MARSH | ZURICH | NEW IRELAND

Get more from your money

How to take advantage of tax incentives for pension savings



Agenda

- Understanding Your Employer's workplace pension
- Why save more for retirement
- Why save in your workplace pension
- Calculating how much you can save, tax free
- Tax incentives when you invest or retire
- How to make a once-off AVC
- Let's review
- Next steps
- Your questions, answered

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- The provision of personal advice
- The administration of pension contributions
- The administration of pension payments
- The provision of "insurance wrapped products" pension benefits
- The provision of Group Occupational Pension Schemes, group Personal Retirement Savings Accounts, and group income protection products such as life assurance, critical illness, income continuance, and private health insurance

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Imagine you've got **€2,000** to invest for **23** years

I'm Nazir

By investing **in my pension**,

I made **€6,200**





I'm Sylvia

By investing **outside a pension**,

I made **€2,064**

Nazir and Sylvia's savings outcomes are for example purposes only they are not guaranteed. We explain how they achieved these results at a high level as we go through the presentation and include detailed technical information at the end.

Warning: If you invest in this product you will not have any access to your money until retirement.

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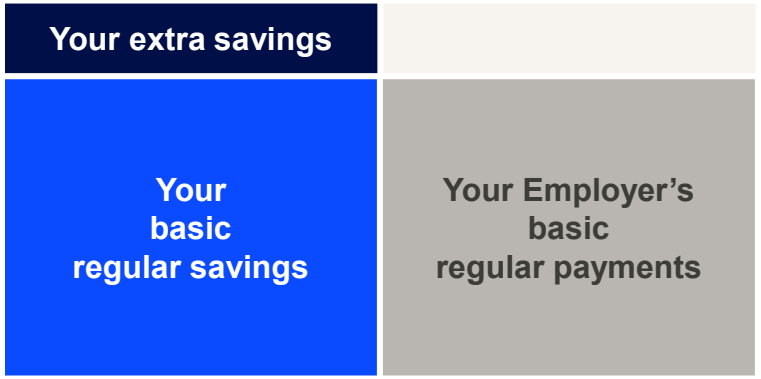
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Understanding Your Employer's workplace pension

Save

- Money is paid into your pension by:
  - **You**
  - **Your Employer**
- You get **tax relief** on what **you** pay in*
- You can **choose** to make **extra savings**:
  - You can pay **regular AVCs**
  - You can pay **once off AVCs**
- Some pensions allow you to increase the contributions matched by your employer



Grow

- Pension savings grow **tax free**
- Your savings are invested in the **default investment option** when you first join
- You can **tailor** your investment strategy



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.

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* Revenue places limits on amount of pension contributions you can claim income tax relief on each year.

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Why save more for retirement



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Everyone has a different reason to save

Why save more for retirement

I'm **Henry**

I want to retire early and study art history so I can spend my retirement exploring European museums.



My name's **Nazir**

My home country doesn't offer the kind of tax incentives you get on saving in an Irish pension plan.

I want to take advantage while I'm here, and return home for retirement.



Hi, I'm **Carol**

I spent four years out of the workforce as my sick mother's caregiver.

I want to play catch up on my savings.



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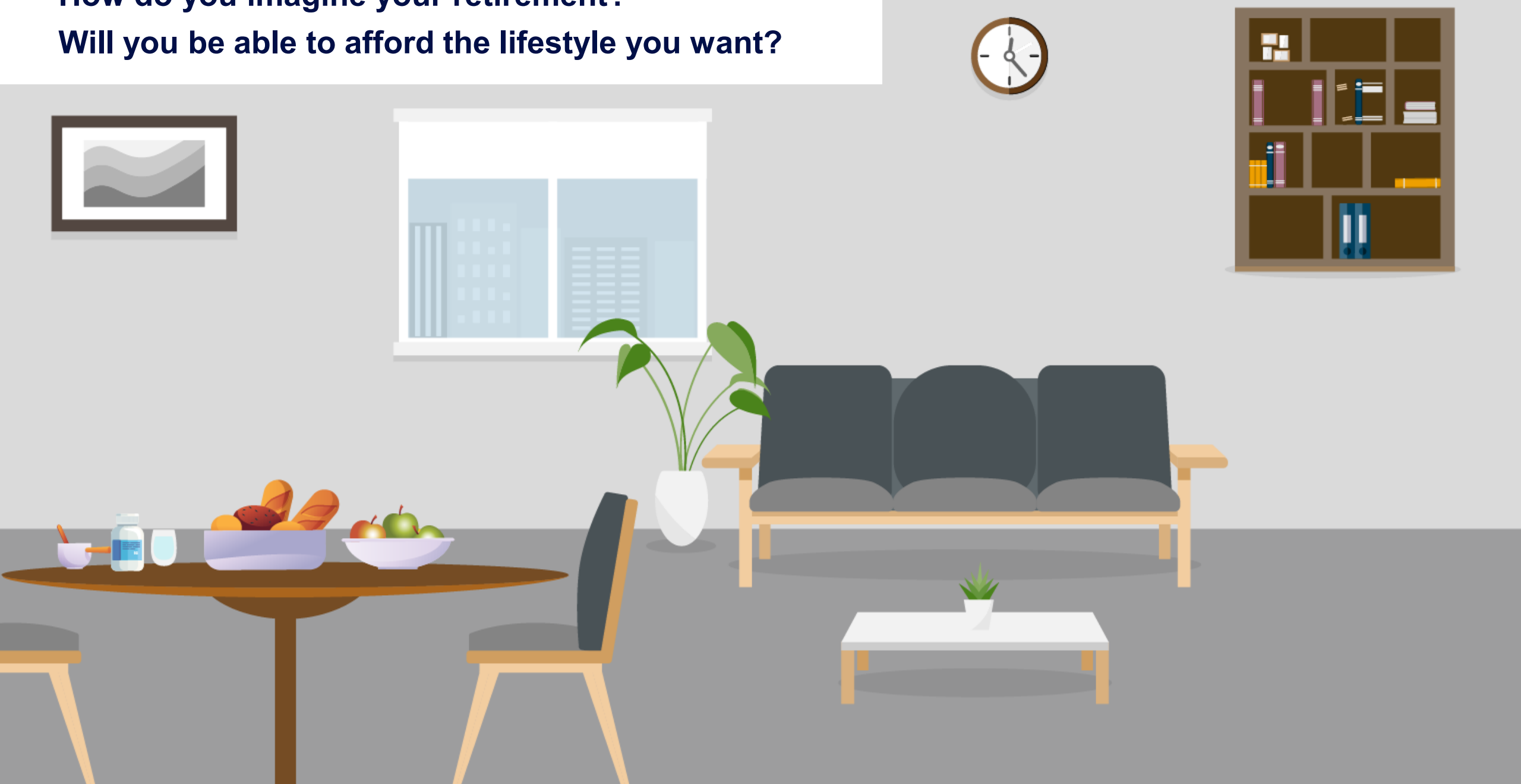
How do you imagine your retirement?

Will you be able to afford the lifestyle you want?



How do you imagine your retirement?

Will you be able to afford the lifestyle you want?



THE IRISH PENSION SYSTEM



STATE PENSION

WORKPLACE PENSIONS

PRIVATE INCOME

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THE IRISH PENSION SYSTEM



STATE PENSION

€299.30*

per week

That's roughly

€15,600

per year

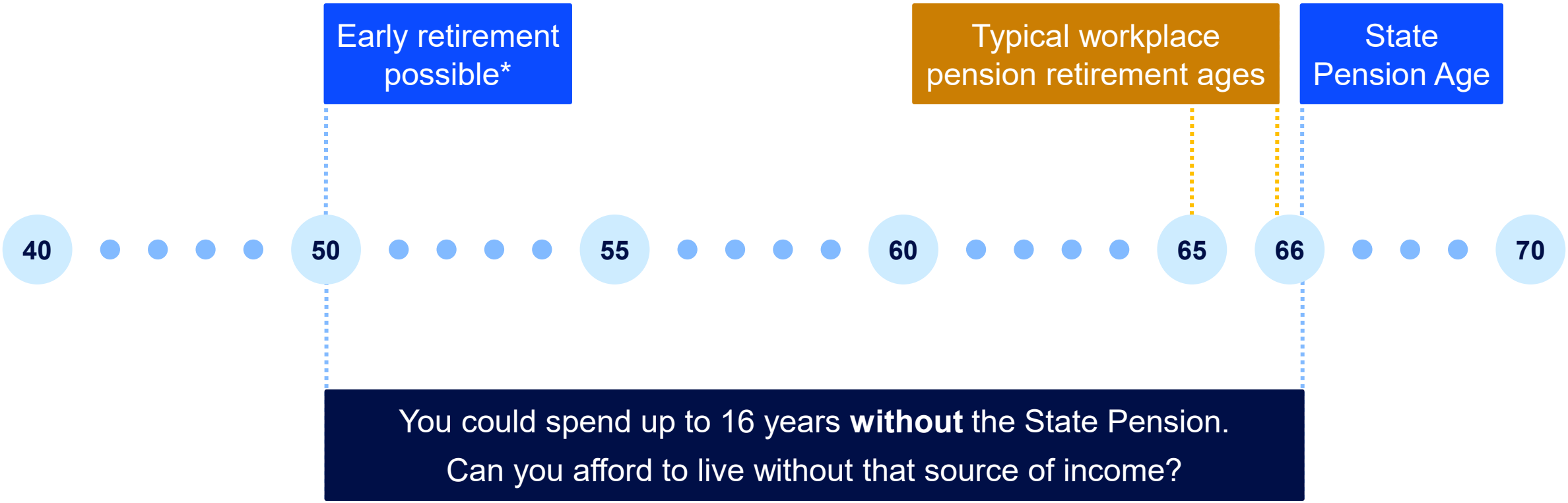
* This is the maximum State Pension (Contributory) rate payable to an individual retiring at age 66 as of 1 January 2026.

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Retiring early means you need to save more

Why save more for retirement



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Why save in your workplace pension



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Why save in your workplace pension

Save

More money

saved with help from
Your Employer
and the government

Grow

Benefit

More money

for you
at retirement

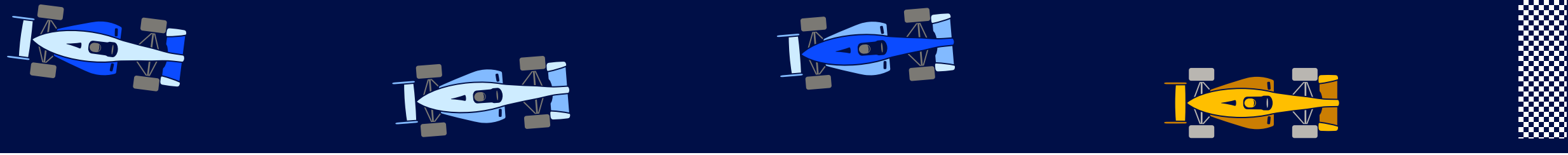
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Fuel up, at a discount

Why save in your workplace pension



REGULAR

Pay the minimum required

This normally means:

- Joining MyFutureFund, **or**
- Paying the minimum default contribution to your Workplace Pension

MID-GRADE

Maximise employer payments

This normally means:

- Join the workplace pension rather than MyFutureFund, **and/or**
- Choosing the highest rate of regular basic contributions

PREMIUM

Make regular AVCs

- A tax-relieved boost to your savings
- You can pause whenever you need to

HIGH OCTANE

Make once–off AVCs

- An opportunity to maximise your income tax relief for the year
- Great for taking advantage of bonuses or windfalls

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Income tax relief

Why save in your workplace pension

Standard Rate Income Tax: 20%

You want to save:

€100



Tax relief:

€20

Cost to you:

€80

Higher Rate Income Tax: 40%

You want to save:

€100



Tax relief:

€40

Cost to you:

€60

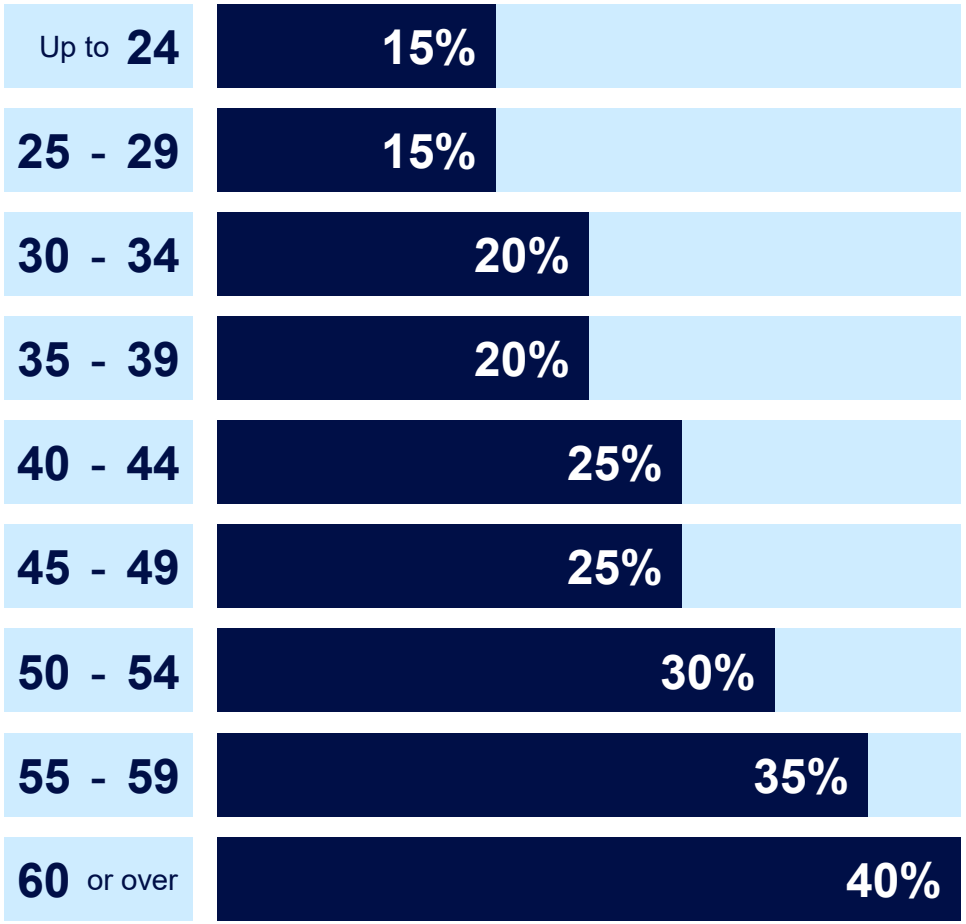
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Revenue places limits on amount of pension contributions you can claim income tax relief on each year

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Income tax relief – Revenue limits

Why save in your workplace pension



Each year, you can claim income tax relief on pension contributions up to **Revenue limits**

Revenue limits are based on:

- Your earnings, up to a cap of **€115,000**
- An entitlement percentage, based on your age, as shown in the chart

Employer contributions **DO NOT** count against towards your limit

Once-off AVCs can be used to take full advantage of your annual income tax relief entitlement.

You can make once-off AVCs up to **31 October** of the following year.

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Calculating how much you can save, tax free



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Calculating annual income tax-relief entitlement

Calculating how much you can save, tax free



Up to 24	15%
25 - 29	15%
30 - 34	20%
35 - 39	20%
40 - 44	25%
45 - 49	25%
50 - 54	30%
55 - 59	35%
60 or over	40%

Age based percentage x **Earnings (capped at €115,000)** = **Relief entitlement**

Regular contributions + **Regular AVCs** + **Once-Off AVCs** = **Contributions already paid**

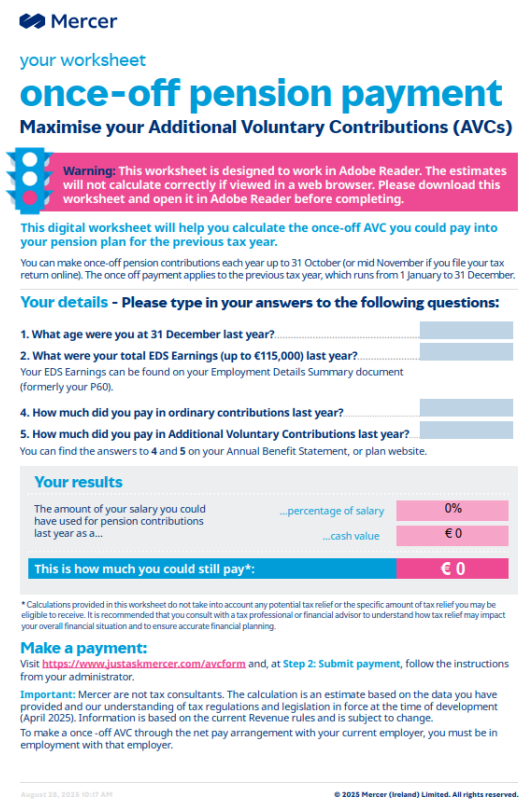
Relief entitlement - **Contributions already paid** = **Relief remaining**

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Downloadable PDF

Calculating how much you can save, tax free



Mercer

your worksheet

once-off pension payment

Maximise your Additional Voluntary Contributions (AVCs)

Warning: This worksheet is designed to work in Adobe Reader. The estimates will not calculate correctly if viewed in a web browser. Please download this worksheet and open it in Adobe Reader before completing.

This digital worksheet will help you calculate the once-off AVC you could pay into your pension plan for the previous tax year.

You can make once-off pension contributions each year up to 31 October (or mid November if you file your tax return online). The once off payment applies to the previous tax year, which runs from 1 January to 31 December.

Your details - Please type in your answers to the following questions:

1. What age were you at 31 December last year?
2. What were your total EDS Earnings (up to €115,000) last year?

Your EDS Earnings can be found on your Employment Details Summary document (formerly your P60).

4. How much did you pay in ordinary contributions last year?
5. How much did you pay in Additional Voluntary Contributions last year?

You can find the answers to **4** and **5** on your Annual Benefit Statement, or plan website.

Your results

The amount of your salary you could have used for pension contributions last year as a...	...percentage of salary	0%
	...cash value	€ 0
This is how much you could still pay*:		**€ 0**

* Calculations provided in this worksheet do not take into account any potential tax relief or the specific amount of tax relief you may be eligible to receive. It is recommended that you consult with a tax professional or financial advisor to understand how tax relief may impact your overall financial situation and to ensure accurate financial planning.

Make a payment:

Visit https://www.justaskmercer.com/avcform and, at **Step 2: Submit payment**, follow the instructions from your administrator.

Important: Mercer are not tax consultants. The calculation is an estimate based on the data you have provided and our understanding of tax regulations and legislation in force at the time of development (April 2025). Information is based on the current Revenue rules and is subject to change.

To make a once -off AVC through the net pay arrangement with your current employer, you must be in employment with that employer.

August 28, 2025 10:17 AM

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Let’s see how much our team can save

Calculating how much you can save, tax free

Henry

- Annual earnings **€50,000**
- Age **33**

Last year’s contributions

- Regular contributions: **€2,000**
- Regular AVCs: **€3,000**
- Once-Off AVCs: **€0**



Nazir

- Annual earnings **€60,000**
- Age **43**

Last year’s contributions

- Regular contributions: **€2,400**
- Regular AVCs: **€4,800**
- Once-Off AVCs: **€0**



Carol

- Annual earnings **€60,000**
- Age **52**

Last year’s contributions

- Regular contributions: **€2,400**
- Regular AVCs: **€4,200**
- Once-Off AVCs: **€1,800**



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Calculating annual income tax-relief entitlement

Calculating how much you can save, tax free



Up to 24	15%
25 - 29	15%
33	20%
35 - 39	20%
40 - 44	25%
45 - 49	25%
50 - 54	30%
55 - 59	35%
60 or over	40%

Age based percentage		Earnings (capped at €115,000)		Relief entitlement
20%	x	€50,000	=	€10,000

Regular contributions		Regular AVCs		Once-Off AVCs		Contributions already paid
€2,000	+	€3,000	+	€0	=	€5,000

Relief entitlement		Contributions already paid		Relief remaining
€10,000	-	€5,000	=	€5,000

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Calculating annual income tax-relief entitlement

Calculating how much you can save, tax free



Up to 24	15%
25 - 29	15%
30 - 34	20%
35 - 39	20%
43	**25%**
45 - 49	25%
50 - 54	30%
55 - 59	35%
60 or over	40%

Age based percentage		Earnings (capped at €115,000)		Relief entitlement
25%	x	€60,000	=	€15,000

Regular contributions		Regular AVCs		Once-Off AVCs		Contributions already paid
€2,400	+	€4,800	+	€0	=	€7,200

Relief entitlement		Contributions already paid		Relief remaining
€15,000	-	€7,200	=	€7,800

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Calculating annual income tax-relief entitlement

Calculating how much you can save, tax free



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30 - 34	20%
35 - 39	20%
40 - 44	25%
45 - 49	25%
52	**30%**
55 - 59	35%
60 or over	40%

Age based percentage		Earnings (capped at €115,000)		Relief entitlement
30%	x	€60,000	=	€18,000

Regular contributions		Regular AVCs		Once-Off AVCs		Contributions already paid
€2,400	+	€4,200	+	€1,800	=	€8,400

Relief entitlement		Contributions already paid		Relief remaining
€18,000	-	€8,400	=	€9,600

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Tax incentives when you invest or retire



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Tax incentives when you invest or retire

Save

Grow

Benefit

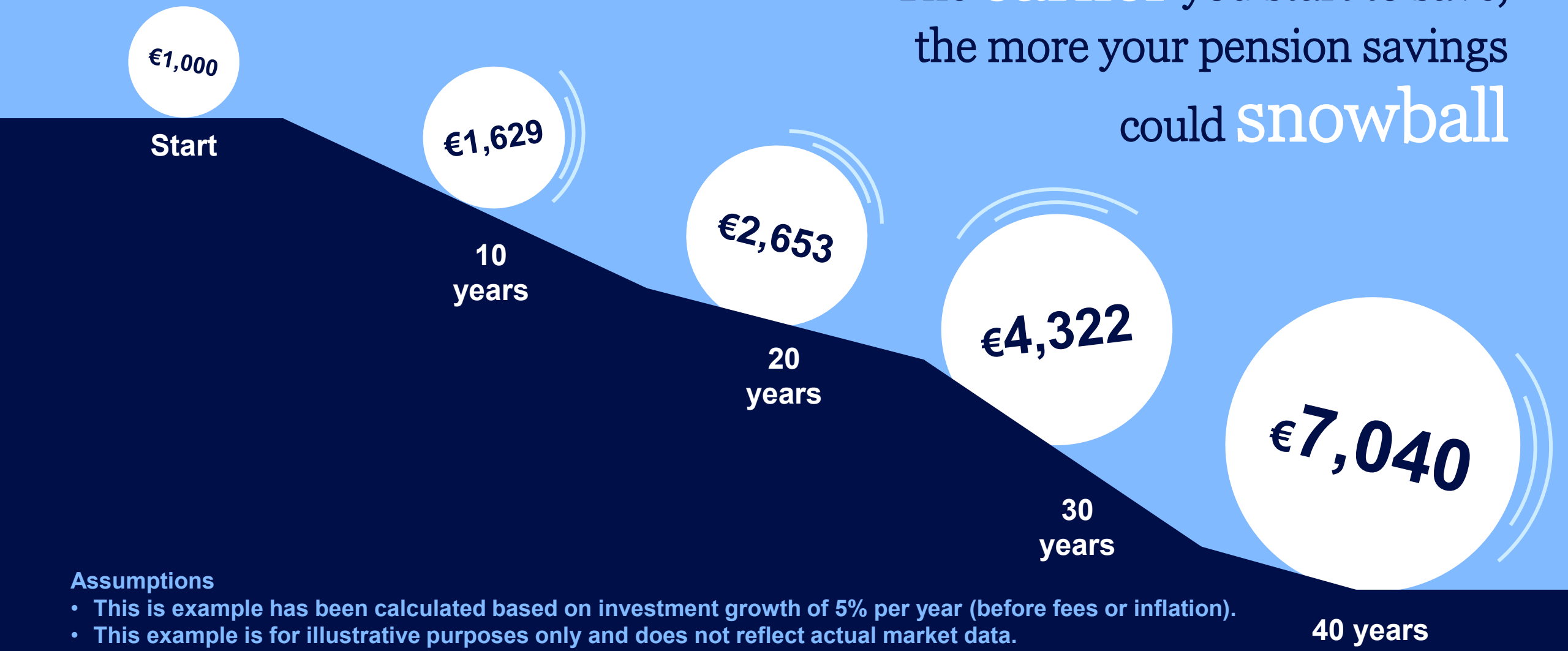


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The earlier you start to save, the more your pension savings could snowball



Assumptions

- This is example has been calculated based on investment growth of 5% per year (before fees or inflation).
- This example is for illustrative purposes only and does not reflect actual market data.

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Imagine you've got **€2,000** to invest for **23** years

I'm Nazir

By investing **in my pension**,

I made **€6,200**





I'm Sylvia

By investing **outside a pension**,

I made **€2,064**

Nazir and Sylvia's savings outcomes are for example purposes only they are not guaranteed. We explain how they achieved these results at a high level as we go through the presentation and include detailed technical information at the end.

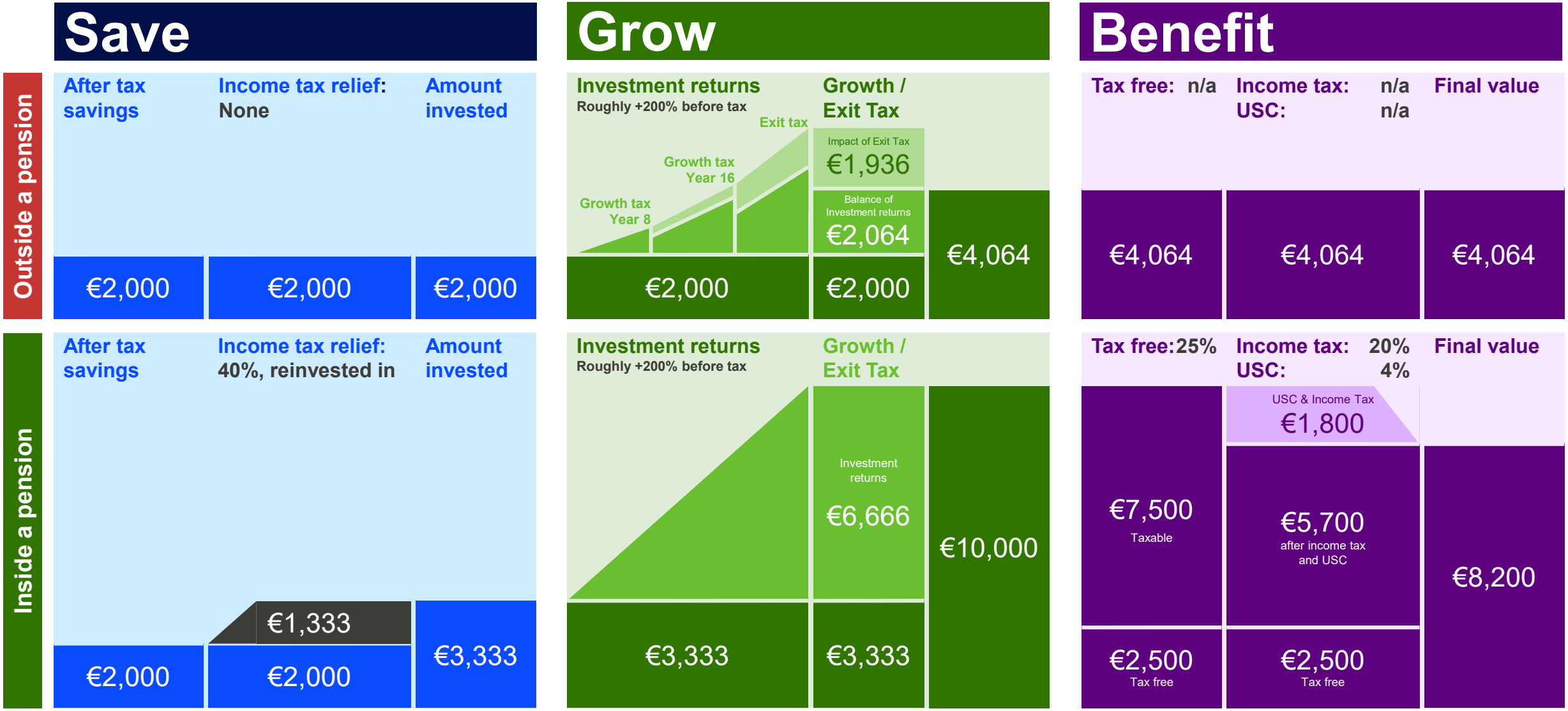
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Let's see how the rest of the team make out

Tax incentives when you invest or retire

I'm going to make a **once-off AVC** that costs **€1,000**

When I retire in **34** years, it could be worth **€6,833**

Outside a pension, it might only be worth **€2,906**



My **once-off AVC** will cost me **€2,000**

In **23** years, I will retire and it might be worth **€8,200**

Invested privately, it might worth as a little as **€4,064**



I made a **once-off AVC** that cost me **€5,000**

When I retire in **15** years, it could be worth **€13,667**

Outside a pension, it might only be worth **€7,947**



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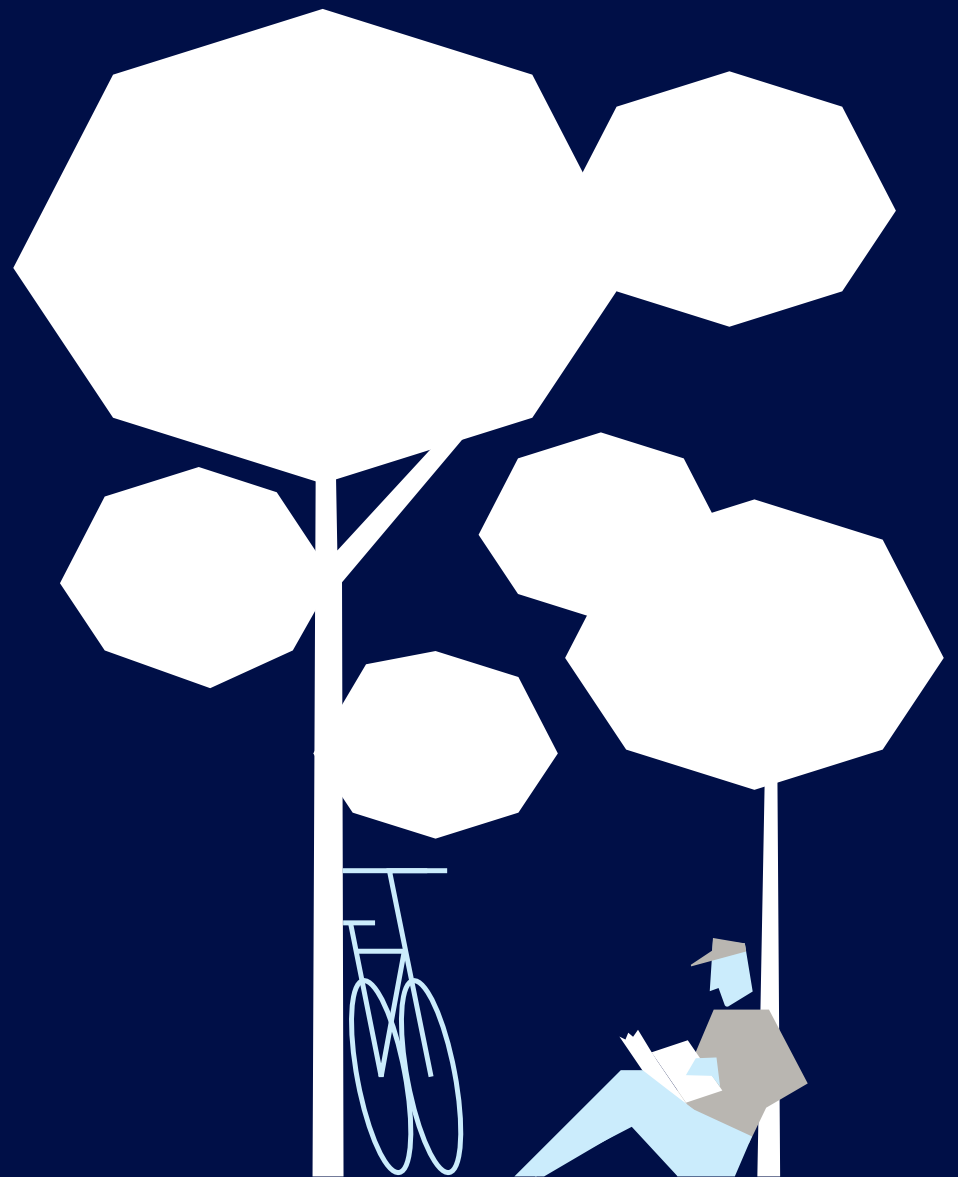
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How to make a once-off AVC



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How to make a once-off AVC

Next steps

Administrator	Check how much you could pay	Submit your payment	Claim tax relief
Marsh	Download worksheet	JustASKMercer	ROS.ie > MyAccount
Zurich	Download worksheet	Contact Zurich	
New Ireland	Download worksheet	MyPension365	

The **deadline** to make a payment and claim your income tax relief for the **2025 tax year** is

18 November 2026

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Let’s review

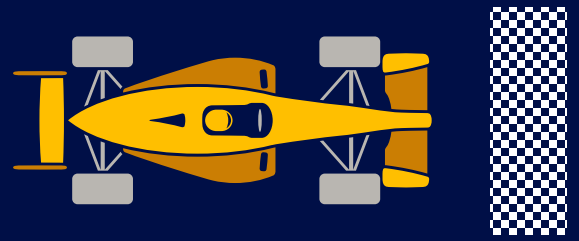


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How will you fuel up?

REGULAR	MID-GRADE	PREMIUM	HIGH OCTANE
Pay the minimum required	Maximise employer payments	Make regular AVCs	Make once–off AVCs

Accelerate your pension growth with a **once-off AVC**



€2,000 invested for **23** years

"By investing **in my pension**, I made **€6,200**

By investing **outside a pension**, I made **€2,584**"



How to **make** a once-off AVC

- Calculate your entitlement
- Submit your payment & inform your administrator
- Reclaim your tax

Follow the link for your administrator for more information

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Next steps



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Next steps

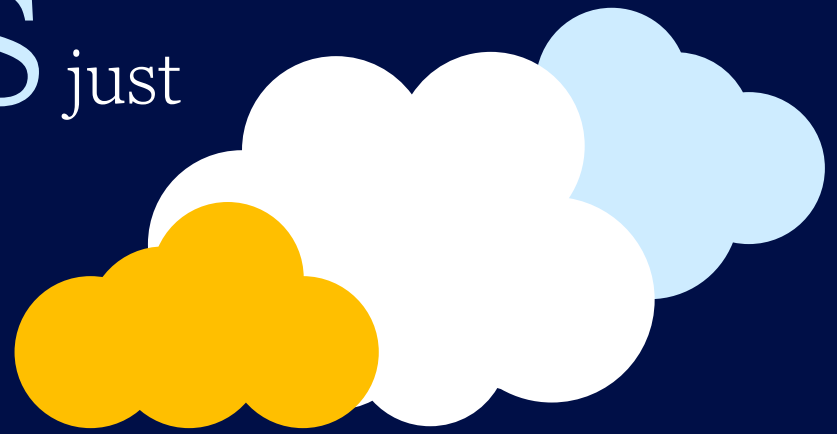
Where to find information or take action

Contact information	Marsh	Zurich	New Ireland
Pension Portal	**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	**Marsh**	**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	Mercer OneView	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@mercer.com	Mercer-employeebenefits@mercer.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@mercer.com	Financial.Planning@mercer.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**

don't let your savings just drift away!



Thousands of pensions go **unclaimed** each year because we cannot trace their owner

Contact **your administrator** to register

your **permanent personal email address**

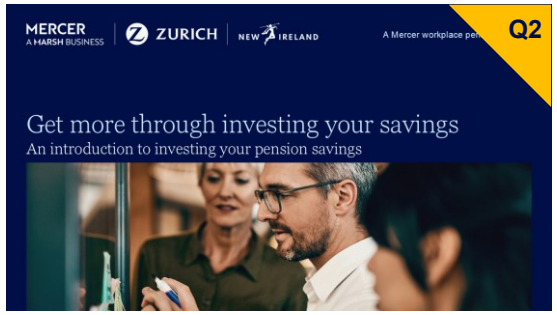
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Pensions 101



Watch recording



Watch recording



Watch recording



Zoom Register here

WebEx Register here

Pensions +



Watch recording



Zoom Register here

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Thank you!

How did we do?

Please take the **exit survey**

Appendices

Maximum income tax relief by age

Income tax relief – Revenue limits

Age	Age based percentage	X	Capped Earnings	=	Maximum income tax relief
Up to 24	15%	X	€ 115,000	=	€ 17,250
25 - 29	15%	X	€ 115,000	=	€ 17,250
30 - 34	20%	X	€ 115,000	=	€ 23,000
35 - 39	20%	X	€ 115,000	=	€ 23,000
40 - 44	25%	X	€ 115,000	=	€ 28,750
45 - 49	25%	X	€ 115,000	=	€ 28,750
50 - 54	30%	X	€ 115,000	=	€ 34,500
55 - 59	35%	X	€ 115,000	=	€ 40,250
60 or over	40%	X	€ 115,000	=	€ 46,000

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Assumptions

The tax advantages of saving in a workplace pension

General assumptions and comments

- The money Nazir and Sylvia have available for investing has already been subject to USC, PRSI and income tax at 40%.
- Nazir and Sylvia are both currently age 43.
- They will retire at age 66, and will no longer be subject to PRSI.
- Sylvia will have access to the full value of her savings on retirement.
- Some of Nazir's may be paid in instalments over time, depending on which retirement benefits he selects at retirement.

Investment assumptions

- For this example, we compare investing through a pension plan (Nazir) with investing in an Insurance Bond (Sylvia) as this is the closest equivalent investment vehicle.
  - Other investment vehicles are available.
- To focus on that tax advantages of investing in a pension we present simplified investment scenarios. We assume that the investments:
  - Are subject to the same annual management charges.
  - Achieve the same level of investment return (roughly 5% p.a. return after inflation and fees).
  - This equates to roughly 200% investment returns over 23 years, before the impact of Growth/Exit Tax.

Investing in a pension: Nazir

- We assume that the full value of Nazir's once-off AVC into the pension is eligible for income tax relief at 40%.
- Investment returns on pension savings are not subject to Capital Gains Tax.
- Investment returns on pension savings are not subject to Exit tax.
- We assume that Nazir will take 25% of the final value of his pension investment tax free.
  - The exact value of the RLS you are eligible to take will vary, depending on your personal circumstances.
  - You may take a value equal to a Salary & Service calculation or 25% of the fund value.
- The remaining 75% of the final value of the pension investment is subject to income tax and USC.
- We assume that Nazir's overall income will reduce in retirement, and that his income tax liability will drop to 20%.
  - This is common, but may not always be the case.
  - Depending on your level of income, some of your income in retirement may be subject to the higher rate income tax (40%).
- We have assumed that Nazir pays USC at the higher rate of 4%.
  - Lower rates of USC may apply if you have a lower income.

Investing in an insurance bond: Sylvia

- Investment returns on Insurance Bond savings are not subject to Capital Gains Tax.
- Investment returns on Insurance Bond savings are subject to Growth/Exit Tax of 38% every 8 years and on exit.
  - The deduction of Growth Tax reduces the capital invested, which reduces compound returns.
- Sylvia's investment is not in a pension, so she is not able to take advantage of a tax free retirement lump.
- There is no ongoing income tax or USC liability on the Insurance Bond.

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