



Dear [Personalised],

Have you *really* figured out how you'll finance your retirement?

It never seems to be the right moment to start a pension. But if your own future is relying on nothing more secure than a lucky win on the Lottery, then it may be time to get a plan together.

On average we're living much longer than our parents' generation. Good news – but it also means many more years in retirement to cover. The current State Pension is already less than the minimum wage, and it may be worth even less by the time you retire.



To give you a rough picture of what you might need we've designed an easy-to-use online Pension Calculator at www.irishlife.ie. [link to B Line] You can adjust the values up and down yourself and make up your own mind what's affordable.

What to do next:

- 1. Try our easy-to-use Pension Calculator now at www.irishlife.ie [link to B Line]
- 2. Or talk to your Financial Adviser [Financial Broker] today.



Why not arrange a review now? Click on this **link** or call us on xxxxxxxxxxxxxxxx.

FACT: 87% of workers say that they won't be able to live on the State Pension alone.
(Source: Pensions Board, September 2010)