

Old workplace pension: forgotten pot or future opportunity?

The days of a single job for life are few and far between. It's no longer unusual for people to have several different jobs in a lifetime, perhaps even spanning different industries. One thing that people tend to put to the back of their mind once they change job, is the pension fund they've built up.

Then, as the years pass it becomes harder to keep track of these valuable retirement benefits. If you'd like to take control of your pension fund today, a **Personal Retirement Bond** is the perfect vehicle to do so!

What is a Personal Retirement Bond?

A Personal Retirement Bond (PRB) is a simple, straightforward way to take your pension fund with you if you decide to change job. A PRB is a personal policy that is set up for you by the trustees of your old pension scheme. It basically means that if you leave your company pension, you can bring your pension benefits with you by having the value of your fund transferred into a PRB. If you're planning to leave a job or have already done so and you're part of the group pension plan, a PRB could be a great option for you. A PRB would also be suitable if you decide to leave a company pension scheme for any other reason, or if the scheme is winding down.

Three key benefits of a PRB:



Ownership

You take control of your pension pot, independent of your former employer.



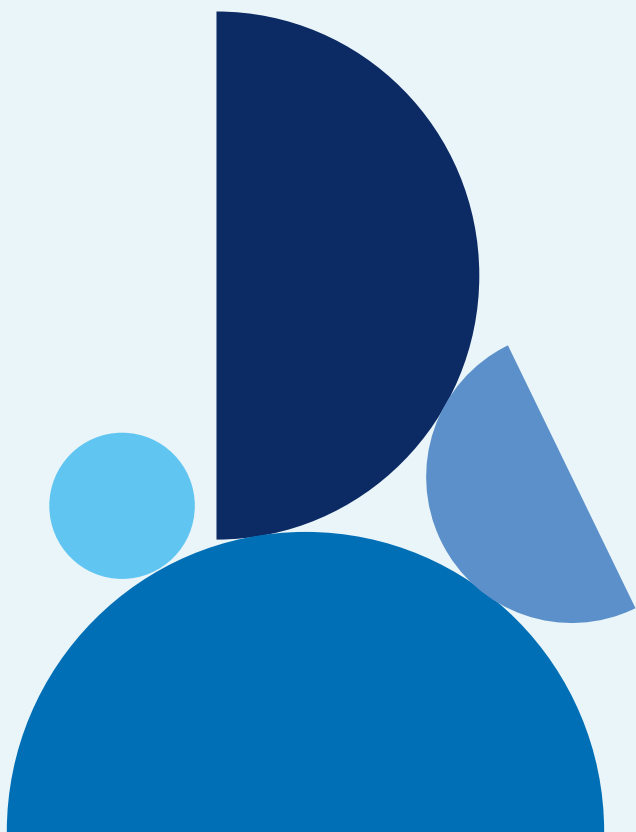
Choice

You choose the funds that your money is invested in.



Flexibility

The ability to retire from age 50 onwards and choose between a tax free lump sum, annuity, or ARF (Approved Retirement Fund).



Why is a Zurich Personal Retirement Bond the right choice?



Control

The main reason why it makes sense to take out a Personal Retirement Bond is that you have greater control over your pension. Left in the hands of a previous employer that you're no longer in contact with means they may have control over how it's invested and when you can access it. With a Personal Retirement Bond you have full control of how your money is invested and can access these funds from age 50 if required. It's your money, so why not make it work for you.



Peace of mind

Our investment team, based in Blackrock, Co. Dublin, is responsible for funds under management of approximately €47.1 billion¹. The most senior members of the investment team have been together for more than twenty years. It is the close co-operation of our fund managers in making investment decisions across assets, sectors and markets that differentiates us from other fund managers. It's this consistent performance that led to us being voted best investment and pensions provider in 2025².



Keep track of your investment

With a Zurich Personal Retirement Bond, you'll have the opportunity to keep track of your retirement fund 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 once a year – Zurich makes this easy to do.



QROPS (Qualifying Recognised Overseas Pension Scheme)

Over the years, thousands of Irish people have migrated to the UK in search of work and whilst there, paid into a company pension or private pension arrangement. If this is something that relates to you, rest assured Zurich's Personal Retirement Bonds are QROPS approved (Meaning they can receive pension transfers from the UK). For more information on this option, please speak to your Financial Broker.

Taking the next step

Please ensure you speak to your Financial Broker or Advisor. They will assess your current situation and let you know whether a Personal Retirement Bond is the right choice for you.

¹Source: Zurich Life, May 2026

²Source: Business and Finance, FS Awards, October 2025

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.

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