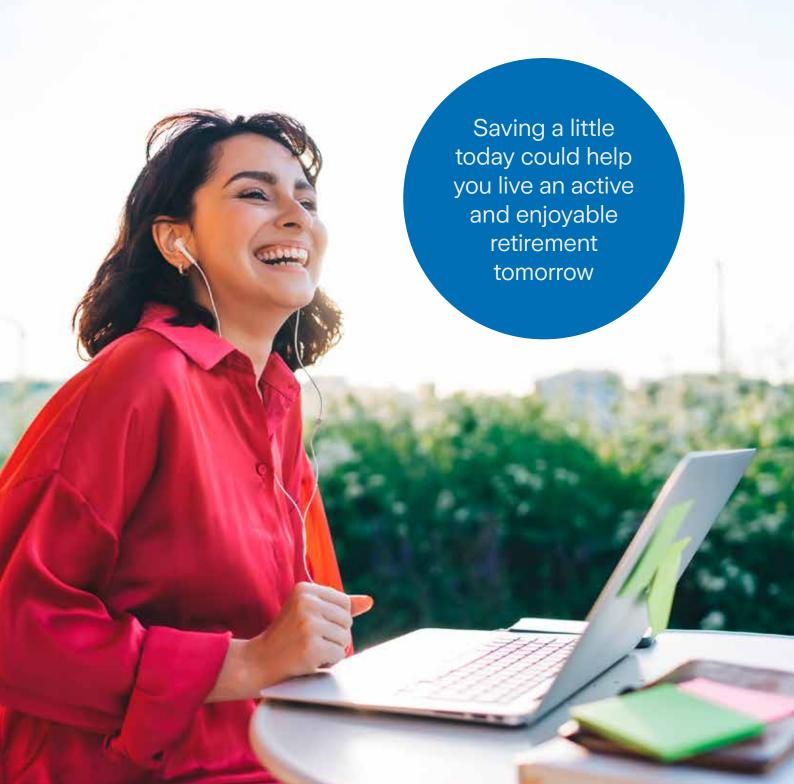
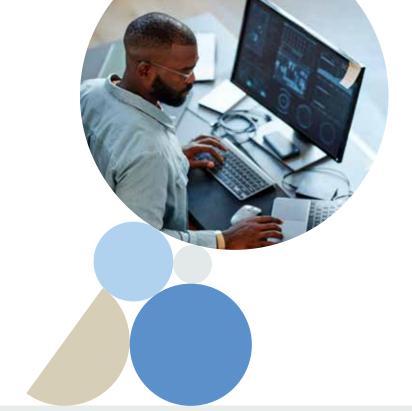


Why choose Z111iCh for Pensions?



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.

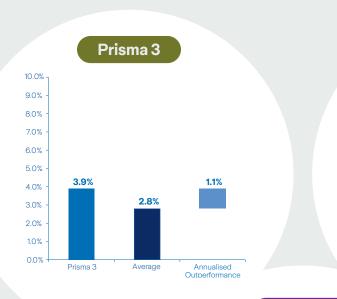
Today, the State Pension (Contributory) in Ireland is only worth €289.30 per week (in September 2025). While we can't predict what will happen in the future, we do know that starting your own pension can give you greater ownership of your retirement, allowing you more options for your later years, whether it's moving to the country, travelling more, or simply spending time with your grandchildren.

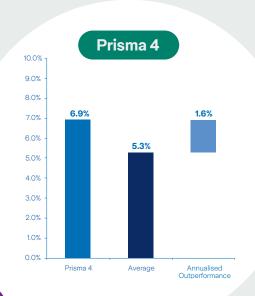


Prisma Funds - Compounding Outperformance

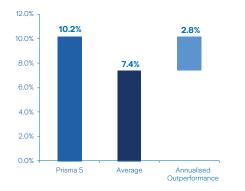
7 Year Annualised Performance vs Average

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 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.

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 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.

*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.

How much will it cost me per month to contribute €300?

40% Tax Rate





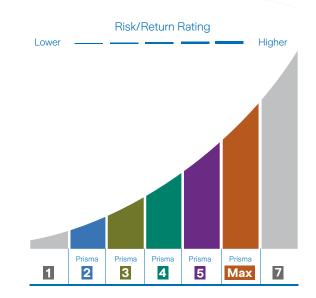


Innovative Investment solutions

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 Prisma Fund range may be the answer. The Prisma Range 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.





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

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.



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 €36.5 billion (as at 30 June 2025).

When is the best time to



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.

Take the next step. For more information all you need to do is speak to your Financial Broker or Advisor or visit zurich.ie

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.

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland. Telephone: 01 283 1301 Fax: 01 283 1578 Website: 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 September 2025 and may change in the future.



