

# Give your Pension a Head Start

**There are decisions you make in life that can have a huge impact on your future. Starting a pension for your retirement (yes it's a long way away) is one of those because the earlier you start the brighter your future.**

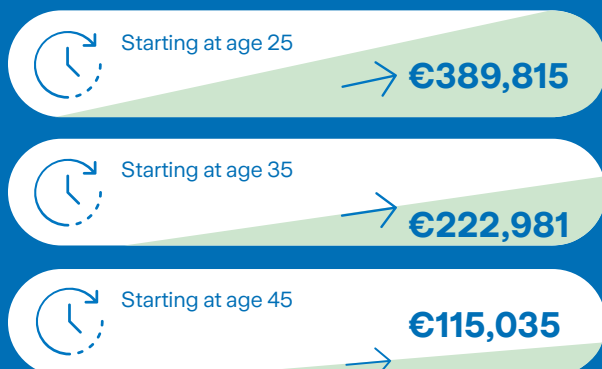
Tax relief at your marginal rate of tax can be a great advantage of saving in a pension. For example, if you're paying tax on your salary at the highest rate, then you're entitled to get a 40% saving on any pension contributions you make.



## Starting early is the best thing you can do for your pension

**Over 40 years, someone who starts saving at age 25 will see them have over €167,000 more in their pension fund than someone who starts at age 35. And, compared to someone who starts at age 45, it's almost €275,000 more – certainly a substantial amount.**

The below chart shows a projection of what €300\* invested monthly could amount to in retirement.



**So a €180 contribution a month from you, along with the €120 refund in the form of tax relief your fund could grow to over €389,000\* at age 65 for a 25 year old.**

\* Assumptions: These figures assume a start date of 01 August 2025. Investment choice: Prisma 4, Gross investment return of 5.5%, 100% allocation rate, 1% AMC.

\* Level premium of €300 per month for 40 years, 30 years and 20 years respectively. Same assumptions as above.

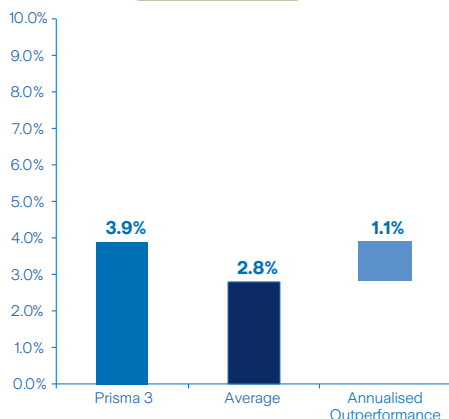
Note: The projections shown above make no allowance for the effect of inflation, which will reduce the value of the projected benefits. This projection is for illustrative purposes only and is not guaranteed. Actual investment growth will depend on the performance of the underlying investments and may be more or less than illustrated.

# Prisma Funds – Compounding Outperformance

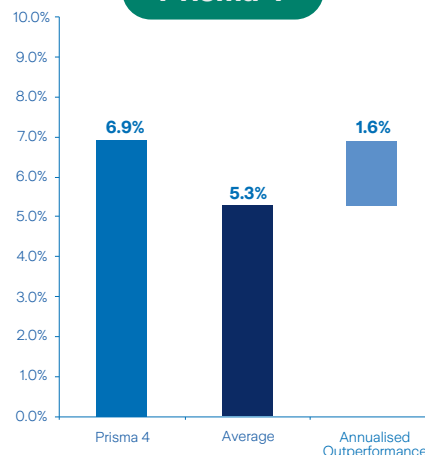
## 7 Year Annualised Performance vs Average

At Zurich, our Dublin based investment team have a strong track record in delivering long-term consistent fund performance and make investment decisions every day that they think will lead to better outcomes for our customers. Below shows three of our Prisma funds annualised performance over a 7 year period, compared to the average.\*

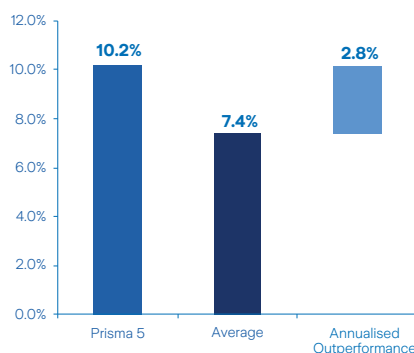
**Prisma 3**



**Prisma 4**



**Prisma 5**



**\*Source:** Zurich and Moneymate, August 2025. The constituents of the Prisma Comparison averages are multi-asset funds available from Life Company peers in the Irish market (ILAC, SLAC, New Ireland, Aviva), which target a similar level of volatility to the respective Prisma Fund. Where a provider has multiple fund ranges we use the most prominent, and where risk targeting methodologies differ we seek to use the most comparable fund. All unit price information is sourced from Fund Focus (Moneymate). Performance figures are provided gross of AMC by Moneymate. Performance figures for all fund managers are based on close of markets prices 31/07/2025, based on best available information. Annual management fees apply. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

**For more information all you need to do is speak to your Financial Broker or Advisor and they will guide you through the steps!**

**Warning: The value of your investment may go down as well as up.**

**Warning: Past performance is not a reliable guide to future performance.**

**Warning: This product/service may be affected by changes in currency exchange rates.**

**Warning: If you invest in this product you may lose some or all of the money you invest.**

**Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.**

**Warning: Annual management fees apply. The fund growth shown above is before the full annual management charge is applied on your policy.**

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The information contained herein is based on Zurich Life's understanding of current Revenue practice as at September 2025 and may change in the future.

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