

BUILDING

YOUR

FINANCIAL

FUTURE

*CERS are specialists in retirement planning
for the construction and related industries*



CERS

BUILDING FOR YOUR FUTURE

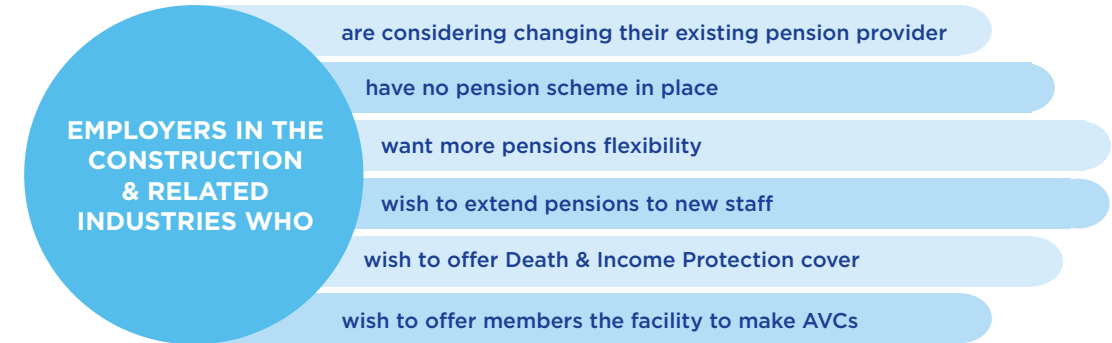
Construction Executive
Retirement Savings

What is CERS?

CERS is a pension scheme that has been offering a flexible retirement solution for over 40 years and can be adapted to the individual requirements of employers and members in the construction and related industries.

Using our specialist knowledge of the sector and delivered by our experienced team, we offer a full service approach throughout and after the working lives of our members.

Who should consider CERS?



CERS – The retirement planning solution for employers and helping members achieve financial security in retirement

CERS is designed to meet the needs of employers in the construction and related industries. CERS also offers a wide range of benefits to members that will help them achieve their lifestyle goals after retirement.

MEETING YOUR NEEDS:	TAX SAVINGS:	FINANCIAL VALUE:	FLEXIBILITY:	RISK MANAGEMENT FOR EMPLOYERS:	PEACE OF MIND:	RETIREMENT PLANNING SUPPORT:	INVESTMENT STRENGTH:	EMPLOYEE ENGAGEMENT:	BREADTH OF SERVICES:
<p>CERS understands the construction and related industries. Our service is provided on a not for profit basis and is geared towards you.</p> <p>The scheme administrator is a part of CIF, whose interests are the health of the construction and related industries.</p>	<p>Our scheme enjoys all of the tax benefits associated with retirement planning;</p> <ul style="list-style-type: none"> • Tax relief on contributions • Tax free fund growth • Tax free lump sum at retirement • Tax efficient retirement options 	<p>CERS ensures every euro is working as hard as possible for you;</p> <ul style="list-style-type: none"> • Low charges, leaving more in the pension funds of members with no additional ongoing fees for the Employer • Discounted annuity rates resulting in higher pensions for members • No penalties for members changing employer within the scheme. 	<p>Employers can choose the contribution amount, retirement age and protection benefit levels for members to meet their specific needs.</p>	<ul style="list-style-type: none"> • We provide an Independent Board of Trustees at no extra cost** • We keep employers up to date as legislation changes 	<p>CERS offers the confidence of;</p> <ul style="list-style-type: none"> • A financially secure retirement • Protecting your family should you die before retirement • Protecting your income against illness or accident 	<p>We make it easy for employers and members by providing;</p> <ul style="list-style-type: none"> • Access to the CERS team of consultants and support staff • Online access for members showing their scheme details • Excellent service proposition • Online calculators • Clear and concise employer and member communications 	<p>A guided lifestyling investment approach or members can build their own investment strategy.</p> <p>Oversight of the investment funds by the Scheme Actuary and an independent Investment Adviser appointed by the Trustee.</p>	<p>Membership of CERS makes it easier to attract and retain employees. CERS can be made available to employees at all levels.</p>	<p>We can provide access to Milestone Advisory* for broader personal financial planning services and product solutions.</p>

*Milestone Advisory DAC t/a Milestone Advisory is regulated by the Central Bank of Ireland
Milestone Advisory DAC is an operating division of CPAS

**2015 Irish Pension Award for Pension Trustee Board of the Year



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For more information

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