

# 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.



**So a €180 contribution a month from you, along with the €120 addition in the form of tax relief from the Government could grow to over €314,000\* at age 65 for a 25 year old.**

\*Assumptions: These figures assume a start date of 01 August 2024. Investment choice: Prisma 4, Gross investment return of 4.6%, 100% allocation rate, 1% AMC.

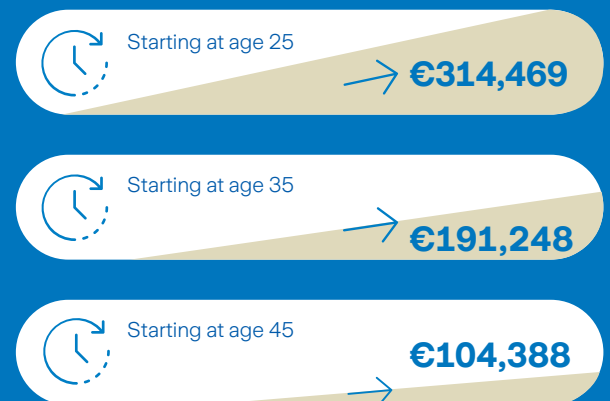
\*Level premium of €300 per month for 40 years, 30 years and 20 years respectively. Same assumptions as above.

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.

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

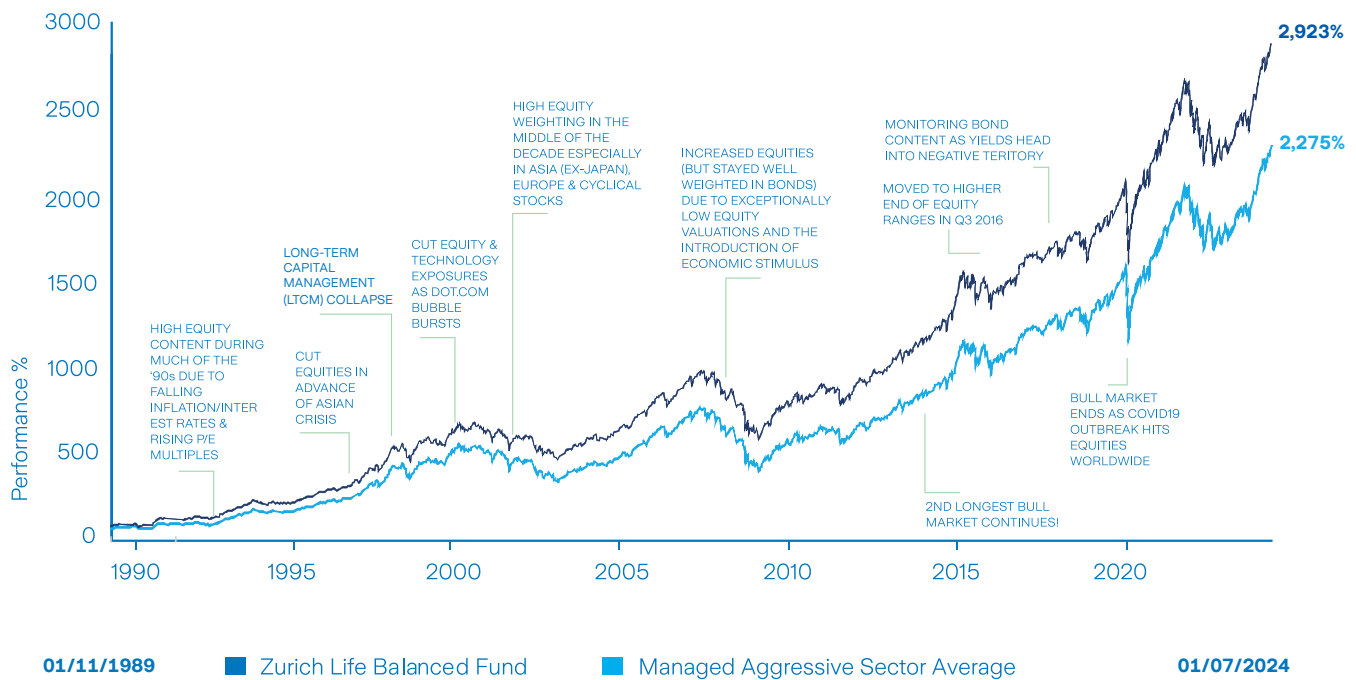
Over 40 years, someone who starts saving at age 25 will see them have over €123,000 more in their pension fund than someone who starts at age 35. And, compared to someone who starts at age 45, it's almost €210,000 more – certainly a substantial amount.

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



# Peace of mind with Zurich's Investment track record\*

We are proud of our track record in managing customers' investments. For example, our flagship balanced fund has delivered an average of 9.7% since its launch in 1989.



\*Source: Zurich and MoneyMate, July 2024. Performance figures quoted are from fund inception date of 01/11/1989 until 01/07/2024. Annual management fees apply; the fund growth shown above is gross of any annual management charge. 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: Past performance is not a reliable guide to future performance.**  
**Warning: Benefits may be affected by changes in currency exchange rates.**  
**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 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.**

**Zurich Life Assurance plc**  
Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.  
Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurich.ie](http://www.zurich.ie)  
Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at August 2024 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 8896 Print Ref: ZL PCG 4230 0824

