

# plan for your future

protect your  
present



Most of us already understand the importance of saving for retirement. The sooner you start, the more comfortable your retirement should be. For your peace of mind, it is also vital that you protect both your income and your family should the unexpected happen.

At Mercer, our pension and protection team offers expert advice and guidance on a range of pension products, from Personal Retirement Savings Accounts (PRSAs) to executive pensions. We also advise on personal protection insurance products, including **mortgage protection**, **family protection**, **specified serious illness cover** and **income protection**.

By researching providers on the open market we can help you find the right solution for your retirement and protection needs.

## Retirement planning



### Protect your future income in retirement by funding your retirement today.

- Have you recently left an employer-sponsored pension scheme to become a director of your own limited company? Would you like to fund for your retirement through your new company and reduce your company's corporation tax liability?
- Are you self-employed and looking at flexible ways to save for your retirement, including the option to fund for single premiums before the end of each tax year?
- Have you recently left an employer pension scheme to work on a contract-only basis, leaving you ineligible for employee benefits such as a workplace pension?

Contact us for advice on choosing the tax-efficient product most suitable for your current employment status and future retirement needs.

## Family protection



### Protect your family in the event of your death.

Your circumstances are unique, so it is important to seek advice to ensure a family protection policy meets your full requirements.

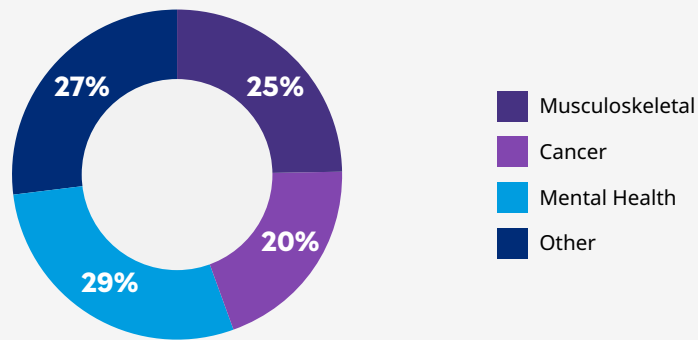
- A pension term assurance policy may be the most tax-efficient approach if you are a self-employed person or contractor.
- If you are self-employed or employed but not eligible for any death in service benefit, then it is possible that tax relief could be available on certain life cover premiums (subject to eligibility).
- If you are a director of a limited company you may wish to arrange individual death-in-service benefit to protect your family, with the policy owned and premiums funded by the company.

## Income protection



Protect your income in the event of long-term sickness or an accident.

Average income protection claims by illness/injury type



*Source: Based on approximate annual average income protection claims statistics from Aviva, New Ireland and Friends First.*

Would you be able to meet all your financial commitments if relying on the current State illness benefit (for those who are eligible) of less than €200 per week?

- If you are a director of your own limited company, we can help you protect your income and any pension payments the company makes into an executive pension plan via a policy owned, and premiums funded by, your company. This is a smart way to both protect your salary and pension payments and receive corporation tax relief.
- If you are self-employed, or employed with no employer sick-pay arrangement, we can advise you on how best to protect your income while receiving personal tax relief at your highest marginal rate on the premiums paid.

## Specified serious illness cover



Get in touch to protect against the financial implications should you or your partner be diagnosed with a specified serious illness.

## Mortgage protection



Contact us if you are looking to arrange a new mortgage protection policy or to review your existing policy.

## How can mercer help?

Our protection solutions team provide specialist advice and individual protection solutions to protect you and your family.

To learn more, please contact us on **1890 375 375** or email us at [myprotection@mercero.com](mailto:myprotection@mercero.com).

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