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FINANCIAL PLANNING

Introduction to the

Supply Wisdom

Retirement Solutions & Employee Benefits

Prepared by Lisa Byrne, Head of Employee Benefits & Financial Services
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Supply Wisdom Europe Ltd
Retirement Solution Plan

The Plan in Brief

The Plan: Supply Wisdom Europe Ltd are a participating employer in the ***Aviva Master Trust***, a defined contribution pension arrangement.

Eligibility: All full time employees on joining service.

Trust Matters Financial Planning is the appointed Financial Broker & Advisor: Please contact us if you wish to join the plan or if you have any query during your membership.

Further Information & Online Access: On joining the scheme you will receive access to an online personalised dashboard which will give you access to your pension fund where you can view your contributions, see how your funds are preforming along with accessing a number of educational programmes and tools to tailor your investment strategy to adapt to your own needs.

Why Join The Plan

- Supply Wisdom Europe Ltd organises the pension plan and makes contributions into it on your behalf.
- Supply Wisdom Europe Ltd's contributions are not regarded as Benefit in Kind and are therefore, not subject to Benefit in Kind tax.
- Your contributions are taken from your salary at source (i.e. before any income tax is deducted).
- You receive income tax relief on your contributions and any investment returns on your fund can also accumulate tax-free. Therefore, it is an extremely beneficial and tax-efficient method of saving.
- You gain access to a range of asset classes and investments in Ireland and worldwide, that as a single investor, you may not be permitted to invest in.
- Charges are generally lower for group pension plans than for individual pension policies.

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Contribution Rates

As a condition of employment you will be required to contribute a minimum contribution of 2% of your basic annual salary. Supply Wisdom Europe Ltd will also contribute 2% of your basic annual salary.

Supply Wisdom Europe Ltd will match your contribution up to 5% of Basic Salary, i.e.

- If you pay 3% of Salary your employer will pay 3% of Salary
- If you pay 4% of Salary your employer will pay 4% of Salary
- If you pay 5% of Salary your employer will pay 5% of Salary

Additional Voluntary Contributions

You also have the option of making extra contributions or Additional Voluntary Contributions (AVCs), up to Revenue limits.

The current limits, **which are inclusive of your normal contributions to the Plan** (i.e. the contribution you pay to qualify for an employer contribution), are set out below:

Age Band	Limit as of % of earnings*
Under Age 30	15% of Earnings*
Age 30 - 39	20% of Earnings*
Age 40 - 49	25% of Earnings*
Age 50 - 54	30% of Earnings*
Age 55 - 59	35% of Earnings*
60 years or over	40% of Earnings*

- The above limits are based on your total taxable income up to €115,000 (2024 Limit) & are **inclusive of your normal contribution to the Plan.**

Please be aware that it is your own responsibility to monitor and manage your AVC levels to ensure you remain within the limits set out by Revenue.

Please contact Trust Matters Financial Planning if you have any queries.

Investments

All employees are automatically enrolled in the MyFuture ARF Lifestyle, Aviva's default Investment Strategy. You may select your own Investment Funds from the available funds under the Master Trust. Full details will be available on joining the scheme.

Leaving Service

If you leave service with less than 2 years qualifying pensionable service:

- You can opt to take a refund of any personal contributions you make to the Plan. The amount of this refund will be the value of your own contributions at the date of refund. This refund is subject to tax at 20% in accordance with current legislation, which the trustees must pass on to the Revenue.
- Provided you do not take a refund of any personal contributions, you may transfer the value of your personal contributions to your new employer's pension plan, a Personal Retirement Bond (PRB) or a Personal Retirement Savings Account (PRSA) of your choice, subject to the receiving scheme being willing and able to accept the transfer value.
- You may alternatively leave your contributions invested in the Plan to provide benefits when you eventually retire.

If you leave service with 2 or more years qualifying pensionable service:

Under the terms of the Pensions Act 1990, you cannot receive a refund of your own contributions once you have been a member of the plan for 2 years or more.

- You have the option of transferring your entire fund comprising the value of the employer's and your own personal contributions, to your new employer's pension plan, a Personal Retirement Bond (PRB) or Personal Retirement Savings Account (PRSA) of your choice.
- Alternatively, you can leave the contributions invested in the Plan to provide benefits when you eventually retire.

If you have left service, early retirement options are also available, on request, from age 50.

Pensions From Previous Employment

Employees who join the Supply Wisdom Europe Ltd Plan have the option of transferring previous pension benefits into the plan, if the scheme is willing and able, under Revenue Rules to accept the transfer.

The first step is, if you have not already received same, to request your leaving service options from the administrator of your previous pension arrangement. These options will include the form that needs to be completed and returned to instruct the transfer, if you decide to proceed. Any details that the previous provider requests on the Supply Wisdom Europe Ltd scheme, the Trust Matters Financial Planning team, should be able to provide. Advice is also available from Trust Matters Financial Planning, on request, from the Scheme Consultant, should you require same before deciding to transfer.

Retirement Options

Please refer to the Aviva member guide for high-level information. Retirement Planning advice is available on request from Trust Matters Financial Planning. We recommend that all members avail of this advice as retirement approaches.

Supply Wisdom Europe Ltd
Health & Dental Benefits

The Benefits in Brief

- **Health benefit provider:** Vhi

Plan: PMI 5210. Full details available from Supply Wisdom Europe Ltd.

Coverage: 100% employee plus 70% spouse / partner plus dependents.

- **Dental benefit provider:** DeCare

Plan: TeamCare Level 3 Plus

Coverage: 100% employee only plus 70% spouse/partner plus dependents.

How To Join The Plans

Enrolment links will be issued for access to the Supply Wisdom Europe Ltd microsites. Employees who wish to join can enrol through these links.

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Contact Details

If you require further advice in relation to these benefits, please contact Trust Matters Financial Planning directly and in confidence.

Fionán O'Sullivan
Director, Employee Benefits Solutions
Tel: +353 86 929 9706 / 01 563 4300
Email: fionan@trustmatters.ie

Lisa Byrne
Head of Employee Benefits & Financial Services
TEl: +353 87 242 9979 / 01 563 4300
Email: lisa@trustmatters.ie

Monica Kelly
EB Solutions Lead
Tel: +353 1 563 4300
Email: monica@trustmatters.ie

www.trustmatters.ie

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