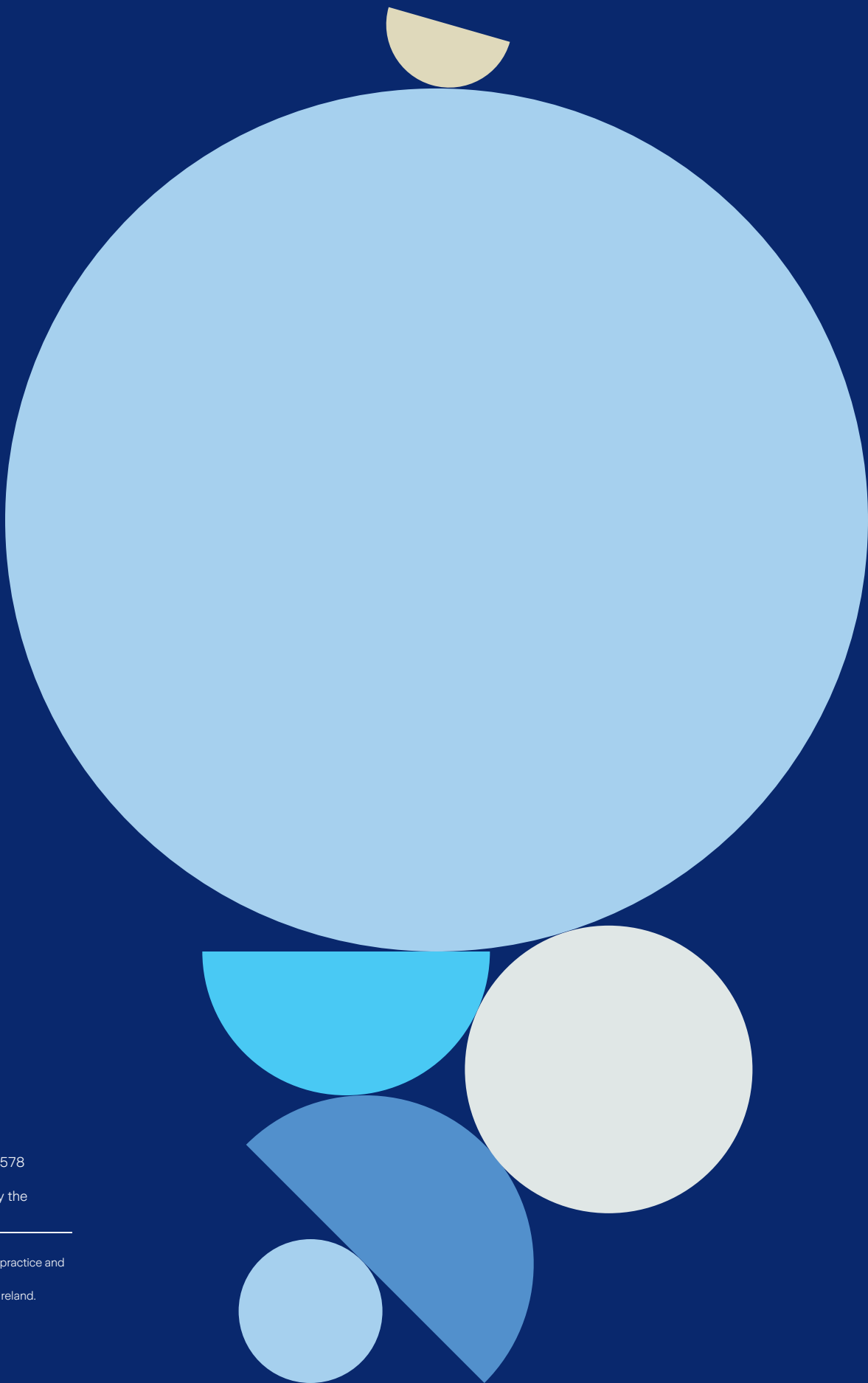


ZURICH

Retirement Matters

September 2026



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Welcome

Ireland's pension landscape in 2026 is being reshaped by auto-enrolment, with 'My Future Fund' now a day-to-day reality and access to retirement savings expanding across the workforce. With this increase in coverage our attention needs to re-focus on adequacy and improved financial wellness in retirement. The Zurich Master Trust is one of the largest in Ireland, managing €9.1bn in assets as of July 2026, reinforcing our role as a long-term trusted partner to employers and their advisers, in the corporate pensions market.

For Zurich, auto-enrolment is a major opportunity to support employers in assessing their schemes against 'My Future Fund', planning for future contribution increases, deciding on the right mix between 'My Future Fund' and existing occupational/PRSA arrangements to ensure employees are contributing to the most appropriate scheme based on their personal circumstances. As auto-enrolment evolves, employees will need clear, practical guidance rather than a "set and forget" approach.

We hope these articles provide useful next steps that you can apply now. If you'd like to discuss how Zurich can support your pension strategy in 2026, we're here to help.



Joe Creegan
Head of Corporate Life & Pensions







Helping employees retain control of their old workplace pensions

Today's employees rarely stay in one role, or even one industry, for their entire career. One consequence is that many employees end up leaving behind one or more pension pots every time they change job. These 'forgotten' pots can be a significant part of their future retirement income.

One way employees can take control of a pension fund from a previous employer is through a Personal Retirement Bond (PRB).



Deirdre Mulligan
Customer Relationship Manager, Zurich





What is a Personal Retirement Bond?

- A PRB is a straightforward way for an employee to take a previous pension fund with them when they leave a job.
- The PRB is a personal policy, set up in the employee's own name.
- The value of their old company pension is transferred into the PRB.
- The pension is no longer tied to the former employer's scheme or rules.

A PRB may be suitable where:

- An employee is leaving a role and is a member of the group pension plan.
- An employee decides to leave a company pension scheme for another reason.
- A pension scheme is being wound up or restructured.

Three key benefits of a PRB for employees

1. Ownership - employees take direct ownership of their pension pot, independent of any former employer or scheme.
2. Choice - they can choose from a range of investment funds that match their risk profile and retirement goals.
3. Flexibility - subject to Revenue rules, they may be able to:
   - Access benefits from age 50 onwards, and
   - Choose between a tax-free lump sum, an annuity, or an Approved Retirement Fund (ARF).

Practical steps employers can take, with Zurich's support

You cannot give individual financial advice, but you can create an informed environment and use Zurich's tools and materials to do so. With support from your pension advisor you can:

- Run annual or quarterly pension information sessions with your Advisor
- Include pensions and old workplace pots as a standard topic in your financial wellbeing agenda.
- Encourage your employees to speak to a Financial Broker, who can assess their individual circumstances and confirm whether a Personal Retirement Bond is suitable.

Speak to your Zurich contact to explore how we can support your pension communications, education sessions and financial wellbeing initiatives. By helping employees understand and manage their old workplace pensions, you support their long-term financial wellbeing and reinforce your organisation's commitment to their future.

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Supporting later-career employees under the new employment laws



Sharon Farrell
Corporate Marketing Lead, Zurich

The Employment (Contractual Retirement Ages) Act 2025 (the 2025 Act), in force since 29 June 2026, introduces a significant new right for workers in Ireland. Where a contractual retirement age is below the State Pension age of 66, employees who have completed probation can now choose to remain in employment rather than retire at that contractual age.

The Act is fundamentally about choice. It does not require anyone to stay on if they wish to retire, but it does give older workers more control over how and when they leave the workforce.

For many employers, this will be the most important employment law reform of 2026, with direct implications for workforce planning, age diversity and retirement practices.



What the Act requires from employers

The Act establishes a clear process and a higher legal threshold for enforcing retirement ages.

Employee notice requirements

- Employees must give at least three months' notice if they do not consent to retire at their contractual retirement age.
- Employees must give a longer period of notice if it is specified in their employment contract. However, any contractual notice period must not exceed six months.
- Notice cannot be given more than 12 months before the contractual retirement date.

Employer response requirements

If an employer wishes to enforce the contractual retirement age:

- They must respond in writing within one month of the employee's notification.
- Any refusal must be:
  - objectively and reasonably justifiable as a legitimate aim of the employer; and
  - the means of achieving that aim are appropriate and necessary.
- The updated Code of Practice on Longer Working from the Workplace Relations Commission (WRC), also effective from 29 June 2026, will be an important reference point in any dispute.



Getting this wrong can be costly:
Compensation of up to 104 weeks' pay or €40,000 (whichever is greater) may be awarded, with potential criminal liability for non--compliance.

Why this matters: workforce trends and risks

Ireland's workforce is ageing - the estimated population aged 65 plus in 2025 was **37% higher** than in 2016. Employment among people aged over 65 is up **31%** compared with 2022, and one in five workers is now 55 or over, leaving many sectors facing labour and skills shortages.

At the same time, more people are choosing or needing to retire later, driven by:

- Increased life expectancy (now almost 83 years in Ireland)
- Changes to the State Pension age
- Concerns about adequacy of personal retirement savings
- Rising cost of living, mortgage and family support commitments
- A desire to stay active, maintain social connections and continue contributing skills and experience.

> Employment among people aged over 65 is up **31%** compared with 2022

Source: CSO, April 2026

Against this backdrop, mandatory retirement ages are under greater scrutiny, and employers face increased exposure to age discrimination risk. The new Act and Code of Practice reframe longer working lives as both a rights issue and a strategic workforce planning opportunity. Read the full 2025 Act here Employment (Contractual Retirement Ages) Act 2025 or on the Irish Statute Book website.

Practical actions for Employers and HR teams

Employers can use the new framework to build more resilient, age-diverse and retirement-friendly workplaces. Key steps include:



1. Audit your workforce and age profile

- Conduct an annual age audit to understand your workforce profile, identify critical roles held by older employees and highlight succession risks.



2. Review contracts and retirement policies

- Update contracts and policies to reflect the consent-based framework in the 2025 Act.
- Align retirement policies with the WRC Code of Practice on Longer Working and ensure any retirement decisions can be objectively justified.



3. Offer flexible pathways to retirement

Support late-career employees with options that balance organisational needs and individual choice, such as:

- **Phased retirement** – reduced hours, job sharing or seasonal work to allow a gradual transition.
- **Bridge roles** – moving from high-intensity positions to advisory, mentoring or project-based work.
- **Aligned benefits and contributions** – ensure pension and benefits structures work fairly for reduced or flexible hours.

These pathways can help you retain expertise while supporting employees to manage their financial and personal goals.



4. Build a clear internal process and train managers

- Design a standard process for handling requests to remain in employment beyond the contractual retirement age.
- Brief and train line managers so they understand the new legal requirements, how to respond to requests, and how to manage conversations about retirement in an age-friendly way.



5. Communicate clearly about retirement planning

Retirement is not just a legal or HR event; it's a major life transition. Employers can support better outcomes by:

- Having a pre-retirement engagement plan that reaches employees, for example, 10, 5, 2 and 1 years before expected retirement, with tailored information at each stage.
- Providing a simple retirement roadmap covering pension options, tax basics, and State benefits.
- Encouraging employees to seek independent financial advice and make use of available tools and education resources.



6. Foster a retirement-friendly, age-inclusive culture

Create an environment where later-career employees feel valued and supported by encouraging open conversations about retirement, providing access to retirement workshops and financial wellbeing programmes, recognising long service with appropriate celebrations or acknowledgements, and promoting age diversity alongside continued professional development opportunities for older employees.

Lean on Zurich for support

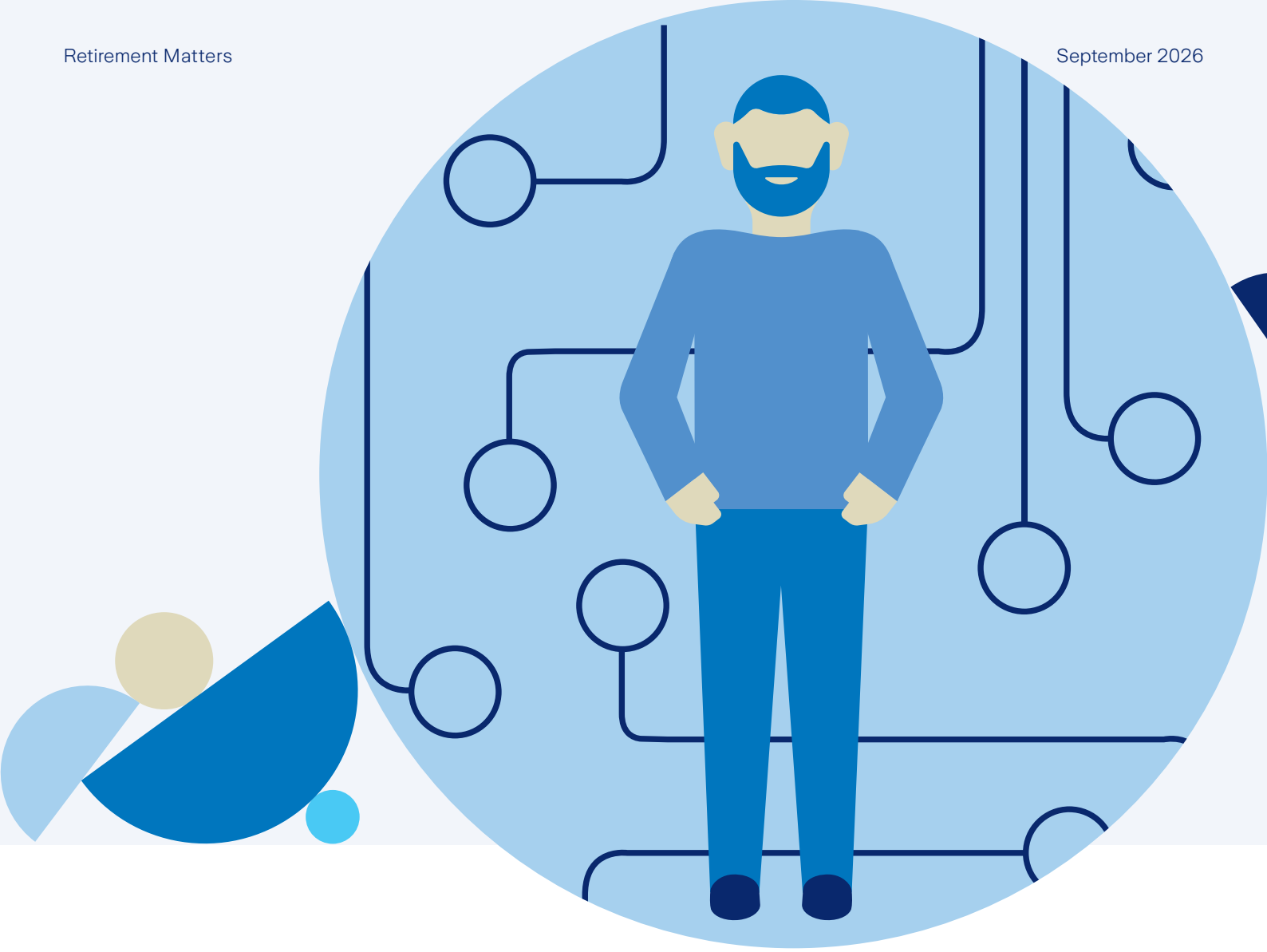
Zurich's Customer Relationship Management team can help you develop a roadmap, as well as providing resources and tools to share with employees. Additional resources are available at zurich.ie/pre-retirement-planning, and external supports such as retirement courses are offered by the Retirement Planning Council of Ireland.

The Employment (Contractual Retirement Ages) Act 2025 marks a shift in how organisations in Ireland must approach retirement. It strengthens older workers' rights but also gives employers a chance to:

- Retain skills and institutional knowledge
- Reduce age discrimination risk
- Plan more effectively for workforce changes
- Support employees to transition into retirement with confidence

Warning: This note is for general information only and does not constitute legal advice. Recipients should seek independent legal counsel regarding their obligations under employment
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Managing Employee Capability Issues



Moira Grassick
Chief Operating Officer of Peninsula Ireland

Your employees are human; just like everyone, on occasion, their work performance may dip. If this becomes an ongoing issue, an informal chat with the employee can often help shed some light on what may be affecting their ability to complete their duties.

Once the cause is identified and the employee receives relevant support, their performance will hopefully improve. After this, no further action will be necessary.

However, if this informal approach does not work, it may be time to address the employee's capability to do their job.



What is capability?

Capability in the context of employment law refers to an employee's skill, aptitude, health, or any other physical or mental quality that allows them to complete their duties. Employment law recognises that employers may need to dismiss staff who no longer have the capability to complete their work.

One way to understand whether an employee's poor performance is due to a capability issue is to ask yourself if they cannot do the work. If, instead, they will not do the work, this may instead fall under the category of conduct.

Capability policy

A capability dismissal may be lawful if an employee does not have the capability, competence, or qualifications to perform the work which they are employed to do.

The purpose of a capability policy is to clearly set out how the business will address capability issues that arise in the workplace.

Firstly, you will need to take steps to support your employees to work effectively. An informal discussion with the employee will often prevent the need for formal disciplinary action. A mutually agreed performance management solution should be explored first to help the employee overcome any capability issues.

Continued overleaf

Performance-related capability dismissal

To determine whether a dismissal related to employee competency is fair, you should ask yourself the following questions:

- Do you believe that the employee is not capable of carrying out the job?
- If so, do you have reasonable grounds to support that belief?

The procedure you follow to establish the basis for the dismissal must comply with the rules of natural justice and the terms of your written disciplinary procedures.

There are several steps that can be taken to address employee performance concerns:

1. An informal discussion with the employee
2. Performance management (i.e. a Performance Improvement Plan)
3. Regular monitoring and review
4. Record keeping and compliance
5. Potential dismissal on competence grounds

There is one key difference in competency cases, however. You must outline the nature of the performance issues that you need the employee to improve upon.

Before moving to dismiss the employee on the grounds of competence, you must first highlight the performance issues to the employee and grant them an opportunity to improve. With the right training and support, the employee may turn things around.

Medical capability dismissal

In many cases, the incapability of an employee to continue performing their job may result from ill health.

Even if that ill health was caused by the conduct of the employer, dismissal will not necessarily be unfair, although it may also mean that the employer should take greater steps to avoid dismissal than would otherwise be the case.

Before dismissing someone on the grounds of medical capability, you should obtain detailed medical evidence confirming that the employee's return to work or recovery is unlikely.

In case there's a conflict between the medical evidence presented by two parties in relation to the date of return to work, you will need the independent medical opinion of a third party before confirming a capability dismissal on the grounds of poor health.

A dismissal based on medical capability must follow the principles of natural justice. You should:

- Ensure that you are in full possession of all material facts concerning the employee's condition.
- Ensure the employee receives fair notice that the question of a medical capability dismissal is being considered.
- Provide the employee with an opportunity to prove their case.
- If the employee isn't capable after a medical expert deems them so, ensure you explore reasonable accommodations that could render the employee fully capable (changing hours of work, for instance).

Unfair dismissal laws and capability

Most unfair dismissal claims arise when an employer fails to follow fair procedures prior to confirming a dismissal.

The Workplace Relations Commission (WRC) will examine the following questions in an unfair dismissal claim which are also applicable in cases involving capability:

- Did the employer believe that the employee was incapable of meeting the required standards of the role?
- If so, did the employer have reasonable grounds to sustain that belief?
- Did the employer provide the employee with sufficient support, guidance, and reasonable accommodations before dismissing the employee? Was the employee granted sufficient time to improve their performance?
- If so, was the penalty of dismissal proportionate to the allegations?

The best way to minimise the risk of unfair dismissal claims is to have thorough disciplinary and capability policies and procedures in place and to follow them strictly before proceeding to a dismissal.



Auto-Enrolment

The Quiet Revolution Reshaping Ireland's Retirement Landscape



Niall Fitzgerald,
Head of Retirement Solutions, Zurich

Ireland's long-awaited auto-enrolment (AE) pension system is no longer a policy concept, it's a day-to-day reality for employers and employees. Its headline goal is simple: to increase retirement saving across the workforce. But beneath that simplicity lies a reform that is already changing employer behaviour, reshaping employee expectations, and redefining the role of financial advice in the corporate pension space.

The heart of the AE story is not just what we know so far, but some additional elements such as transferability and additional contributions, that are still to be finalised - and how these will ultimately shape Ireland's long-term retirement landscape.

A system designed for simplicity

The AE framework is built around one core idea: remove inertia as a barrier to retirement saving.

Eligible employees were automatically enrolled into My Future Fund, via a three-way contribution model:

- Employee contributions
- Employer contributions
- A State Top-Up

The structure is deliberately standardised. Contribution rates are fixed and applied to gross salary, up to a cap of €80,000. Investment options are streamlined to make decision making easier for members entering the system for the first time.

A defining feature is the State top-up. For every €3 an employee contributes, the State will contribute €1. For those in AE, this mechanism replaces traditional marginal rate tax relief and is intended to be easy to understand and clearly visible on members' statements.

Contribution rates will not remain static though. They will step up in phases, with scheduled increases in 2029, 2032 and 2035. Each of these milestones is likely to act as a market "shock point", triggering shifts in behaviour among employers, employees and providers.

Behaviour is already changing

Early evidence points to strong growth in existing pension scheme membership, particularly within master trust structures, reflecting both increased awareness and the mandatory requirement to save for retirement.

However, not all cohorts are reacting in the same way. Higher-rate taxpayers continue to favour traditional occupational pension schemes and PRSAs (Personal Retirement Savings Account), where marginal tax relief remains a powerful incentive.

This is creating the early outlines of a two-tier system, distinguished by

- Income level
- Tax treatment
- Perceived value of State top-up vs tax relief
- Understanding these dynamics will be critical for employers as they shape their benefit strategies.

A new set of pressure points for employers

For employers, AE is not just an operational requirement; it is also a strategic issue.

The framework introduced minimum employer contribution standards that existing pension arrangements must meet from December 2025 onwards. While many schemes were already above these minimums, the real test will come as mandatory contribution levels rise over time - the next one approaching in 2029. Employers will need to ensure that:

- Current scheme designs either meet or exceed AE requirements at each future milestone
- Cost projections and budgets incorporate these scheduled increases
- Benefit structures remain competitive and coherent as employee expectations evolve

In practical terms, employers have a relatively narrow planning window, roughly 2.5 to 5.5 years, to future-proof their pension offerings. Treating this as a once-off compliance exercise is risky; the more sustainable approach is to build in flexibility that can accommodate further regulatory or market change.

Continued overleaf

The big unknowns

Despite its strong structural framework, AE still leaves several important design questions open.

Opt-out rates are one of the earliest and most important indicators of success. International evidence suggests that AE opt-out rates tend to be relatively low. For example, latest UK data from The Pensions Regulator and NEST (National Employment Savings Trust) consistently indicates opt-out rates broadly in the high single digits to low teens, typically around 10%. It was thought that Ireland's experience could differ, given:

- Cost-of-living pressures
- Housing affordability challenges
- The strong focus on younger and early-career workers

But with the first two-month opt-out window only closing on August 31, just 4% of the workers who were enrolled in the scheme in January have chosen to opt out, according to the National Automatic Enrolment Retirement Scheme Authority (NAERSA).

How flexible will AE become?

The level of flexibility built into the system will be another key determinant of success. Several aspects remain to be clarified:

- Will members be able to make Additional Voluntary Contributions (AVCs)?
- If so, will AVCs attract the same State top-up as core contributions?
- Will it be possible to transfer savings between AE and non-AE schemes - and if so, in one direction only, or both?

Allowing bidirectional transfers could be highly disruptive - in a positive and challenging sense. It would:

- Change how employees view the "portability" of their retirement savings
- Influence employer decisions about offering their own schemes versus relying on AE

What happens at retirement?

Initially, the question of retirement options will be largely theoretical, as member pots will be relatively small. Over time, however, this will become central.

Key considerations include:

- What in-scheme retirement solutions, such as drawdown, will be available?
- How will members - many of whom may have limited prior exposure to financial advice - navigate complex decisions around income in retirement?

There is a strong strategic argument for integrated, in-scheme decumulation options that can provide simple, guided pathways. This is particularly important given AE's focus on individuals who historically have not engaged with financial planning or advisory services.

A system in motion

AE should be viewed as a living system rather than a finished product. Its defined parameters are already influencing behaviour, but its outstanding design decisions will shape:

- How flexible and member-centric it can become
- How sustainable it will be for the State and for employers
- How effectively it can improve retirement outcomes for the next generation

For Zurich, several implications are clear:

- Employers need to act: to assess their schemes, model future contribution steps, and decide on their long-term strategy versus AE.
- Employees will have easier access than ever to a retirement savings vehicle - but will still need clear, trusted information to make good choices.

AE might appear straightforward at first glance. In truth, it is one of the most significant overhauls of Ireland's retirement system in decades – and we are only starting to see its full implications.

Auto-enrolment and retirement planning are not "set and forget" choices. Personal situations, financial markets and regulatory environment will all evolve over time – and your pension strategy needs to evolve with them.

Make it a habit to stay in regular contact with your financial advisor and pension provider.

*Source: Zurich Life, June 2026

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Case Study 1:

Mid-Sized SME

Situation

The company historically offered a pension matching structure ranging from 1% to 5% employer matching.

Review

As part of its AE preparation, the employer reviewed its contribution structure and assessed the potential impact of the AE minimum contribution requirements.

Outcome

- The employer removed the 1% matching option.
- The revised structure now offers 2% to 5% matching.
- This change was implemented to ensure employee contribution levels remained ahead of AE minimum requirements while continuing to encourage pension engagement.

Key Learning

Using the introduction of AE as an opportunity to simplify contribution structures can help employees build more meaningful retirement savings while limiting future compliance challenges.

Case Study 2:

Large Company

Original Contribution Structure

Employee	Employer
2%	2%
3%	3%
4%	6%

Review

Following an analysis of workforce remuneration, including employees with significant overtime and bonus earnings, the company identified a potential issue.

Some employees contributing at the 2% employee / 2% employer level could fall below the future AE minimum contribution threshold of 3.5% of gross earnings due to fluctuations in pay.

Action Taken

- The 2% employee / 2% employer option was removed.
- The minimum available matching level became 3% employee / 3% employer.

Validation

The company reviewed previous years' remuneration data and confirmed that employees choosing the 3% matching level would not have fallen below the projected AE minimum contribution requirements.

Key Learning

Detailed analysis of payroll, overtime and bonus patterns can help employers identify contribution levels that may create future compliance risks and address them proactively.

Case Study 3:

Large SME

Situation

The employer previously operated a pension scheme with a 2.5% employer matching contribution.

Strategy

Recognising the upcoming impact of Auto Enrolment, the company decided to act early rather than wait for legislative changes to take effect.

Action Taken

- Employer matching was increased from 2.5% to 3.5%.
- The change was positioned as a positive enhancement to employee benefits.
- Internal communications focused on supporting employees' financial wellbeing and demonstrating the organisation's long-term commitment to staff.

Results

- Improved alignment with future AE requirements.
- Strengthened employee value proposition.
- Enhanced retention and engagement outcomes.

Next Steps

The company is currently reviewing its wider benefits strategy and considering further pension increases to:

- Stay ahead of future AE contribution increases.
- Strengthen recruitment and retention efforts.
- Provide additional support to employees during a competitive labour market

Key Learning

Employers who adopt a proactive approach to AE can use pension enhancements as a strategic tool for employee engagement, retention and employer branding.

Help your employees understand their pension

A new suite of short videos from Zurich

Zurich is pleased to introduce a new suite of short, easy-to-follow member focused videos that you can share with your employees to help them better understand their pension benefits and options.



By giving your workforce clear and accessible guidance whenever they need it, these videos can help reduce the number of basic queries coming through to your HR and benefits teams. In turn, they support your employees' financial wellbeing and long-term planning, which can have a positive impact on engagement and retention.

Videos include:

- Boost your pension: The power of Additional Voluntary Contributions (AVCs)
- Benefits of Joining your Employer-Sponsored Pension Scheme
- Introducing Zurich's Personalised GuidePath
- Leaving Service Options
- Taking Retirement Benefits from Company Pension Scheme

You can share these videos with your employees via email, your intranet or during onboarding sessions.

If you'd like support with introducing these videos in your organisation, please reach out to your Zurich Scheme Advisor.

Scan here to watch the videos on YouTube

Group Risk Solutions

Safeguard your people, strengthen your business

Your people are one of your most valuable assets. Offering a competitive benefits package is a smart way to attract and retain top talent, while providing financial protection for your employees and their families in case of long-term illness or death. To safeguard your business from unexpected liabilities linked to your benefits program, insuring these risks is often the most effective solution. Zurich's Group Risk products are flexible and can be tailored to suit your unique benefits design.

Why choose Zurich for Group Risk?

Reliability you can trust
For over 40 years, Zurich has been a steadfast partner for businesses across Ireland. We've consistently delivered group risk solutions you can count on.

Proven claims payment
We are proud of our strong track record in paying claims*. When it matters most, you can rely on Zurich to provide the support your employees and their families need.

Clear, comprehensive cover
Group risk policies with Zurich come with fewer exclusions compared to many individual products, giving you and your employees greater peace of mind. Our exclusion policy is transparent so you always know exactly what's covered.

Proactive claims management
Zurich's Early Intervention Programme is designed to help employers support their employees at the earliest stage of absence. By working together, we help to manage claims efficiently and support a safe and timely return to work.

Protection Continuation Option – market leading flexibility*
Our unique Protection Continuation Option is designed to keep your employees protected, even when their circumstances change. This benefit gives extra reassurance and flexibility to you and your team.

Service excellence, every step of the way
At Zurich, we believe great service makes all the difference. Our dedicated team is here to answer your questions, support your business, and make managing your policy easy from day one.



Zurich is a trusted partner to thousands of businesses in Ireland, providing a wide range of employee benefits including group risk solutions. We offer complete, clear solutions for your business, whether you are a small, medium or large company.

Speak to your Zurich Advisor to design a Group Risk solution that fits your workforce, or find out more on **zurichcorporate.ie**

*Source: Zurich Life, March 2026

Responsible Investing

Helping pension members invest for the future



Jacqueline Hogan
Investment Marketing Lead, Zurich

Responsible investing is no longer a niche consideration for pension savers. Increasingly, employees want their retirement savings to not only work hard for their financial future but also be invested in a way that considers long-term Environmental, Social and Governance (ESG) factors.

At Zurich, responsible investing is an integral part of our investment approach and is embedded across our Prisma multi asset funds, which form the core building blocks of many pension strategies, including our Personalised GuidePath Strategy (PGP). As a global group, Zurich is committed to investing responsibly and has been a signatory to the United Nations Principles of Responsible Investment since 2012. As an active investment manager, the Zurich Investments team in Ireland are conscious of the need to invest customer and shareholder funds responsibly.

Why responsible investing matters

The global economy is undergoing significant change, driven by climate transition, technological innovation, evolving regulation and shifting consumer preferences. Companies that adapt successfully to these trends may be better positioned for long-term growth, while businesses that fail to respond may face increasing challenges. By incorporating ESG considerations into investment decisions, the team at Zurich Investments aims to help create more resilient portfolios while supporting sustainable long-term returns.

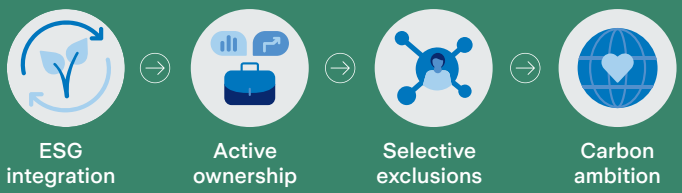
Doing well and doing good

For Zurich in Ireland, doing well reflects a belief that we can integrate environmental, social and governance (ESG) factors into our investment process on a day-to-day basis and they create financial value with the potential for better investment returns. We discuss and explore these issues daily, both within the team and when we meet with the companies that we invest in. Being able to engage with these companies on key issues that are important in relation to doing well from an economic perspective is a big advantage of an active investment manager such as Zurich Investments. We also promote sustainable investment and longer-term investment returns to the benefit of all stakeholders, including investors in terms of doing good. That means, through our investments, we can also have a positive impact on society and the environment, and we very much believe in playing our part. We consider the positive results as a non-financial value that cannot be directly translated into euros or cents but is still vitally important.

What steps have Zurich Life in Ireland taken in Responsible Investment?

In recent years we have reclassified our most popular multi-asset funds under the Sustainable Finance Disclosure Regulation (SFDR), a European regulation introduced to improve transparency in the market for sustainable investment products. What that means is we are disclosing lots of information on how our funds promote environmental and social characteristics.

In Zurich, there's four main pillars of Responsible Investment



Responsible investing within the Prisma funds

Zurich's Prisma funds are designed to provide diversified exposure across a broad range of asset classes and markets, helping pension members access growth opportunities while managing risk through professional portfolio construction. The Prisma funds form a core component of Zurich's Personalised GuidePath strategy, which underpins the investment approach for many of our corporate pension clients. As part of this approach, responsible investment considerations are integrated throughout the investment process. This means ESG factors are considered alongside traditional financial analysis when selecting and managing investments. By considering sustainability risks and opportunities today, portfolios may be better positioned to navigate the challenges and opportunities of tomorrow.

Expanding Zurich's responsible investment range

Alongside the responsible investment features already incorporated within the Prisma funds and broader internally managed fund range, Zurich continues to enhance the range of options available to investors. As part of this commitment, Zurich recently launched the Indexed Climate Focus World Equity Fund, a specialist global equity fund designed for investors seeking a stronger climate-focused investment approach. The fund tracks the MSCI World Climate Paris Aligned ex Select Business Involvement Screens Index and aims to support alignment with the goals of the Paris Agreement through increased exposure to climate solution providers and reduced exposure to fossil fuel-related businesses. While the Prisma funds continue to provide the core diversified responsible investment solution for many pension members, the launch of the Indexed Climate Focus World Equity Fund further demonstrates Zurich's commitment to offering a broad spectrum of responsible investment choices.

Looking ahead

Responsible investing is increasingly becoming a standard expectation rather than a specialist investment approach. Through the integration of ESG considerations within the Prisma funds and the continued development of innovative solutions such as the Indexed Climate Focus World Equity Fund, Zurich is helping pension members invest for both their financial future and the world they will retire into.



For more information on Zurich's commitment to Responsible Investment, we recommend reaching out to your Zurich scheme administrator or visiting our Responsible Investment hub.

ZURICH

When it comes to your people, performance counts.

Shouldn't the same apply to their pensions?

Backed by over 40 years of experience and award-winning investment expertise, the **Zurich Master Trust** makes managing your company pension scheme simple with employee engagement support, ease of administration, expert governance and pension options that work as hard for your people as they do for you.

Contact your scheme advisor or visit **zurichcorporate.ie** because when it comes to investing in your team's future - performance counts.

INVESTMENT EXCELLENCE AWARD WINNER
EACH YEAR SINCE 2014
BROKERS IRELAND



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