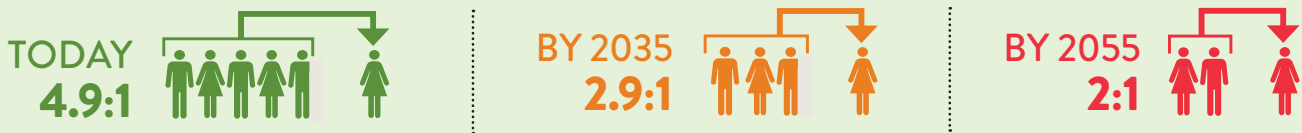


Key reasons why pensions still make sense

1. THE STATE PENSION UNCERTAINTY

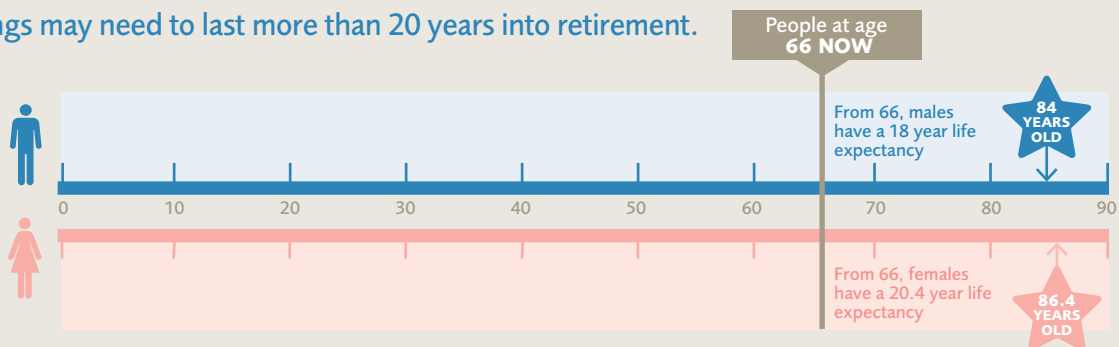
Workers paying to support every person over 66 is decreasing which will put pressure on government finances.



Source: National Risk Assessment 2019

2. LIFE EXPECTANCY IS INCREASING

Savings may need to last more than 20 years into retirement.



Source: Health in Ireland Key Trends 2019

3. INCOME TAX RELIEF

With every
€100 invested

Tax rate 20%
**YOU PAY
€80**



Tax rate 40%
**YOU PAY
€60**

4. TAX FREE RETIREMENT LUMP SUM

You can

- take **25%** of your pension fund tax free
- OR**
- with a company pension take **1.5** times your salary* tax-free



The maximum tax free lump sum from all sources is €200,000.
*Depending on the length of time in the company.

5. INVESTMENT OPTIONS TO SUIT EVERY INVESTOR TYPE



This includes investments in shares, property, bonds, cash and externally managed funds.



For more information on pensions
contact your Financial Broker or Adviser.