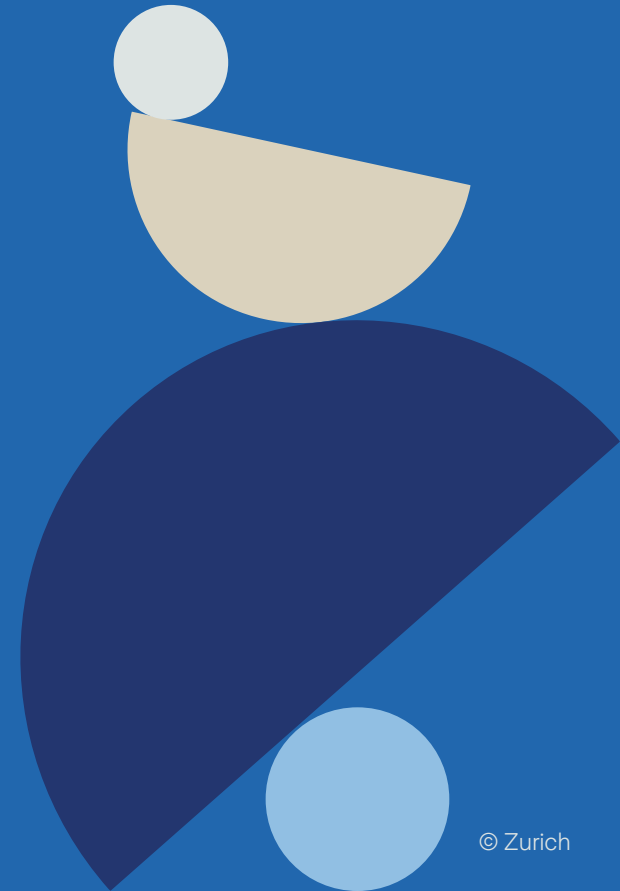


The future depends on what you do today

The best time to plan is **now**



Ireland's population is ever changing

Findings of the 2022 Census

Up 8%

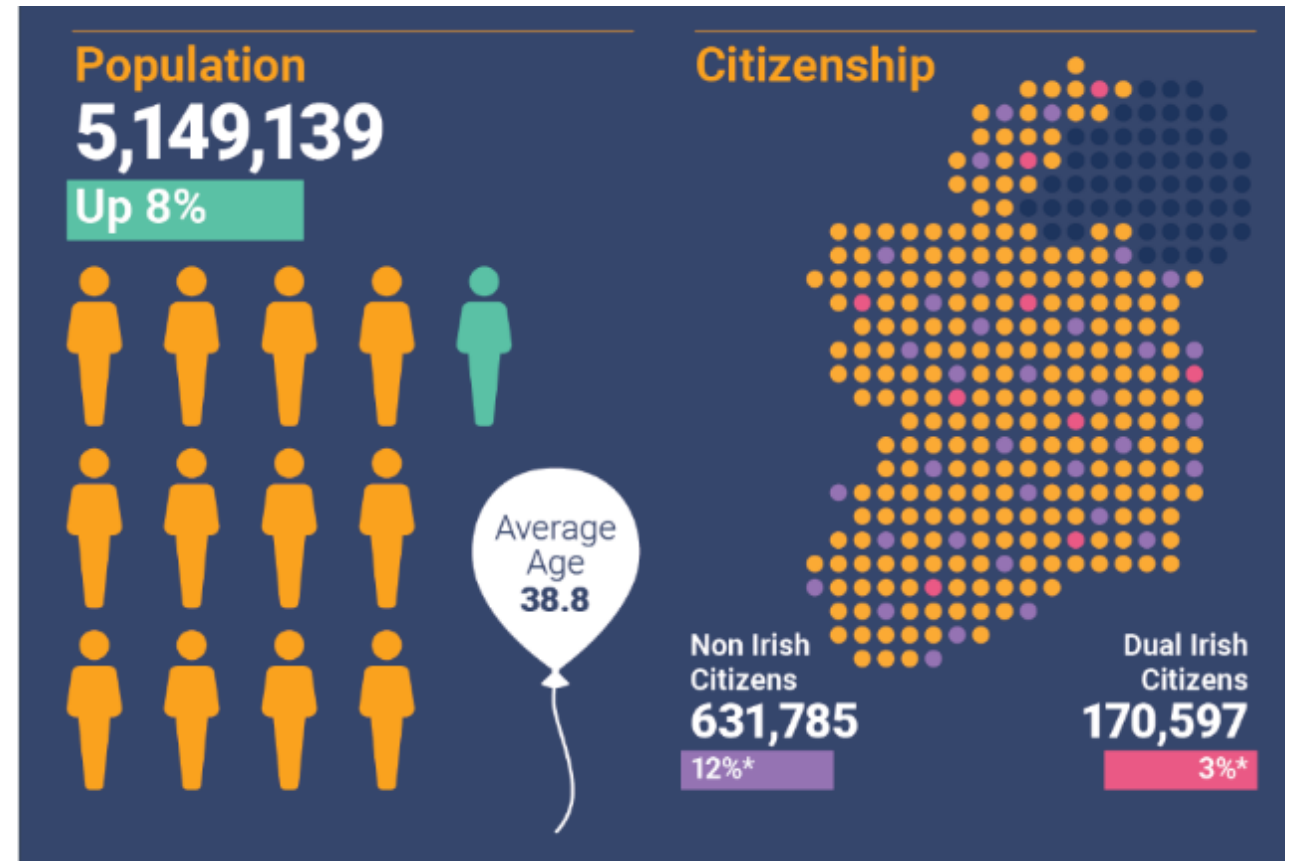
Average age now 38.8 years

56% are in employment

Average Weekly Earnings €909.77

658,000 - retirees

Average Life Expectancy 82 years



Self Assessment & Pension Funding

The Opportunity



- There are over 300,000 self-employed people in Ireland
- Accounts for approx. 14.5% of the country's workforce
- Tax-efficiency of pension contributions
- Ongoing advice & sales opportunities



Idea 1 – a more rounded financial plan



Self-employed - Reducing your tax relief

Personal pension funding



Tax liability established & payment made by 31
October 2023 (or 15 November 2023 for ROS users):

1. Final Tax Assessment for 2022;

2. Preliminary Tax for 2023.



Self-employed 30-year-old - reducing their tax relief



A more rounded solution

Let's look at the typical scenario:

Net Relevant Earnings	€50,000
Gross Pension Contribution pm	€500
Net Contribution	€300
Pension fund @ 65 (Prisma 5, Growth Rate 5.5%)	€750,000

Can we do something a little different?

Personal Income Protection: €54.09pm gross / €32.45 net Target 75% Income	€37,500
Pension Term Assurance €41.38pm gross / €21.11 net Life Cover	€500,000
Personal Pension Plan: €404pm gross / €248.40 net Pension fund @ 65 (Prisma 5, Growth Rate 5.5%)	€603,500

- **Most flexible Guaranteed Insurability option**
- **Strongest Hospital Cash benefit:** payment is backdated to day 1.
- **Early Intervention Program** to assist and help claimants return to work
- **Signature Free Online** application process
- **Competitive Pricing** with further discount options
- Zurich has a **long and established reputation** in Income Protection claims



Idea 2 – Not every lump-sum goes to a pension



Consistency matters



Market Time vs Market Timing

Consistency in Advice

Consistency in your Strategy

Zurich can provide that consistency



The lump sum journey can be a bumpy road

Lump Sum

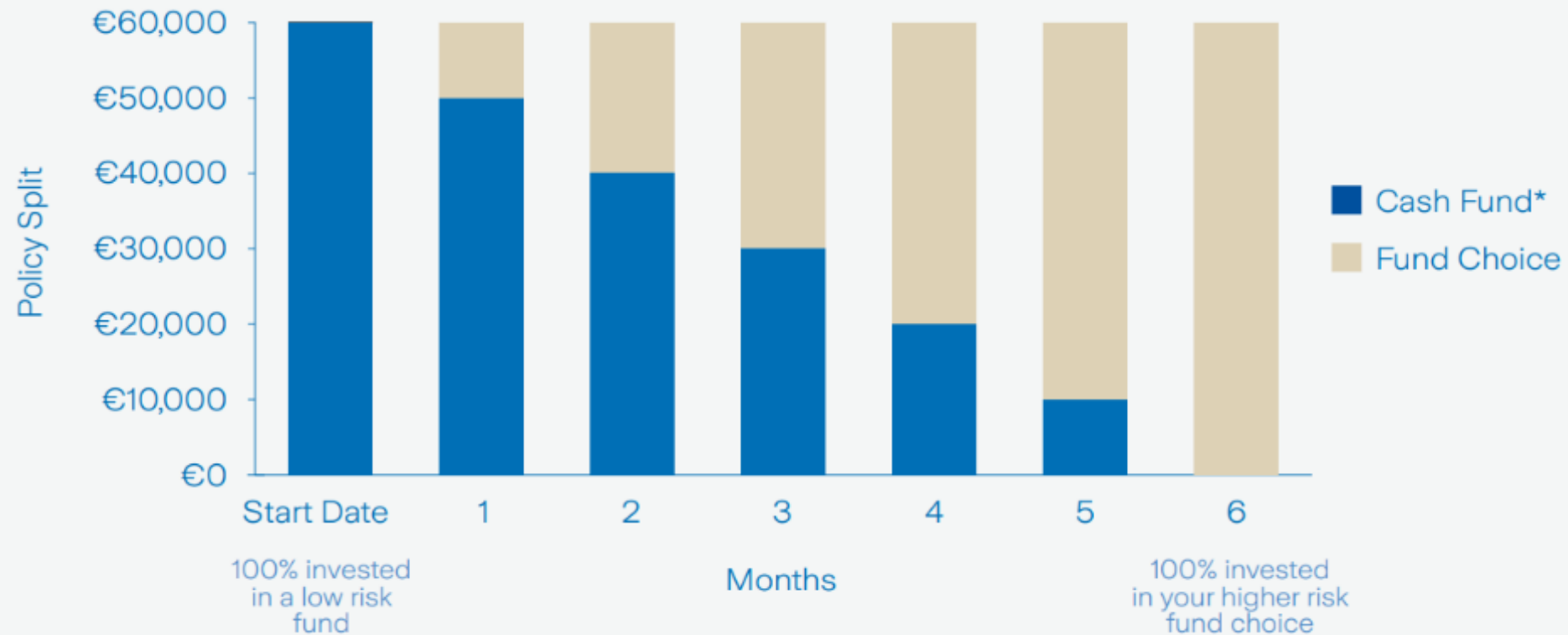


Monthly Savings



Overcoming the challenge of Time vs Timing

Autoinvest from Zurich is a phased investment strategy, where you drip feed your funds into the market over a period of time.



Idea 3 – plotting the best route for your ARF investments



Retirement funding – plotting the best route

Advising through volatile times

Volatility can make it difficult to give consistency in retirement planning advice

Single fund drawdown can help bring a bit more certainty to the advice

Why not try:

Invest the next 3-5 years of income in a lower risk fund and invest the balance in a more adventurous fund

- **Prisma 3** – 11.77% return over 5 years (20% of the ARF)
- **Prisma 5** – 48.17% return over 5 years (80% of the ARF)

Structure: 100% allocation, 1.25% amc and 5 year exit penalties, Performance figures 21/09/2018 - 21/09/2023



Retirement funding – Achieving a consistent outcome

Advising through volatile times



The Results

In year 5

Total Paid in	€200,000
Total income taken to date	€43,645
Current fund value today	€223,100

Fund split Prisma 3 20% & Prisma 5 80%

Keep in mind that 2022 was a negative year for investment markets and the client has achieved a positive outcome

Outperformance – the REAL reason people choose Zurich



No.1 for Investment Excellence
2014, 2015, 2016, 2017,
2018, 2019, 2021, 2022

Source: Zurich and MoneyMate, July 2023. Performance figures quoted are from fund inception date of 1/11/1989 until 03/07/2023. 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.

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.

Thank you

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