

A diverse group of people, including a woman with a suitcase, a young girl, and a man, are walking on a sandy beach. The woman is in the center, holding a suitcase and a young girl. A man is walking to the right, and a woman is walking to the left. They are all smiling and looking towards the camera. The background shows a clear blue sky and the ocean.

Fund Your Future

Talking Pensions

bankofireland.com/pensions



Welcome to the latest edition of our annual Talking Pensions magazine. “Fund Your Future” is a term we coined when talking about planning for your long term financial future. For many, that can mean different things at different stages of life but for everyone regardless of your age or employment status, it should entail a personalised financial plan for your future retirement, goals and ambitions.

In this magazine we have put together a piece to support you on this journey “Your guide to a healthy retirement”. Pension planning isn’t something to be put off, starting early and contributing small and often to a pension plan can make for a financial security blanket whenever you do choose to retire. After all, pension saving is just putting some money aside in a tax efficient way, for when you stop working. This will provide you with a nest egg to allow you to have an enjoyable retirement and having the means to spend on what is important to you and help you live the life you want to live.

Pension provision for Irish citizens is something that has never been more topical. There have been a number of landmark changes to pension legislation over the last 3 years from changes to the rules of existing structures to the introduction of a new Government led initiative - Auto-

Enrolment, which will be a positive step change in 2026 supporting more people to have a pension provision in their future. And we delve more into this in our article **“Auto Enrolment is here - it’s decision time”**.

The foundation of everything is to get your personal financial advice so you can make an informed decision on what you want for your future self and here in Bank of Ireland we’re here to help. Talk to one of our Financial Planning Consultants today.



Brian Sullivan,
Director Wealth Advice
& Distribution
Bank of Ireland

”



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Your guide to a healthy retirement plan

One of the biggest risks that anyone faces in later life is running out of money in retirement.

People work their whole lives to save enough money for a comfortable retirement. Only to find they've come up short. The average pension saved, today, will provide you with a yearly income of just over €6,000*.

*Source: The Pensions Authority 2024 survey

To help reduce this risk, we recommend keeping the following key questions in mind when you are planning your retirement. We also suggest you hold regular financial planning check-ins with your local financial consultant. Bank of Ireland is on hand to provide one-to-one personal advice to guide and support you. We can help make your money work harder for you. Both now and into your retirement.

Six key questions to ask when planning your retirement

1

How long will my savings last and how long do I need them to last?

2

How may cost of living changes impact my savings?

3

What is my primary goal in retirement?

4

What important trade-offs might I need to make?

5

Can I stay disciplined to meet my goals?

6

What additional income might I receive in retirement if any?

How long will my savings last and how long do I need them to last?

Many investors in their late 50s and 60s underestimate how long they will need their investments to last. People are living longer, healthier lives due to improving medical treatments and technology. Thankfully, you should be prepared to live a long and fulfilled retirement. That means making sure you have enough money in your pension and

investments to maintain your lifestyle. And to provide for future generations, if this is your wish.

On average, people in Ireland are expected to live 24 additional years after turning 60*. That means 24 years that your investments may need to support you in retirement.

*Source: World Health Organisation July 2023



How may cost of living changes impact my savings?

Prices for goods and services often increase over time. Many investors fail to realise just how much of an impact these increases can have on their retirement income.

Many of the world's central banks target a *2% to 3% inflation rate. If inflation maintains at that target rate a person who currently needs €50,000 to cover annual living expenses would need about €90,000 in 20 years and nearly €120,000 in 30 years. Just to maintain their purchasing power and lifestyle.

*Source: pensionsauthority.ie

If you put €500,000 under your mattress, today, in 30 years that money would be only worth approximately €200,000 in today's money. Of course, inflation can run much higher. Your savings will need to work even harder to overcome this impact on your retirement purchasing power.

Another factor to consider is that many retirees spend money in different ways during later stages of life. For example, your healthcare costs may grow as you age. You may need additional medical supports and these come at an additional cost. Your housing costs may also change, if you decide to move or downsize.

What is my primary goal in retirement?

Time, cashflow and inflation are all key factors to consider. Another factor is establishing a primary objective for your portfolio.

A good way to work out your pension objective is to define your growth and risk objectives. The amount of money you plan to have at the end of your portfolio's time horizon versus the risk you are willing to take on your investment. Possible growth objectives include:

- ▶ **Fund growth:** you want to increase the purchasing power of your assets as much as possible across your time horizon and within your personal risk appetite.
- ▶ **Maintaining the value of the investment in real terms:** you want to maintain your present purchasing power at the end of your time horizon.
- ▶ **Targeting a specific ending value:** you want a specific amount of money to pass on to the next generation.
- ▶ **Depleting assets:** you do not want to leave any assets behind at the end of your investment time horizon.

Understanding your retirement objective helps create a road map for you in retirement. That will help you to choose your pension investments. Focusing on your investment objective may also make it easier to stick with your investment strategy during market ups and downs.





What trade-offs might I need to make?

You may want to draw from your investment portfolio during retirement. The cash flow you want, combined with your growth and risk objectives, may mean making some trade-offs.

For example, you may need to increase your exposure to higher risk investments with potentially higher returns (but always supported by your own personal risk profile and appetite). Or you may have to reduce withdrawals by cutting back on spending.

To better understand the trade-offs of different strategies, consider the following questions:

- ▶ What's an appropriate investment fund for my goals and objectives supported by my risk appetite?
- ▶ What's an appropriate withdrawal rate to avoid running out of money in retirement?

The right pension and diversifying assets

We believe that having the right pension supported by the right investment fund(s) with diversified assets is the single greatest way to support you to be able to afford the retirement you want. We recommend that you review your investment strategy every year. Check that it is still in line with your own personal risk appetite. Is it delivering on your personal goals and ambitions? Will you be able to live the life you want to live when you retire? Diversifying assets simply means investing in a mix of funds/ equities, fixed interest, cash and other securities.



Can I stay committed and disciplined to a strategy to meet my goals?

One of the biggest obstacles to achieving your retirement goals is how you react to change.* For example, many customers react emotionally when markets rise or fall. They sell securities when prices drop. Alternatively, they sell their holdings and buy the latest hot investment based on short-term performance.

These emotional decisions make it more difficult to reach long term goals. Many investors don't stick with an investment strategy long enough to realise stock market-like returns over the longer term, let alone beat the market.

Our advice is to avoid the noise in the media. Stick to your strategy/goal. It's about time in the market not timing the market. Review your goals and ambitions once a year. Update your financial plan to reflect your personal goals and objectives.

*Source: US market research firm DALBAR Inc's 2023 report.



What additional income might I receive in retirement if any?

As you plan your retirement, you should account for all your future income sources. It's not just about income from your personal pension and investments. You may also get the state pension or you may continue to work into retirement. Retirees rarely rely on one source of income. For instance, you may have a pension that provides some retirement income, but rely on other investment income to pay for your lifestyle.

Active retirements have become increasingly popular. Some retirees work to supplement their income. Others continue to work simply because they enjoy it. There are two reasons why you might choose to work in retirement - "a need-based reason" or 2, "a want-based reason".

1. **Need-based reasons** might include to make ends meet, to counter the decreased value of your savings or to meet unforeseen costs to refurbish your home.

2. **Want-based reasons** might include you enjoy working and wanting to stay active and involved.

It may not be an option for everyone but working in retirement can provide some financial flexibility.

Talk to a Bank of Ireland Financial Consultant, today, to create a personal financial retirement plan that is unique as you are. You can meet one of our consultants in any of our 169 Bank of Ireland branches. You can also use our Digital Advice Journey from the comfort of your own home or office.

Visit Bank of Ireland Pensions, for more information.

Always here to support and help you live the life you want to lead in retirement.

Pension Pot Podcast Series

Many think talk of pensions is very complicated, but with a little help and some good advice, planning for your future may be the difference between you living your best life in retirement and regretting not taking action sooner.

Think of it like this you've worked hard throughout your working life to enjoy the things that interest you. Are you going to stop them when you retire? We're all living longer which means we may spend up to a third of our life in retirement. Sounds good doesn't it, but will you have put aside enough to replace your income for those 30 years?

Listen back to our latest Pension Pot podcast series to find out more about the world of pensions, wherever you listen to yours.



bankofireland.com/pensionpot



Optimising your pension through investments

Why invest in a pension?

As we approach the end of the tax year, pension conversations tend to increase as individuals look to take advantage of the potential tax relief on pension contributions. With the introduction of the government backed Auto-Enrolment pension scheme, due to go live from 1 January 2026, these conversations have never been more topical.

The maximum weekly State Contributory Pension is €289.30¹ (c€15k p.a.) while the average weekly wage is €1,015.43² (c€53k p.a.). Furthermore, The Pensions Council have also stated that €19,200 was required for a modest standard of living in retirement in Ireland rising to €33,600³ for a comfortable standard of living for a single person. Given the shortfall between the State Contributory Pension and retirement living standards, a private pension is key to bridging that gap. Your pension pot at retirement depends on:

1

Contributions – the earlier and more you save, the bigger your pension pot can be.

2

Investment return – Growth depends on asset choice (i.e. equities, bonds, property, etc) and market performance.

In addition, contributions to Revenue approved pension plans (e.g. personal pensions, AVCs, occupational schemes) qualify for income tax relief at your marginal rate, thereby, making it cheaper to save. Whether you choose a personal plan or join your occupational scheme, starting early and saving consistently is the key to securing your financial future.

Our investment and pension experts have developed a range of funds suitable to meet your retirement goals. Passive IRIS is New Ireland's award winning⁴ pension investment offering, investing in several different

asset classes in a passive manner (i.e. in line with the market), automatically adjusting the asset mix within the Passive IRIS strategy to match your target goal. All you have to decide is your target date to retirement and if you would prefer to take cash, an income in retirement (annuity), or stay invested and transfer your money in retirement (i.e. Approved Retirement Fund (ARF)). Once you decide what is right for you, New Ireland will manage your assets at each stage of the journey—growth, consolidation, nearing retirement and retirement itself, ensuring savers stay in a single fund while New Ireland professionals manage the transitions. Utilising the target date fund structure, unique in the Irish market, offers individuals flexibility to tailor their pension investment to their own retirement age while leaving New Ireland to manage the risk aligned to your target retirement goals.





As investment markets don't stand still, neither do we and last year Bank of Ireland Investment Markets, our centre of investment excellence, partnered with investment managers to review and enhance the strategic asset allocation on the Passive IRIS strategy. Key updates included:

1. Extending the growth stage from 10 to 15 years before retirement, allowing longer exposure to growth assets.
2. Optimising asset allocation for better risk-adjusted returns in the growth phase-i) added emerging market equities and listed infrastructure; ii) reduced government and corporate bonds; and iii) increased high-yield and emerging market bonds.
3. Deepening Economic, Social & Governance (ESG) integration across the product.

The revised strategic asset allocation benefits pension savers by improving outcomes for pension savers⁵.

Meeting your needs in retirement

The Pensions Council guide to retirement living standards helps individuals understand retirement needs and how much income is required in determining peoples' investment goals. Pension savers should also be actively involved in the pension journey, after all, the more information they have, the better investment choices they can make and the more they can save now to secure financial security in the future.

¹ Citizeninformation.ie, as at May 2025

² Central Statistics Office, as at Q2 2025

³ The Pensions Council, as at December 2024

⁴ Best Use of Investment Strategy- Irish Pensions Awards 2024

⁵ Based on Bank of Ireland Investment Market's modelling assumptions.





Who am I?

Self-Employed

Flexible Pension Plans for the Self-Employed: Start Small, Grow Big

Meet Patricia, a 42-year-old self-employed farmer.

With two young kids and a busy life running her own business, she needed a pension plan that fits her seasonal income. Is there a solution? Yes a flexible pension that lets her save what she can, when she can.

”

Patricia said

I don't work 9 to 5, and my income changes with the seasons. My pension plan gives me the freedom to save the amount I wish on my terms.

Why Self-Employed People Like Patricia Need a Pension

1. You could be retired for 30+ years, People are living longer. A pension aims to provide you with an income during your retirement.
2. Your income could drop by 70% in retirement. The State Pension is just under *€14,475/year. The average wage is €50,395. Without a pension, your lifestyle could take a hit. Note: all self employed people will need to ensure they hold a contribution record to qualify for the maximum state Contributory pension

*Source: - gov.ie 2025

3. Currently you won't get the state pension until at least age 66, however this may change in the coming years If you retire early, you'll need a plan to cover the gap.

Why a Flexible Pension Works for the Self-Employed

- ▶ Save what you can, when you can
- ▶ Adjust contributions anytime
- ▶ Align savings with your income cycles
- ▶ Get tax relief on contributions
- ▶ No rigid commitments — just smart planning



Who am I?

Company Director

Turn Business Profits into Personal Wealth — Tax-Efficient Pensions for Company Directors

Saoirse, 55, recently became a company director.

After inheriting money from her parents, she began thinking seriously about her financial future. With help from her Bank of Ireland Financial Consultant (Dara), she discovered how her business could contribute to her pension — and reduce her tax bill at the same time.

“I’m amazed at how much the company could contribute for me - and we could claim corporate tax relief on it too. It’s all about the future you!”



Why Pensions Make Sense for Company Directors

- ▶ **Extract wealth from your business** in a tax-efficient way
- ▶ **Build a retirement income** independent of your company's future
- ▶ **Reduce your Corporation Tax bill** with pension contributions
- ▶ **Avoid Benefit-in-Kind tax** on company-paid pension contributions
- ▶ **Create flexibility** with monthly payments and year-end top-ups

What You Can Do Today

- ▶ Assess your existing pension pots
- ▶ Create a strategy that balances growth and sustainability
- ▶ Use your business to fund your future — not just your present

Plan for the lifestyle you want in retirement

Whether you plan to sell your business, pass it on, or keep working, a pension gives you options. It's not just about saving — it's about freedom.



Who am I?

Employee



Retirement Is Near - Here's How to Maximise Your Pension Before You Clock Out

Meet Brian, 63, a hotel manager with nearly four decades of experience.

He's worked his way up from the bottom and is now just a few years away from retirement. With his wife Aileen already retired, Brian is focused on making the most of his pension — and the time he has left to grow it.

Brian met with one of our highly experience financial consultants and received his personal financial plan that outlined the best and most efficient way to make contributions to his pension and spoke to him about what options were available when he retired.

"I never really thought about my pension until recently. But those small contributions — and the AVCs I added later — have made a big difference. Now I know what I'll have to live on, and it feels good to have a plan."

Why It Matters Now

- ▶ You may still have time to **boost your pension pot**
- ▶ **Tax relief** can make every €100 contribution cost as little as €60*
- ▶ **AVCs (Additional Voluntary Contributions)** can significantly increase your retirement income
- ▶ Knowing your **drawdown options** helps you plan with confidence

*Based on tax relief at the higher rate of 40%

What You Can Do Today

- ▶ Review your pension contributions and investment strategy
- ▶ Get a projection of your retirement income
- ▶ Talk to one of our financial consultants about AVCs and tax-saving opportunities
- ▶ Make a plan for how and when to draw down your benefits

The personas portrayed in this publication are fictitious and intended for illustration purposes only. No identification with actual persons is intended or should be inferred.

Plan Now, Enjoy Later

Whether you're retiring in two years or five, the steps you take today can shape the lifestyle you enjoy tomorrow.



Auto -Enrolment is here - it's decision time

Market Update: Auto-Enrolment Pensions – Make an informed decision or one will be made for you

With the framework now finalised, the Government has now confirmed that Ireland's long-awaited auto-enrolment pension scheme will commence on January 1, 2026. This marks a significant milestone in addressing Ireland's retirement savings gap, with over *800,000 workers currently lacking any form of pension provision.

Some of the highlighted points for Auto-Enrolment : Employees who are not already members of a pension scheme, earn more than €20,000 annually, and are aged between 23 and 60 will be automatically enrolled into the new system. For the first three years, both employer and employee will contribute 1.5% of gross earnings, with the government providing a top-up of 0.5%. The plan is for these percentages to double every three years so that by year 10, contributions will reach 6% from both employer and employee, and a 2% government top-up, giving a total contribution of 14%.

The introduction of auto-enrolment is expected to significantly boost pension participation and foster a stronger culture of long-term financial planning. Employers, however, are carefully evaluating their options. Many have concluded that a company-sponsored pension scheme offers greater flexibility, stronger employee engagement, and notably better benefits for higher rate taxpayers compared to auto-enrolment.



That said, employers still have a choice. They may adopt the State's auto-enrolment framework, offer an alternative qualifying occupational pension scheme, or implement a combination of both.

Crucially, the window for making this decision is narrowing. Employers who do not actively choose will be defaulted into auto-enrolment on behalf of their employees.

The overriding message to employers is clear, get as much information as you can from a professional financial consultant so you can make an informed decision, or one will be made for you.

*Source: Pensions Authority of Ireland



AVC's – Additional Voluntary Contributions

For employees – who want to get more

If you are a member of a company pension scheme with an employer contribution, you are lucky enough to have someone helping you to save for your future.

A typical contribution structure that we see is one whereby an employer will match your payments, usually to a predefined amount or percentage of a salary. A common example matches up to 5% of salary. This should deliver a decent outcome for you, but is it adequate to provide you with the level of income you desire in retirement?

Every year, you should get a letter from your pension provider, known as an Annual Benefit Statement – if you haven't read it, it is full of valuable information and well worth a read, once a year. "Do listen to our [TikTok on how to view](#) and read your ABS". On your statement we will show you an illustration that shows you what you are likely to get at retirement, if you continue to contribute at current rates.

Here are the main reasons you would or should consider AVC's.

- ▶ To have more in your pension pot when you retire.
- ▶ Some people use AVCs to fund the tax free element they plan to draw down at retirement – leaving more for buying a guaranteed income (Annuity) or for investment.
- ▶ It could help support to reduce a personal tax liability.
- ▶ If you are a late starter in retirement saving you may want to catch up for lost time by contributing some more.

If you want a better outcome, you could consider doing a little more – the way to do this is usually through Additional Voluntary Contributions (AVC's).

As always chat to one of our financial consultants today for more information and to obtain your personal financial plan.



Warning: You may not have access to money until you retire

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

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

Warning: These funds may be affected by changes in currency exchange rates.

Warning: Past performance is not a reliable guide to future performance.



Women and Pensions: - What you should consider

In Bank of Ireland we have a clear desire to improve financial inclusion and particularly address gender inequality in finance and most noticeably in pensions. Our ambition is to improve our customers' financial wellbeing and help to build resilience.

We know from our research that women have poorer pension coverage than men and are less likely to have adequate retirement plans in place. Historically, overall, women have earned less but this dynamic is changing. What isn't changing though is that women

are more likely to alter course and allow for temporary or permanent leave to mind children, take care of loved ones or take a career break, which adds to the extended time away from the paid workforce. All of this combined can lead to women missing out on years of their own contributions, but also those of their employers, as well as the tax break advances associated with pension contributions.

Our research has shown us that:

Women are less confident about their retirement



however this has changed for the better where in 2022 the survey had



These are all positive insights for women investing in their retirement plans. Another key statement that we have discovered is that women are not as comfortable in understanding how pensions work, therefore we in Bank of Ireland are taking the lead to supporting women and their retirement planning. We have designed a key consideration guide to help breakdown pensions jargon and navigate the world of pensions.

Women are less likely to have a pension but it is moving in the right direction and is net higher than 2023



2025



The difference is

18%





Start saving today, to keep your options open tomorrow.

Picture your dream retirement	A little seaside cottage? Monthly trips to European capitals? Or just more time for family and hobbies? Whatever your ideal retirement looks like, imagining it now can help you plan. Research shows that visualising your retirement makes saving feel more real and helps you stick to your goals.
Don't count on the State Pension	The State Pension is a solid foundation, but at currently just over €15,000* a year, €289.30 per week, it might not be the same as what you are used to earning each year. Your own pension savings are what will give you the freedom to live the life you want.
Plan for a longer life	We're all living longer thankfully - and that's great news! But it also means your pension needs to stretch further. We all need to focus on the importance of how we work, save, and spend to embrace these longer and more dynamic lives.
How much do you really need?	Aiming for two thirds of your current income in retirement is a good rule of thumb. For instance, if you earn €40,000 a year, aim for around €28,000 to €32,000 a year in retirement. Use the Bank of Ireland Pensions retirement calculator to check if you're on track. And don't panic if the numbers seem daunting - regular contributions and the magic of investing make it all possible. Compound interest is when you earn interest on the money you save and on the interest you earned along the way.
Why pensions beat savings	Pensions don't just sit there; they grow. Compounding, tax relief, and employer contributions all make pensions more powerful than your average savings account. It's like getting extra money working in your favour, provided you contribute.
Make your pension work harder	Our financial consultant can look at pensions from old jobs that might be collecting dust? They may be able to help simplify things and look at the possibility to avoid paying extra fees. If you can, increase your contributions. Even a little bump can have a big impact thanks to compounding over time. Plus, pensions are designed to grow over the long term, which helps protect your savings from the eroding effects of inflation - something regular savings accounts often struggle to do.
Your pension is your ally	Make sure its allocation aligns with your plan, age, and risk tolerance. Younger people can usually take on more risk for higher growth potential, while if you're closer to retirement you may prefer a more stable, lower-risk portfolio.
Check-in regularly	Schedule regular 'money dates' to review your pension and make sure it's still working for your goals, especially after big life changes like a new job or a growing family. Keep things simple and focus on the long-term because there's no need to stress about short-term market swings.
Help is always at hand	Pensions can feel complicated, but you're not on your own. Bank of Ireland offers tools, resources, and professional advice to help you plan with confidence. Retirement might feel far away, but a few smart steps today can make all the difference tomorrow.



Retirement planning for people with multiple incomes

Providing financial advice for customers about retirement planning when they have multiple incomes can be slightly more complex than a customer who has worked for their lifetime in the one company/organisation. There are age related limits on how much an individual can contribute to a pension, with additional restrictions based on the types of incomes they receive. Below are some further details in the form of an example.

Revenue rules set an earnings limit of €115,000* for the purpose of income tax relief for a client that is making contributions to a pension arrangement. Therefore for those clients with one income from an employment or self-employment that is in excess of €115,000 they could pension the first €115,000 of that income but that is the overall limit. That income is also subject to an age related percentage limit.

*Source:- revenue.ie

- ▶ The client is a public servant such as a HSE consultant and has earnings linked to the public sector scheme but also private practice income from self-employment.
- ▶ The client is an employee of their employment linked to an occupational pension scheme and a second income from a second employment or self-employment.

Revenue rules require that where a customer has both income from employment linked to a pension scheme and additional salary linked to another employment or self employment and combined earnings are in excess of 115,000 the following rules must apply. The income from the employment linked to the occupational pension scheme must be looked at first. This means there may be limits on how much of the second income (from self-employment or another job) can be used for pension contributions.

More than one income.

The earnings limit is subject to further restrictions where an individual has multiple incomes. Some common scenarios may include:

- ▶ The client is a doctor and has General Medical Services (GMS) income linked to the GMS pension scheme and income from their private practice which is a separate Self-employment.

In practice this means that:

If your income from the job linked to your pension scheme is €115,000 or more, you won't be able to make pension contributions from a second income that year.

If your total income from both jobs is over €115,000, the income from the pension-linked job is assessed first. This may reduce or restrict how much of your second income (such as from self-employment or another job) can be used for pension contributions.

If you would like to find out more information on this please contact one of our Financial Consultants in your local Bank of Ireland Branch or visit our website boi.com/pensions.





What to expect when you meet a Financial Consultant

In as little as 60 minutes, you could have your retirement plan sorted, from the comfort of your own home or a place that suits you best. You can meet one of our Financial Consultants virtually, over the phone, or in one of our one hundred and sixty nine branches.

The first thing we'll discuss is how Bank of Ireland can support you, your family and/or your business on your financial wellbeing journey

It's a Financial Consultant's job to help give you independence and control over your finances. They will listen to you to find out more about what's important to you. Good financial planning is all about supporting you to become financially secure over the short, medium and the long term.

Making better financial decisions can help you live the life you want to lead today and into the future. Our

Financial Consultants will create a tailored plan with you, to help ensure your money is working for you and that you have the right pension plan in place to meet your retirement goals and ambitions.

Once your financial plan is agreed and you prioritise the recommendations, then you'll get a level of access that is best in class and puts you in control, when your policy starts.

Once you have a policy in place, you can view it on our mobile banking app so you can easily stay up to date with your personal pension alongside your accounts. And you can track your pension and investment fund performance through our Fund Centre.

Throughout the meeting you can ask any other questions you may have about protection or savings and investments.



Begin

Fund your future

Talk to us about a retirement plan that works
for your lifestyle and Financial Wellbeing

Let's chat about your pension

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