



**Like to retire early  
or with more money?**

**You're already a member of  
a good pension scheme but  
on its own will it provide  
you with enough to have the  
lifestyle in retirement  
that you want?**

Know your choices and take control

In the lead up to retirement, really understanding the choices open to you could make all the difference when it comes to enjoying the retirement you're working so hard to achieve. Now is the ideal time to take a closer look and take control of your future.

Perhaps you're considering retiring early, reducing your hours, or would just like a bit more money for when you do retire. Whatever kind of future you're working towards, every little bit of saving could help you to get closer to it and with tax relief on offer it could be even easier than you think.

## What are Additional Voluntary Contributions?

A Teachers' AVC is a separate pension pot to your teachers' pension that you can build up in a tax efficient way to provide you with extra retirement benefits. It's investment based (like most pensions) so the value can go down as well as up and you could get back less than you put in.

### How does tax relief work?

For every €100 saved into a AVC, the actual cost will only be €80 if you pay tax at the basic rate. If you pay at the higher rate, the actual cost will only be €60.

### **Why David Kelleher?**

30 Years Experience Since 1991 we have helped thousands plan there Financial Future.

Freedom and choice offers greater flexibility.  
Small Company We build relationships with our clients and its only ever Dave or Carmel you will speak to.

WE DO NOT CHARGE SET UP FEES

FOR MORE INFORMATION PLEASE CLICK ON THE LINK BELOW

**[HTTPS://DAVIDKELLEHER.IE/2021/05/12/AVCS-WHAT-ARE-THESE-MYSTERY-THINGS-EVERYONE-IS-TALKING-ABOUT/](https://davidkelleher.ie/2021/05/12/avcs-what-are-these-mystery-things-everyone-is-talking-about/)**