Upload your logo

ZURICH

Tax-saving opportunities for Employees

If you are an **employee** who feels you are paying too much tax, the good news is that you may be entitled to a refund of some of the Income Tax you paid in 2025.

This can be achieved by personally making a lump sum Personal Pension, Personal Retirement Savings Account (PRSA) or PRSA AVC contribution, depending on your employment circumstances, by 31 October 2026 (or 18 November 2026 for Revenue Online Service (ROS) users) and electing to backdate the tax relief to 2025.



Your pension contributions are subject to age-related limits

Age Band	% of Net Relevant Earnings
Up to age 29	15 %
30 – 39	20 %
40 – 49	25 %
50 – 54	30 %
55 – 59	35 %
60 and over	40 %

Notes:

1. An earnings cap of €115,000 applies to contributions. Pension contributions made by you for the 2025 tax year must be deducted from the maximum tax-allowable contribution calculated based on these limits.
2. Age is age on your birthday in 2025.
3. Retirement benefits are subject to separate Revenue limits.
4. Reference throughout this document to 'Tax' refers to 'Income Tax'.
5. **If you use the ROS to both file your tax returns and pay your taxes you have until 18 November 2026 to file and pay for 2025.**



Example

Jane is a 35 year old employee who paid Income Tax at the 40% rate in 2025. She makes a pension contribution of €10,000 by 31 October 2026 and informs her local tax office by 31 October 2026 that she wishes to backdate relief on this to 2025. She is entitled to the following refund:

	40% Taxpayer
Gross Pension Contribution	€10,000
Tax Refund	€4,000
Net Outlay	€6,000

Important! Tax refunds are claimed by the individual informing their tax district by 31 October 2026 that the tax relief on the contribution paid by this date is to be backdated to 2025.

Note: If you use the Revenue Online Service (ROS) to both file your tax returns and pay your taxes you have until 18 November 2026 to file and pay for 2025.

What type of pension plan?

- If you are an employee that is a member of your employers occupational pension scheme, you can make additional voluntary contributions (AVC's) to your occupational pension scheme (subject to scheme rules allowing same), to a Group Additional Voluntary Contribution (AVC) arrangement or to a PRSA AVC plan.
- If you are an employee that is included in a PRSA to which your employer is contributing, you can make employee contributions to that PRSA plan or another PRSA plan of your choice.
- If you are an employee that is not included in an occupational pension scheme or PRSA to which your employer is contributing, you can make contributions to a Personal Pension plan or a PRSA plan.

Make the most of the tax-efficiency of pension contributions now – you may never get such good value again!

Warning: The value of your investment may go down as well as up.
Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: These products may be affected by changes in currency exchange rates.

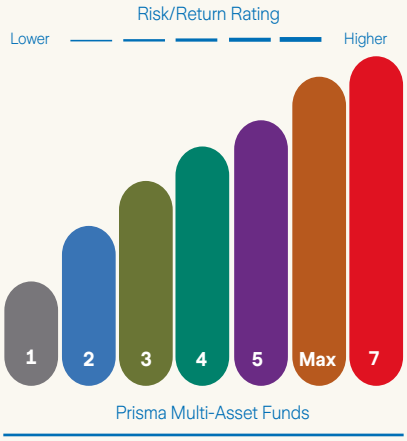
Why choose Zurich for pensions?

Innovative Investment solutions

Prisma Multi-Asset Funds

Equities, bonds, property, money markets, commodities... investing often comes with a bewildering array of choices. Even when you've chosen a route that matches your circumstances, needs and feelings about risk, you must keep a close eye on your portfolio to ensure your investments continue to meet your financial goals, particularly as your life can change.

If you don't have the time or desire to dive into the complex world of investments yourself, the Prisma Fund range may be the answer. The Prisma Range brings you five funds targeted to five attitudes to risk. The funds are designed to reflect a range of risk levels, so whatever your appetite for risk there is likely to be a fund to suit you.





Online access 24/7

With a Zurich Pension you'll have the opportunity to keep track of your investment at the click of a button. With 24 hr access to Zurich's Client Centre, whether you're interested in every market movement or would rather check in from time to time– Zurich makes this easy to do.

Our online Client Centre also has plenty of handy tools to help you plan for your future. These include calculators to help you work out your budget, how much you can contribute into a pension, and one that works out what tax relief is available.

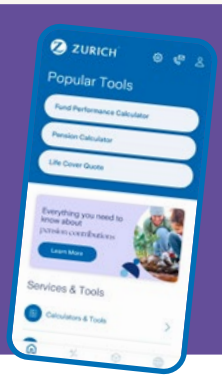


A trusted pension provider

Zurich is one of Ireland's most successful life insurance companies. Based in Blackrock, Co. Dublin, we have been meeting our customers' needs in Ireland for over 40 years. Pensions form a huge part of what we do, with thousands of Irish people trusting us to manage their retirement fund. In fact, our investment team is responsible for pension funds under management of approximately €44.2 billion (as at 30th June 2026)

Your clients can keep track of their savings with the Zurich Life app

The new and improved Zurich Life App is packed with interactive tools and features that will make it easier than ever for your clients to access the services and information they need.



Download on the App Store

GET IT ON Google Play

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.
Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 21610 Print Ref: ZL CSA 49 0926

ZURICH