

How a Personal Pension Plan can benefit me

Personal pensions can provide a fantastic opportunity for individuals to help achieve their retirement goals. They offer very favourable tax reliefs and control over how clients invest their funds by offering a wide range of investment options to suit all risk appetites. They can also provide a possible solution in supporting clients' inheritance tax planning for themselves and their families.

WIDE RANGE OF INVESTMENT OPTIONS

- Pensions allow for a wide range of investment options to suit the risk appetite of every client.
- This includes investments in equities, bonds, property and other secure options

GENEROUS TAX RELIEF CONTRIBUTION LIMITS

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TAX FREE GROWTH ON FUND

- Under current legislation the State does not apply tax on the growth of the fund

INHERITANCE PLANNING

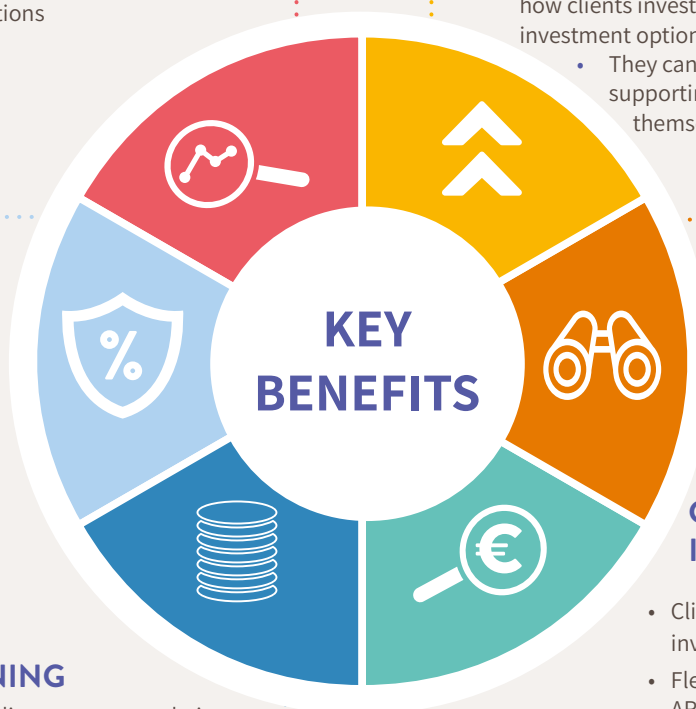
- Personal pensions can allow clients to protect their families both pre- and post-retirement
- Ability to pass on assets to ones estate from an Approved Retirement Fund ("ARF")

RETIREMENT LUMP SUM

- Retirement lump sum of 25% of the fund value
- Tax free up to a limit of €200,000

CHOICE OF INCOME OPTIONS IN RETIREMENT

- Clients can exercise control over how they invest and access the balance of their fund
- Flexible drawdown of income available through ARF products
- Guaranteed income options available through Annuity products
- Income drawdown in retirement is subject to tax



This information is based on Irish Life's understanding of legislation and Revenue practice as at September 2021 and may change in the future. While great care has been taken to ensure the accuracy of the information, Irish Life cannot accept responsibility for its interpretation nor does it provide tax advice.

If you would like further information on the benefits of personal pensions, please talk to your financial broker or adviser today

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

Warning: If you invest in this product you will not have access to your money until age 60 and/or you retire.

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