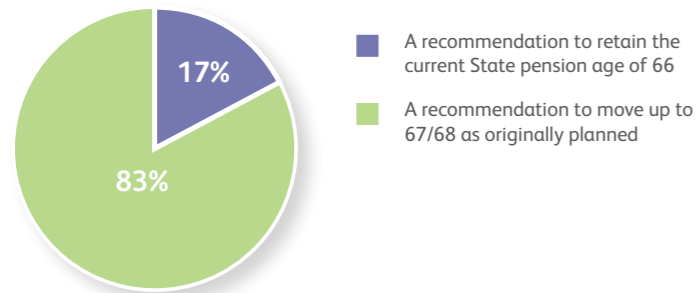
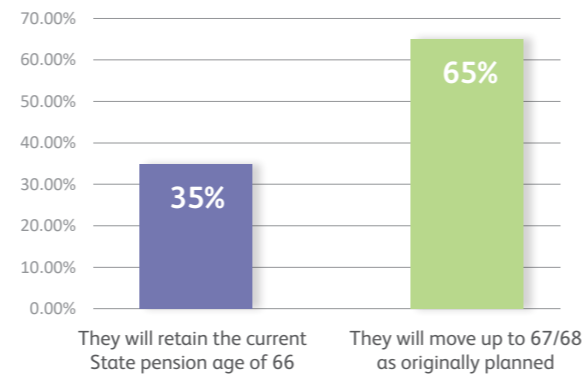


ITC SURVEY RESULTS

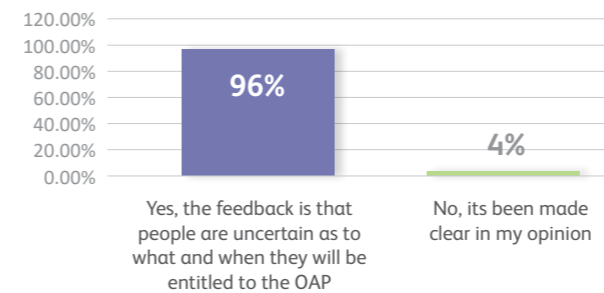
1 What do you believe the Commission on Pensions will recommend to Government in relation to the age at which people will be entitled to the Old Age Pension?



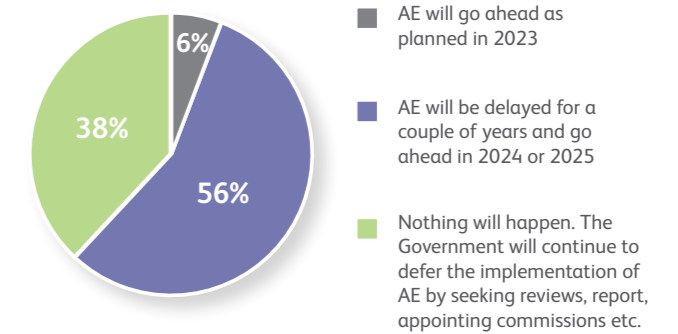
2 What decision do you believe the Government will subsequently make?



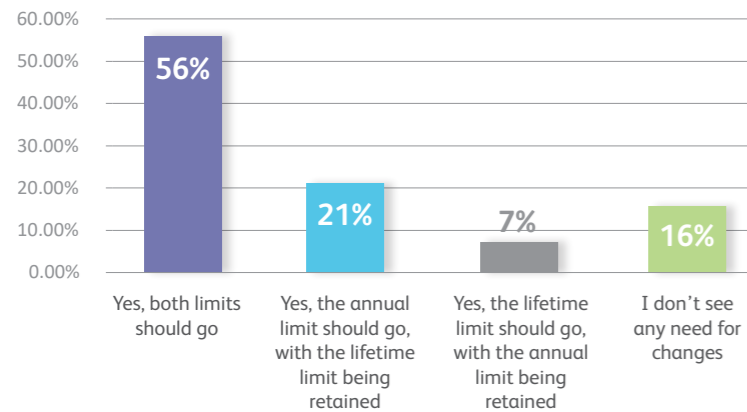
3 Do you think all the discussion in the media from various bodies and political entities around the State Pension Age and possible changes to it is confusing the general public, particularly those approaching retirement?



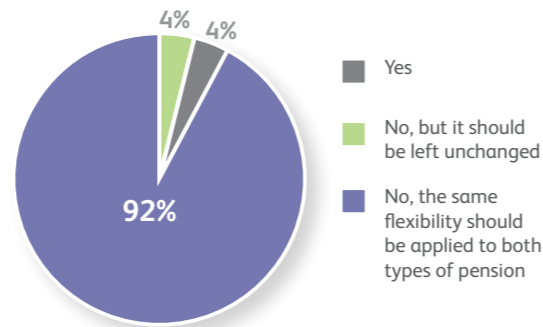
4 The current Government stated plan is to roll out Auto Enrolment (AE) in 2023, but some pension commentators suggest due to various delays, that seems unlikely at this stage. Do you believe..



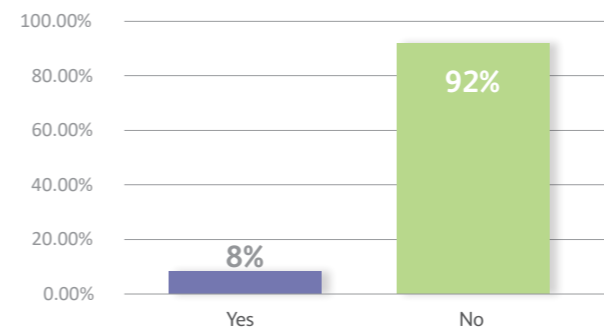
5 DC pension contributions are subject to both lifetime and annual limits. Would you support changes to this system?



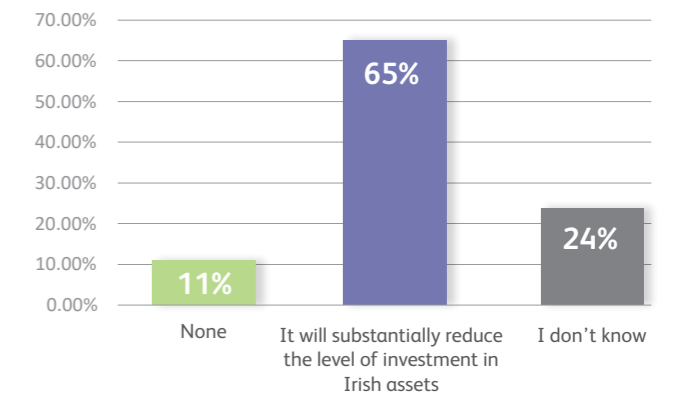
6 DC pension savers are currently subject to a Standard Fund Threshold (SFT) of €2m which equate to a pension of roughly €60,000pa if there's tax free cash, but those planning their retirement using a DB arrangement, including those that work for the State, aren't subject to the same limit. Do you think this is fair?



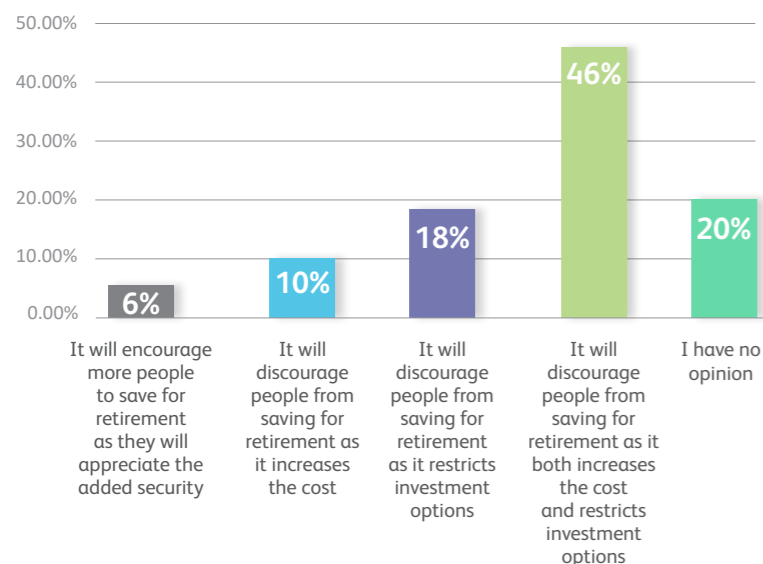
7 Do you think that people/clients, in the main, are aware and cognisant of the SFT and how their contribution decisions at all ages, even in their 30s, can impact this?



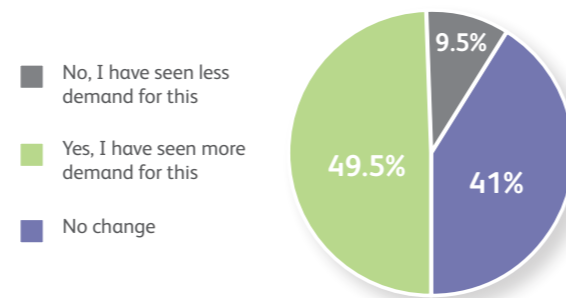
8 What impact do you believe that IORP II will have on investment in Irish businesses and property?



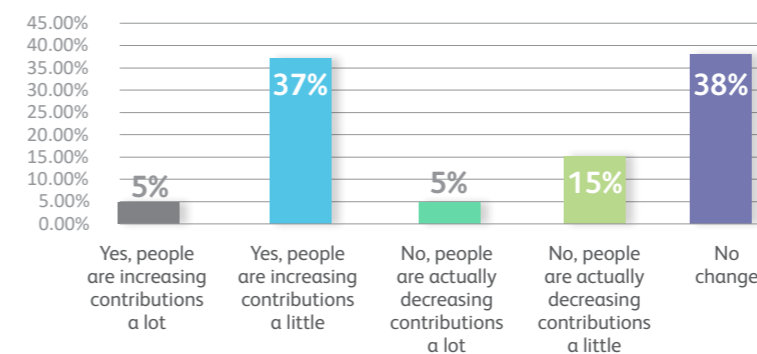
9 What impact do you believe the Minister's decision not to continue with the single-member derogation will have on pension participation?



10 In your experience, has COVID 19 impacted demand for retirement and pension planning?



11 In your experience, on average, have people changed their pension contribution levels as a result of COVID & the impact of the pandemic?



12 In terms of investments, in your view, where should clients be looking to put their money this year?

