

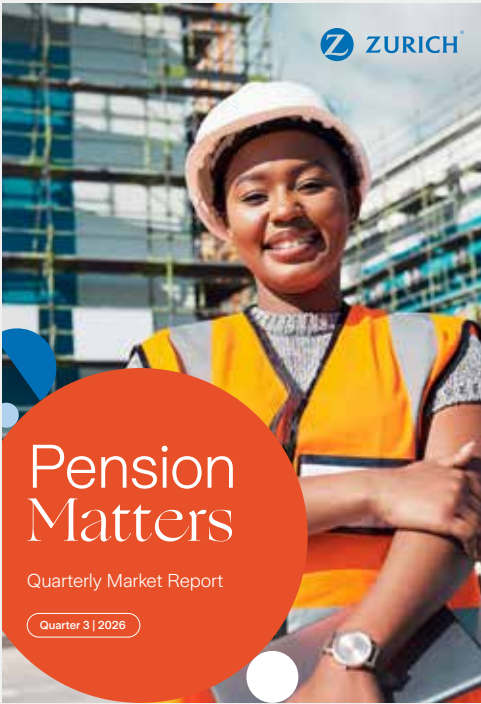
Unlocking Pension Potential with Zurich

Retirement Roadshow



Marketing supports to help you

Investment Supports



Pension matters
Quarterly report crafted for employers and group pension scheme members



Investment Outlook
Zurich's views on markets, the economy and portfolio positioning.



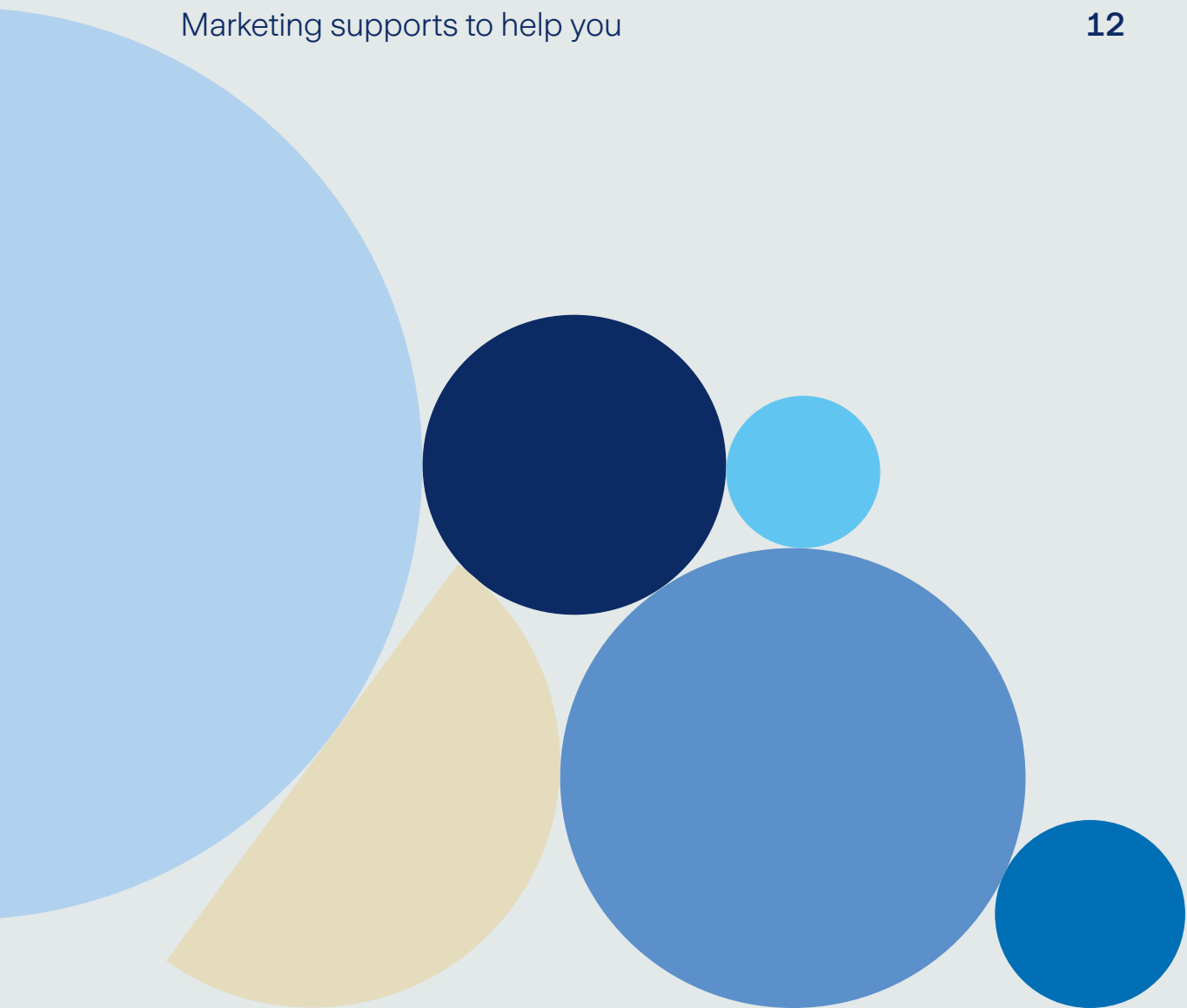
Why choose Zurich for Pensions



Principles for investing in retirement

Contents

Zurich, supporting Financial Brokers	1
The success of the Zurich Investments team	3
The Great Wealth Transfer	5
The Personal Investment Account	7
Our Pension Season advertising is now live!	9
Reach out during Pension Season	10
Encouraging customers to top-up	11
Marketing supports to help you	12





Zurich, supporting Financial Brokers

As Ireland's pensions landscape evolves, Financial Brokers play a vital role by offering expert advice.



Special Offer

€100 Commission bonus available on new online Regular Premium savings*

Available until 30th October

*Speak to your Broker Consultant for full terms and conditions

Four key areas to discuss with your clients

1. Building Retirement Wealth

Retirement planning for customers is a lifelong advisory journey rather than a one-off pension conversation. While clients may still have decades of work ahead of them, they will pose complex questions: how to transition from accumulation to decumulation, manage longevity risk, fund health and long-term care needs, support children or grandchildren, and protect surviving partners. Financial advisors who stay engaged with their client through to the end of life can help customers adapt their strategy as markets, regulations, health, and family circumstances change. In doing so, advisors move from product sellers to trusted, long-term partners, giving customers confidence that their financial plan will support the lifestyle and security they want not just at the moment of retirement, but throughout the rest of their lives.



There has never been a better time to engage your clients and help them plan for their future

2. Protecting Your Clients and Their Families

Protection is the foundation of every strong financial plan. Helping clients put the right protection in place for themselves and their loved ones is a meaningful first step in any financial plan. With options such as Life, Serious Illness and Income Protection available, now is a great time to start the conversation.

3. Maximising Pension Funding Opportunities

Helping clients make the most of pension funding opportunities can play a vital role in improving their long-term financial wellbeing. Regular reviews can uncover opportunities to increase retirement savings in a highly tax-efficient manner, whether through personal contributions, employer funding, Personal Retirement Savings Accounts (PRSAs) or Executive Master Trust arrangements.

4. Investing Beyond Deposits

Many Irish people continue to hold significant savings on deposit, often earning limited returns and potentially seeing the real value of their money eroded by inflation over time. Reviewing cash on deposit and exploring suitable investment solutions can help clients put their money to work more effectively, balancing growth potential with their attitude to risk and long-term financial goals.



Underpinning everything!

Our positive investment performance

You'll have heard us speak many times about the strength of our active investment management. Later in the document you'll see a breakdown of our performance in the year to date, which we believe speaks for itself. We think there is a great opportunity to highlight this positive performance to customers and demonstrate the power of active management.

The success of the Zurich Investments team

At Zurich Investments we believe financial markets will always give opportunities to good active managers and we make investment decisions every day that we think will lead to a better outcome for our customers. Our goal is to add value through our expertise and investments are selected to take advantage of opportunities throughout the economic cycle, utilising a disciplined and flexible approach.



**Fund Management
Company of the Year**

Business and Finance FS Awards, November 2025

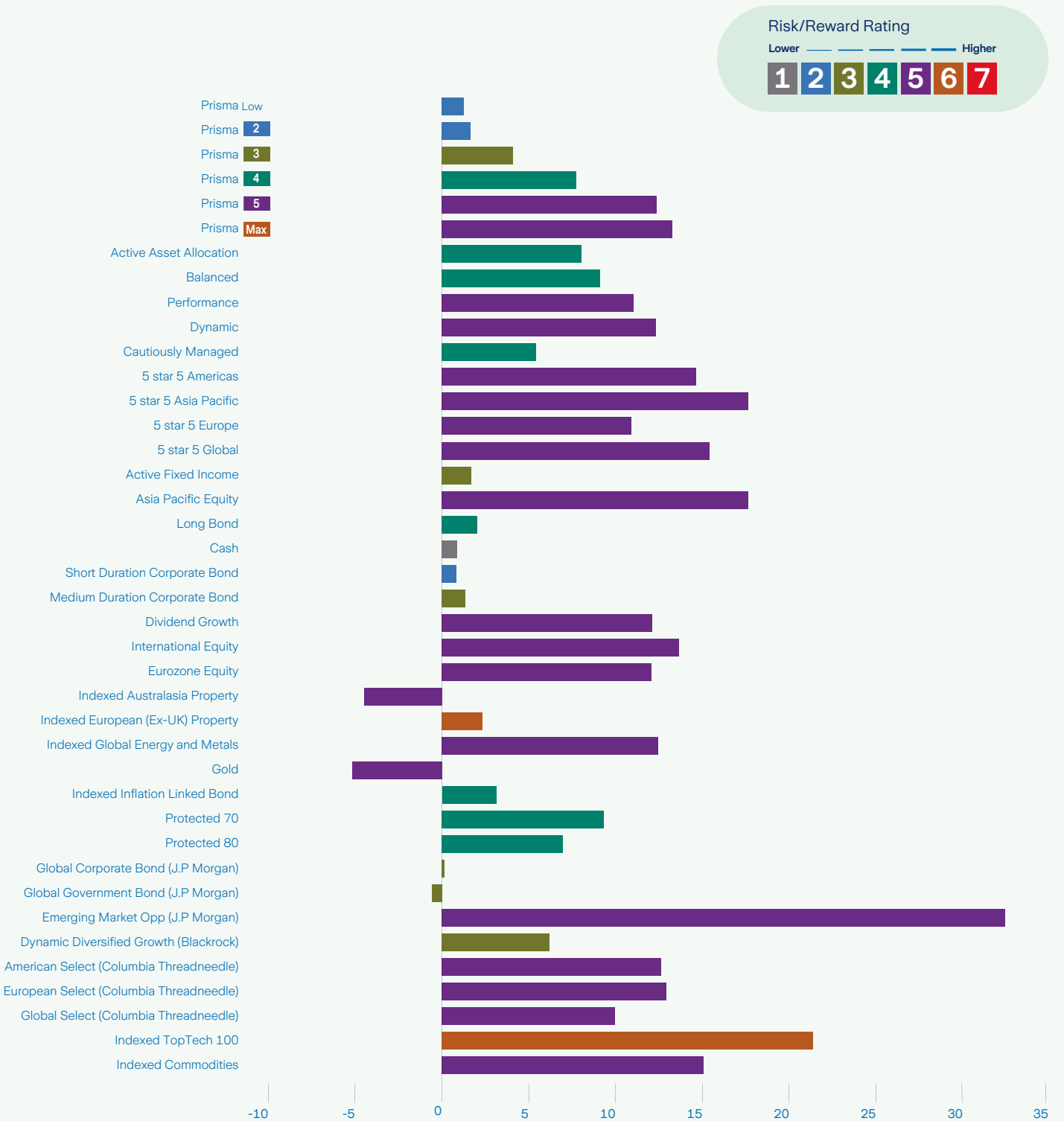


**No.1 for Investment
Provider Excellence
since 2014**

Brokers Ireland, November 2025.



2026 Performance year to date



Notes: Annual management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy. Returns are based on offer/offer performance and do not represent the return achieved by individual policies linked to the fund. Risk Ratings as at 31/03/2026.

Source: Zurich Life 02/01/2026 - 01/07/2026.

Warning: The value of your investment may go down as well as up.

Warning: Past performance is not a reliable guide to future performance.

Warning: This product may be affected by changes in currency exchange rates.

Warning: If you invest in this product you may lose some or all of the money you invest.

The Great Wealth Transfer

Over the next two decades, hundreds of billions of euro are expected to pass between generations in Ireland.* For many families, this will represent the largest transfer of wealth they will ever experience.

Traditionally, wealth transfer planning has focused on the technical aspects of the process. Tax efficiency, estate planning, wills, trusts and succession arrangements understandably dominate the conversation.

But what if these aren't the biggest risks?

Many wealth transfers fail not because of poor tax planning, but because families are unprepared for the responsibilities that accompany wealth. Conversations haven't happened. Expectations haven't been discussed.

At its heart, wealth transfer is not a financial event. It's a family transition.



Four questions every advisor should be asking themselves

1. Are we spending more time focused on the technical aspects of the process than on preparing families for the realities of wealth transfer?
2. How can we help families have difficult but necessary conversations about money?
3. Is waiting for an inheritance the best outcome, or could earlier financial support have a greater impact on the next generation's lives?
4. If wealth transfers to the next generation tomorrow, how can we make sure we continue to provide advice and value?



*Source: Irish Times, April 2025

Turning Insight Into Action

Four opportunities for advisors in the Great Wealth Transfer



1. Prepare the family as well as the wealth

As an advisor, there is an opportunity to help families build financial confidence through education, guidance and early engagement with the next generation.

Practical actions:

- Invite adult children to appropriate review meetings.
- Run financial education events for younger clients.



2. Help clients think about giving during life

Whether it's helping with a first home, funding education or contributing towards retirement savings, advisors can help clients balance generosity with their own financial security.

Practical actions:

- Include gifting discussions as part of retirement reviews.
- Encourage clients to think about when wealth will have the greatest impact.



3. Facilitate better family conversations

Many wealth transfer challenges stem not from poor planning, but from conversations that never happened. Advisors are uniquely positioned to help families discuss expectations, succession and future intentions.

Practical actions:

- Encourage families to discuss inheritance plans early.
- Use family meetings to create openness and transparency.



4. Build relationships across generations

Building connections with spouses, children and grandchildren today can help create continuity tomorrow. Advisors only know the wealth creator, they risk losing the next generation when assets eventually pass.

Practical actions:

- Get to know the wider family, not just the primary client.
- Include spouses and adult children in planning discussions where appropriate.

The Personal Investment Account

Could 2027 be the year?

A Personal Investment Account (PIA) is likely to be one of the most significant developments in the Irish savings and investment landscape in recent years.

Irish households hold almost €175 billion in bank deposits*, yet relatively little of this wealth finds its way into long-term investments. Minister for Finance Simon Harris is planning to set up a new savings scheme to encourage people to invest, rather than leave money on deposit. The proposed Personal Investment Account has the potential to reshape how Irish consumers think about investing, creating new opportunities for both savers and advisors alike.

What could it mean for customers?

An easier route into investing for people who may have previously felt that investing was too complex or intimidating.

Greater potential for long-term growth compared with leaving surplus savings in low-interest deposit accounts.

What could it mean for brokers?

Regardless of the final structure, one thing appears certain: financial advice will remain central.

A simplified investment wrapper may make investing more accessible, but clients will still need guidance around risk, asset allocation, diversification and long-term planning. Understanding whether a PIA is appropriate, and how it complements existing investment and retirement arrangements, will be key considerations for many households.

Preparing clients for what's next

For Financial Brokers, the introduction of the PIA could provide a valuable opportunity to reconnect with a segment of clients who have accumulated substantial cash reserves but have yet to explore broader investment opportunities.

As Ireland prepares for what could be one of the most significant retail investment developments in recent years, the biggest question may not be how the new account works, but whether it can successfully change how Irish consumers think about investing in the first place.



Key Dates

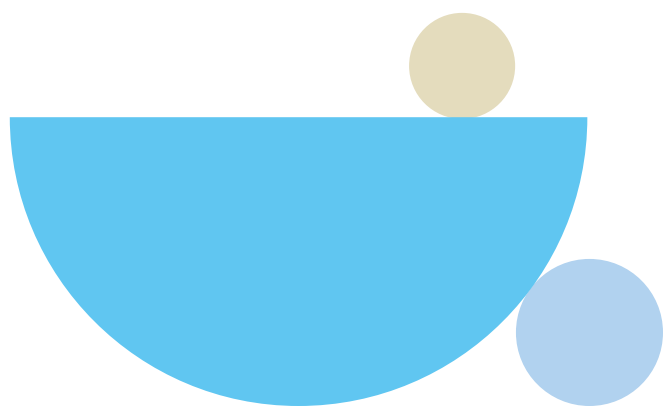
Budget 2027

Further details and legislation anticipated on budget day 06 October 2026.

2027 Onwards

Potential launch of the Scheme

*Central Bank of Ireland, June 2026





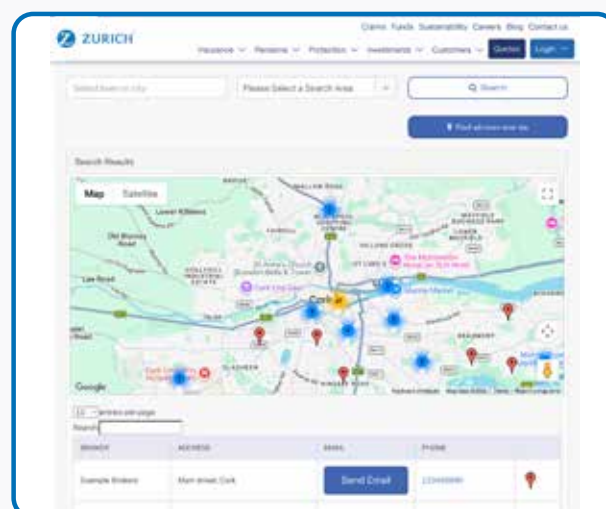
Our Pension Season advertising is now live!



Make sure your business is listed on our Advisor Finder tool

Advisor Finder

Our online advertising and social media posts are intended to increase awareness, create interest, and spur prospective customers to take positive action by getting in contact with an advisor for that important next step. You'll be well aware our current Advisor Finder on zurich.ie lets prospective clients find the contact details for advisors in their area.



Contact an Advisor

By inputting some simple information about themselves, your client can take the first step in creating a financial plan for their future.

Once they click submit, an email is sent directly to your mailbox with their contact details and which product they are interested in discussing with you.

From here this gives you a great opportunity to make contact with the prospective client and discuss their individual needs.



Our Advisor Finder tool
received over

10,000*

hits last year!

*Source: Zurich Life, August 2026.

Don't forget!

Reach out during Pension Season

Research from the Central Bank of Ireland indicated that only **32%* of customers** who receive their annual pension statement take action based on this information, with many expressing a preference for simplified and more frequent information.

Zurich's client report

Zurich's client report is a comprehensive tool that every Financial Broker should be making full use of when contacting customers. It's straight forward layout makes it easy for customers to understand their pension.

Taking seconds to generate it highlights the elements that are of most interest to clients:

- Items such as current value and total contributions to date – so that clients can immediately see a summary of their values.
- Graphs tracking the performance of their funds.
- And we've made your branding the dominant brand on the report – it's generated by you for your clients.



Create 10 client reports in a matter of minutes

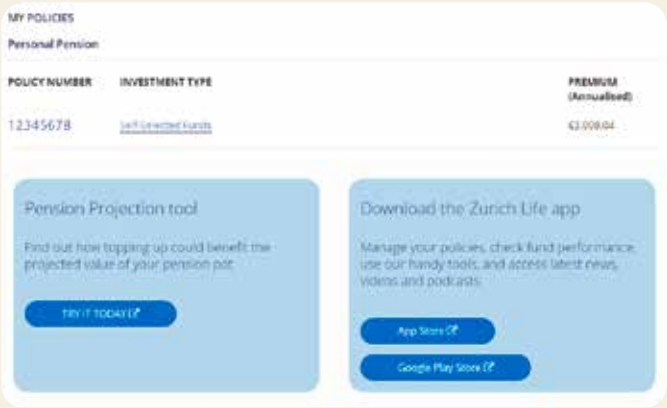
- You can now create up to ten client reports at a time by using our report generator facility. Accessed from the advisor tools section on My Dashboard, this enables you to query your Zurich client base and filter out the clients you want to generate a report for.
- Simply select the clients you want to run a report for by ticking the boxes. Apply the filters you want to narrow down your search criteria by assets, premium or even age.
- The reports can then be printed off individually or combined into a ZIP folder so you can save them to your files.

* Consumer Research Report, Central Bank of Ireland, July 2024.

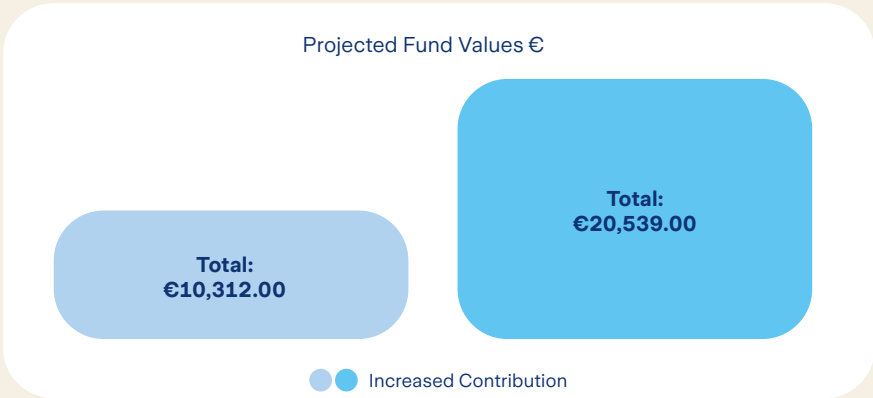
Encouraging customers to top-up

Pension Projection Calculator

The Pension Projection Calculator on the client dashboard provides forecasting for your client’s pension policies. These projections are based on the contributions they are currently making and also make an assumption that your client wants to top-up by automatically assuming a €10,000 single premium top-up contribution.



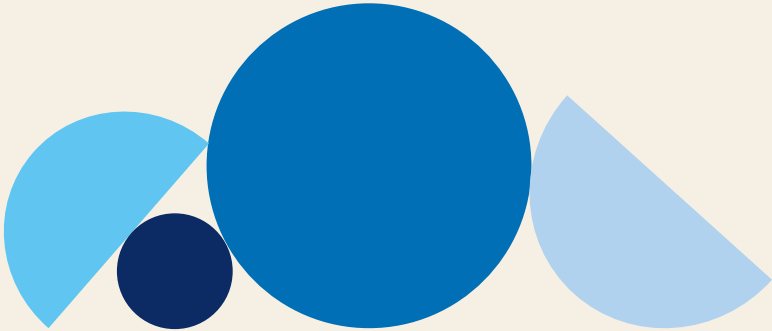
Your client will be able to easily adjust this figure to recalculate to a more personal figure and instantly see the total projected value of their existing pension with the top-up.



Don't forget, that as their Financial Broker, you can also use this functionality to generate a projection that can be added to the printed Client Report enabling you to position the value a contribution increase would have for your client.

You can also include our simple 'Top-up application letter' in your report. This makes the top-up process easy for you and your client.

Note: The projections shown are for illustrative purposes only and do not guarantee future results.



Support through every step of the advice process

Using Zurich's Advisor Platform to engage with new 'customers' and existing 'clients' brings uniformity to how you interact with them.

With the support of Zurich, your new customers will experience an informative, straightforward and engaging transition into becoming your long-term clients.



Attract new customers

You'll find lots of supports on **zurichbroker.ie** to help improve your digital presence on your website and through your social channels including videos, calculators, and hints & tips.



Demonstrate your expertise

By utilising Zurich's pre-sales reports and online calculators you can quickly demonstrate your expertise to your customers.



Transition 'customer' to 'client'

With Zurich's communication supports at your fingertips, you'll quickly convert your customers into long-term clients.



Use data insights

With Zurich's support, you'll be able to query your existing Zurich policyholders to identify new opportunities.

For more information



Talk to your Broker Consultant



Visit our website at zurichbroker.ie

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