

# IRISH PENSION FUNDS 10 YEAR PERFORMANCE



## Are you missing out on up to €300,000?

The difference between the best performing Irish Pension funds and the worst performing Irish Pension Funds over 10 years can be almost €300,000 on a €250,000 Pension Pot. (Source *Rubicon Investment Consulting - Multi-Asset Pension Funds.*)

## Regularly reviewing your pension can save you hundreds of thousands of Euros.

Let us show you how - or contact us today for a complimentary pension review.

**Call us:**  
+353 1524 1040

**Email us:**  
[hello@imperiuswealth.com](mailto:hello@imperiuswealth.com)



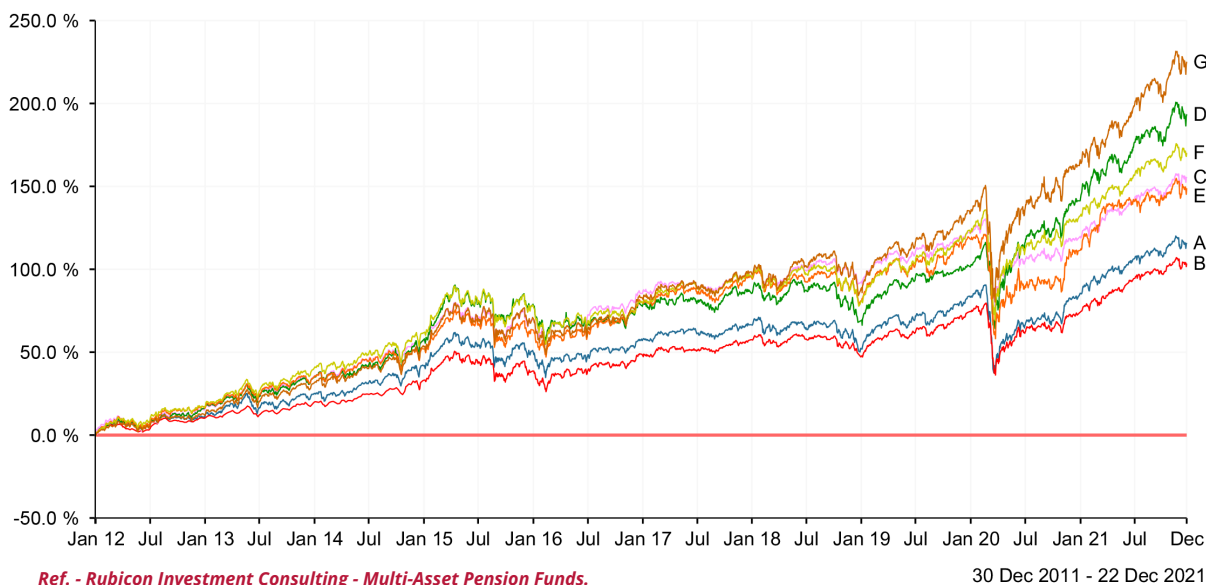
[imperiuswealth.com](http://imperiuswealth.com)

# Pension Funds Performance – 10 Years (to 30/12/2021) - Irish Pension Managers

**Strong results but material variance between 'Best in Class' and 'Average performer'.**

All performance is shown in EUR currency.

## PAST PERFORMANCE



- The Graph above demonstrates the **strong cumulative returns** achieved by Irish Multi-Asset Pension Fund providers over the last 10 years.
- Over this **10-year period**, performance has ranged from an annualized **12.5%** (best) to **7.36%** (worst).
- The performance data sample inputs for the graph are publicly available and reported monthly by the independent **Rubicon Investment Consulting**.
- The sample graph above shows the cumulative performance of **seven Irish funds** which have data for this full 10-year period. The funds have a similar risk rating (ESMA standard) and asset class exposure so the comparison really is 'apples with apples'.
- Looking under the bonnet of these various managers funds', shows that **€250,000 invested on 02/01/2012** in the best performing fund sample would have **grown by 315% to a cumulative €787,306** (gross of annual management charges) while the worst performing fund grew to a cumulative €499,440 (gross annual management charges)

# Pension Funds Performance – 10 Years (to 30/12/2021) - Irish Pension Managers

**Strong results but material variance between 'Best in Class' and 'Average performer'.**

- Over most ten-year periods – a doubling of the initial investment sum (achieved by all seven funds in our sample) could be considered an acceptable result, however an Investor in the top two funds achieved cumulative gross returns of 284% and 315% respectively compared with 200% for the least performing fund in the sample. As a lump sum that is a **difference of over €287,000** in the sample, a material amount which should prompt a Pension Investor to require a more detailed review and critique of his manager's performance.
- At Imperius Wealth, we do not set the bar at average performance and regularly review our client's funds performance against comparable Irish based funds, recommending fund and manager switches where appropriate. **The New Year is an opportune time to review your pension's performance and give it a 'fitness' check.**

*\*Rubicon sample fund*

Cumulative Performance (%)		Performance data as at 30 Dec 2021												
		A	B	C	D	E	F	G						
Amount Invested	E ■ New Ireland Managed Pn S6	18.94	2.31	3.29	4.38	19.15	40.41	39.78	151.4	220.0	7.00	11.98	6.93	9.66
	F ■ Standard Life Managed Pn	18.65	2.89	5.50	7.34	18.65	53.11	53.39	175.4	2563	11.11	15.26	8.93	10.66
	G ■ Zurich Life Performance Pension & Investment Pn Group	22.22	1.78	7.01	8.99	22.86	73.81	78.35	225.1	2590	18.03	20.23	12.27	12.52
	Discrete Performance (%)													
	Discrete performance as at 30 Nov 2021													
			0-12m	12-24m	24-36m	36-48m	48-60m							
	A ■ Aviva Multi Asset Dynamic (Risk 5) Pn Series A IOB	16.97	0.87	11.36	-2.00	7.34								
	B ■ Friends First Magnet Portfolio Pn	17.21	0.26	11.50	-1.07	7.90								
Zurich Life Perform	C ■ Irish Life Pension Managed Pn 1	15.76	-1.05	9.30	2.83	7.91								
	D ■ Merrion Managed Pn 1	23.28	18.58	11.39	-2.84	7.20								
	E ■ New Ireland Managed Pn S6	16.90	-2.77	12.52	-0.32	10.70								
	F ■ Standard Life Managed Pn	16.58	4.32	15.00	-1.83	11.36								
	G ■ Zurich Life Performance Pension & Investment Pn Group	22.36	13.07	14.26	3.18	10.98								
							252,501	622,607						
							251,449	613,038						
							218,734	522,088						
						206,501	499,440							
Average						€260,763	€630,249							
Difference Best to Worst						(120,748)	(287,866)							

## Cumulative Performance (%)

Performance data as at 30 Dec 2021

	YTD	1m	3m	6m	1yr	3yrs	5yrs	10yrs	Since launch	2y ann.	3y ann.	5y ann.	10y ann.
A Aviva Multi Asset Dynamic (Risk 5) Pn Series A IOB	17.81	2.74	4.86	5.98	18.21	43.78	39.16	118.6	109.6	9.17	12.87	6.83	8.14
B Friends First Magnet Portfolio Pn	16.87	0.62	3.10	4.61	16.98	36.06	36.83	103.4	58.95	8.16	10.81	6.47	7.36
C Irish Life Pension Managed Pn 1	16.96	2.25	5.29	6.16	17.84	34.52	38.66	157.1	87.17	7.46	10.39	6.76	9.90
D Merrion Managed Pn 1	21.64	-0.11	5.90	6.14	21.64	74.73	65.24	193.5	1318.1	20.37	20.45	10.57	11.37
E New Ireland Managed Pn S6	18.94	2.31	3.29	4.38	19.15	40.41	39.78	151.4	220.0	7.00	11.98	6.93	9.66
F Standard Life Managed Pn	18.65	2.89	5.50	7.34	18.65	53.11	53.39	175.4	2563	11.11	15.26	8.93	10.66
G Zurich Life Performance Pension & Investment Pn Group	22.22	1.78	7.01	8.99	22.86	73.81	78.35	225.1	2590	18.03	20.23	12.27	12.52

# Pension Funds Performance – 10 Years (to 30/12/2021) - Irish Pension Managers

## *What can we learn from this?*

- A Pension Investor should not be concerned about short term performance (<1 year) but should critically review their pension manager performance over a longer 3–5-year period.
- He/she should request from his financial adviser some comparative data on how other managers in similar risk rated funds performed. If your Pension Manager has achieved Average returns or worse, then an Investor should strongly consider moving his fund to a manager with a better track-record.
- A Pension Investor should schedule an annual pension review meeting with an experienced Financial Adviser to guide through the many fund options to pick an appropriate fund for his risk appetite, review the various charges and the managers track-record. Charges vary, and typically can range from 0.75% - 1.25% annually, but pension fund performance is key.
- Just like a commitment to shedding a few kilos in the New Year, improving your pension performance requires some pro-active action and a hands-on approach from an Investor to make changes when the research stacks up.
- Do not be a victim of lethargy, take control of your Pension Assets, which after your house may be your largest single asset. Regular annual pension review meetings with an experienced qualified financial adviser can over time result in the difference between achieving 'Average returns' and 'Best in class' out performance.

## **Summary**

The start of a New Year is an opportune time to review your pension performance and give it a fitness check. Average or below performance should not be acceptable, beat the lethargy, request your latest annual pension statement, and arrange a meeting with one of our qualified financial planners, Email us: [hello@Imperiuswealth.com](mailto:hello@Imperiuswealth.com), where we will assess your pension funds performance to make sure it is well positioned for the next 3-5 years.

**Imperius Wealth Ltd**  
**Certified Financial Planners, CFP®.**

**Call us:**  
+353 1524 1040

**Email us:**  
[hello@imperiuswealth.com](mailto:hello@imperiuswealth.com)



[imperiuswealth.com](http://imperiuswealth.com)