

Get more by investing your savings

An introduction to investing your pension savings



Don't try to time the markets



It is **NOT** advisable to change long-term investment arrangements in response to short-term events



- Mercer's research shows that investors who try to time the market often **lose out more** than people who do not make reactive changes
- During volatile periods the days of **highest growth** can often follow the days of **severe losses**
 - Moving to conservative funds when the markets are volatile could mean you miss on the growth days
 - Investment switch requests based on today's market movements may not be enacted for a number of **days**
- Making major changes to your investments **all in one** go could **lock in** a temporary fall in market values
- **Gradual shifts** allow you to spread risk, and continue to aim for some growth

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A Mercer workplace pension webinar

Investment update

A review of the markets in 2025 and the outlook for 2026



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If you are thinking of making an investment switch, you may wish to contact a financial advisor first



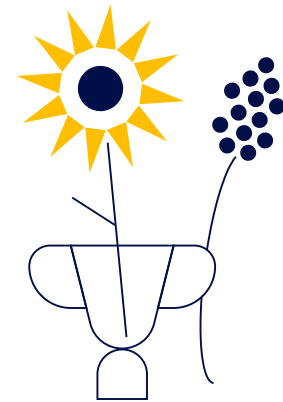
Agenda

- Recap: Understanding your workplace pension
- Why invest your pension savings?
- The basics of investing your pension savings
- Do It For Me: Is it right for you?
- If Do It For Me is NOT right for you
- Let's review
- Next steps
- Your questions, answered

This presentation describes {ThePlanName}, which is an Aspire workplace pension, provided by {Administrators}.

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Warning: This presentation does **NOT** offer personal financial advice.



Recap: Understanding Your employer's workplace pension

Save

- Money is paid into your pension by:
 - **You**
 - **Your employer**
- You get **income-tax relief** on what **you** pay in (up to Revenue limits)
- You can **choose** to pay **more**:
 - You **may** have the option to **increase** what both **you** and **Your employer** pay
 - You can pay unmatched **AVCs**

Your extra savings	
Your increased regular savings	Your employer's increased regular payments
Your basic regular savings	Your employer's basic regular payments

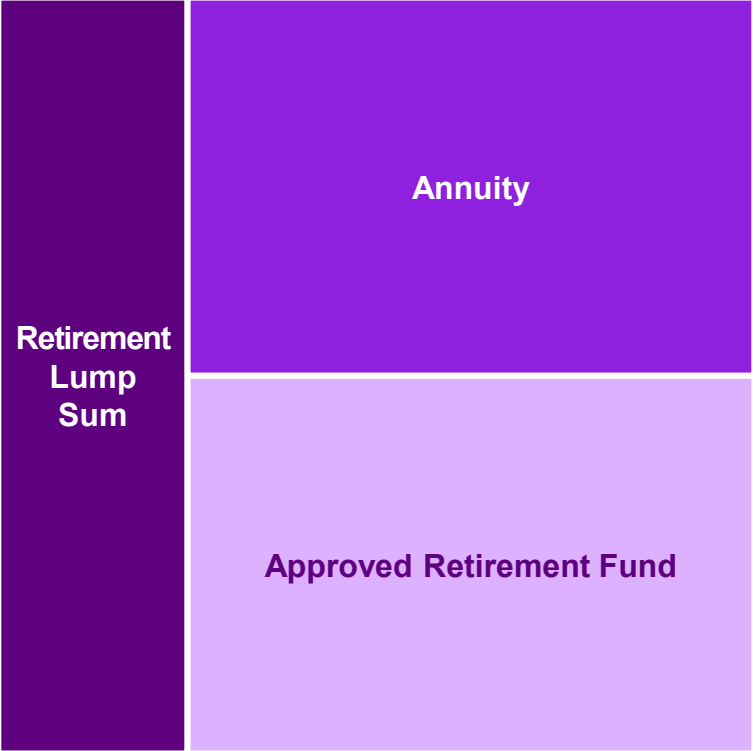
Grow

- Your **pension savings** are **invested** with the aim of growing in value
- Pension savings grow **tax free**



Benefit

- The **more** pension savings you build up, the **more** money you will get at retirement



This graphic is for illustrative purposes only and does not reflect actual market data. Revenue places restrictions on the amount of pension savings you can pay that are eligible for income tax relief.

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

Recap: Understanding Your employer's workplace pension

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Why invest
your pension
savings?



Investing helps you keep ahead of inflation

Why invest your pension savings?

Inflation has been roughly **3.8%** per year since **1985**

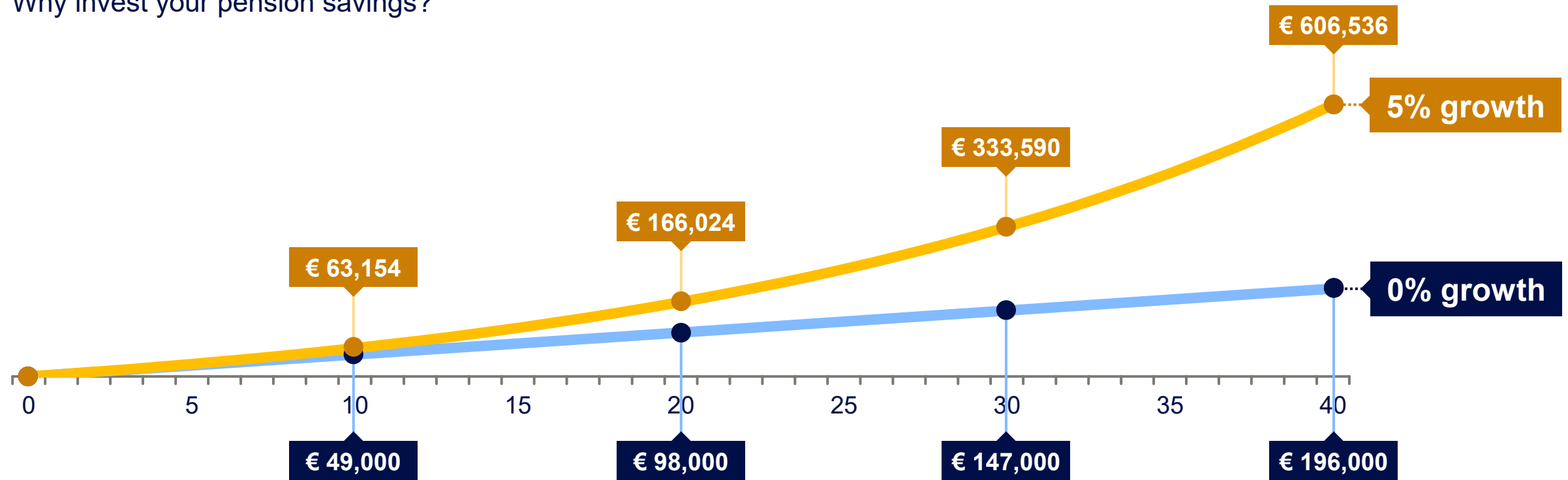
€1,000 worth of goods and services in December **1985**
would cost you **€2,505** in December **2025**



Source: Central Statistics Office

Investment returns can grow your pension savings

Why invest your pension savings?



This example is for illustrative purposes only and does not reflect actual market data.

Assumptions

- Annual contribution = €4,900.
- Investment growth = 5% per year (before fees and inflation).

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

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

The basics of investing your pension savings



Our pensions offer three approaches to investing your savings

The basics of investing your pension savings

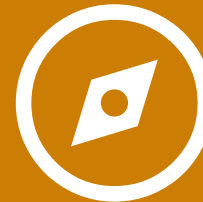
I want an approach that alters automatically over time based on my distance to retirement – just

Do It For Me



I want to pick my own return target and my own risk level, but beyond that please

Help Me Do It



I already have experience making investment decisions and want you to

Leave Me To It



Where to find information or take action

The basics of investing your pension savings

Contact information	Mercer	Zurich	New Ireland
Pension Portal	Mercer OneView www.merceroneview.ie	Zurich Connect www.zurich.ie/connect/"yourcompanyname"	MyPension365 id.mypension365.ie/employee/sign-in
Member helpline – Online	www.JustAskMercer.com	aspire@zurich.com	MyPension365@newireland.ie
Member helpline – Call	+353 (0)1 411 8505	+353 (01) 799 2941	+353 (0)1 523 9705
Action	Mercer	Zurich	New Ireland
Update your contact details	JustASK Mercer helpline	Call or email Zurich	MyPension365 or contact your employer
Reset your login details	Mercer OneView	Call or email Zurich	MyPension365
Check your pension savings value	Mercer OneView	Zurich Connect	MyPension365
Change your regular contribution / Additional Voluntary Contribution rates	My Benefits	Call or email Zurich	MyPension365
Check your current investment arrangements	Mercer OneView	Zurich Connect	MyPension365
Check the latest information on your Investment Options	Mercer OneView	Zurich Connect	Fund Centre
Ask a question about your Investments Options	www.JustAskMercer.com	Mercer-employeebenefits@mercerc.com	Mercer-employeebenefits@mercerc.com
Register a Target Retirement Age	Mercer OneView	Zurich helpline	Email New Ireland
Choose a DIFM option with a different target benefits package	Mercer OneView	Zurich Connect	MyPension365
Choose a DIFM option with a higher, or lower, growth target	Mercer OneView	Zurich Connect	MyPension365
Select a Help Me Do It portfolio	Mercer OneView	Zurich Connect	MyPension365
Use a selection of specialist options through the Leave Me To It approach	Mercer OneView	Zurich Connect	MyPension365
Take your retirement benefits	JustASK Mercer helpline	Financial.Planning@mercerc.com	Financial.Planning@mercerc.com



Some procedures may vary depending on the specific arrangements in place for your workplace pension



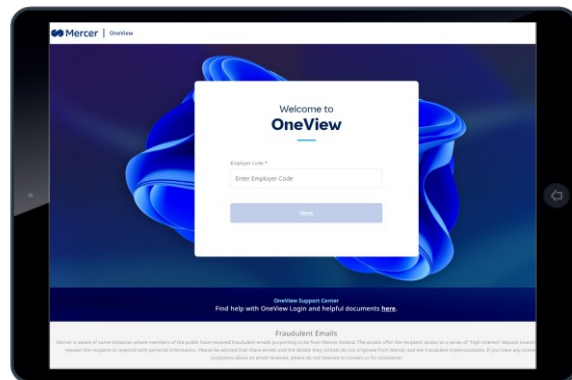
If you are not sure who administers your pension, check your **Pension Benefit Statement**



Where to manage your investment decisions

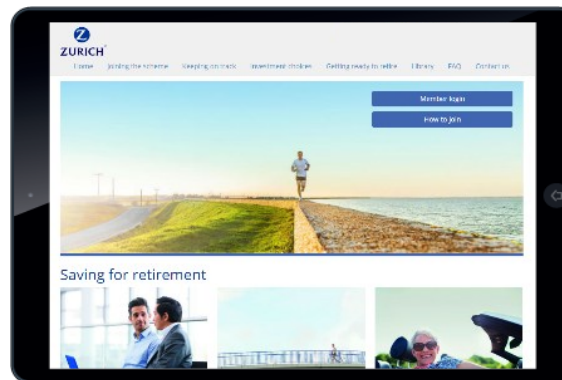
The basics of investing your pension savings

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employee/sign-in](http://id.mypension365.ie/employee/sign-in)



The investment options available through your workplace pension may vary.
See your investment guide or member portal for more information.



Do It For Me: Is it right for YOU?



Let's focus on Do It For Me

Do It For Me: Is it right for you?

I want an approach that alters automatically over time based on my distance to retirement – just

Do It For Me



I want to pick my own return target and my own risk level, but beyond that please

Help Me Do It



I already have experience making investment decisions and want you to

Leave Me To It



3 questions to guide your investment thinking

Do It For Me: Is it right for you?

What balance of
risk / reward
are you
comfortable with

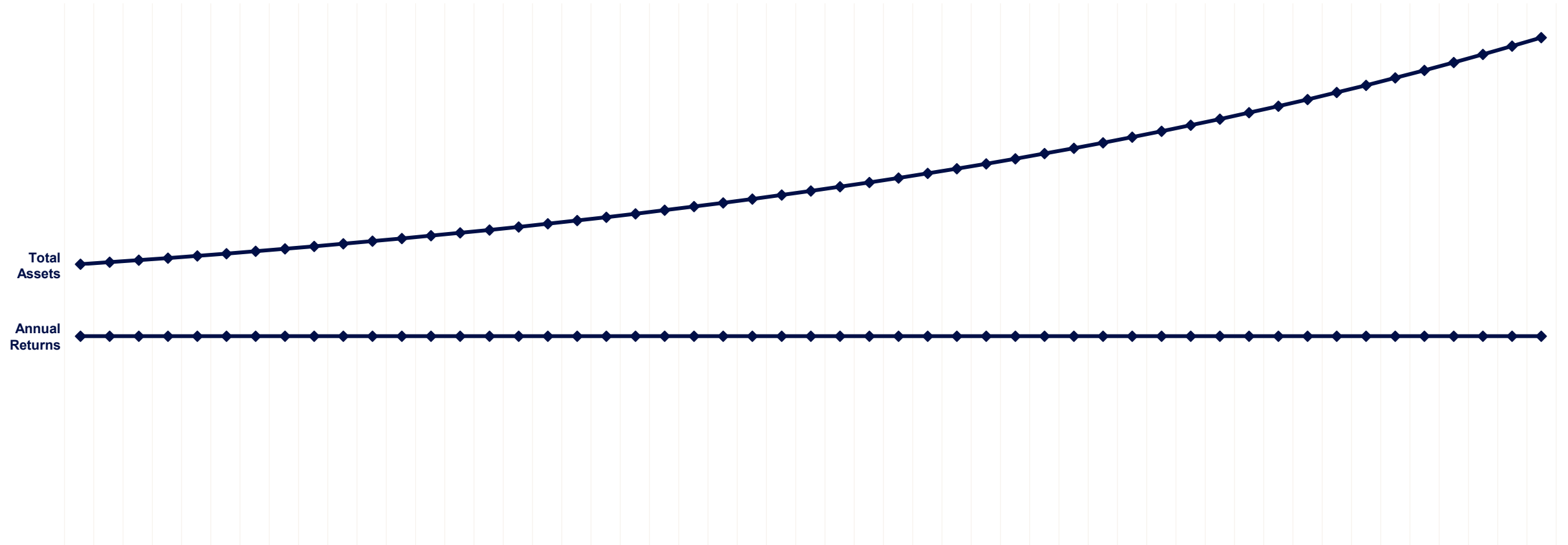
How long
will your savings
be invested until
retirement

What
retirement
benefits
do you want



How different types of investment normally behave

Do It For Me: Is it right for you?

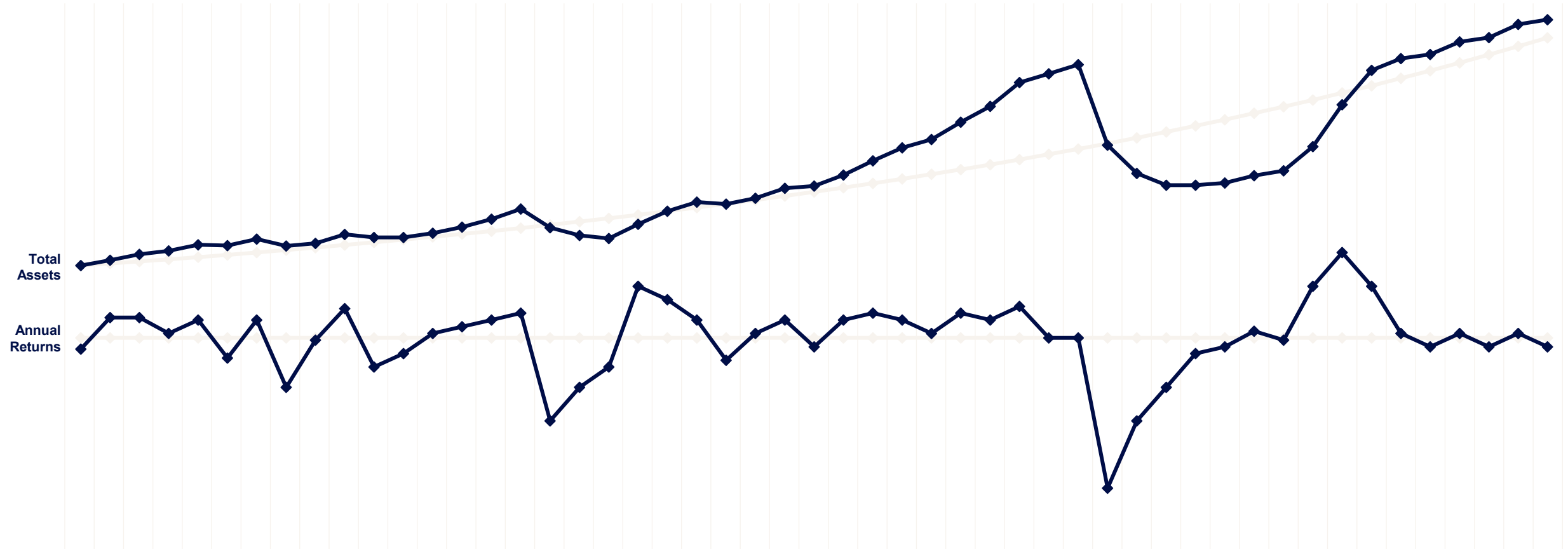


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How different types of investment normally behave

Do It For Me: Is it right for you?

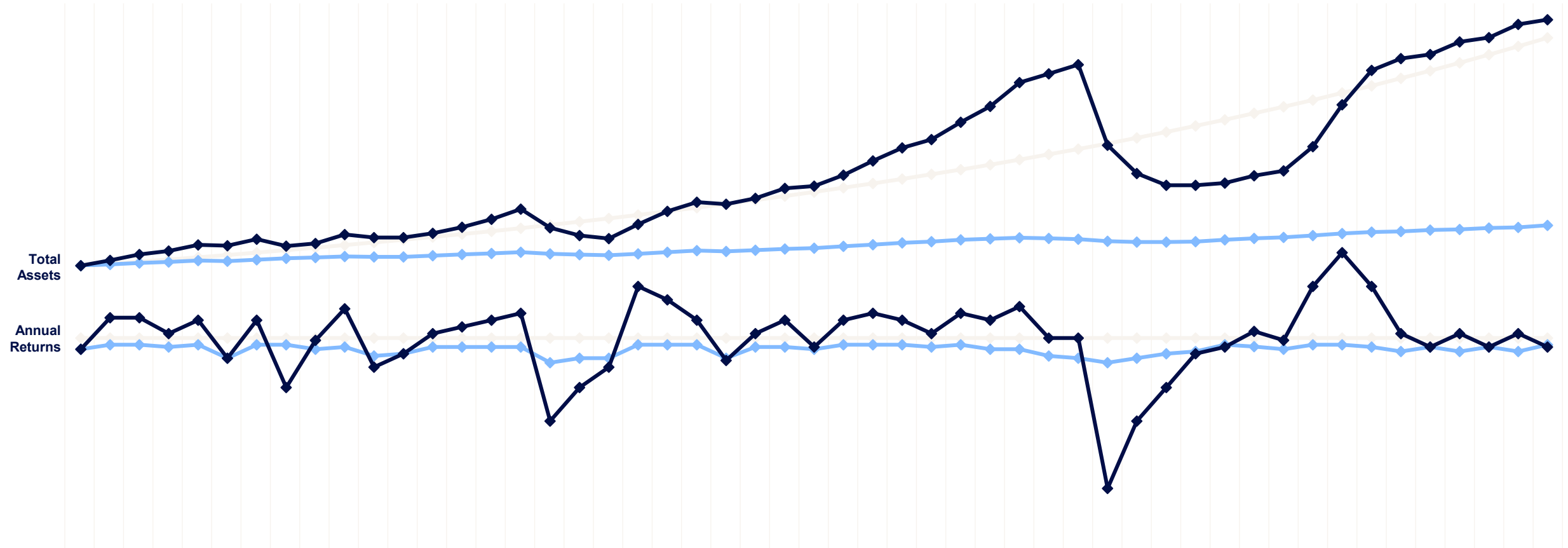


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How different types of investment normally behave

Do It For Me: Is it right for you?



This graphic is for illustrative purposes only and does not reflect actual market data.



3 questions: What risk / reward are you comfortable with?

Do It For Me: Is it right for you?

What balance of
risk / reward
are you
comfortable with

How long
will your savings
be invested until
retirement

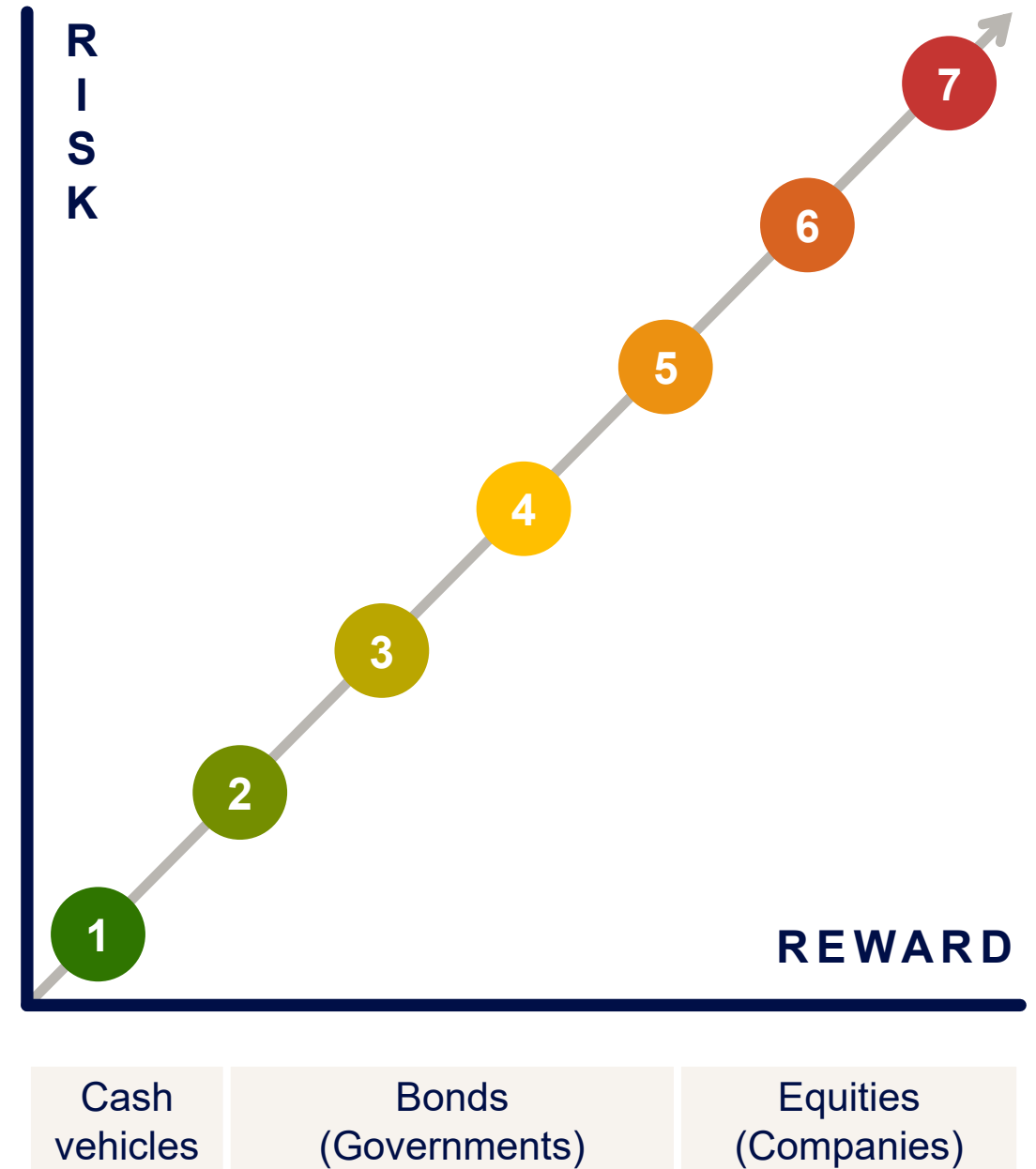
What
retirement
benefits
do you want



Risk versus Reward

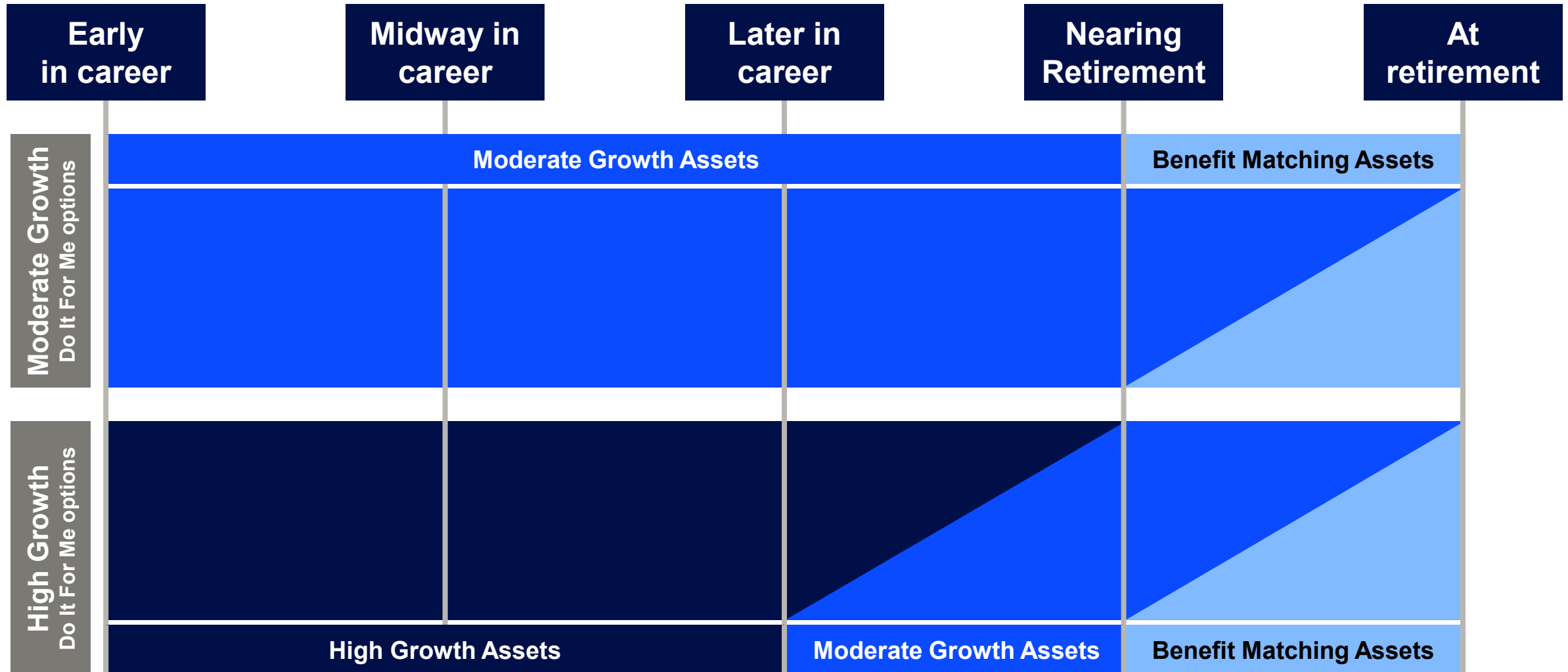
Do It For Me: Is it right for you?

The more investment **growth** you aim for, the more **ups and downs** in value you will see in the short term.



3 questions: How DIFM invests for Risk and Reward over time

Do It For Me: Is it right for you?



3 questions: How long your savings be invested until retirement?

Do It For Me: Is it right for you?

What balance of
risk / reward
are you
comfortable with

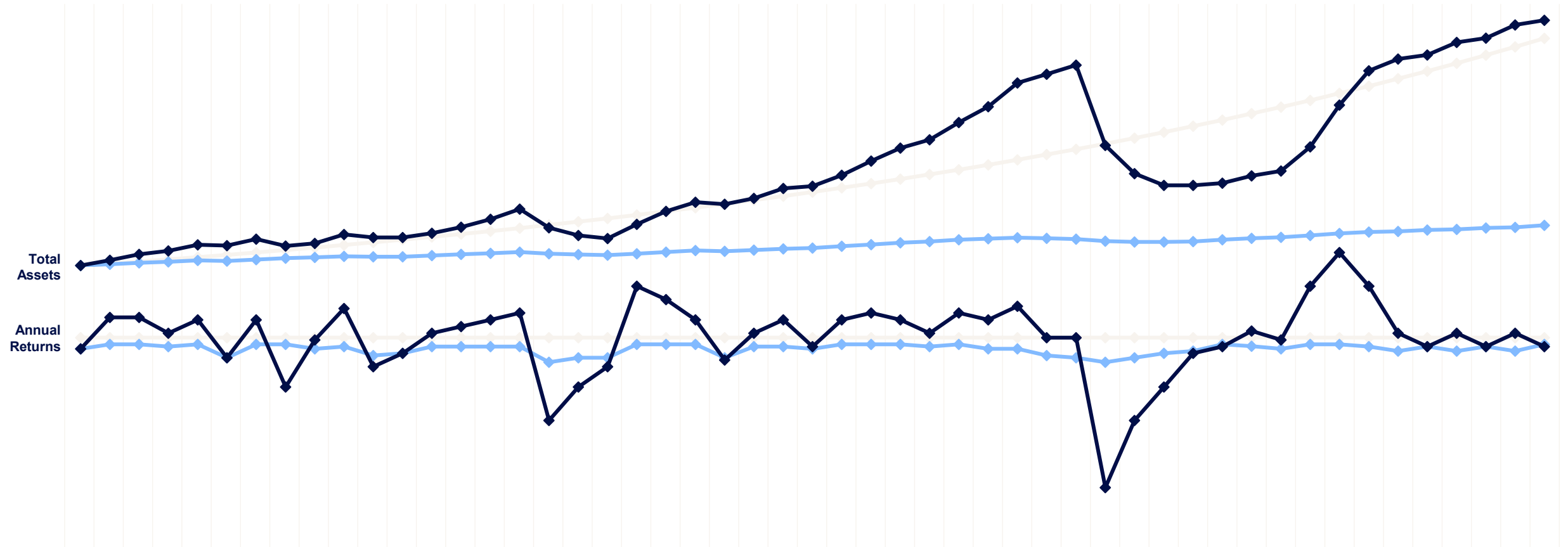
How long
will your savings
be invested until
retirement

What
retirement
benefits
do you want



3 questions: Growth funds tend to grow over time

Do It For Me: Is it right for you?

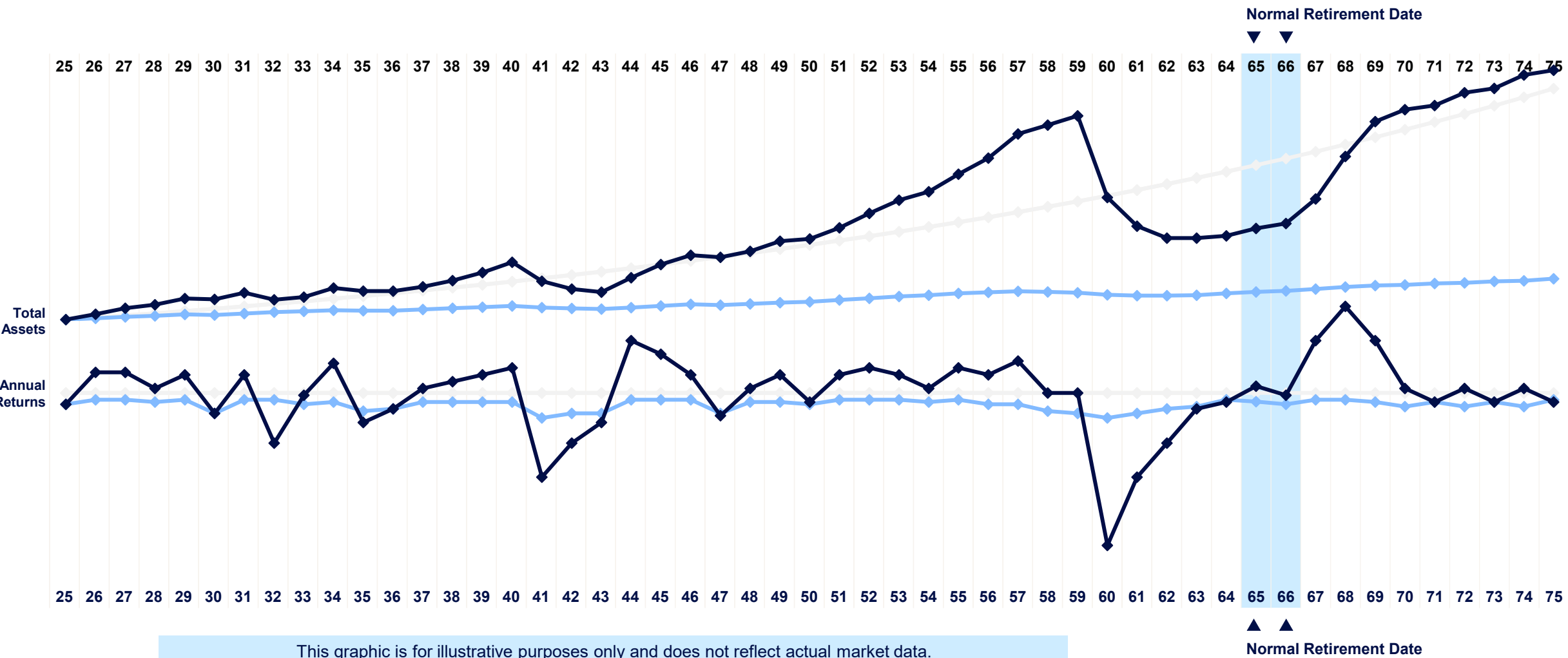


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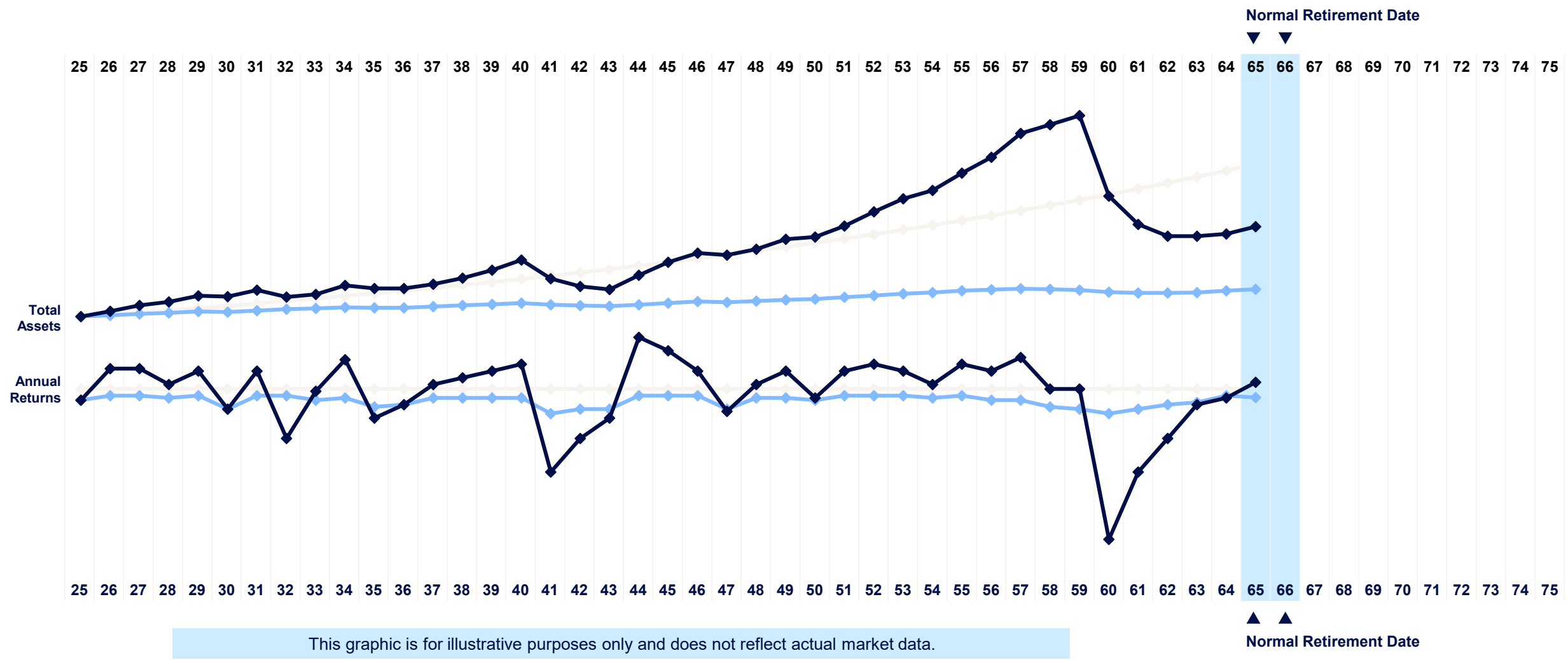
3 questions: But what if you were retiring during one of the drops?

Do It For Me: Is it right for you?



3 questions: Investing in growth funds close to retirement is risky

Do It For Me: Is it right for you?



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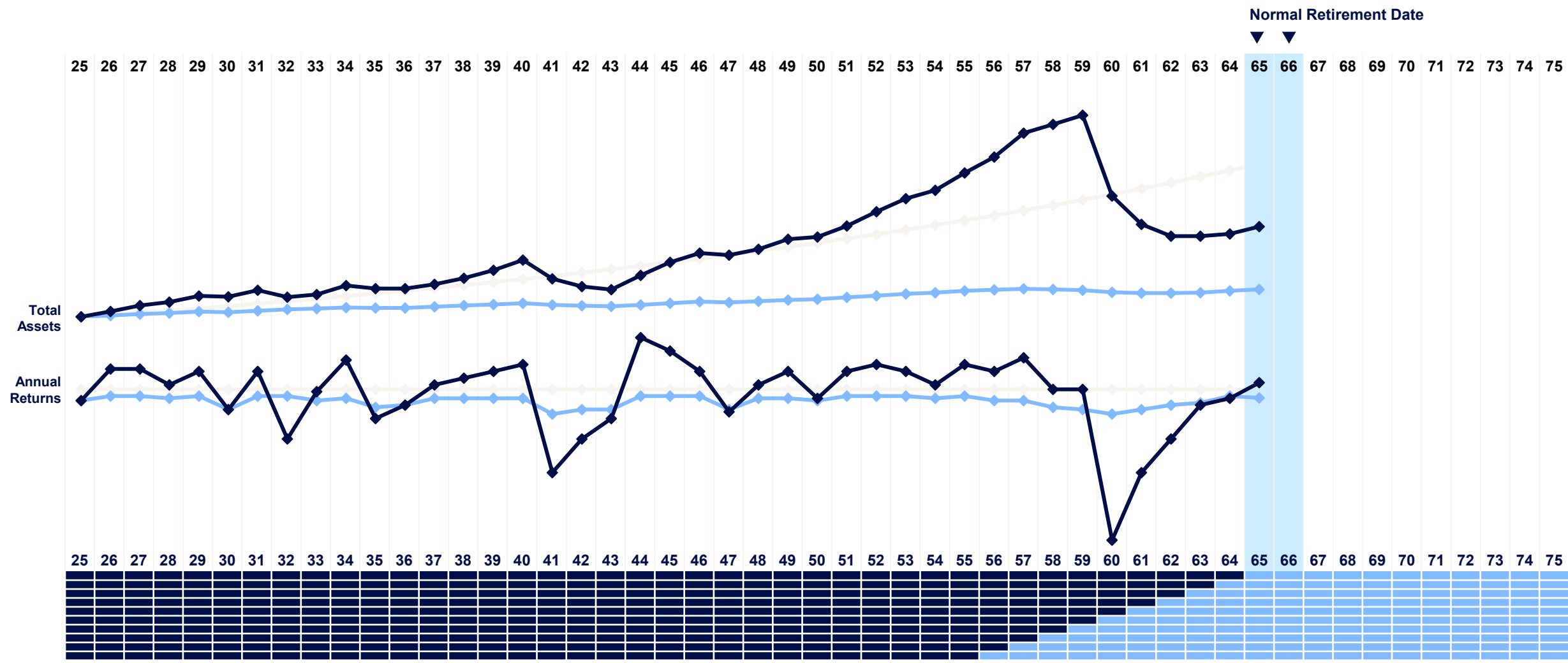


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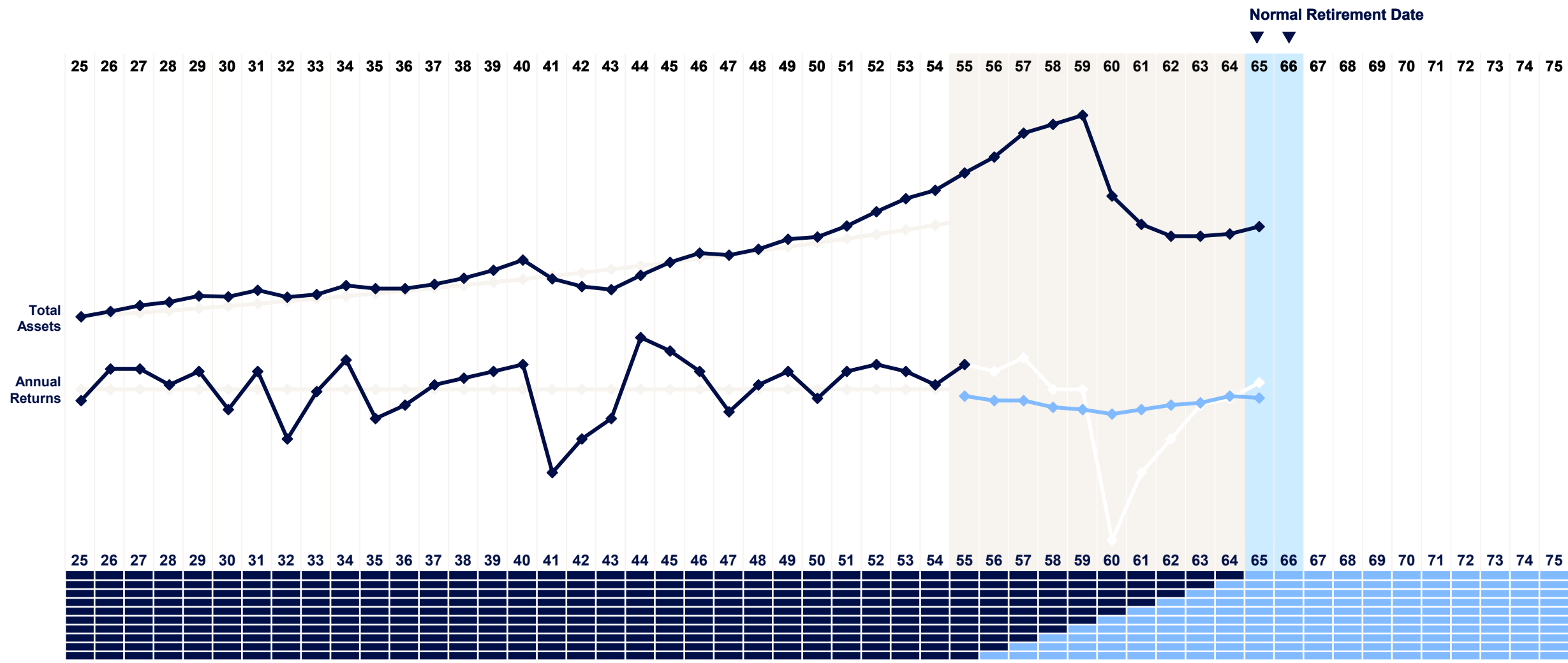
3 questions: DIFM gradually transitions to conservative funds

Do It For Me: Is it right for you?



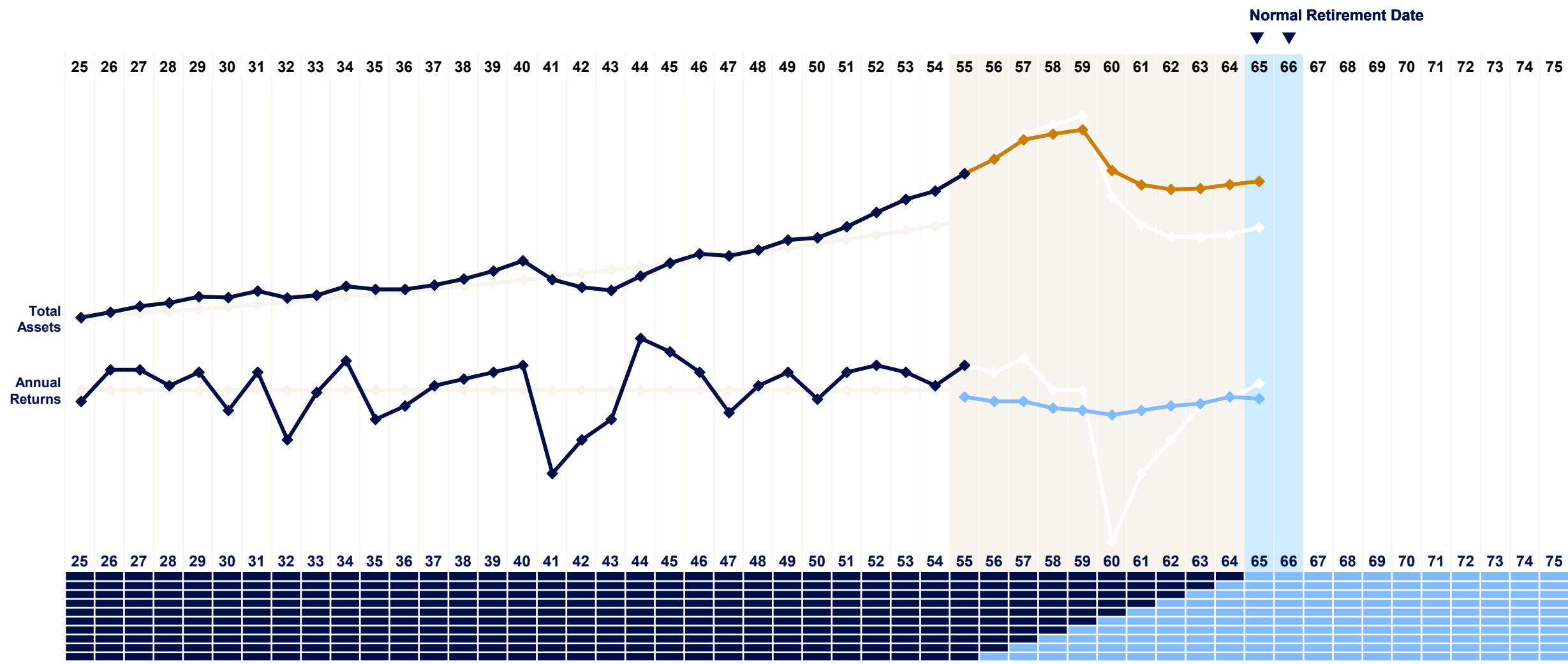
3 questions: DIFM gradually transitions to conservative funds

Do It For Me: Is it right for you?



3 questions: DIFM can soften the blow of short-term losses

Do It For Me: Is it right for you?



3 questions: What retirement benefits do you want?

Do It For Me: Is it right for you?

What balance of
risk / reward
are you
comfortable with

How long
will your savings
be invested until
retirement

What
**retirement
benefits**
do you want



3 questions: The benefits available at retirement

Do It For Me: Is it right for you?



Retirement Lum Sum

- A once-off cash payment
- Tax free, up to Revenue limits (typically, around 25% of savings)
- Can be combined with an Annuity and/or ARF



Annuity

- A regular income
- Guaranteed for your life
- Options for partner's pension / guarantee payment periods
- Not inheritable



ARF

- Income on demand
- Continued tax-free investment
- Potential for growth
- Could run out
- Inheritable



Taxable cash

- Available in very limited cases
- A once-off cash payment
- Taxed

3 questions to guide your investment thinking

Do It For Me: Is it right for you?

What balance of
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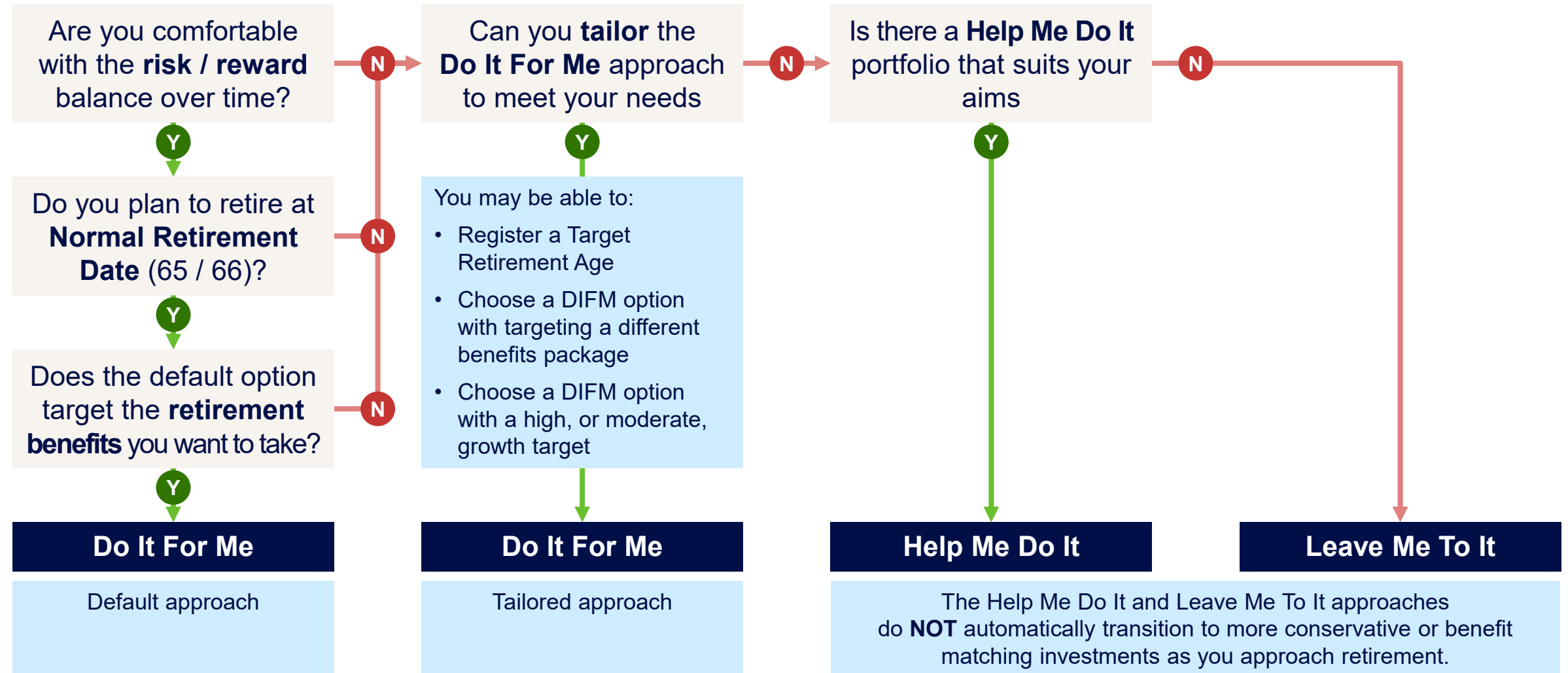
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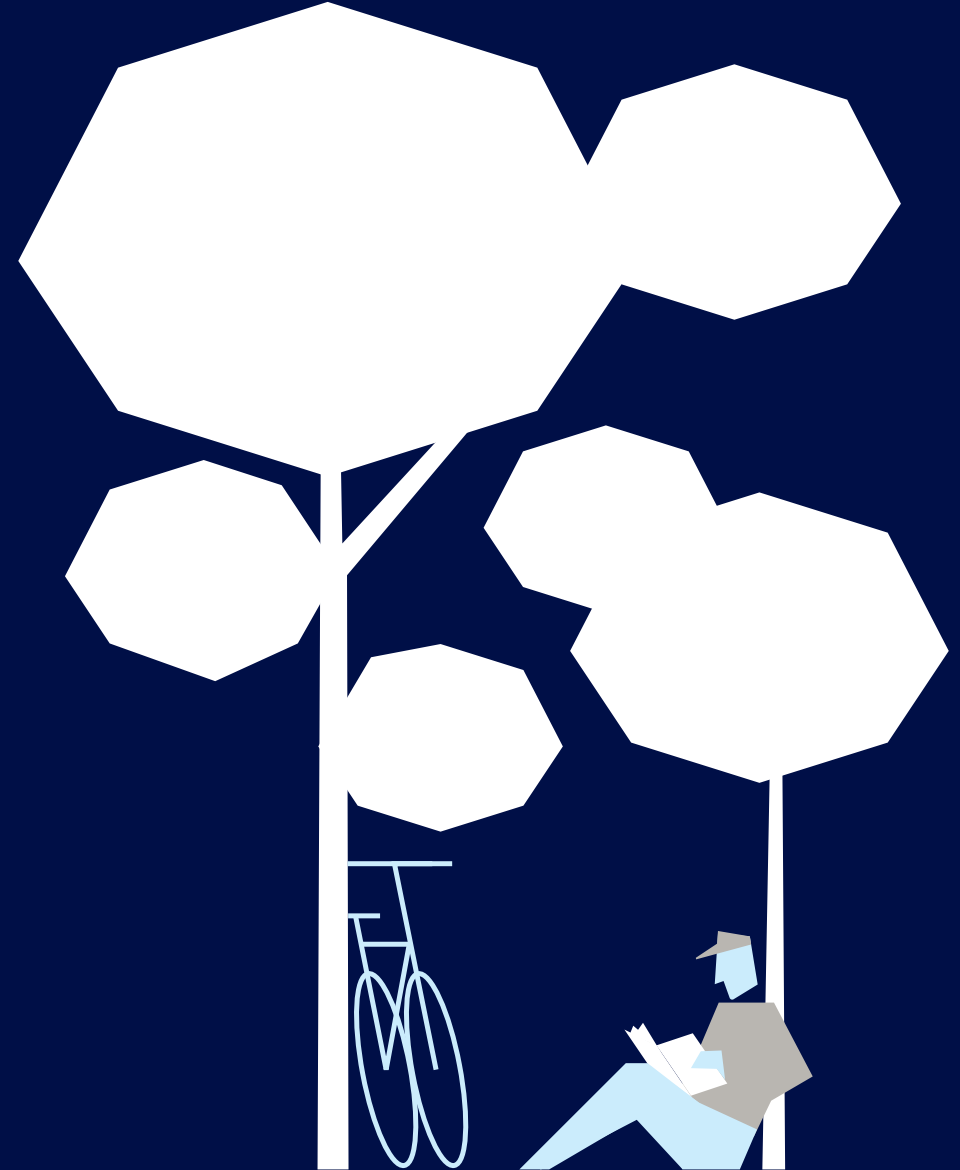


3 questions to guide your investment thinking

Do It For Me: Is it right for you?



If Do It For Me is
NOT right for YOU



Let's look at Help Me Do It and Leave Me To It

If Do It For Me is NOT right for you

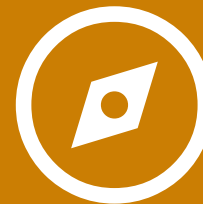
I want an approach that alters automatically over time based on my distance to retirement – just

Do It For Me



I want to pick my own return target and my own risk level, but beyond that please

Help Me Do It



I already have experience making investment decisions and want you to

Leave Me To It



Comparing the three approaches to investing your savings

If Do It For Me is NOT right for you

			
	I want an approach that alters automatically over time based on my distance to retirement – just Do It For Me	I want to pick my own return target and my own risk level, but beyond that please Help Me Do It	I already have experience making investment decisions and want you to Leave Me To It
Investment experience needed	No	No	Yes
Investment Option selection	Managed for you in line with your age based on the targeted benefits package	Pick one or more Portfolio(s) based on aims and expected risk	Mix and match from the full range of investment options
Risk	Managed in line with your age	Maintained on your behalf	Varies
Monitoring needed by you	Periodic	Periodic	Regular

Switching investments

If Do It For Me is NOT right for you

		
Where to make a switch	Where to make a switch	Where to make a switch
www.merceroneview.ie	www.zurich.ie/connect/ YourCompanyName/funds	id.mypension365.ie/ employee/sign-in
Switch timeline	Switch timeline	Switch timeline
8 business days	5 business days	Immediate
Fees / Limits	Fees	Fees
None	First 4 switches per year free	None



It is **NOT** advisable to change long-term investment arrangements in response to short-term events
Mercer research shows that investors who try to time the market are more likely to lose out than make a profit



Let's review





It is **NOT** advisable to change long-term investment arrangements in response to short-term events



Aiming for growth
=
Exposure to potential risk

Protecting your savings
=
Reducing potential reward

Do It For
Me



Help Me
Do It



Leave Me
To It



What balance of
risk / reward
are you
comfortable with

How long
will your savings
be invested until
retirement

What
**retirement
benefits**
do you want

Does your
workplace pension's
default option
fulfil your needs?

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Pensions 101

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Q1

Get more for your future

Use your workplace pension to build your retirement income



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Q2

Get more through investing your savings

An introduction to investing your pension savings



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Q3

Get more from your money

How to take advantage of tax incentives for pension savings



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Q4

Get more when you leave

What happens when you retire or change employer



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Pensions +

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Q1

Investment update

A review of the markets in 2025 and the outlook for 2026



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Q4

Get more when you retire

Getting ready for retirement



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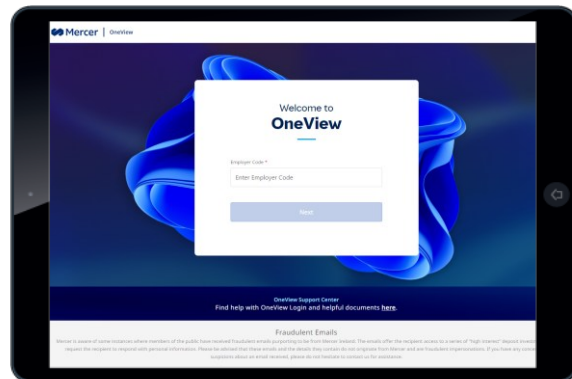
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Where to manage your investment decisions

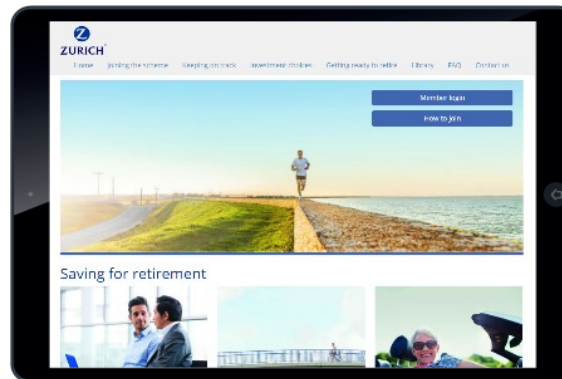
Next steps

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See your investment guide or member portal for more information.



Where to find information or take action

Next steps

Contact information	Mercer	Zurich	New Ireland
Pension Portal	Mercer OneView www.merceroneview.ie	Zurich Connect www.zurich.ie/connect/"yourcompanyname"	MyPension365 id.mypension365.ie/employee/sign-in
Member helpline – Online	www.JustAskMercer.com	aspire@zurich.com	MyPension365@newireland.ie
Member helpline – Call	+353 (0)1 411 8505	+353 (01) 799 2941	+353 (0)1 523 9705
Action	Mercer	Zurich	New Ireland
Update your contact details	JustASK Mercer helpline	Call or email Zurich	MyPension365 or contact your employer
Reset your login details	Mercer OneView	Call or email Zurich	MyPension365
Check your pension savings value	Mercer OneView	Zurich Connect	MyPension365
Change your regular contribution / Additional Voluntary Contribution rates	My Benefits	Call or email Zurich	MyPension365
Check your current investment arrangements	Mercer OneView	Zurich Connect	MyPension365
Check the latest information on your Investment Options	Mercer OneView	Zurich Connect	Fund Centre
Ask a question about your Investments Options	www.JustAskMercer.com	Mercer-employeebenefits@mercero.com	Mercer-employeebenefits@mercero.com
Register a Target Retirement Age	Mercer OneView	Zurich helpline	Email New Ireland
Choose a DIFM option with a different target benefits package	Mercer OneView	Zurich Connect	MyPension365
Choose a DIFM option with a higher, or lower, growth target	Mercer OneView	Zurich Connect	MyPension365
Select a Help Me Do It portfolio	Mercer OneView	Zurich Connect	MyPension365
Use a selection of specialist options through the Leave Me To It approach	Mercer OneView	Zurich Connect	MyPension365
Take your retirement benefits	JustASK Mercer helpline	Financial.Planning@mercero.com	Financial.Planning@mercero.com



Some procedures may vary depending on the specific arrangements in place for your workplace pension



If you are not sure who administers your pension, check your **Pension Benefit Statement**



Get more by **investing** your savings

A Mercer workplace
pension webinar

Actions that could help me get the most from investing my workplace pension

- ☒ **Learn more about investing pension savings at the Get More By Investing Your Savings webinar**
- ☐ **Check whether I am invested in the default option**
- ☐ **Decide whether I am going to retire at Normal Retirement Date, and if not, when**
- ☐ **Decide which retirement benefits I want to take (especially if I am within 10 years of retirement)**
- ☐ **Confirm whether the default investment option will fulfil my needs**
- ☐ **Update my investment arrangements, if necessary**



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