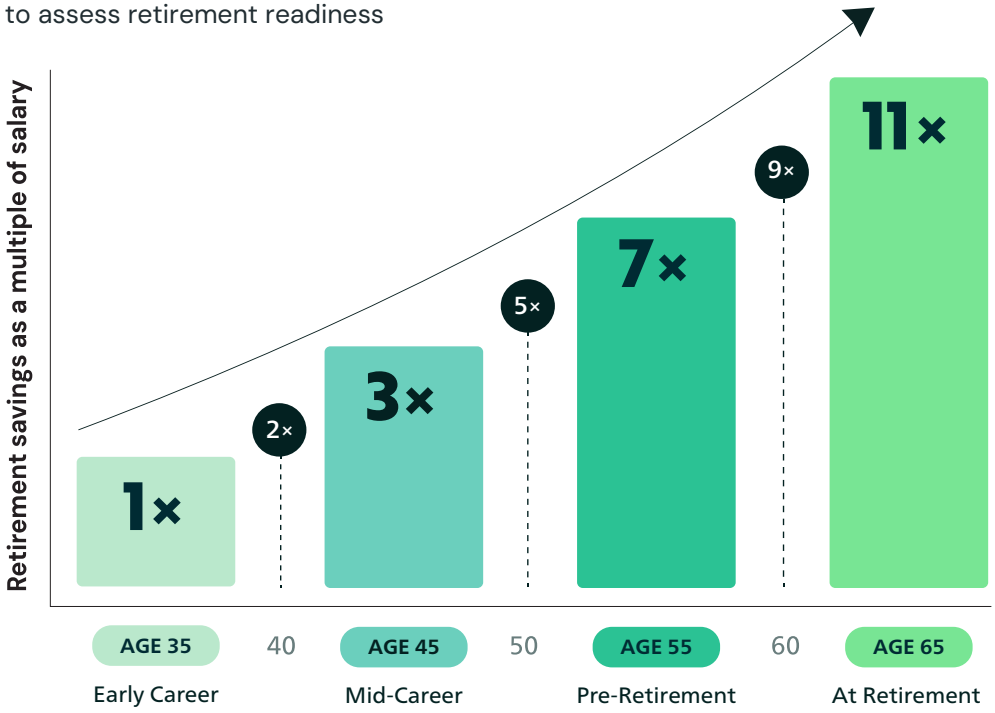
FPSB FINANCIAL PLANNING STANDARDS BOARD IRELAND

Prime Retirement Index©

Is your pension on track for your age?

Prime Retirement Index©
provides an age-based pathway to assess retirement readiness



Check where you stand in a minute

1. Add up all your retirement savings.
2. Divide by your yearly salary. That's your PRI score.
3. Compare it with the milestone for your age.

Example: For a person aged 45: €90,000 saved ÷ €60,000 salary = 1.5×

Where you are:

1.5× | Gap: 1.5×

Where you should be at 45:

3× milestone

The appropriate PRI multiple for that age is **3×**, so you're at **50%** of your milestone for your age **(1.5× / 3× = 50%)**

What it could mean

At or above your milestone
A positive starting point, but circumstances change. Regular reviews can help keep your retirement plans on track.

Below your milestone
A prompt to take a closer look. Identifying a potential gap early gives you more time to explore your options and take action.

Whatever your PRI score, reviewing your position regularly with a financial adviser can help you understand what it means for your individual retirement plans.

Three questions to ask

1. Where am I now?
2. Where should I be for my age?
3. What can I do to improve my position?

Who is behind it

Developed by GEM Strategic in collaboration with FPSB Ireland, which licenses the PRI in Ireland. GEM reviews the methodology and assumptions annually. Founding sponsors New Ireland, Royal London, Standard Life and Zurich support its introduction but have no role in determining the methodology.

What counts towards your score

All your pensions: workplace pensions, PRSAs, AVCs, personal pensions, buy-out bonds and My Future Fund. For PRI purposes, a defined benefit pension is valued at 25 times its expected annual pension.

What the Index is not

It is not a personal plan, a prediction or a promise. It doesn't take account of your spending, tax, other wealth or career breaks, and it doesn't rank or recommend any provider or product.

Retirement readiness isn't a once-off calculation. Whatever your PRI score today, regular reviews can help you stay informed, adapt to changing circumstances and make decisions about your financial future.

Discuss your results with your CFP® professional adviser, pension consultant or financial adviser.

Prime Retirement Index© is a general educational benchmark, not personal financial, pension, tax or investment advice. It does not assess individual retirement needs or circumstances, and achieving a PRI milestone does not guarantee retirement income adequacy. Illustrations are hypothetical; individual outcomes will vary. Full methodology is available in the PRI white paper.