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Tax-saving opportunities for the Self-employed



Every year thousands of self-employed people across Ireland use their pension as a great way of reducing their tax liability. It's easy, efficient, and if you aren't doing it, you should ask yourself why not!

If you are self-employed you must calculate your tax liability and make a payment by 31 October 2026 (or 18 November 2026 for Revenue Online Service (ROS) users) in respect of your:

1. **Final Tax Assessment for 2025;**
2. **Preliminary Tax for 2026.**

You can reduce your 2025 Final Tax liability and your 2026 Preliminary Tax liability by making contributions to a Personal Pension plan or Personal Retirement Savings Account (PRSA) and electing to backdate the tax relief to 2025

Your pension contributions are subject to age-related limits

Age Band	% of Net Relevant Earnings
Up to age 29	15%
30 – 39	20%
40 – 49	25%
50 – 54	30%
55 – 59	35%
60 and over	40%

Special Benefit for First-Time Pension Contributors

1. Immediate Relief for the Prior Year
2. Reduced Preliminary Tax for the Current Year

Notes:

1. An earnings cap of €115,000 applies to contributions. Pension contributions made by you for the 2025 tax year must be deducted from the maximum tax-allowable contribution calculated based on these limits.
2. Age is age on your birthday in 2025.
3. Retirement benefits are subject to separate Revenue limits.
4. Reference throughout this document to 'Tax' refers to 'Income Tax'.
5. **If you use the ROS to both file your tax returns and pay your taxes you have until 18 November 2026 to file and pay for 2025.**

Remember,
making pension contributions
can be a very tax-efficient
way for you to save for your
retirement.

Example

John is self-employed, aged 45 years, and his Net Relevant Earnings for 2025 were €80,000. He has paid €15,000 Preliminary Tax in 2025 and his total tax bill for 2025 is €22,000. This leaves him owing €7,000 for 2025. He does not currently pay pension contributions. The two scenarios below show just how a lump sum pension contribution can save John lots of money!

2025 Net Relevant Earnings €80,000 and
€15,000 Preliminary Tax paid in October 2025

Scenario 1
No Pension Contribution

Balance of tax due from 2025 is **€7,000** (i.e. €22,000 less €15,000)

Preliminary Tax due for 2026 is **€22,000** (i.e. 100% of 2025's Final Liability)

Total payment to Revenue is **€29,000**

or

Scenario 2
After Pension Contribution

Before 31 October 2026, John makes a **€20,000 Pension Contribution** and backdates the tax relief to 2025.

Actual Tax Bill for 2025 reduced to **€14,000** i.e. the total Tax Bill for 2025 of €22,000 less tax relief of €8,000 {40% on the pension contribution of €20,000}

However, €15,000 Preliminary Tax was paid already in October 2025.

Therefore, a refund of **€1,000** is due from the Revenue.

Preliminary Tax due for 2026 is **€14,000** (i.e. 100% of 2025's final liability).

Total payment to Revenue is **€13,000**

Warning: The value of your investment may go down as well as up.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: These products may be affected by changes in currency exchange rates.

Make the most of the tax-efficiency of pension contributions now – you may never get such good value again!

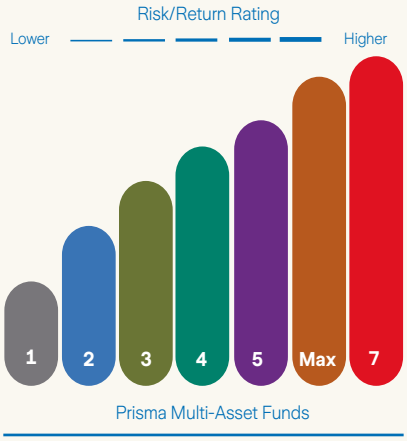
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Innovative Investment solutions

Prisma Multi-Asset Funds

Equities, bonds, property, money markets, commodities… investing often comes with a bewildering array of choices. Even when you've chosen a route that matches your circumstances, needs and feelings about risk, you must keep a close eye on your portfolio to ensure your investments continue to meet your financial goals, particularly as your life can change.

If you don't have the time or desire to dive into the complex world of investments yourself, the Prisma Fund range may be the answer. The Prisma Range brings you five funds targeted to five attitudes to risk. The funds are designed to reflect a range of risk levels, so whatever your appetite for risk there is likely to be a fund to suit you.





Online access 24/7

With a Zurich Pension you'll have the opportunity to keep track of your investment at the click of a button. With 24 hr access to Zurich's Client Centre, whether you're interested in every market movement or would rather check in from time to time– Zurich makes this easy to do.

Our online Client Centre also has plenty of handy tools to help you plan for your future. These include calculators to help you work out your budget, how much you can contribute into a pension, and one that works out what tax relief is available.

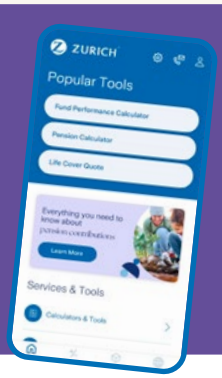


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The information contained herein is based on Zurich Life's understanding of current Revenue practice and may change in the future.

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