



#Name
#Address 1
#Address 2
#Address 3
#Address 4

October 2016

Making the most of tax relief means more money in your pocket

Dear Mr Sample

► Thank you for continuing to invest with us, we value looking after your money.

As the deadline for completing your tax return for 2015 is approaching, now's a great time to talk to your financial adviser about looking at the long term and ensuring you're on track to meet your retirement savings goals.

For every €100 invested, it would currently cost you just €60, assuming you pay tax at 40%.

€60 +	€40	=	€100
Cost to you	Cost to taxman		Contribution

The deadline by post is 31 October 2016 (or if you pay and file through the Revenue Online Service (ROS), 10 November 2016). If you would like to top up your pension policy, please discuss it with your financial adviser, complete the enclosed top up form and return to us in the pre-paid envelope.

If you have any queries, ring us on (01) 639 7090, or talk to your financial adviser.

Yours sincerely

Maria Rafferty
Operations Department Manager



With this letter

- Top up form
- Pre-paid envelope

If you decide to allocate your lump sum contribution to the 2015 tax year, it must reach us on or before 31 October (10 November for ROS).

For the 2015 tax year, net relevant earnings are subject to a ceiling of €115,000 for the purpose of calculating tax relief. Relief must be claimed and it varies according to your age and contributions you are already making to your pension policy and any other pension arrangements. Laws and tax rules may change in the future.