

Why choose Zurich for Pensions?

Saving a little today could help you live an
active and enjoyable retirement tomorrow

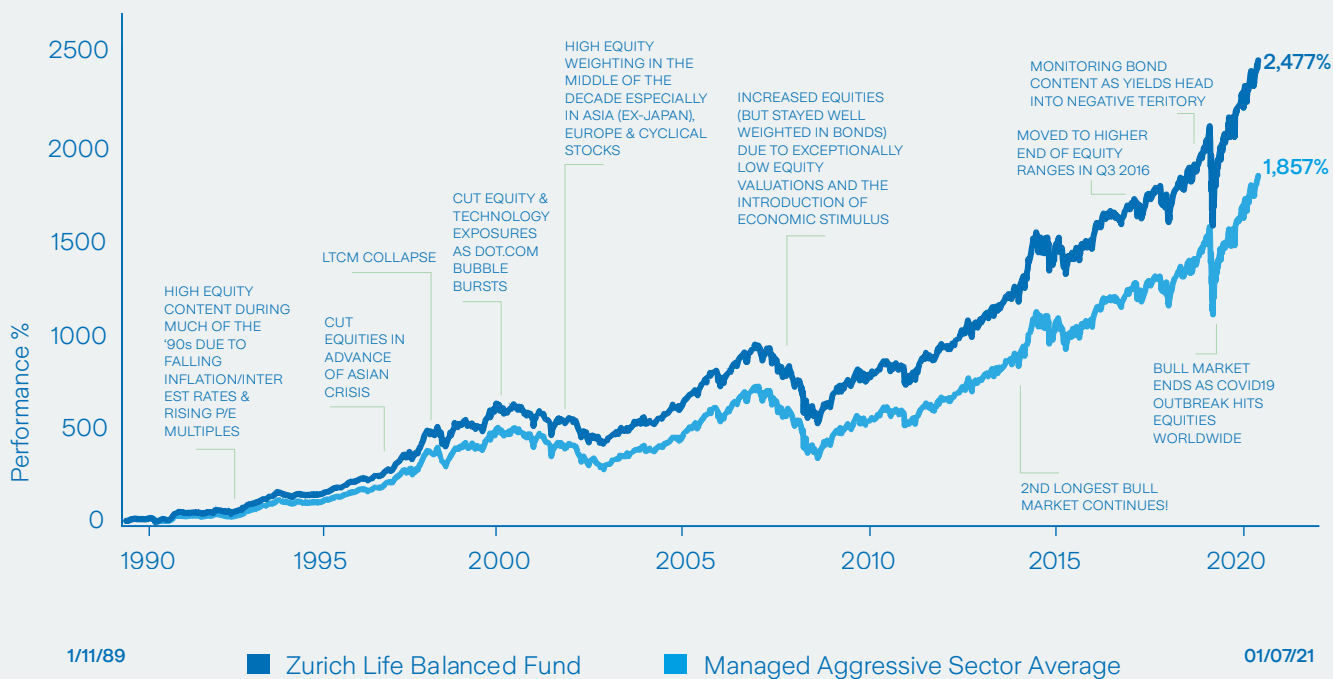




A pension is a long-term savings plan that helps you save for the future. It allows you to make regular payments and/or transfer one-off lump sums into a fund for retirement. Today, the State Pension (Contributory) in Ireland is only worth about €250 per week. While we can't predict what will happen in the future, we do know that starting your own pension can give you greater ownership of your retirement, allowing you more options for your later years, whether it's moving to the country, traveling more, or simply spending time with your grandchildren.

1. Market leading investment performance

At Zurich, our Dublin based investment team have an enviable track record in delivering long term consistent fund performance. For example, our flagship balanced fund has delivered an average of 10.2% since its launch in 1989, and in 2020 alone, it delivered a 12.3% return.



Source: Zurich and MoneyMate, July 2021. Performance figures quoted are from fund inception date of 1/11/1989 until 01/07/2021. 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.



2. Build around your own budget

How much you should save in your pension will depend on your specific circumstances. With a Zurich pension you can invest as little as €30 per month. It's always best to start your pension at a level you feel comfortable with, and then revisit this periodically to see if you have more disposable income to invest in your future.

And it doesn't cost as much as you think. Tax relief is by far the greatest advantage of saving in a pension. 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, for a higher rate taxpayer, a €120 contribution a month from you, along with the €80 from the taxman could grow to over €155,000* at age 65 for a 25 year old.

How much will it cost me per month to contribute €200?

40% Tax Rate



20% Tax Rate



These figures assume a start date of 31 August 2021. Gross investment return of 3.3%, 100% Allocation rate. 1% AMC. Level premium of €200 per month.

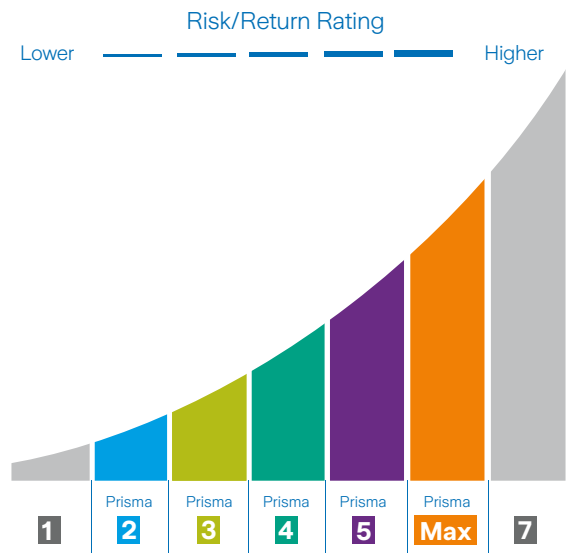
3. Innovative Investment solutions

Prisma Multi-Asset Funds

Equities, bonds, property, money markets, commodities... investing often comes with a bewildering array of choices. Even when you've chosen a route that matches your circumstances, needs and feelings about risk, you must keep a close eye on your portfolio to ensure your investments continue to meet your financial goals, particularly as your life can change.

If you don't have the time or desire to dive into the complex world of investments yourself, the Innovative Prisma Fund range may be the answer. It brings you five funds targeted to five attitudes to risk. The funds are designed to reflect a range of risk levels, so whatever your appetite for risk there is likely to be a fund to suit you.

* Awarded the Longboat Analytics Financial Services Award for Best Innovation by a Life Assurance Company, 2017.



4. Online access 24/7

With a Zurich Pension you'll have the opportunity to keep track of your investment 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.

Our online client centre also has plenty of handy tools to help you plan for your future. These include calculators to help you work out your budget, how much you can contribute into a pension, and one that works out what tax relief is available.

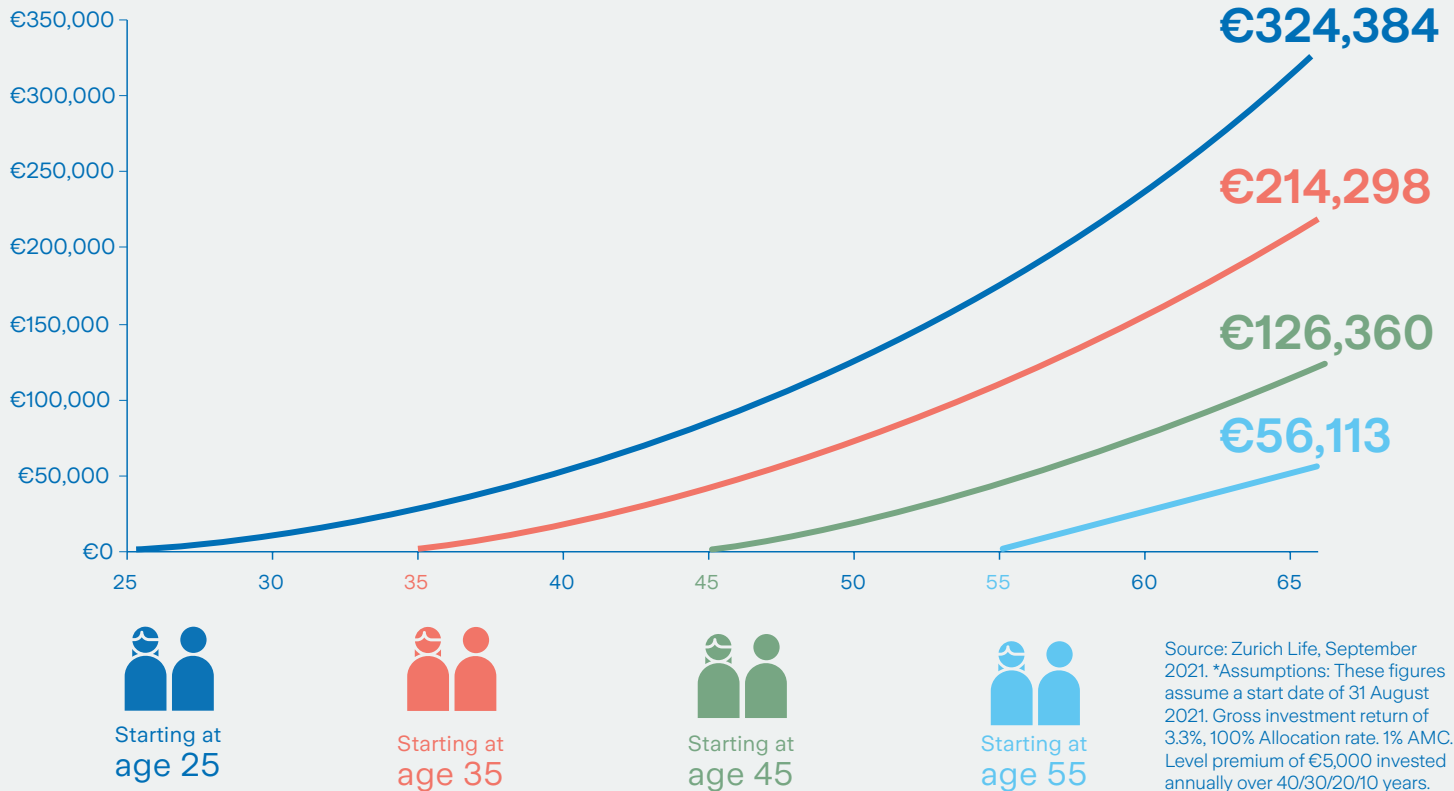
5. A trusted pension provider

Zurich is one of Ireland's most successful life insurance companies. Based in Blackrock, Co. Dublin, we have been meeting our customers' needs in Ireland for over 40 years. Pensions form a huge part of what we do, with thousands of Irish people trusting us to manage their retirement fund. In fact, our investment team is responsible for pension funds under management of approximately €16.4 billion (as at 31 March 2021).

When is the best time to invest in my pension?

It's never too late to invest in your pension. However, investing early and often gives your savings time to grow. The below chart shows €5,000 invested annually.

Over a 40 year period, a 25-year-old generates a 51% greater return than a person starting at 35 years of age. Yielding a 157% greater return than a 45-year-old.



Take the next step. 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.

Zurich Life Assurance plc

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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 September 2021 and may change in the future.

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