



Invest in your future, save for retirement

Three factors will decide how much you will have in your pension at retirement

1. How long you save for
2. How much you save
3. The investment growth your pension achieves

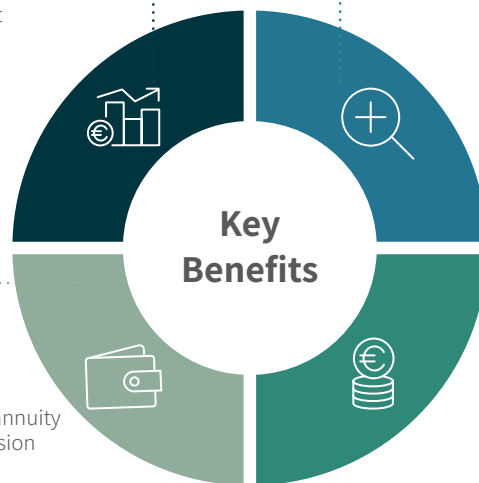
How we can help

Investment choice

- > You have control over how you invest your pension.
- > You can choose from a wide range of investment options to suit your risk appetite.

Retirement Income

- > You choose how to take your pension at retirement.
- > You can continue to invest your retirement fund and draw an income as needed, or
- > You can use your pension to buy an annuity which will pay you a guaranteed pension income for life.
- > Pension income in retirement is subject to income tax



Tax Benefits to help save for retirement

- > You can claim income tax relief on money paid to your pension, within limits.
- > Your employer can pay into your PRSA or company pension with no benefit-in-kind (BIK) applying to you.
- > There is no tax due on any growth made on the money invested in your pension.

Retirement Lump Sum

- > When you retire you can take a retirement lump sum from your pension, this is usually 25% of the value of the pension plan.
- > Retirement lump sums up to €200,000 are tax free.

Contact Us

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

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

Warning: The income you get from this investment may go down as well as up.

Warning: If you invest in this product you will not have access to your money until age 60 and/or you retire.

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