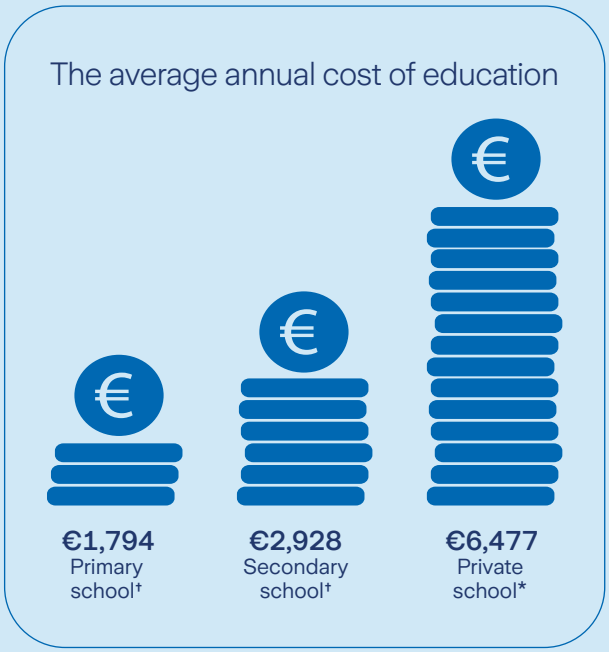
ZURICH

Your child's future is your greatest investment

Every parent wants their child to succeed, and a great education is one of the best ways to help them thrive. But did you know the cost of school and university can quickly add up, often reaching tens of thousands of euro for just one child?

If you have more than one child, the expenses can grow even more. Planning ahead is the smartest way to make sure you're ready for whatever comes next.

With Zurich's Regular Savings Plan, you can start saving now and build a brighter future for your child. It's a simple, flexible way to help cover education costs - so you can focus on supporting their dreams, not worrying about the bills.



Don't leave it too late to plan!

The cost of educating your child can be expensive irrespective of whether your child attends a private or a public school. The problem is that many parents get to grips with the costs when it's too late and end up having to fund everything out of day-to-day expenditure.

Remember, the mortgage and other utility bills you have today will still have to be paid when your child starts school. The only difference is you will be expected to manage those household costs on top of your child's education.

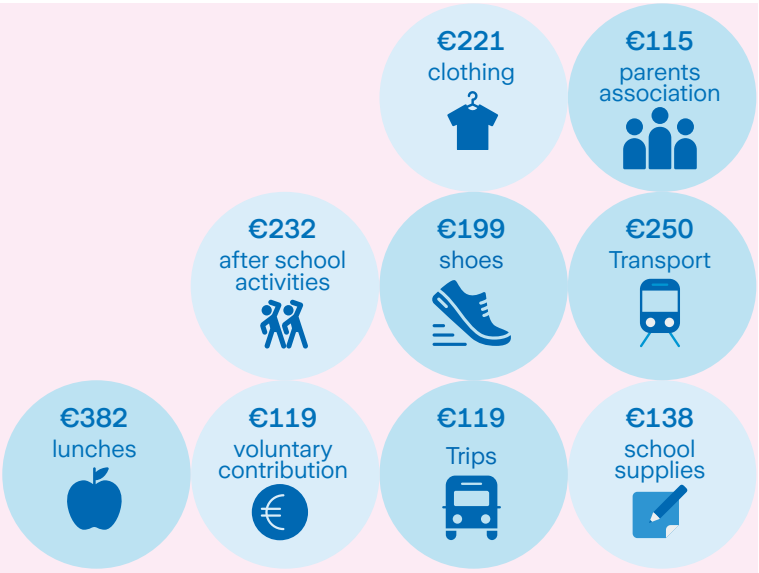
† Source: Zurich Cost of Education Survey 2026.
* Source: Irish Times, December 2025 Average cost, based on 6 private schools.



Primary Schools

It all starts here. Your child's first days at school are a big milestone. Their first day at school is also your first day of many years of (worthwhile) expense!

The average cost of sending a child to primary school each year is €1,794. The total cost for one child in primary school over 8 years amounts to an estimated €14,352.



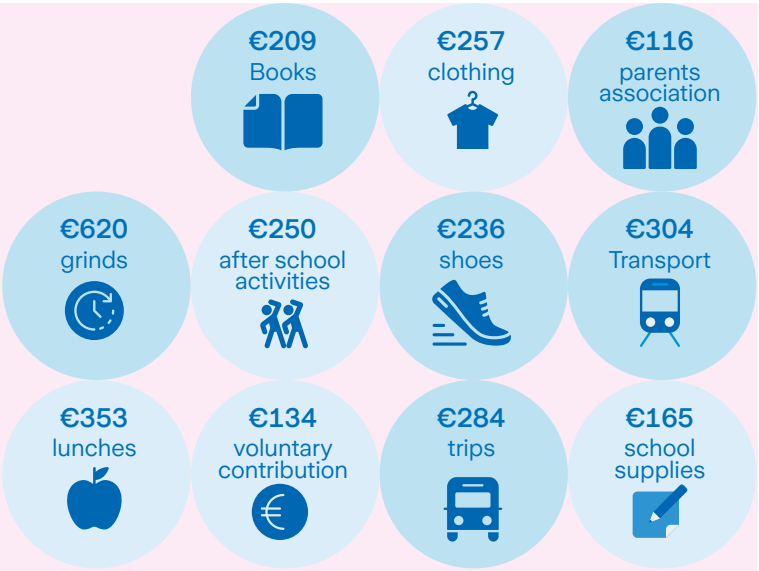
Annual Cost: €1,794 | Lifetime Cost: €14,352

Source: All figures above are based on the Zurich Cost of Education Survey 2026.

Secondary Schools

The cost of education gets even higher as your child moves into secondary school.

The average annual cost of education for a child entering first year is €2,928. This results in a total estimated cost of €17,568 over the 6 years in secondary school.



Annual Cost: €2,928 | Lifetime Cost: €17,568

Source: All figures above are based on the Zurich Cost of Education Survey 2026.

Private Schools

If you are looking to send your child to a private school then you will have to cover the fees on top of all the other costs.

The school fees opposite are indicative of fee-paying schools across the country. The average cost of tuition fees in these schools is €6,477 per year.

Fee-paying Secondary Schools – Annual Costs	
Bandon Grammar School, Cork	€5,090
Loreto Abbey, Dublin	€5,050
Villiers School, Limerick	€4,970
St. Gerard's School, Wicklow	€8,169
Terenure College, Dublin	€6,220
The King's Hospital, Dublin	€9,360

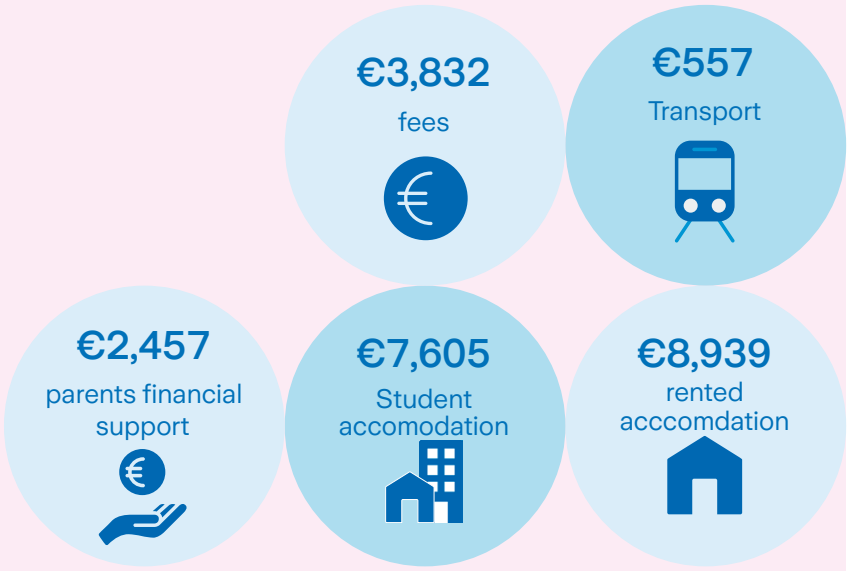
Source: 2026-2027 day fees, Irish Times, December 2025

Third Level Education Costs

College doesn't come cheap and by the time a teenager reaches third level you'll be really seeing the costs stack up.

Annual Cost
With student accommodation: **€14,451**
With rented accommodation: **€15,785**
Living at home: **€6,846**

Lifetime Cost
With student accommodation: **€57,804**
With rented accommodation: **€63,140**
Living at home: **€27,384**



Source: All figures above are based on the Zurich Cost of Education Survey 2026.

Free fees, but the costs still stack up!

To give your child the best start in their adult life, you will need the finances to match their ambition. All "free-fees" third level institutions charge a mandatory student contribution of up to €3,000 per year for 2026/2027.*

Unfortunately, this student contribution is just one of the costs likely to be incurred when putting your child through third level education.

It's worth noting
The lifetime costs of education shown here does not include inflation, so future expenses may be higher than expected.

*Source: Citizens Information, third level information May 2026.

Have you done your homework?

Roughly 2 out of 5 parents have taken out a loan to help pay for their children's secondary school costs.

Source: Zurich Cost of Education Survey 2026.

Protect your child's future education

Income protection insurance pays you a regular income if you can't work because of sickness or disability, which can help you to continue paying for your child's education and save for their future.

For more information on income protection visit zurich.ie

Start saving today!

It's clear to see that the cost of education is high. So, wouldn't it make sense to plan ahead and build up your savings year-on-year and benefit from compounding?

The table below illustrates just how much regular savings can grow with a Zurich Regular Savings plan. For example, if you saved the Government child benefit of €140 per month for 5 years (as at May 2026) from when your child was born, by the time they started school you could have built up savings of €9,584* in time to fund this crucial stage in their life.

	Savings fund after 5 years starting Primary School	Savings fund after 12 years starting Secondary School	Savings fund after 18 years starting 3rd Level
Regular contributions of €140 per month*	€9,584	€28,410	€50,893
Lump sum of €10,000 & regular contributions of €140 per month*	€20,956	€42,578	€67,827

A gross investment return is assumed in the above calculations based on the Prisma 4 fund. For savings terms of 5 years or less we have assumed a gross investment return of 5.6% per annum on your savings. For savings terms greater than 5 years, we have assumed a gross investment return of 6.0% per annum on your savings. This is not a forecast. The value of your investment may grow at a faster or slower rate than assumed the value of your investment may be expected to fall from time to time as well as rise. On encashment, partial encashment, assignment, death or on each 8th anniversary of the policy, tax is deducted on gains made. The figures shown allow for the deduction of tax (currently 38%). Contribution increases of 3% per annum are assumed.

*An annual management charge of 1.35% and an allocation rate of 101% apply based on Zurich product profile offerings as the standard savings product structure. A 1% government insurance levy applies on all contributions but may change in the future.

Zurich's Regular Savings Plan can help you achieve your savings goals. Speak to your Financial Broker or Advisor or visit zurich.ie

TACKLE YOUR FEELINGS

Did you know there is a mental health programme delivered by teachers and elite rugby players through videos and school visits?

Tackle Your Feelings (TYF) is a mental wellbeing programme for secondary schools, run by Rugby Players Ireland and Zurich Ireland, and powered by the Z Zurich Foundation. TYF offers a free, evidence-based course that helps students build confidence, resilience, and healthy habits, to support students' mental health and emotional intelligence every day.



Consider bringing TYF to your school - any secondary school can sign up at tackleyourfeelings.com. Because your child's wellbeing matters as much as their grades.

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.
Warning: These figures are estimates only. They are not a reliable guide to the future performance of your investment.

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GR: 21376 Print Ref: ZL ISA 136 0526

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