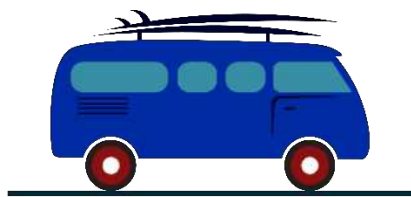


Pensions Awareness Week 2019

5 lessons from our journey



PENSIONS AWARENESS WEEK

TIME TO GET ON BOARD



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Dublin | Cork | Limerick | Galway | Dublin

5 Days | 15+ stops | dozens of topics

Pensions Awareness Week is an initiative to raise awareness about retirement planning, and help people take charge of their long-term savings.

Our roadshow travelled around Ireland for a week in September.

We ran evening seminars and drop-in sessions in Dublin, Cork, Limerick and Galway, with numerous stops and workplace visits along the way.

Here are five lessons from our journey.

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1. Start the engine

The most important thing is to make a start. With tax savings on your contributions, tax-free investment growth, and tax-free lump sum when you retire, pensions should be a no-brainer.

Yet around 933,000 Irish workers have no pension savings. Your pension doesn't have to be perfect – but it does need to start.

2. Avoid the speed bumps

Once your pensions journey is underway, there's a lot you can do to make it smoother. In particular, take a look at your investment choices and the fees you're paying.



3. Ask for your directions

There is almost always something you can do to improve your pension position.

Good pension providers and financial advisors can improve your pension and help you stay on track.

Whether you are starting from scratch or looking to refine an existing pension there are benefits to checking in on your financial future every year.

And a wealth of information is available online, starting with the Pensions Awareness Week website.





4. Break it down!

The benefits of a pension can seem a long way off.

So break your pension down into bite size chunks. If you increase your contributions today, how much more will be your pot in, say, 3 years?

Hitting some short-term milestones is the key to staying the course over a long journey.

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5. Know where you're headed

Many people aren't clear on the amount they need to save between now and retirement to live the way they would like to.

It's essential to know if you're on track so you can take action now to sort your financial future.

As part of Pensions Awareness Week, financial advisors Moneycube offer a free pensions health check. Get an expert view of your current pension plans, savings levels, and what you could do to improve your situation.

You can [book directly here](#), or on the Pensions Awareness Week website.

www.pensionsawarenessweek.ie



Pensions Awareness Week 2019 is a Moneycube initiative supported by:



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About Moneycube

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Moneycube enables you to take control of your investments and pensions through better use of technology, transparent pricing, and straight talking about money.

Moneybox Financial Ltd, t/a Moneycube, is regulated by the Central Bank of Ireland.



Next Stop 2020

We're already planning for Pensions Awareness Week 2020.

If you would like to talk to get involved, email us:
hello@pensionsawarenessweek.ie



www.pensionsawarenessweek.ie