Prime Retirement Index© Usage and Communications Guidelines

For CFP® professionals, financial advisers, participating organisations and founding sponsors.

Prime Retirement Index© (PRI) is an educational benchmark designed to help people compare their retirement savings with age-related milestones. These guidelines support consistent, accurate and appropriate use of the PRI in professional, educational and marketing communications.

Approved name and artwork

- Use the Prime Retirement Index© name and approved artwork provided in the marketing pack. Preserve the original colours, proportions, labels and milestone values: 1× salary at 35, 3× at 45, 7× at 55 and 11× at 65.
- The PRI, including its methodology, benchmarks, design and associated visual materials, is protected by copyright and other intellectual property rights. The PRI must not be reproduced, replicated, modified or recreated in any form without prior written authorisation. Only the official PRI images and materials provided or approved by FPSB Ireland may be used, and these must be presented in accordance with the PRI Usage and Communications Guidelines to ensure consistency, accuracy and integrity of the Index.
- Use is subject to the applicable permissions. Refer adaptations, new co-branding and uses outside the supplied assets to FPSB Ireland for approval.

How to describe the PRI

- Suggested description: "Prime Retirement Index© is a retirement savings benchmark that compares accumulated retirement assets with salary and age-related milestones. It provides a starting point for understanding retirement readiness and identifying potential savings gaps."
- Explain that milestones are reference points, not personalised savings recommendations or guaranteed retirement outcomes. Being above or below a milestone does not, by itself, establish individual retirement adequacy.

Attribution and independence

- Use where practical: "Developed by GEM Strategic in collaboration with FPSB Ireland." GEM owns and maintains the methodology; FPSB Ireland licenses the PRI for use in Ireland.
- Founding sponsors New Ireland, Royal London, Standard Life and Zurich support the PRI's introduction but do not determine the methodology, assumptions or milestones. Use sponsor names and logos only in approved form.

Appropriate use

- Use the PRI to support retirement education, adviser training and conversations about possible shortfalls. The PRI provides a starting point for conversations about retirement readiness, encouraging people to consider their wider financial planning needs.
- Use the current approved methodology and materials; link to the PRI white paper when discussing technical assumptions or projections.

Avoid misleading uses

- Do not present the PRI as a suitability assessment, individual forecast, guaranteed outcome, product recommendation or endorsement of an adviser, provider, fund or investment strategy.
- Do not imply that achieving a milestone means a saver needs no further review, or that falling below one automatically means retirement is unaffordable.

Regulatory responsibilities and disclaimer

- Regulated firms and advisers remain responsible for applicable Consumer Protection Code 2025, pensions, investment, advertising, suitability and disclosure obligations. Client-facing uses must include appropriate context and qualifications.
- Recommended short disclaimer: "The PRI is a general educational benchmark, not financial, pension, tax or investment advice. It does not assess individual circumstances. Illustrations are hypothetical; outcomes may differ and milestones do not guarantee adequate retirement income."

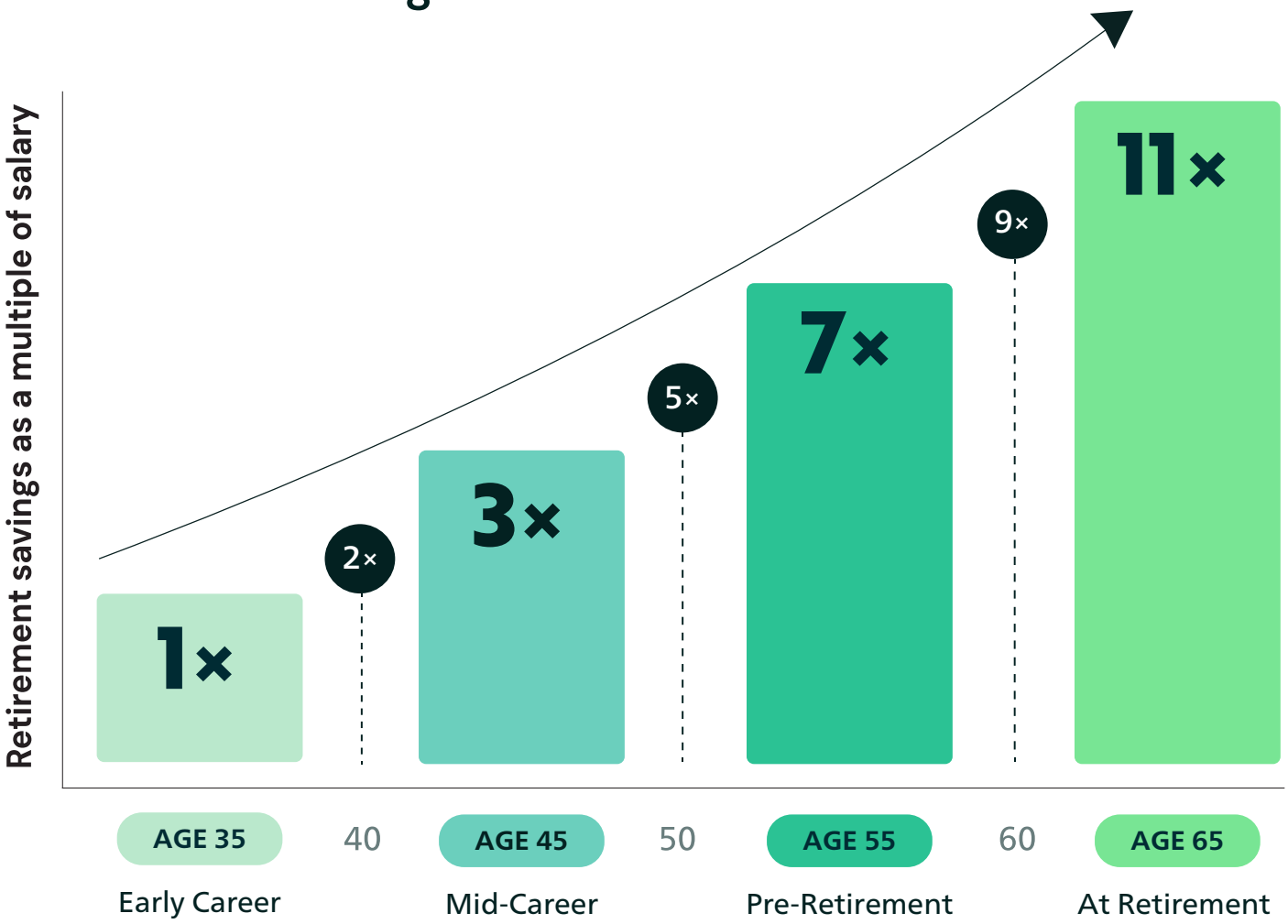
Further information: Please refer to the PRI white paper on the FPSB Ireland website for information about the methodology and assumptions. For approval of artwork adaptations, co-branding or additional uses, contact FPSB Ireland.

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Images to use:

Prime Retirement Index© –
Retirement Savings Benchmark

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