

# The Early Bird...



**€100  
bonus\***

if you start by 29/11/19.

For a limited time only Zurich is offering new pension customers under 35 a €100 bonus\* to kick-start their pension!



There are choices you make in life that will have a huge impact on your future. Starting a pension for your retirement (yes it's a long way away) is one of those choices because the earlier you start the brighter your future.

### It doesn't cost as much as you think

Tax relief is by far the greatest advantage of saving in a pension. If you're paying tax on your salary at the highest rate, then you're entitled to get a 40% saving on any pension contributions you make.

You Pay	The Government Pays	We Invest
<b>€120</b>	<b>€80</b>	<b>€200</b>

So a €120 contribution a month from you, along with the €80 from the taxman could grow to over €190,000\* at age 65 for a 25 year old.

### Starting early is the best thing you can do for your pension

Over a 40 year period, a 25 year old will generate a 60% greater return than the person starting 10 years later.

Over the same period, that 25 year old generates a 180% greater return than the person who waits until they are 45.

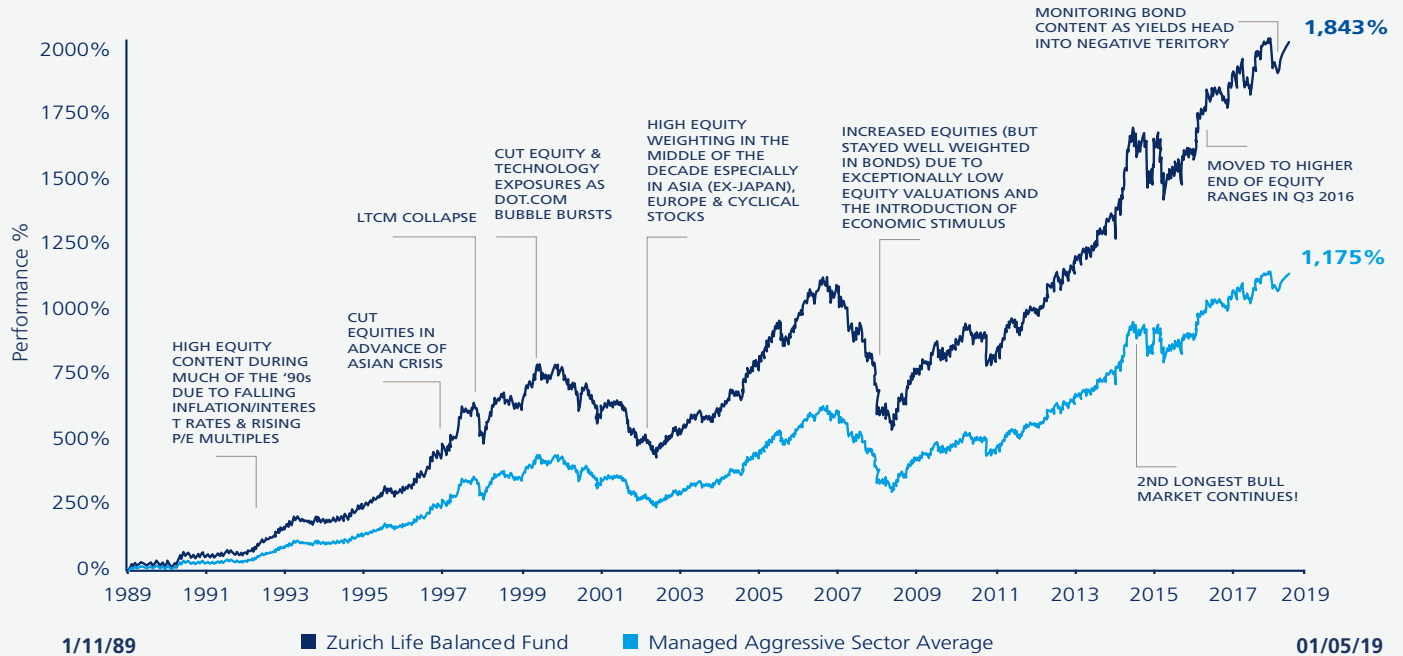


Assumptions:  
 These figures assume a start date of 30 August 2019. Gross investment return of 4.2%, 100% Allocation rate. 1% AMC.  
 Level premium of €200 per month.  
 \*Terms and conditions apply. See relevant flyer for details.

## Peace of mind with Zurich's Investment track record

We are proud of our track record in managing customers' investments. That's why Financial Advisors in Ireland consistently vote Zurich as number 1 for Investments and Pensions.\*\*

### Consistent investment performance from Zurich



**Source:** Zurich and MoneyMate, May 2019. Performance figures quoted are for 01/11/1989 – 01/05/2019. Annual management fees apply; the fund growth shown above is gross of any annual management charge. Returns are based on offer to offer performance and do not represent the return achieved by individual policies linked to the fund.

\*\*Source: Brokers Ireland Financial Excellence Survey 2018.

**For more information** or to avail of the offer all you need to do is speak to your Financial Broker or Advisor and they will guide you through the steps!

**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: If you invest in this product you may lose some or all of the money you invest.**  
**Warning: This product may be affected by changes in currency exchange rates.**

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Intended for distribution within the Republic of Ireland.

GR: 4230 Print Ref: ZL PCG 4230 0919

