Retirement Matters

January 2026

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Contents

Welcome

Ireland's pension landscape in 2026 will be shaped by auto-enrolment implementation progress, and a continued emphasis on retirement adequacy and financial wellbeing. For Zurich, this presents an opportunity to reinforce our value as a trusted partner to employers - helping design, communicate, and manage robust pension and protection programs that support our workforce.

Following the launch of 'My Future Fund', for the first time in our history, every employee in the country will have access to a supplementary pension at retirement which will be in addition to the State Pension. This is a hugely positive development for all of society and the challenge in the years ahead will be to ensure that employees are enrolled into the most appropriate scheme based on their personal circumstances, including their current Income tax position and retirement horizon.

We hope these articles provide practical next steps you can apply today. 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



Why investment returns matter for your employees' final pension pot

Eadaoin Murphy
Investment Solutions Analyst

At Zurich, we believe consistent investment performance is at the heart of delivering real value to pension scheme members. Alongside effective member engagement and robust governance, it is strong returns that can help secure a brighter financial future for employees.

Increasingly, employees rely on their employer for guidance and support in planning for their long-term financial wellbeing. That's why the investment strategy behind your company pension plan is so important - it's the engine driving the growth of employees' retirement savings.

As an employer, the choices you make about default investment design, contribution structures, and communications can meaningfully improve employees' retirement outcomes. Here's why investment returns matter - and what you can do about it.

In a Defined Contribution or Master Trust scheme, employees' future income depends on both contributions made and the returns achieved by the scheme's investments. Most employees rely on the scheme's default investment strategy, making its performance a critical factor in achieving their retirement goals. Put simply: over time, returns do more of the heavy lifting than contributions alone.

> Increasingly, employees rely on their employer for guidance and support in planning for their long-term financial wellbeing.

Employers should consider the following when assessing investment performance

Is your scheme delivering strong, consistent returns?

Investment performance is the primary driver of pension adequacy. Is your fund meeting expectations, especially during growth phases? Reviewing how your investment manager performs through different market cycles can reveal whether real value is being added for your employees.

How does your default investment strategy compare to its peers?

Benchmarking your scheme's performance against others can help identify strengths and opportunities for improvement, ensuring your employees benefit from competitive returns.

Are members engaged with their investments?

Supporting employees to understand how their savings are invested empowers them to make informed decisions, further enhancing the potential for positive retirement outcomes. Each quarter Zurich creates a bespoke magazine for employees of pension schemes called "Pension Matters", if you are not already sharing this with your employees it's not too late to start!

Does your investment approach integrate ESG (environmental, social, and governance) principles?

Today, both employers and employees value responsible investment. Ensuring your scheme is aligned with your organisation's sustainability goals can drive both better financial and societal outcomes.

Does your scheme offer flexibility and a proven process?

A strong track record of out-performance, supported by a robust, consistent investment process, gives employees greater confidence in their pension journey.

Zurich's track record of out-performance

Zurich has been recognised by Brokers Ireland as number one for investment excellence since 2014 and was fund management company of the year 2025 at the Business and Finance FS Awards. Our funds are managed using Zurich Investments' active, top-down process - delivering consistent out-performance within well-defined risk parameters.

Prisma 5
Our core fund for Defined Contribution growth, achieved outstanding annualised five-year returns of 10.5%. (Nov 2025) *

Our flagship Balanced Fund
Delivers an annualised return of 8.1% over the past 30 years. (Nov 2025) *

These strong results mean that employees retiring with Zurich have enjoyed greater financial security, thanks to better investment returns.

The journey to retirement

Members of the Zurich Master Trust are automatically placed in the default investment strategy. This default is a 'lifestyle' investment strategy, which means the pension fund is invested to match the members' pension fund journey.

In the early years, savings are mainly invested in higher-risk assets, like shares (equities), which offer more growth potential but can fluctuate in value. When approaching retirement, investments are gradually shifted to destination funds based on your personalised benefit mix. These funds may include bonds or cash, which are generally more stable but may have lower returns.

The aim is to help the pension fund grow when a member is younger and can take more risk, and then reduce their risk exposure as they near retirement, shifting into funds based on their personalised benefit mix.

The Zurich Master Trust uses Zurich's Personalised GuidePath (PGP) strategy as the default investment approach. The standard setting when a member joins the Scheme is:

- **Medium Risk/Return growth stage**
- **Retirement planning stage** targeting 75% Approved Retirement Fund and 25% tax-free cash
- **Strategy end age** matching the employer section's Normal Retirement Age

A member can personalise GuidePath at any time through their online dashboard. The dashboard allows them to increase or decrease the risk/return level. Additionally, they can select different target retirement benefits or target a different retirement age.

The employer's role in better outcomes

Most employees will stick with the default investment option their employer provides. That's why it's crucial to design a default fund that is well-diversified, cost-effective, and suited to the needs of your workforce. Reviewing your default fund regularly, and adjusting, when necessary, is the single most powerful step you can take to improve outcomes for many of your members.

Clear and Accessible Communication
Clear, jargon-free communication is essential. By providing information in everyday language, you can help employees understand their options and encourage them to take positive actions, whether that's adjusting contributions, thinking about their appetite for risk, or exploring retirement choices at key points in their careers. Simple, timely communications make it easier for people to engage when it matters most.

Navigating Market Volatility
Market ups and downs are a normal part of long-term investing but can be unsettling for employees. Explaining volatility in simple terms, and reassuring members that temporary declines are normal while the long-term focus is on growth, can help employees stay confident and avoid panic-driven decisions.

Leveraging Career Milestones
Major career moments are perfect opportunities to help employees review their retirement plans. Encourage members to check in on their investments and contributions when they join, receive a promotion, reach the halfway point to retirement, or are within a few years of retiring. These milestones make it easier for employees to focus on their goals and make informed decisions.

Supporting Goal Setting
Support employees in setting concrete objectives, such as aiming to replace a certain percentage of their salary in retirement. Offering practical tools or sessions to help set and monitor these goals gives employees more confidence in their progress and helps them stay on track for the future they want.

Expert Support from Zurich
Call on the support of Zurich to help your employees understand and value their pension benefits. Our expert team makes it easy to review and enhance your employee benefits, saving you time and effort while supporting your business goals.

Why Zurich?

Companies are choosing the Zurich Master Trust to avail of our many decades of experience in the Irish market. Zurich has been helping employers and trustees in Ireland make the right decisions about their employees' futures for over 40 years – we have experts across all strands from trusteeship to investment management through to onboarding and administration, contribution collection and payment of benefits. Employers who choose the Zurich Master Trust can rest assured that their employee benefits are in the best hands. Visit **zurichcorporate.ie** to find out more.

Case Study

Factors contributing to pension pot value

Type: Employee

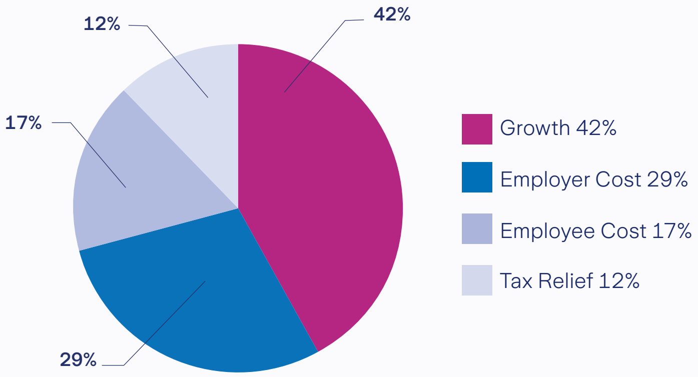
Age: 40

Marital Status: Single

Assumptions

Salary	**€75,000**
Employer Contribution	**5%**
Employee Contribution	**5%**
Employee tax relief	**40%**
Term	**26 years**
Growth after charges	**4%**

Fund Value: €337, 259



Actual investment growth will depend on the performance of the underlying investments and may be more or less than illustrated. Case study includes 100% allocation, 1% Annual Management Charge (AMC) and 4% net growth (5% gross less AMC of 1%).

*Source: Zurich Life November 2025

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Personalised GuidePath

More than just a strategy

Niall Fitzgerald
Head of Retirement Solutions

At Zurich, we know everyone's journey is different. That's why we created Personalised GuidePath, the default investment option for the Zurich Master Trust – it's not a one-size-fits-all solution. It's flexible and tailored to suit each member and their needs.

Personalised GuidePath is an innovative investment strategy that provides greater flexibility, catering for different risk profiles and retirement benefit plans. This makes investment choices clearer and smarter and allows members to **personalise it in three ways** to suit their needs.

It gives employers peace of mind and makes it easier for employees to get involved in their Company Pension – no need to be an expert. We make it simple for employees to personalise their investment strategy to match their specific needs and preferences.

The most flexible investment strategy for pension savers

Not only is GuidePath based on Zurich's successful Prisma Multi-Asset Funds*, but it also provides greater flexibility, catering for different customer risk profiles and retirement benefit plans - allowing customers to personalise it in three ways to suit their needs.

1. Personalised risk preference

By answering some simple questions through Zurich's easy to use online risk profiler, customers can identify their preferred level of risk from Low to High. Once they have determined their risk profile, they can then tailor their investment strategy to match. This can be done at outset or, if needed, changed online in a few easy steps at any stage in the future. This removes the problem of one size not fitting all that you find in all other investment strategies.

2. Personalised retirement planning

We know from experience that customers will want to use their accumulated pension fund in different ways depending on their personal preferences. There is no formula to predict what benefit mix an individual will choose at retirement – but with the right advice, education and tools at their disposal, GuidePath helps make the decision easy.

Working with their Financial Broker, Zurich's online journey can help educate customers in a simple step by step guide on deciding how they want to fund their retirement mix. For younger savers – i.e. anyone under 50, they should concentrate on building their pension fund. But when they get to within 10 years of retirement, they should start to make decisions about how they are going to take their retirement benefits. Our new online tool developed to support GuidePath and with appropriate advice, will help make these decisions easier.

3. Personalised strategy end date

For customers planning on retiring early or late, Personalised GuidePath gives them the flexibility to adjust their 'strategy end date' at any stage over the course of their working life. This means the employee's pension fund will de-risk to the date benefits are planned to be taken, regardless of whether that date is earlier or later than the normal retirement date. Again, this is a unique level of flexibility and it enables pension schemes to be 'future-proofed' against any legislative changes relating to retirement ages.

1

Personalised risk preference

By answering some simple questions, members can understand their preferred level of risk from Low to High.

Once they have their risk profile, they can then adjust the investment strategy to match. This can be done online in a few easy steps.

2

Personalised retirement planning stage

It is likely that many members will want to use their accumulated pension fund in different ways depending on their personal preferences.

There is no formula to predict what benefit mix an individual will choose at retirement – but with the right education and tools at their disposal, Personalised GuidePath makes the decision easy.

3

Personalised strategy end date

If a member is planning on retiring early or late, Personalised GuidePath gives them the flexibility to adjust their 'strategy end date' at any stage over the course of their working life. This means their pension will de-risk to the date they are actually planning to take their benefits, regardless of whether it's earlier or later than their normal retirement date.

What sets Personalised GuidePath apart

At the heart of Personalised GuidePath is an automatic process that gradually moves a member's money into destination funds as they move towards their chosen retirement age. This process happens gradually over the course of their working life.

In the early growth stage, when a member has a long time to go to retirement, their money is invested in higher risk assets. Then, as they move closer to their retirement, through the mid growth stage and into the retirement planning stage their money is gradually moved into lower risk assets, so that by the time they come to take their retirement benefits, their money is invested in assets that are appropriate to their stage of life. Risk appetite and retirement benefit preferences can vary significantly between employees. Personalised GuidePath means employees no longer need to settle for a 'one size fits all' solution. You can be reassured that in a few simple steps, each employee will have a strategy to suit their personal needs. Personalised GuidePath allows members the choice to modify their own risk profile, while retaining the safeguards of being in a set de-risking strategy.

Online tools

Personalisation can be done online through the dedicated Personalised GuidePath portal, which is both educational and engaging. Members can access real-time information on their benefits via their secure portal. Members can engage directly with us through the portal to personalise their journey to retirement. They are supported with a range of tools to help educate and enable informed decision making: risk profiler, tax-free cash calculator, Annuity vs Approved Retirement Fund (ARF) tool, ARF projection tool.

Financial Brokers and employers should choose GuidePath because it is unique and cutting edge. It's built on Zurich's market leading Prisma Funds*, and is priced competitively – giving advisors the flexibility they need to advise members on an appropriate investment strategy solution. If you choose the Zurich Master Trust for your company pension scheme, all trustee duties are carried out by Zurich Ireland Master Trustee DAC (ZIMT), including selecting the default investment option, Personalised GuidePath Medium ARF.

Find out more

If you'd like to hear more about Zurich's Personalised GuidePath just speak to your Zurich Broker Consultant or Scheme Advisor. Find out more on **zurichcorporate.ie**

*Source: Zurich and Moneymate, December 2025.

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Group Risk

The smart way to protect your people and your business

Aoife McGrath
Group Risk Actuary

If you want a benefits package that truly supports your people and your bottom line, Group Risk protection is one of the most effective tools you can deploy. It provides financial security when life takes an unexpected turn, reduces absence costs, and strengthens your employer brand. According to a 2022 CIPD Ireland survey, just 44% of Irish employers offered income protection or long-term sick pay to their staff, while 73% agreed that improved benefits - like income protection - help attract and retain talent in a competitive market^.

Here's how it helps - and how Zurich's early intervention programme turns good intentions into measurable outcomes.

Group Risk protection helps your business and your employees in three key ways:

Reduces absenteeism and downtime by offering support and early intervention.

This helps employees recover faster and return to work sooner.

Boosts retention and engagement because employees appreciate employers who look after them and their families.

This builds loyalty and increases productivity.

Shields against sudden financial shocks by helping both employees and the business cope with the effects of serious illness, disability, or death.

When people know their families and financial resilience are supported, they are more likely to stay, engage and contribute at their best. Group Risk Protection also creates a competitive edge in the labour market: a strong Group Risk offering sets you apart in recruitment and helps reduce the costs associated with turnover.

Group Risk also protects against financial shocks for both employees and employers. For employees, lump-sum payments and income replacement can prevent immediate hardship and support recovery, easing the stress that can otherwise prolong absence. For employers, predictable insurance costs replace ad hoc financial support, while earlier, safer returns to work help curb lost productivity and reduce reliance on overtime or temporary staffing.

What does Group Risk protection cover?

Group Life Insurance
A tax-efficient lump sum or income to dependants if an employee dies. This provides immediate financial security for families and shows your commitment to employee wellbeing.

Group Income Protection
A regular income if illness or injury prevents an employee from working long term, often combined with rehabilitation support to enable a safe return.

Disability and Critical Illness
One-off payment to help with recovery costs, adaptations, or income gaps during serious health events.

Zurich’s Early Intervention Programme

Helping employees return to work

At Zurich, we know that the longer someone is out of work, the harder it is to return. Most employees want to get back to work, but it can become more challenging the longer they’re away. That’s why our Group Risk protection includes early intervention services. These are especially helpful for mental health and musculoskeletal issues, which make up over half of our claims**. It’s about more than just providing a monthly benefit if an employee gets sick – we want to help you manage absences in your business.

> It’s about more than just providing a monthly benefit if an employee gets sick – we want to help you manage absences in your business.

How it works

- If an employee is off sick for two weeks, notify Zurich.
- We’ll assess the situation and, if appropriate, assign a case manager for an initial assessment - either in person or remotely.

A personalised plan may include physiotherapy or psychological support, with Zurich helping to cover the costs.

The results speak for themselves

79% of employees referred to the programme returned to work within 80 days*.

But timing is key – the sooner you notify us, the better the chances of a successful return to work.

Key takeaways

By offering a Group Risk plan, you’re not just supporting your employees’ financial security. You’re also investing in their health and the productivity of your business. Our Group Income Protection is flexible and can make a big difference to your rewards package.

Whether you’re setting up a Group Risk scheme for the first time or simply shopping for the best deal, we offer a range of products and options to suit your business needs. As a trusted partner to thousands of businesses in Ireland, we provide a broad suite of employee benefits, including group risk solutions and retirement options for members. We deliver complete, clear solutions for any business size - small, medium or large. Talk to your Scheme Advisor or visit **zurichcorporate.ie** to find out more.

*Source: HCB Group, 2025

^Source: CIPD Ireland, HR Practices in Ireland 2022 Survey.

** Zurich Claims Team, December 2025

Helping employees understand the tax benefits of employer contributions

Fiona Donaghy
Corporate Relationship Management Lead

Understanding the tax benefits of employer contributions to workplace pensions is crucial for employees, but it's an area where confusion is common. Towards the end of last year, we saw significant increases in membership across Zurich pension schemes, as Auto-enrolment (AE) approached. Many employees chose to join their company pension scheme to avoid being auto-enrolled. Previously, these employees opted out, missing out on valuable employer contributions they were entitled to receive.

This trend makes us wonder - **do employees fully understand the tax advantages of employer pension contributions and the positive impact scheme membership can have on their long-term financial wellbeing?**

Employer contributions: The most tax efficient way of receiving money

Money received as:	Tax on payment:
Salary	Income Tax, Universal Social Charge (USC) & Pay Related Social Insurance (PRSI) (up to 52%)
Bonus	Income Tax, USC & PRSI (up to 52%)
Overtime	Income Tax, USC & PRSI (up to 52%)
Health Insurance Payment Benefit in Kind (BIK)	Income Tax, USC & PRSI (up to 52%)
Company Car (BIK)	Income Tax, USC & PRSI (up to 52%)
Employer Pension Contribution	**Tax Free**

Continued overleaf

Are employees missing out on pension and tax benefits?

From our experience, some employees are only now joining their company pension scheme to avoid being auto-enrolled, despite having already been eligible for valuable employer contributions. This suggests a gap in awareness:

Employer contributions
Employees who opt out miss out on free money from their employer - money that directly boosts their future wealth.

Tax benefits
Pension contributions often come with significant tax savings, meaning employees keep more of their earnings.

Membership value
Being part of a pension scheme is one of the most effective ways to grow long-term wealth, thanks to both employer contributions and tax incentives.

Pension rules and tax advantages can be confusing. Terms like “tax relief” aren’t always clear or compelling, are sometimes misunderstood or seen as jargon. If employees don’t fully understand what’s in it for them, they may not act - even when the benefits are substantial.

Many employees know employer contributions are valuable but often don’t grasp the full tax advantages. Pension tax rules can be complex, and employees may not realise that employer contributions are not only extra savings but also benefit from tax advantages (e.g., contributions aren’t counted as taxable income).

Should we rebrand ‘Tax Relief’?

Employees may not link the term to direct, personal benefit. But what if we thought about it as a grant instead? Or we could consider phrases like ‘tax savings’, ‘extra money from the government’ or ‘tax boost to your pension’. These are more relatable and action-focused.

Whatever term is chosen, use it consistently and explain what it means in every communication. Most employees don’t fully understand the tax benefits of employer pension contributions. By simplifying our language, providing clear examples, and possibly rebranding ‘tax relief’, we can help employees make the most of their pensions.

Lean on Zurich for support

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. Our Customer Relationship Team is available to organise employee engagement sessions, in the workplace or online. Financial wellbeing seminars can prompt employees to consider their future financial needs. We have lots of tax relief calculators available to help employees quickly estimate how much they could save on taxes by contributing to a pension.

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Sample email to employees

Subject: Grow your pension, keep more of your money

Did you know that every euro your employer adds to your pension is extra money for your future - and you get to keep more of it, thanks to tax savings?

Here's how it works:

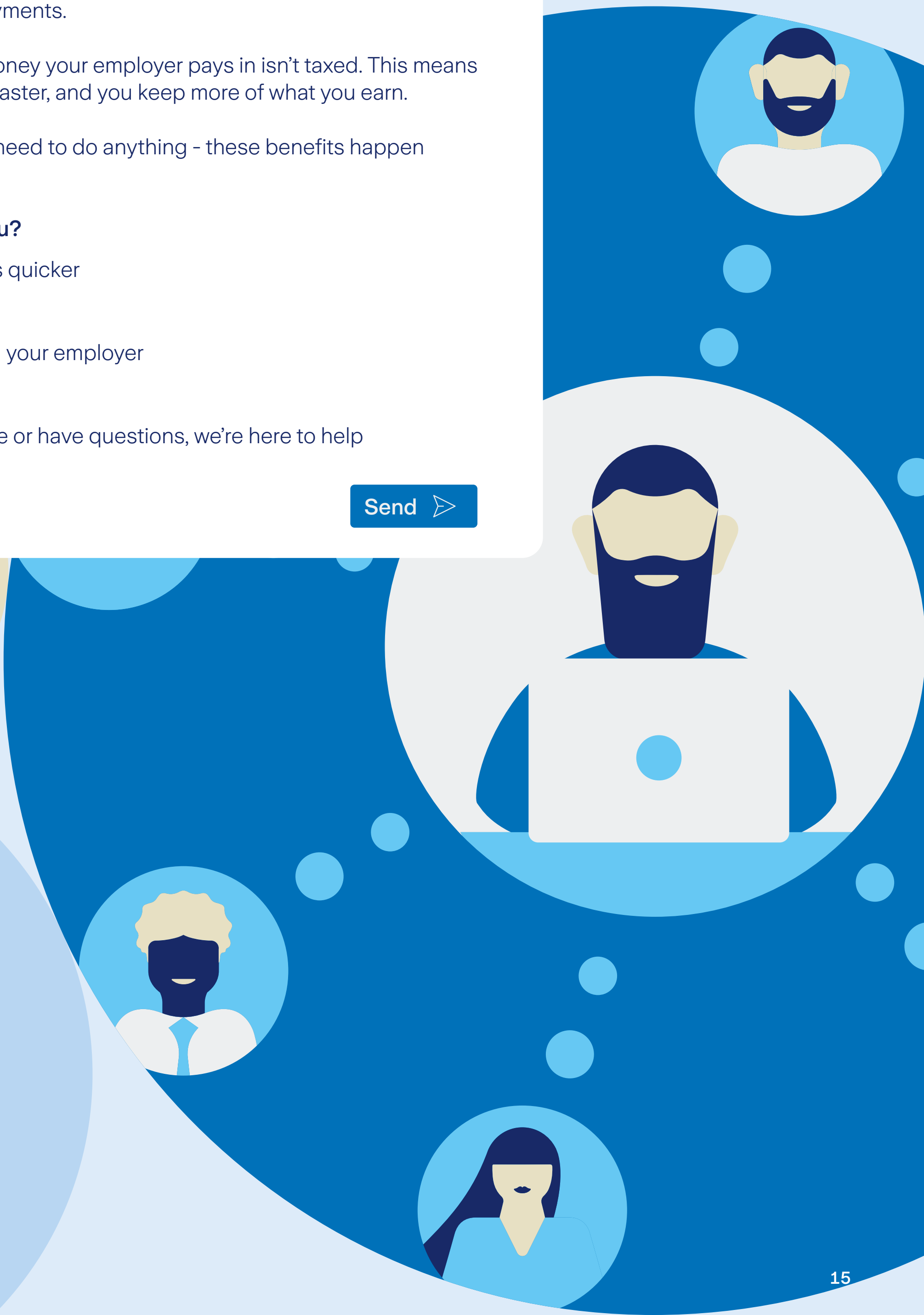
- Extra contributions: your employer puts money into your pension, on top of your own payments.
- Tax savings: The money your employer pays in isn't taxed. This means your savings grow faster, and you keep more of what you earn.
- It's easy: You don't need to do anything - these benefits happen automatically.

Why is this good for you?

- Your pension grows quicker
- You pay less tax
- It's free money from your employer

If you'd like to know more or have questions, we're here to help

Send



Key steps employers can take to support employees newly auto-enrolled in January 2026

Laura Kerr
Customer and Distribution Manager

While auto-enrolment (AE) was widely signposted throughout 2025, some employees may not have fully engaged with the pre launch communications - busy year end periods, other priorities, or assumptions that AE only applies to certain groups can all mean messages were missed. Others may have seen initial information but didn't connect it to their own situation until deductions appeared on their January payslip. Now, some may be surprised to discover that they've been auto enrolled into My Future Fund, the government retirement savings scheme. Employers have a valuable opportunity to turn a potentially confusing moment into a clear, positive step for long term financial wellbeing. Clear communication, simple processes and the right support make it easier for people to understand their choices, feel confident about their decision, and take the action that suits them best.

Auto enrolment will benefit employees in the long term: employer contributions, tax relief and the power of compound growth. But the first payroll deductions can also cause concern if employees don't understand what's happening. A timely, straightforward response from the employer reduces uncertainty, builds trust and increases the chances employees stay enrolled - which boosts retirement outcomes over time.

Under the AE legislation, you are obliged to inform your employees that they have been enrolled, and their date of enrolment. The government have created welcome letters for employers to use, which are available in your secure mailbox on the employer portal. You can download them and send them to your employees to notify them.

These letters meet all the legal requirements, so by using them, you'll be sure you're fulfilling your duty to inform your employees. Starting from 1 January, employees will also get a detailed welcome letter in their own secure mailbox. But remember, this doesn't replace your responsibility to inform them about their enrolment.

An opportunity to engage with your employees

Employers can take an extra step to help employees engage with their retirement. When the information comes directly from you - not the government - employees are more likely to pay attention and take action. Tell employees they've been enrolled, when deductions start, and who pays what. Use plain language and avoid jargon. A short, friendly message in January sets expectations, here's an example template:

Hi there,

From this month, you will see some changes on your payslip because of auto enrolment into the government retirement savings scheme, My Future Fund. Auto-enrolment makes saving for retirement easy. Contributions are taken straight from your pay, so you save without even thinking about it. The Government adds extra money too, making your savings grow faster. Your savings are invested and grow over time, helping you build a more secure retirement. It's portable too so if you change jobs, your savings go with you. That way, you can keep building your pension no matter where you work. Here's what it means for you, what to check, and where to get help.

What's new on your payslip:

- Employee contribution: You'll see a new deduction for your pension – 1.5% of your salary.
- Employer contribution: We are also contributing to your pension. This won't affect your take-home pay but will show up in your My Future Fund record.
- Timing: These deductions start with this payslip and will continue every pay period unless you opt out.

You can check your payslip - look for the "Pension/Benefits" line to see the deduction amount.

Your options:

- Stay enrolled: You don't need to do anything.
- Opt out: After 6 months, you can choose to leave the scheme and get a refund of your pension contributions.

Where to track your contributions:
You can manage your savings into My Future Fund, by logging on to the online hub www.myfuturefund.ie/login with your MyGovID.

Where to get more information:
Visit the employee auto enrolment hub at Zurich.ie/corporate or visit gov.ie to find out more about My Future Fund.

If you've any questions about your payslip or the scheme, just reach out.

Send

When employees find out in January they've been auto enrolled, employers who act quickly and clearly can turn confusion into confidence. Simple language, accessible resources, helpful support and straightforward administration make it easy for people to understand their options and take the right steps for their future.

Call on the support of Zurich and your scheme advisor

Call on the support of Zurich to help your employees understand and value their pension benefits. Our expert team makes it easy to review and enhance your employee benefits, saving you time and effort while supporting your business goals.

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Supporting employees approaching retirement

Sharon Farrell
Corporate Marketing Lead

Retirement is a major life transition. Many people worry whether their pension savings will be sufficient to maintain their standard of living in retirement. By engaging employees at various stages of their working life, you can help colleagues become more confident about their future financial security. Here's how your business can support late career employees.

Offer flexible pathways to retirement

People in Ireland are choosing, or in many cases needing, to retire later for several reasons. One key factor is the steady increase in life expectancy, which means that people can expect to live - and require income - for many more years after leaving full-time employment. Life expectancy in Ireland is almost 83 years*. Additionally, changes to the state pension age and concerns about the adequacy of personal retirement savings encourage many to stay in the workforce longer. Economic pressures, such as the rising cost of living, the need to support adult children or pay off mortgages, also play a role. For others, the desire to remain active, maintain social connections, or continue contributing their skills motivates them to delay retirement. As a result, later retirement has become a growing trend in Ireland, shaped by both financial necessity and personal choice. Here are some ideas you could bring into your workplace:

- Phased retirement: reduced hours, job sharing, or seasonal work that allows a gradual transition.
- Bridge roles: move from high intensity posts to advisory or project-based work.
- Transition leave or sabbaticals: short periods to plan, re-train, or adjust.
- Align benefits and contributions to changing hours so no one is disadvantaged.

Flexible retirement pathways empower individuals to balance financial needs and personal goals, supporting a smoother, more sustainable transition from work to retirement.

Clear communication

By having a pre retirement engagement plan in place, you could reach out to employees 10, 5, 2 and 1 years out from retirement, with suggestions and resources tailored to each stage. Offer a simple roadmap that explains pension options, tax basics, healthcare, and state benefits. Encouraging employees to seek financial advice is key.

Zurich's Customer Relationship Management team can help you develop this roadmap, as well as providing resources and tools to share with employees. For example, our interactive employee education website, Connect, has a wealth of information to engage employees getting ready to retire. Employees can check if they are on track for retirement, whether an Approved Retirement Fund or Annuity might be more suitable for them, and watch some educational videos.

Fostering a retirement friendly workplace

Retirement is not only about financial readiness - it's about entering a new phase of life with confidence. Employers can support a positive retirement experience by:

- Encouraging open discussions about retirement plans, so employees feel comfortable sharing their goals and receive tailored guidance from HR and management.
- Providing access to financial advice, retirement planning workshops, and well-being programs to support both the emotional and practical aspects of retirement.
- Recognising employees' contributions with farewell events, commemorative awards, or personalised messages to make retirement a celebrated milestone.
- Creating an inclusive culture for older employees by valuing their experience, encouraging age diversity, and offering continued professional development opportunities.

A thoughtfully designed retirement process benefits everyone, strengthening workplace culture and ensuring employees feel supported and valued as they approach this important life transition. The earlier employees start planning, the better prepared they will be for retirement. Employers can encourage employees to start planning for retirement early by promoting participation in pension schemes and financial wellness programs. Zurich has lots of resources available for pre-retirement planning available on **zurich.ie/pre-retirement-planning**. The Retirement Planning Council of Ireland is also a useful resource, with retirement courses you can offer your employees.

Source: Gov.ie: Health in Ireland Key Trends 2024

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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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