

The Early Bird...

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.

It won't cost as much as you think.

Tax relief at your marginal rate is by far the greatest 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 €120 contribution a month from you, along with the €80 from the taxman could grow to over €159,218* at age 65 for a 25 year old.

*Assumptions: These figures assume a start date of 31 August 2022. Gross investment return of 3.4%, 100% Allocation rate. 1% AMC. Level premium of €200 per month.

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

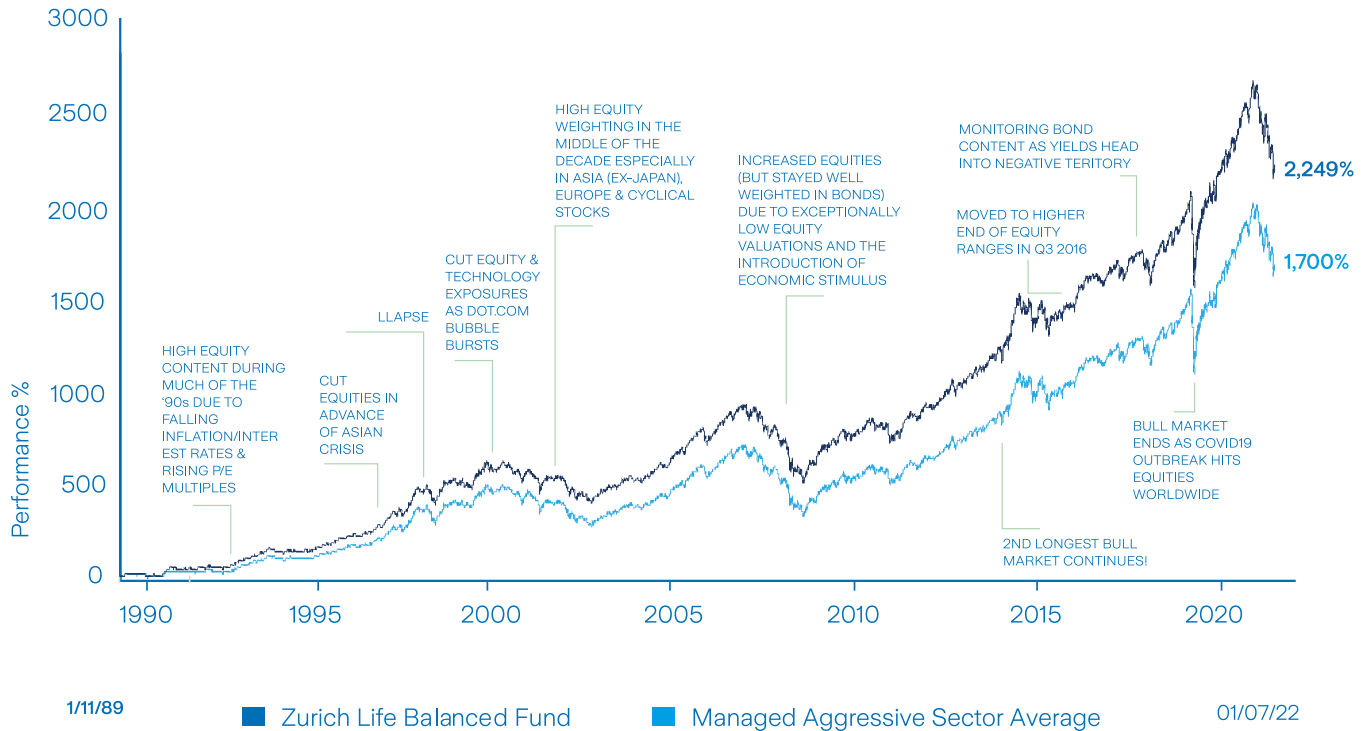
Over 40 years, someone who starts saving at age 25 will see them have over €54,000 more in their pension fund than someone who starts at age 35. And, compared to someone who starts at age 45, it's almost €98,000 more - certainly a substantial amount.



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 9.8% since its launch in 1989, and in 2021 alone, it delivered a 18% return.

Consistent investment performance from Zurich



Source: Zurich and MoneyMate, July 2022. Performance figures quoted are from fund inception date of 1/11/1989 until 01/07/2022. 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.

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