

Dear [Personalised],

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

People provide for their retirement in surprising ways. But selling the odd family heirloom is not likely to be enough to provide the lifestyle you expect!

Fortunately, because you've started a pension, you've already taken the first step towards a realistic plan.

To get the best out of your investment it really pays to have regular pension reviews. The focus of these reviews is not necessarily on increasing contributions. In fact, it's more important to check whether you're still on track to meet your retirement goals, and to get answers to questions like these:

- Should your retirement goals be updated to reflect changes in your lifestyle or family?
- Are you maximising your tax relief?
- Should you perhaps switch funds into low risk options as you get closer to retirement age?

On average we're living much longer than our parents' generation. Good news – but it also makes it more important than ever to get a realistic retirement plan in place.

Why not arrange a review now?
Click on this link or call us on {broker phone no.}



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FACT: Research shows that 1 in 5 Irish people don't know how much they are currently saving into their pension.
(Source: Amarach Research August 2011)