Retirement Matters

ZURICH

In this issue

- The generational retirement issues
- Time to move to a Master Trust?
- Encourage employees to join your Company Pension

Welcome

Joe Creegan, Head of Corporate Life & Pensions

In 2025, the landscape of company pensions provision in Ireland will undergo significant change. The long-awaited introduction of auto-enrolment (AE) is due later this year. With an estimated one in three workers today having no private pension, the new system will automatically enrol employees into a pension scheme, thereby increasing pension coverage and encouraging more individuals to save for retirement. This is a very important development for pension coverage in Ireland – as with people living longer, an adequate income in retirement will increasingly depend on the combination of a private pension supplementary to the state pension. In addition to improving the financial security of future retirees, AE or the alternative occupational pension scheme will potentially help address the gender pension gap by including for example, part-time workers, a disproportioned number of whom are women.

At the time of writing, the Zurich Master Trust – the choice of many employers for their occupational pension scheme – has exceeded €5 billion of assets under management and over the past few years, we've been actively encouraging employers to put in place solutions for their workforce in preparation for auto-enrolment. For many, saving through their workplace pension scheme is their best option. We work closely with Financial Brokers and employers to put in place programs for businesses to help increase pension take-up, especially among the younger cohorts. These have proven to be very successful and we're seeing first-hand how employers can use their strong employee benefits package as a means of recruiting and retaining staff. We also expect to see a growing emphasis in areas such as sustainable and ethical investing, demographic shifts and flexible retirement, and an even bigger focus on employee engagement and education.

For company pension schemes, consistent investment out-performance is the single most important factor in ensuring better retirement outcomes for members in retirement. Today Zurich manage approximately €40 billion in investment assets and have a reputation for delivering consistent out-performance.* We have been helping employers in Ireland make the right decisions about their employees' futures for over 40 years – we have experts across all areas from trusteeship to investment management, through to onboarding and administration, contribution collection and payment of benefits.

The outlook for company pensions in 2025 suggests a more employee-centric environment, and we all have a once in a generation opportunity to ensure a more equitable pension system into the future. While decisive action is required to achieve this, at Zurich, we are determined to support this objective and be your partner of choice for employee benefit solutions.

Joe Creegan

*Source: Zurich Life, January 2025.

Contents

ZURICH

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The generational retirement conundrum – dealing with a changing workplace

Much has been spoken about the modern workplace having five generations working side by side, but not much thought has been given to the practical implications of balancing differing employee expectations at varying life stages.

It doesn't feel like very long ago that employers were concerned about a potential brain drain as a result of employees taking early retirement. Succession plans had been designed to accommodate an orderly handover from one generation to the next when people arrived at what was seen as the normal retirement age. Large numbers of people choosing early retirement left corporate leaders bemoaning the gaps in their senior teams left by the retirees and the absence of suitably experienced internal candidates to replace them.

An increasing number of employers now find themselves contending with the opposite problem – late retirement. More and more people are choosing to work on past the normal retirement age for a range of reasons including the fact that they feel they have more to give, lifestyle choices and financial necessity.

The challenge of an aging workforce

Indeed, according to the latest research (August 2024) from the Central Statistics Office (CSO),

55% of people aged over 50 in the workforce plan to **continue working** on in retirement

The trend is only going in one direction with that number having increased by 56% in five years.

In addition, research conducted in 2023 by the Retirement Planning Council of Ireland (RCP) found that

more than 122,000 people aged **65 and over** were at work in Q2 2024.

93% of those who said they would continue working after retirement plan to work part-time, while 6% said they intend to work full-time.

That's a very significant proportion of the workforce who are effectively planning not to retire when they reach 65 or 66 years of age. The research also found that many of the respondents' workplaces had mandatory retirement ages but that did not deter them from their wish to continue working beyond that date.

'I'm going for that promotion…"

At one level, accommodating the desire of fit and able people to continue working should not present too much of a problem. However, this overlooks the potential knock-on effects this could have on other cohorts of employee. The chief among these is the impact on the promotion pipeline. People staying in roles for longer than had been anticipated create barriers to the career progression of those who might succeed them. And if those potential successors hang around waiting for the opening to arise, they are also creating blockages. The effects eventually trickle down through the entire organisation.

The outcomes can be very detrimental to an organisation. At one extreme, the business runs the risk of losing talented and ambitious young people who aren't prepared to sit around waiting for promotion when another employer is able to offer immediate career advancement. At the other extreme, an organisation can become stale and tired and lose its capacity to innovate as a result of the lack of career progression incentives for its people.

Those are the extremes, of course, but unless the changing demographics of the workplace are managed properly, there is a high risk of negative impacts. Those impacts include cultural damage.

Younger workers who are trying to save to buy homes while faced with the financial pressures brought about by growing families have legitimate aspirations to be rewarded with promotion and higher salaries for their talent and contribution to the organisation. If they believe those aspirations are being thwarted by older colleagues who are under much less financial pressure and are choosing to remain with the organisation as a lifestyle choice, their attitude towards those colleagues and indeed the organisation as a whole is likely to be altered, and not in a good way.

Does the solution rest with effective retirement management?

The question facing organisations is how to accommodate the legitimate ambitions, aspirations and expectations of all cohorts of their workforce without compromising the effectiveness and competitiveness of the business.

An important element of the solution lies in an organisation's retirement arrangements, both in terms of occupational pension schemes and the way it handles people's retirement.

Continued overleaf

Among the main reasons for people to postpone retirement is a shortfall in income – their combined income from occupational schemes and the State pension is insufficient to meet their outgoings. The question is why this should be the case. In many cases, the answer lies in decisions made many years previously when the individual decided not to join an occupational pension scheme because of other calls on their finances or simply because they thought they were too young for such things.

While it may be too late to tackle this issue for the current crop of employees at or approaching retirement age, something can be done for those at an earlier point in their career journeys. This includes introducing greater flexibility into occupational pension schemes to give them more of a long-term savings account character – without the ability for withdrawals, of course. Experience has shown that if people feel they can opt in and out of pension contributions as often as they like and at times of their own choosing and vary the level of those contributions, they are much more likely to join a scheme.

Flexibility on its own is not sufficient, however. It should be accompanied by mentoring and structured financial wellbeing advice to assist employees in meeting their financial challenges whilst also making provision for their retirement.

That financial advice also needs to cover the auto-enrolment pension scheme. Employees need to be able to make informed decisions on whether to opt for the new proposed national scheme or a workplace occupational scheme, where one exists. For example, at first glance, workers on lower pay levels could be slightly better off in terms of the Government contribution to their pension due to the way tax-relief will be offered.

On the other hand, the question of adequacy arises in terms of contribution levels, particularly at the outset, to the auto-enrolment scheme. These aspects and more must be considered when making decisions.

The retirement options available to employees are also important. We are rapidly approaching the day when the old 'hard stop' at a particular age will be a thing of the past. This is in line with Government policy which actively encourages people to phase in their retirement by offering enhanced State pensions to those who defer them for one or more years*.

Employees should not only be facilitated if they wish to work on beyond retirement age but should be offered more flexible options as well. For example, continuing full-time in their current role should not be the only choice. Part-time options should be available, and not just in their current role. This would allow people to move onto a glide path where they progressively work fewer hours a week as time goes on.

This would have the benefit both of freeing up the promotional pipeline as well as availing of the abilities and experience of older members of the workforce to fill skill gaps in other areas.

Effective design, effective support

If viewed and addressed in this way, the challenges presented by the multi-generational workplace can be turned into benefits and opportunities. Having highly experienced people continuing to contribute to an organisation is a good thing, as long as it doesn't create roadblocks for their colleagues' career progression. Imaginative approaches to pension scheme design, structured workplace financial wellness advisory and mentoring programmes, and a flexible approach to retirement options will go a long way to securing those benefits.

At Zurich, we work closely with Employers and their Scheme Advisors to create employee retirement plans that work for today and for tomorrow. **If you think your business needs to rethink its retirement proposition, contact your Scheme Advisor.**

*Source: CitizensInformation.ie – Deferring your State Pension.

> More people are choosing to work on beyond the normal retirement age for a range of reasons.

Should you be thinking of moving to a Master Trust?

Over the last couple of years, employers, trustees, and anyone who is involved in the day-to-day running of a company pension scheme has been faced with one main question – whether a move to a 'Master Trust' arrangement is best. **At Zurich, we've already seen lots of activity in this area, with many employers choosing to wind-up their Defined Contribution schemes and move into the Zurich Master Trust.**

In recognition of this complex decision, in June 2024 the Pensions Council published a new practical guide for Employers and Trustees to help them make a decision.

The new guidance sets out some practical steps and considerations to keep in mind when working through the process.

> A **Master Trust** is a defined contribution company pension scheme which enables multiple employers to coexist under an overarching or 'master' trust deed and where each participating employer has their own section in the Master Trust arrangement.

Between 2021 and 2023 there was a mass switch from traditional occupational pension schemes into master trust arrangements, driven by regulatory deadlines. This has been largely driven by the additional compliance obligations created by the European Union Occupational Pension Schemes Regulations 2021 (IORP II Directive) and the increased costs that go with that. All occupational schemes (apart from one member schemes that were set up on or before 21st April 2021) had to meet the stringent requirements of IORP II or transition into a Master Trust by the end of 2023.

Today, there are 17 master trust providers in Ireland.* The Pensions Council identified that the market dynamic of moving to a master trust reflects its benefits, including:

Consolidation: The consolidation of pension arrangements across unconnected employers should lead to benefits of scale being realised.

Compliance: Employers can outsource regulatory compliance and focus on aspects that add value, such as member communications and education supports.

Better outcomes: A Master Trust should be able to react more quickly to investment volatility, wider market events and to regulatory or taxation changes.

Governance: Higher standards of pension governance and oversight can be achieved compared to the generality of standalone trusts.

The guidance outlines that the decision to move to a Master Trust is 'employer-led' and sets out the key roles for both employers and trustees. Employers must select an appropriate pension vehicle, manage the transition in respect of future contributions for existing employees, ensure the documentation enabling participation in the selected Master Trust is fit for purpose; and meet all costs associated with the transfer. When it comes to the due diligence process, the following areas are noted as requiring close attention:

Documentation: All documentation must be legally and technically correct.

Investment switching: Providers have different approaches to the investment strategy of the receiving master trust, and this should be reviewed to ensure that the impact on scheme members is understood.

Transition process: An 'out of market' exposure might arise when assets are transferring, or a pre-funding agreement can be entered into.

Transition of existing scheme details: All arrangements under the existing scheme need to be reviewed to ensure they are dealt with as part of the transition, including benefit structures and Pension Adjustment Orders.

Death in service benefits: Employers must consider whether these will be set up under the master trust or as a standalone trust.

Treatment of deferred members: In future transfers away from a master trust, it is likely that deferred members will not move, and key considerations relating to deferred members are set out.

Post transition: Employers should consider how they wish to oversee the operation of the pension arrangement into the future.

The full guide is available to read on pensionscouncil.ie

Don't go alone, support is always at hand.

The team at Zurich, along with your existing scheme advisor, are happy to help with advice on scheme wind-ups and transitions to Master Trust. The Zurich Master Trust offers employers and scheme members all the benefits they enjoyed under their occupational scheme with none of the regulatory and governance burdens associated with standalone trusts. Zurich Ireland Master Trustee DAC (ZIMT) provides trustee services to the Zurich Master Trust and the ZIMT DAC board brings a balanced combination of expertise, experience and independent oversight to the Zurich Master Trust.

Warning: If you invest in this product you may lose some or all of the money you invest.
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*Source: Pensions Authority Engagement and Audit Findings report 2023.

2024 Winner

Fund Management Company of the Year

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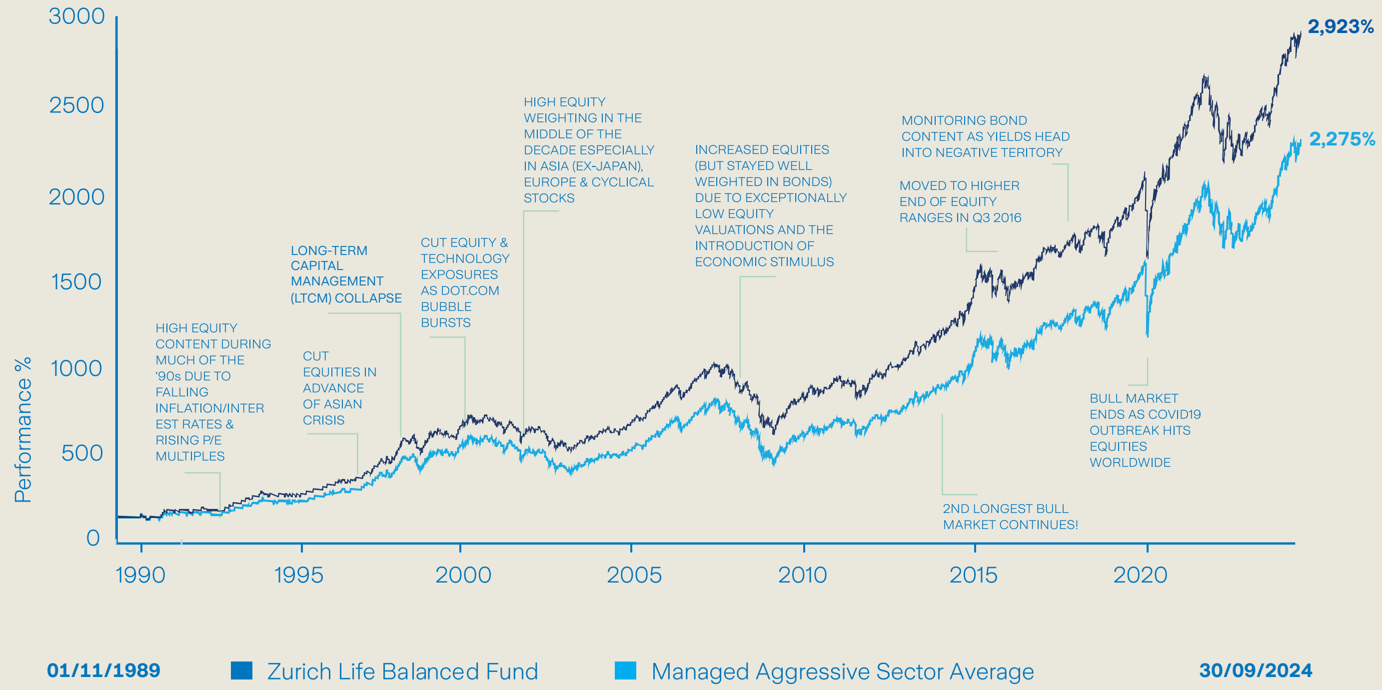
Never underestimate the importance of long-term, consistent investment outperformance

At Zurich, we have an enviable track record stretching back over four decades and it's this experience that ensures we stand out from other pension providers in the Irish market. Our approach to investing puts active management at the heart of our customer proposition and brings consistency to retirement planning. **We don't follow fads or fashions – Zurich Investments, our Dublin based investment team, stick to a tried, tested, and trusted approach – one that has delivered consistently for customers.**

Active Management in action – 1989 to 2024



Source: Zurich and MoneyMate, October 2024. Performance figures quoted are from fund inception date of 01/11/1989 until 01/10/2024. 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.

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Encouraging employees to join their company pension plan

The impending introduction of Auto Enrolment (AE) is going to directly impact businesses, and employers need to be aware of it.

Currently, AE (now officially called My Future Fund) is getting lots of media coverage and has a confirmed start date of 30 September 2025. This development will directly affect both employees and businesses, making it imperative to start planning the appropriate approach.

Benefits of joining the Workplace Pension Scheme prior to AE implementation

Prior to the introduction of AE, there are three primary incentives for employees to join their existing workplace pension scheme, which are likely to offer superior benefits compared to the AE proposals:

1. **More generous tax-relief for higher rate taxpayers**
   Higher rate taxpayers enjoy tax-relief at 40% as opposed to the proposed 25% within the AE proposals.
   Basic rate taxpayers will get tax-relief at their marginal rate.

2. **Higher contribution amounts**
   In year 1 of AE, contributions are limited to 1.5% from employers and employees.
   The majority of Zurich pension schemes have contribution rates of 5% from employers and 5% from employees.*

3. **Greater product flexibility**
   Members of Zurich pension schemes can expect to enjoy much greater flexibility, fund choice, and access to the investment expertise of Zurich Investments.

Engaging employees is key

Effective engagement with employees regarding their pension is nearly as important as the design of the pension scheme itself. It is essential that all employees fully understand the benefits offered by their employer, enabling them to make informed decisions about their future financial well-being. Key considerations include:

Revamping the Induction Process: Ensure that new employees are introduced to the company pension scheme at the earliest opportunity and are informed about where they can access further information.

Embracing Technology: Tools such as contribution calculators are instrumental in helping employees understand their potential retirement outcomes. Zurich Connect, our interactive employee retirement portal, provides informative videos, interactive tools, calculators, and a library of relevant documentation to enhance employee engagement.

Targeted Communication: Recognise the varying needs and priorities of employees across different age groups. Younger employees may be more engaged with general savings concepts, with the pension pot being part of their overall strategy.

Financial Education: Hosting workplace or online financial well-being seminars can prompt employees to consider their future financial needs. Zurich's Customer Relationship Team is available to organise employee engagement sessions.

Call on the support of Zurich and your scheme advisor

At Zurich, we recognise the challenge of employee engagement and have a dedicated team committed to ensuring employees understand and appreciate the valuable employee benefit that a pension scheme provides, while helping them to reach their retirement goals.

Getting to the heart of what employees need and ensuring that the benefits a company provides needs the right attention. The workforce of today has evolved but you can use the support of Zurich to help ensure that your business is seen as evolving too. With our help, reviewing your employee benefits offering may take far less effort, time and cost than you thought, while delivering a real benefit to your business.

*Source: Zurich Life, January 2025.

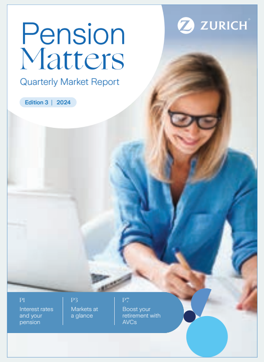
Retirement can be a complex concept for many employees. At Zurich, we recognise that different employees need different levels of support, so our approach can be tailored for scheme members.

Zurich Connect

Zurich Connect is a unique interactive employee retirement portal, which we will tailor to your company. With helpful videos, interactive tools and calculators, as well as a library of relevant documentation, Zurich Connect will transform how employees view their company pension.

Insightful resources for employees

Our Pension Matters magazine is designed for members of group pension schemes. Its objective is to empower employees with the knowledge they need to make informed decisions about their pension options and encourage them to take action – like making additional contributions for example.



Zurich's online portal

Keeping track of how your pension savings are performing is an essential element of our proposition. All employees will be able to access their own secure, personalised portal to track their current savings, their contributions, what their future retirement pot might project to, how their funds are performing, and much more. Employers and HR can keep oversight of key metrics to track the level of employee engagement.

Workplace information and support

It's our people that will always make the difference for your employees. Employees are best served with a mix of communication methods; while online works for some, others prefer to hear first-hand and face-to-face. Zurich's Customer Relationship Team will organise employee engagement sessions for scheme members.

Talk to your **Company Pension Advisor**
Call us on **01 209 2299**
Email us at **corporatepensions@zurich.ie**
Visit our website at **zurich.ie/corporate**

Auto Enrolment is coming, how ready is your business?

While **Pension Auto Enrolment (AE)** systems and models are common in most countries, Ireland has lagged in introducing its own.

However, we now appear to be closer than ever with an end of September 2025 launch date announced. Ireland's AE scheme has been 20 years in the making and was finally signed into law by the President in 2024.

But what is AE and what does it mean for the many Irish employers who may be unfamiliar with the concept?

The objective of the proposed AE scheme is to ensure that every worker will have access to a workplace pension to supplement the basic state pension. Some of the key features of auto enrolment are:

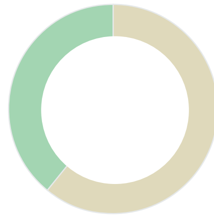
- Employees, aged between 23 and 60, earning over €20,000 per annum and not already contributing to supplementary pensions, will be automatically enrolled into the new AE scheme.
- Employers will need to facilitate this and will be required to contribute to it – this is the case even if you already have an existing pension scheme in place, to capture employees not included in the existing scheme.
- Initial contributions will be 1.5% of gross income from the employee, and 1.5% from their employer.
- This amount will be increased on a phased basis over 10 years with 1.5% added every three years until a total of 6% is reached from both the employee and employer.
- The state will also make contributions, beginning at 0.5% of gross income. These will increase at the same rate as employer and employee contributions to a maximum of 2%. The contribution rates are outlined below.

	Employee	Employer	State
Year 1 to 3	1.5%	1.5%	0.5%
Year 4 to 6	3%	3%	1%
Year 7 to 9	4.5%	4.5%	1.5%
Year 10+	6%	6%	2%

Source: Auto Enrolment on www.gov.ie

As an employer, you need to be aware of how the proposed AE plans are going to impact your business and your employees, so now is the time to start planning what approach you will take. At Zurich, we've been working closely with employers and their pension scheme advisors to make sure that they are AE ready. During an employer webinar that we ran last year, we asked employers some questions on their business readiness.

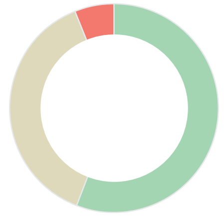
For your employees that haven't joined your existing scheme, what will you do with them?



Nothing – let AE take care of them **61%**

Encourage them to join now **39%**

As an employer, what is your view on AE?

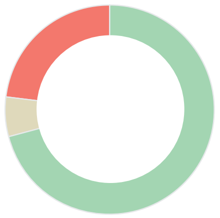


Positive – it's important for the future retirement position for Ireland **56%**

Neutral – we have existing pension scheme in place & employees can join that if they wish **38%**

Negative – It is an unnecessary cost to our business **6%**

Does your company offer a pension scheme to Employees?

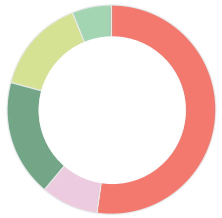


Yes – and the employer contributes to it as well **71%**

Yes – but the employer does not contribute to it **6%**

No – we have no pension scheme **23%**

What percentage of your workforce is already in your company's pension scheme?



< 30% **53%**

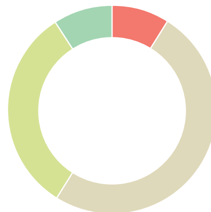
30% - 50% **9%**

50% - 70% **18%**

> 70% **15%**

All – we have a compulsory scheme **6%**

How aware are you and your business of the Auto-enrolment plans for Ireland?



Not at all **9%**

Somewhat **50%**

Fairly aware **32%**

Very aware, I've read the detail **9%**

Source: Zurich Life, August 2024.

Undoubtedly, AE is a positive change for future Irish generations as it will help more people save for their retirement. As an employer though, you will need to prepare for its introduction. This may seem like an additional stress on your business, but with our help and support, you don't have to do it alone.

Companies offering a company pension scheme with competitive contribution levels will enjoy a distinct advantage in the talent market while also enjoying an enhanced employer brand. They can achieve that with the Zurich Master Trust which offers market leading active investment performance*, governance expertise and streamlined administration, all in a cost-effective package.

To find out more about the **Zurich Master Trust**, visit **zurichcorporate.ie**

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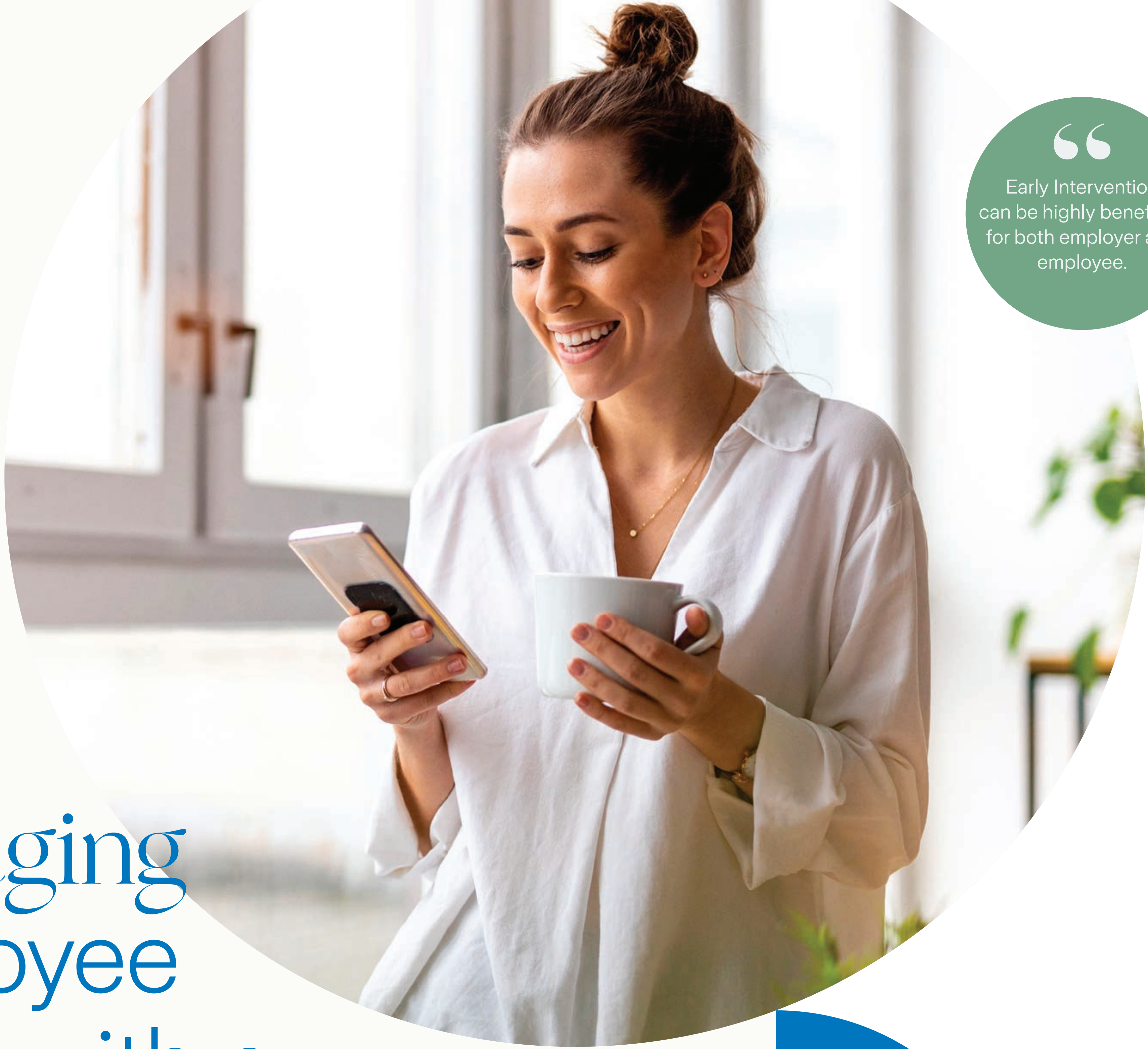
*Source: Zurich, October 2024.



> Early Intervention can be highly beneficial for both employer and employee.

Managing employee talent with a key benefit

More and more employers are **incorporating protection** into their total remuneration packages to attract and retain key talent.

Income Protection limits income loss if an employee becomes temporarily unable to work due to illness or injury because it guarantees them a monthly income[1]. This means that they will still be able to afford the lifestyle they are used to today and continue to save for one to look forward to in the future.

A key tool in attracting and retaining top talent is having a strong employee benefits package, offering financial protection to employees and their dependents. While a workplace pension aims to provide financial security in the future, being financially secure today ultimately relies on the ability to earn an income. Income protection is a cost-effective way of protecting your business's most important asset – its employees. It provides real financial benefits to both your business and its employees. Offering income protection as an employee benefit can provide two main advantages to your business:

Attracting and retaining talent

In a competitive job market, offering comprehensive benefits like income protection can make your company more attractive to prospective employees. It also helps in retaining current employees by enhancing their job satisfaction and loyalty.

It can reduce long-term sick pay costs for your business

Sickness absence is a considerable challenge for Irish employers, with 64% of employers stating that absenteeism – physical and mental health related – adversely impacts business performance[1]. One of the primary drivers of this concerning trend is the rising incidence of mental health related issues[2], which now make up a large percentage of our Income Protection claims[3]. Income Protection policies often come with support services such as rehabilitation and return-to-work programs, which can help employees recover faster and return to work sooner, reducing long-term absenteeism in the workplace.

Early intervention works

At Zurich, our experience has shown that the longer an employee remains away from the workplace, the more difficult it becomes to return. Although most employees want to return to work, it may become increasingly difficult to do so the longer they remain absent. Our Income Protection plan offers access to early intervention services which are particularly effective when the underlying cause is due to mental health and musculo-skeletal conditions, which together make up over 50% of our claims[4].

Zurich's Income Protection offers more than a monthly benefit if an employee gets sick. We proactively want to help you manage employee absence in your business. We work in partnership with employers and can tailor the services we provide to fit specific needs. In practice this means that we adopt an open and flexible approach to our rehabilitation and claims service, with dedicated claims and accredited case managers who are on hand and work together to give you the support you want when you need it.

We offer a unique approach combining absence management, early intervention, and case management into an integrated service. All you need to do is contact us once an employee is out sick for two weeks. Based on the nature of the illness we will tell you if we are able to help or whether it is better left to the employee's doctors.

When we believe our Early Intervention services can support your employee's wellbeing, we will assign a case manager who will conduct an initial assessment, either in person or remotely. They will build a personalised plan, which may include physiotherapy and psychological support, which Zurich can help pay for.

Early Intervention can be highly beneficial for employer and employee – statistics show that

74% of employees referred for **Early Intervention** returned to work within 85 days of entering the programme[4].

However, there is significant evidence that the longer it takes to notify the claims team, the more difficult it becomes to achieve a sustainable return to work – the employer holds the golden key to success!

By offering Income Protection, you not only support your employees' financial security but also invest in the long-term health and productivity of your business. Our Group Income Protection is flexible to a company's needs and can make a real difference to a rewards package.

[1] Please note that most policies will have a deferred period. This means that a benefit will only be paid once the employee's absence from work has lasted for at least a certain number of weeks.
[2] Source: Bourke, Roper & Lenihan (2023). Healthy Workplace Ireland: A Survey of Mental Health & Well-being Promotion in Irish Firms. Cork: Cork University Business School, University College Cork.
[3] Source: Zurich Life, 2024.
[4] Source: HCB Group, 2024.

A problem shared is a problem halved

Tadhg Furlong's approach to mental fitness

Tackle Your Feelings is a mental wellbeing campaign, run by Rugby Players Ireland in partnership with Zurich Ireland with the support of the Z Zurich Foundation. It aims to reduce the stigma around mental health and provide people with the tools and resources to be more proactive in looking after their emotional wellbeing. The Tackle Your Feelings Schools Programme is a classroom-based, teacher-led, life skills development programme which enables students to build healthy habits as well as kindness and understanding when it comes to mental health and wellbeing. The content for the app-based programme, is developed using positive psychology and sport psychology principles and is supported with comprehensive lesson plans for teachers, whilst students can easily access the content when in school or at home. **The FREE programme includes an 8-lesson schedule, covering awareness, emotions, wellbeing characteristics and self-care.**

Notwithstanding his impish grin, imagining Furlong as a passive observer is a hard sell. It even proved challenging to find isolated shots of the prop without a melee enveloping him to accompany this article. The man is all-action. It's hard to think that the school corridor was any different.

Having made his Leinster Rugby debut back in November 2013, Furlong has been at the coalface of the game's physicality for over a decade. Yet despite his vast experience, he still carries the weight of the world on his shoulders from time to time.

"I still worry about playing well on the big stage," the Irish stalwart admits. "I've found that if I'm ever feeling boxed in, talking to my teammates makes a massive difference. I just get it out there.

"Back in the day people used to think that if you weren't sick to the stomach with nerves before a game, you wouldn't play well. You'd almost be proud of the lads heading to the toilets for a puke.

"Nowadays, the mental approach has all changed. There's an understanding that to show the best version of yourself out on the field, you have to be free and confident off it."

While Furlong is keenly aware of the privileges that elite rugby players enjoy, in speaking to the students at New Ross he emphasised that while rugby players are often portrayed as infallible beings, they face many of the same stresses, strains and difficulties that accompany any profession.

He's not looking for any sympathy, mind. He appreciates it's a handsomely remunerated job which a player ultimately chooses to pursue, thus placing themselves on a platform from which people will judge, scrutinise and criticise their actions. However, that does not trivialise the issue of mental health in rugby in comparison with any other sector of society.

"Everyone thinks rugby players have a grand rosy life," Furlong says. "They all think we play rugby on a Saturday and swan around drinking coffee for the rest of the week. It's not like that. People deal with injuries, people deal with selection, people deal with stuff going on outside of rugby.

"You can get up in your head about all sorts of things. In rugby we do a lot of work to clear your head or 'not get in your own way,' as we call it, so you can put your best foot forward at the weekend or help the other lads prepare if you're not going to be involved.

"I think schools and other professions could really benefit from some of the tools we're using."

For Furlong, the first challenge lies in creating environments where students, employees or players are comfortable in sharing or discussing their feelings. This was borne out of his time in Good Counsel where good relationships with his teachers empowered him to overcome some of the challenges of school life.

"If you look at the young players always coming through at Leinster," Furlong begins, "they have the most to learn and so they need to feel as comfortable as a senior player in terms of asking questions and picking other players' brains. We've all been in their shoes.

"It's the same with kids at school. They'll question themselves on their first day. They'll question themselves before exams. They'll question themselves going into social situations. I think the biggest thing is not letting those questions get on top of you.

"Ideally, you develop the skills to identify how you're feeling and at that point it's a good time to get whatever it is off your chest whether it's to a teacher, to a coach or to a colleague in the office. You will find someone. "As the saying goes, 'a problem shared is a problem halved.'"

Furlong has long been typecast as a typical non-nonsense front-row forward – one you'd assume would have little patience for any game preparation beyond a deep squat in the gym. However, as the game has developed, Furlong recognised the need to keep up. New exercises and techniques slipped into his routine, along with a heightened awareness of what suited him best.

"When I'm alone after a tough loss," he says, "I end up filling the empty space in my head with my own thoughts. I think about the mistakes. I think about the other team celebrating. I get too deep into it.

"People feel weighed down by all sorts of things in life. Like sport, every day is not going to be a great day but there's no need to panic. Stick to what you know, trust the groundwork you've laid, and you'll regain control."

Having lined out in European Cup Finals, Rugby World Cups and Lions tours in recent seasons, you'd think Furlong's life has been entirely consumed by his sport. Yet despite his formidable reputation on the field, he defies the stereotype by valuing more than just the sport by embracing the broader spectrum of athlete wellbeing.

"I'll put it this way," he says, "if a fella walked into the dressing room ten years ago and said 'hey lads, I'm going to do a meditation,' he'd have been laughed out of the building. These days, mindfulness, sleep and recovery are just as important as the physical stuff.

TACKLE YOUR FEELINGS

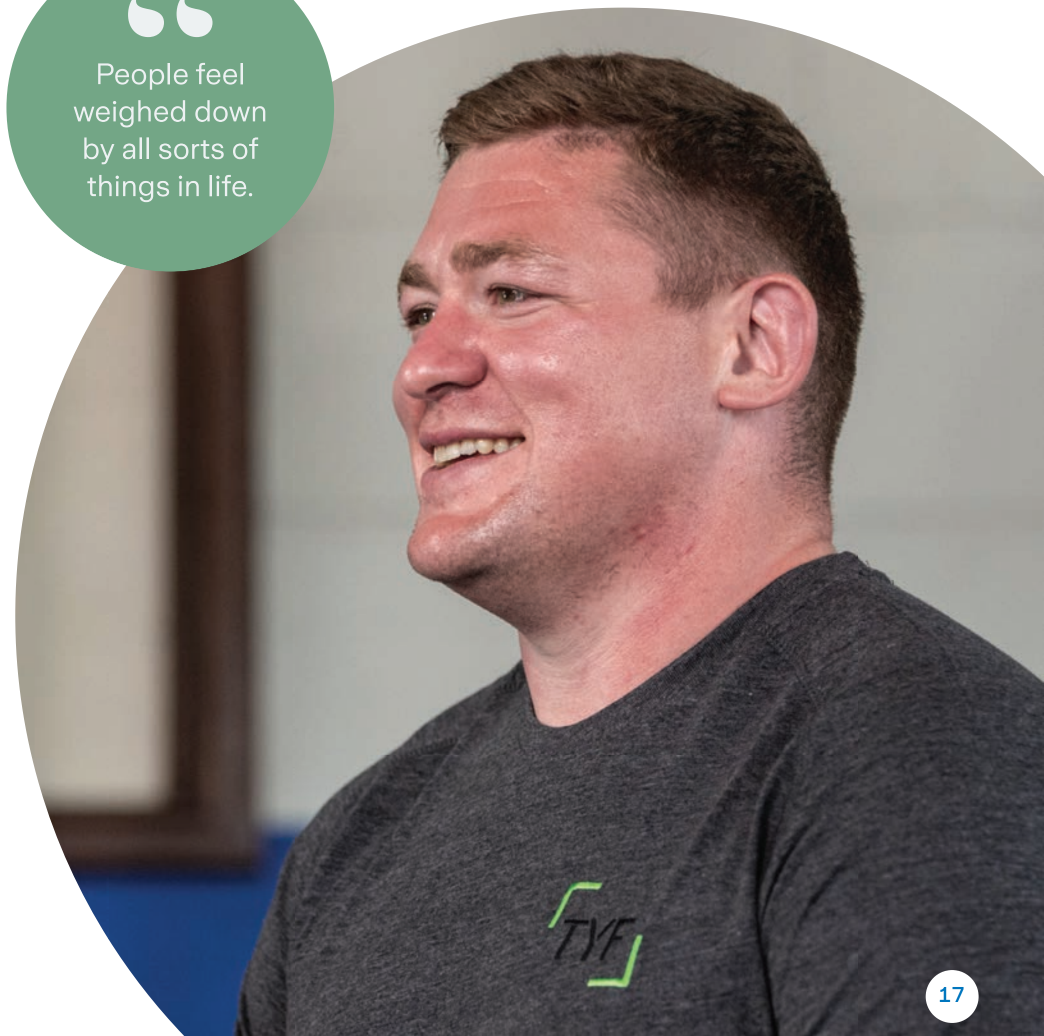
"I'm not the best sleeper but I understand that about myself. Sometimes as soon as I put my head on the pillow, the hamster gets on the treadmill and starts running. The head can run amuck over silly stuff. I've learned to catch myself when that happens.

"Having an ability to switch off is as important as any preparation for a game. I watch very little TV but I love YouTube. I go down a rabbit hole with all the weird and wonderful stuff. I could tell you a little bit about a lot of things.

"I like to see a bit of grass too," Furlong adds, with a nod to the window. "The countryside helps me to chill out. Wexford, well it's a great part of the world. The beaches, the fabulous food.

Find out how you can **#TackleYourFeelings** by visiting **www.tackleyourfeelings.com** which serves as a comprehensive resource for people dealing with mental wellbeing issues, as well as family and friends, through interactive tools, information and advice.

> People feel weighed down by all sorts of things in life.

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