any other E.U. country,
- are under age 66,
- satisfy qualifying conditions.

NOTE

Voluntary Contributions are not compulsory, an individual may choose to pay them or not to pay them. They are not refundable unless paid after the due date or where compulsory PRSI was also paid in the same year.

2. How do I become a voluntary contributor?

To become a voluntary contributor you must:

- have paid at least 260 weeks PRSI in either employment or self-employment

and

- apply within 12 months of the end of the contribution year* (see overleaf) during which you last paid compulsory insurance or you were last awarded a credited contribution

and

- agree to pay voluntary contributions from the start of the contribution week that follows the week in which you leave compulsory insurance.

If you pay contributions at Class J for Occupational Injuries Benefits you **cannot** use them to satisfy these conditions. However, you may pay PRSI at Class J and voluntary contributions at the same time.

***Contribution Year**

The contribution year is the same as the income tax year so it runs from January to December.

3. What rate of contribution should I pay?

There are **three** different rates of voluntary contributions. The rate you pay is based on the rate of the last PRSI contribution paid or credited by you.

Type of Contribution	Amount Payable	If you paid PRSI at Class
High Rate	6.6%	A, E, H
Low Rate	2.6%	B, C, D
Special Rate	Flat rate of €253	S

The amount of voluntary contribution you pay in any contribution year is a percentage of your reckonable income in the previous tax year, subject to a minimum charge. The maximum rate is determined by the PRSI income ceiling in a given year.

4. How do I pay voluntary contributions?

You may pay voluntary contributions either:

- as a lump sum before the end of a contribution year
- or**
- by an instalment every three or six months during a contribution year.

If you are accepted to the scheme, you can pay your voluntary contributions by cheque, banker's draft or Standing Order.

For more information, contact the Voluntary Contribution Section at the address on page 7.

You must pay the full contribution for the year no later than 5 months after the end of the year in which the payment is due.

5. What benefits do the voluntary contributions cover?

Voluntary contributions cover for long-term benefits, such as pensions.

However, the voluntary contributions do not cover short-term benefits such as those for illness, unemployment, maternity, occupational injuries and dental and optical treatment.

The **benefits** of each Voluntary Contribution rate are as follows:

High rate contribution

- State Pension (Transition)
- State Pension (Contributory)
- Widow's or Widower's Contributory Pension
- Guardian's Payment (Contributory)
- Bereavement Grant

Low rate contribution

- Widow's or Widower's Contributory Pension
- Guardian's Payment (Contributory)
- Bereavement Grant

Special rate contribution

- State Pension (Contributory)
- Widow's or Widower's Contributory Pension
- Guardian's Payment (Contributory)
- Bereavement Grant.

If you are taking time off work to care for children (under age 12) or an incapacitated adult or child aged 12 or over, the Homemaker's Scheme may be a better option. Under this scheme, we may disregard years spent caring when we work out your entitlement to a State Pension (Contributory).

For further information please contact:

Homemaker's Section

Social Welfare Services
Gandon House
Amiens Street
Dublin 1

Telephone: Dublin (01) 704 3299

6. When do I stop paying voluntary contributions?

If you retire at age 65 and you get a State Pension (Transition), you do not need to pay any more Voluntary Contributions.

However, even if you do not retire at age 65, you stop paying voluntary contributions once you reach age 66.

If you meet the PRSI conditions for a Widow's or Widower's Contributory Pension or a Bereavement Grant at age 66, you will remain covered for these payments.

7. How do I apply to become a voluntary contributor?

To become a voluntary contributor, you must complete application form **VC 1** and return it to:

Voluntary Contributions Section

Department of Social and Family Affairs
Cork Road
Waterford.

Telephone: (051) 356000
(01) 704 3000

Fax: (051) 877838

e-mail: volcons@welfare.ie

8. Credits

It is not always necessary to pay voluntary contributions if you leave work due to illness or to care for someone. You may be due credited contributions or 'credits' instead which will also keep your social insurance up to date. See information leaflet **SW12** for more details.

Leaving work due to illness

If you are unfit for work because of illness, injury or disability, you may be entitled to 'credits'. 'Credits' are normally awarded automatically, if you are getting Illness Benefit, Invalidity Pension or Occupational Injury Benefit.

The Illness Benefit Telephone Enquiry Section will tell you about your entitlement to 'credits' while on Illness Benefit, telephone (01) 6797777.

If you work in the Public Service and pay PRSI at class B, C, or D and you have to give up work because of ill-health, you can maintain your social insurance record by sending in medical certificates once a year. You can apply for these 'credits' by completing application form **CR35**, which is included in the information leaflet **SW20**.

You should send your completed **CR35** form to:

Client Data Update

Department of Social and Family Affairs

Floor 1

Gandon House

Amiens Street

Dublin 1

Leaving work to care for someone

If you leave the workforce to care for someone you may qualify for a payment from this Department, such as Carer's Allowance or Carer's Benefit. You may also be entitled to 'credits' while you receive these payments. See information booklets **SW41** and **SW49** for more details.

9. Where can I get more information?

For more details about Voluntary Contributions contact **Voluntary Contributions Section** at the address listed on page 7.

You can get information on social welfare services, or get information booklets and application forms:

- on the Internet at www.welfare.ie,
or
- from your local Social Welfare Office (see State Directory section of your phone book or the Golden Pages for contact numbers),
or
- by telephoning the Department's LoCall Leaflet Request Line at **1890 20 23 25** (from the Republic of Ireland only),
or
- by telephoning Information Services at LoCall **1890 66 22 44** (from the Republic of Ireland only) or **+ 353 71 91 93313** (from Northern Ireland or overseas).

Note

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

OTHER USEFUL LEAFLETS:

Homemaker's Scheme	SW 1
Credited Contributions	SW 12
Rates of Payment booklet	SW 19
Giving Up Work Due to Ill Health	SW 20
Widow's/Widower's Contributory Pension	SW 25
Widow's or Widower's Non-Contributory Pension	SW 26
Bereavement Grant	SW 47
Guardians Payment (Contributory) and Guardians Payment (Non-Contributory)	SW 115
State Pension (Transition) and State Pension (Contributory)	SW 118

10. Points to note

The Voluntary Contribution does not cover the Health Contribution for which you may be liable. This contribution is paid directly to Revenue.

If you have any questions about health services, contact your local Health Service Executive office.

All enquiries regarding entitlement to and payment of State Pensions should be made to:

Pension Section

Social Welfare Services
College Road
Sligo

Telephone: Sligo LoCall 1890 500 000 (from the Republic of Ireland only)
Dublin (01) 704 3000

Note

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

Citizens Information

The Citizens Information Board is the statutory body which supports the provision of information, advice and advocacy on the broad range of social and civil services to the public. It provides the Citizens Information website and supports the voluntary network of Citizens Information Services and the Citizens Information Phone Service.

www.citizensinformation.ie

Lo-Call 1890 777 121 (Mon-Fri 9am-9pm)

Local Centres (see Golden Pages)

Citizen Information is available from over 250 locations nationwide. The contact details and opening hours of your nearest Citizens Information Centre are listed in the Golden Pages.