



Unio Financial Services Ltd trading as Unio, Unio Employee Benefits and Unio Wealth Management is regulated by the Central Bank of Ireland.

1

STANDARD FUND THRESHOLD FOR PENSIONS

The Standard Fund Threshold (SFT) will change with a planned phased increase of €200,000 per annum from 2026 bringing it from €2m to €2.8m by 2029.

Other changes were mentioned in the recent review of the SFT. Watch out for clarification in the Finance Bill.

2

GIFT & INHERITANCE TAX

Capital Acquisitions Tax (CAT) thresholds are to increase for the first time since 2019. New tax-free thresholds are as follows:

| | Threshold A (Parent to child) | Threshold B (Grandchild/ other relatives) | Threshold C (Other) |
|---------|--------------------------------------|--|------------------------|
| Current | €335,000 | €32,500 | €16,250 |
| New | €400,000 | €40,000 | €20,000 |

Standard rate of CAT remains at 33%.



3

PRSA CONTRIBUTIONS FOR BUSINESS OWNERS

No mention of changes to company contribution limits in the Budget however this may change when the Finance Bill is published next week.



4

OTHER KEY CHANGES

- Standard rate tax cut off increased from €42,000 to €44,000.
- Personal tax credits increased by €125.
- 4% rate of USC decreased to 3% with a new entry point of €27,382.
- Stamp duty on residential property increases with immediate effect. Rates as follows: 1% to €1m, 2% on next €500,000, 6% on excess above €1.5m.
- State Pension increased by €12 per week.
- Changes to CGT liabilities on Retirement Relief for assets held by a child for a minimum of 12 years.
- A generous cost of living package was introduced.