



PAX
FINANCIAL PLANNING



70
1949-2019
Dún Laoghaire-
Rathdown
Chamber
Advancing business together



Ian Britton QFA, RPA

Managing Director

13 years experience in the Life & Pension Industry
SME Specialist
Wealth Management expert

- Established in 2008
- Developed to a team of 22 QFA & CFP
- Advisory team has 81 combined years experience
- Offices in Dublin & Limerick
- Financial Planning:
 - Cashflow Modelling
 - Retirement Planning
 - Wealth Management
 - Asset Management

Making the RIGHT financial decisions in a crisis...

Financial Defence

Reduced salary / business downturn as a result of COVID-19.

- Create a personal budget
- Reduce & cut outgoings
- Switch & Save utilities
- Talk to banks, lenders to take payment breaks or mortgage moratorium
- Check out askpaul on Instagram for tips & tools to survive

Financial Offence

No impact to salary or business from COVID-19

- Take advantage of the chaos that COVID-19 is causing in the markets
- Markets are down 30% YTD.
- The markets will recover. They always do.
- Get involved now to take advantage of the upward trend that will occur in stocks & shares

The current market situation





Dynamic Fund

Launch Date	1st November 1989
Fund Size	€1,689 million
Number of Stocks	400 (approx.)



Fund Description

Indicative equity range: 75% - 100% of the value of the fund

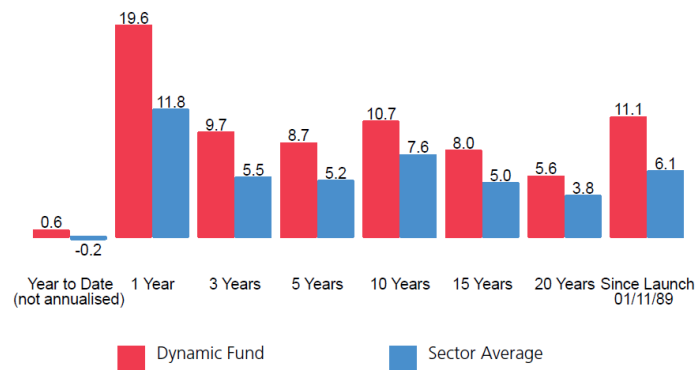
The Dynamic Fund is an actively managed fund which aims to achieve growth through capital gains and income from a well-diversified global portfolio of quality equities and equity-based financial instruments. It may also include from time to time some bonds issued by governments, supranational bodies, other investment grade corporate and non-sovereign bonds and/or bond-based financial instruments. This fund invests some of its assets outside the eurozone so a currency risk arises for a euro investor. As the fund is managed from the point of view of a euro investor any currency hedging that may be conducted will be into euros. This fund is managed by Zurich Life.

Yearly Investment Performance*

Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Return %	-4.3	-8.6	-21.9	14.2	12.8	28.4	17.9	0.3	-37.8	28.1	12.9	-3.4	13.1	19.0	15.8	11.8	7.4	8.8	-4.9	26.9

Annualised Investment Performance (%)*

as at 31/01/20



Top Ten Equity Holdings

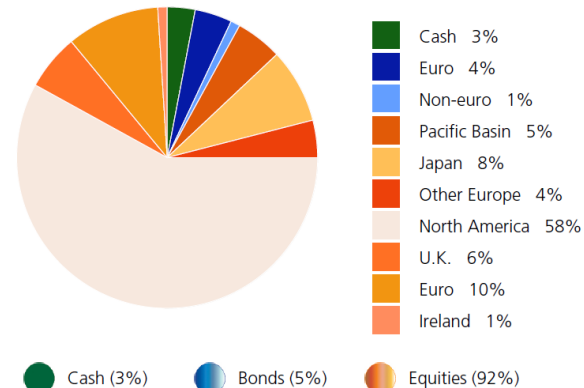
as at 31/01/20

Stock
Amazon.com Inc
Microsoft Corp.
Apple Inc
Facebook Inc
Alphabet Inc
Visa Inc
Adobe Systems Inc
Salesforce.com Inc.
Paypal Holdings Inc
Thermo Fisher Inc

Source: Zurich Life

Asset Distribution (%)

as at 31/01/20



Annual Management charges (AMC) apply. The fund performance shown is before the full AMC is applied on your policy.
 * Source: Financial Express. Irish Domestic Pension Managed Aggressive Sector. Returns are based on offer/offers performance and do not represent the return achieved by individual policies linked to the fund. Due to rounding some totals may not equal 100%. The Global Industry Classification Standard ("GICS") was developed by and is the exclusive property and a service mark of MSCI Inc. ("MSCI") and Standard & Poor's, a division of The McGraw-Hill Companies, Inc. ("S&P") and is licensed for use by [Licensee]. Neither MSCI, S&P nor any third party involved in making or compiling the GICS or any GICS classifications makes any express or implied warranties or representations with respect to such standard or classification (or the results to be obtained by the use thereof), and all such parties hereby expressly disclaim all warranties of originality, accuracy, completeness, merchantability and fitness for a particular purpose with respect to any of such standard or classification. Without limiting any of the foregoing, in no event shall MSCI, S&P, any of their affiliates or any third party involved in making or compiling the GICS or any GICS classifications have any liability for any direct, indirect, special, punitive, consequential or any other damages (including lost profits) even if notified of the possibility of such damages.

Warning: Past performance is not a reliable guide to future performance. Benefits may be affected by changes in currency exchange rates. The value of your investment may go down as well as up. If you invest in this product you may lose some or all of the money you invest.

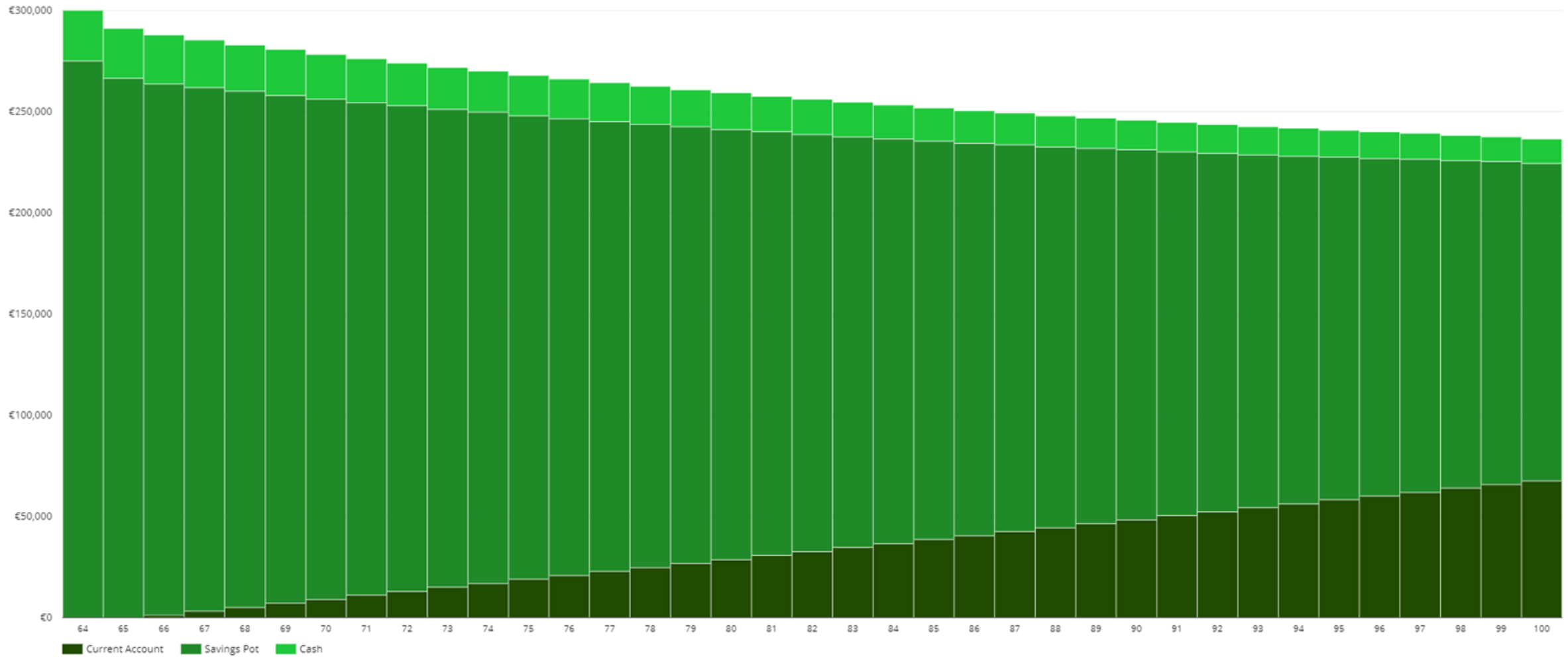
Visit www.zurichlife.ie for weekly and monthly fund manager comments.

Zurich Life Assurance plc
 Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.
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 Intended for distribution within the Republic of Ireland.



Case Study

Money in vs. Money out Savings over time



Savings at start (age 64): **€300,000** Savings at retirement (age 70): **€278,323** Savings at end (age 100): **€236,476**





Ian Britton
MD Pax Financial Planning



ian@pax.ie



www.expertpensions.ie
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