

It pays to start your pension early

Half as much for twice as long, delivers twice the fund at retirement*.

The cost of achieving your required income in retirement almost doubles every 8 years**. The images below show why starting early makes sense.

A stroll

30's

Easy to achieve your required income for retirement



A hike

40's

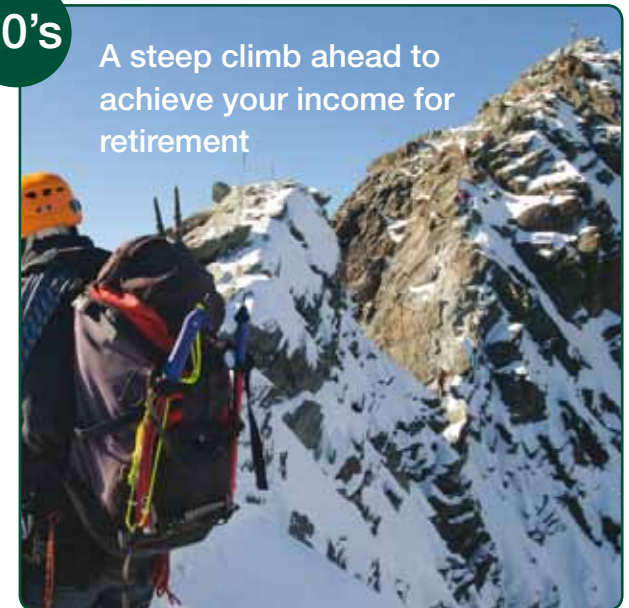
More effort is required to achieve your income for retirement



A climb

50's

A steep climb ahead to achieve your income for retirement



So don't rely on the state pension, it is just €230.30 currently***. If this is all you will have to rely on when you retire, it could mean taking an 80%† pay-cut when you stop working.

Why not talk to the Insurance & Investment Managers
in your Bank of Ireland branch today about our range of pension options,
and start taking action to protect your income in retirement.

*Source: Bank of Ireland Life Technical Services Dept 2009. Based on person aged 25, paying €200 per month into a PRSA until NRA 65 to achieve fund of €450,000, compared with person aged 45 paying €400 per month into a PRSA until NRA 65 to achieve fund of €206,000. Assuming growth at 6% and premium indexation at 3%. These figures are estimates only. They are not a reliable guide to the future performance of this investment.

**Source: Bank of Ireland Life Technical Services Dept. 2009.

***State Pension (Contributory) as at January 2009 (single rate).

¹Based on the difference between a salary of €60,000 and the State Pension (contributory) of approximately €11,975 per year (single rate) as at January 2009.

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