

The Future and Now....

IAPF DC Breakfast Briefing
20.09.2018

FULL SERVICE PRIIPS TAX RELIEF
AUTO ENROLMENT DEFAULT FUND MARKET VOLATILITY
RISK GDPR COVERAGE STATE PENSION
COMMUNICATIONS
LIFESTYLING ARF OR ANNUITY PASSIVE v ACTIVE



Member



Trustee

This mornings agenda...



Global



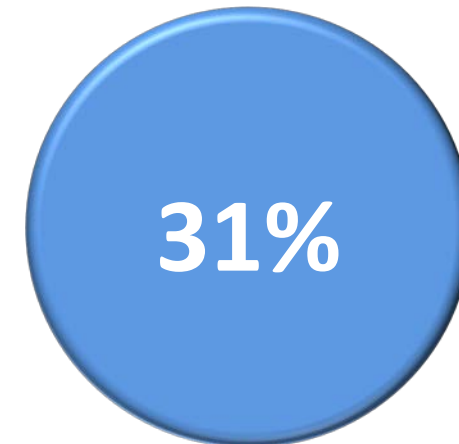
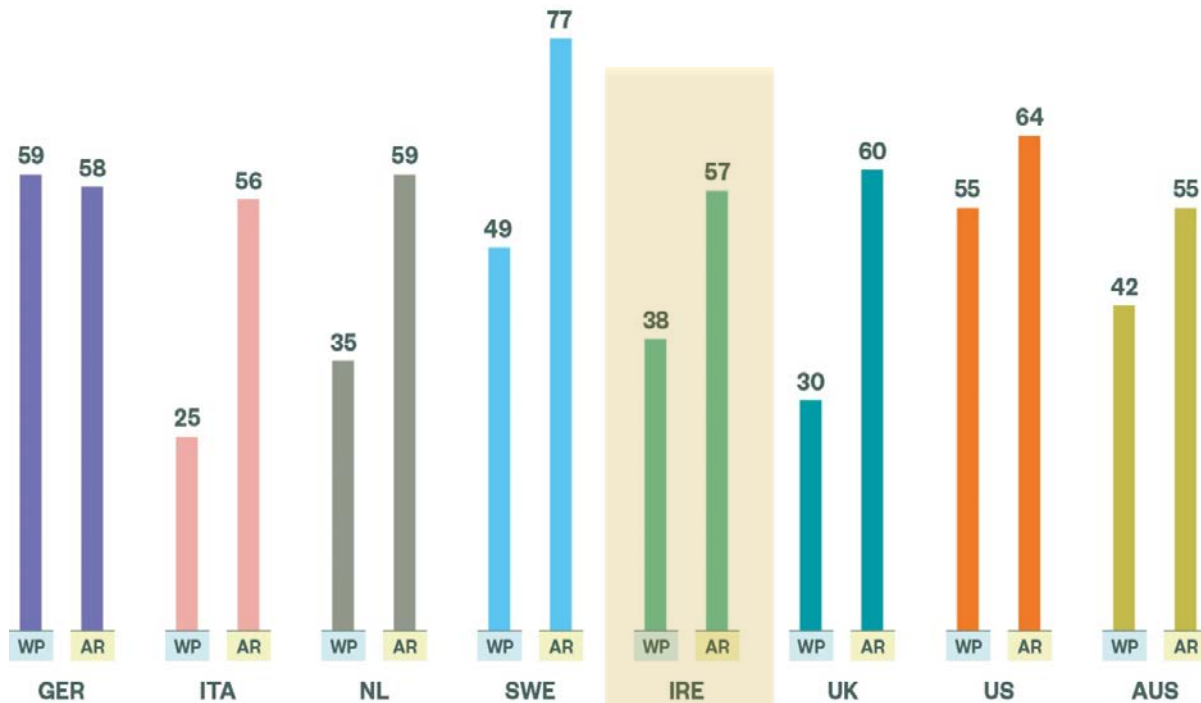
Ireland



DC Panel

Irish highlights...

% of workers who believe their savings will be close to covering expenses in retirement



Friends & Family

IAPF DC Survey

+15K

Members
Covered

€1.7bn

Total Assets

8

Different
Industries



Key Findings

40%

Voluntary
Membership

78%

Not Considering
Master Trusts

6%-12%

Avg Min/Max Employer
Contribution

Key Findings

7

Average Fund
Choice

80%

Larger schemes:
Members in default

28%

Personalised
Lifestyling

Key Findings

- Average Fund Management Charge: **0.41%**
 - (Range 0.05% - 1%)
 - Employers cover additional charges
- **67%** of schemes pay for advice for members coming to retirement



Thomas Synnott



Amanda James



iapf 
representing pension savers