

Investment Bond & Savings Plan

You've worked hard for your money and now it's time to make your money work for you.



Allow us to introduce ourselves.

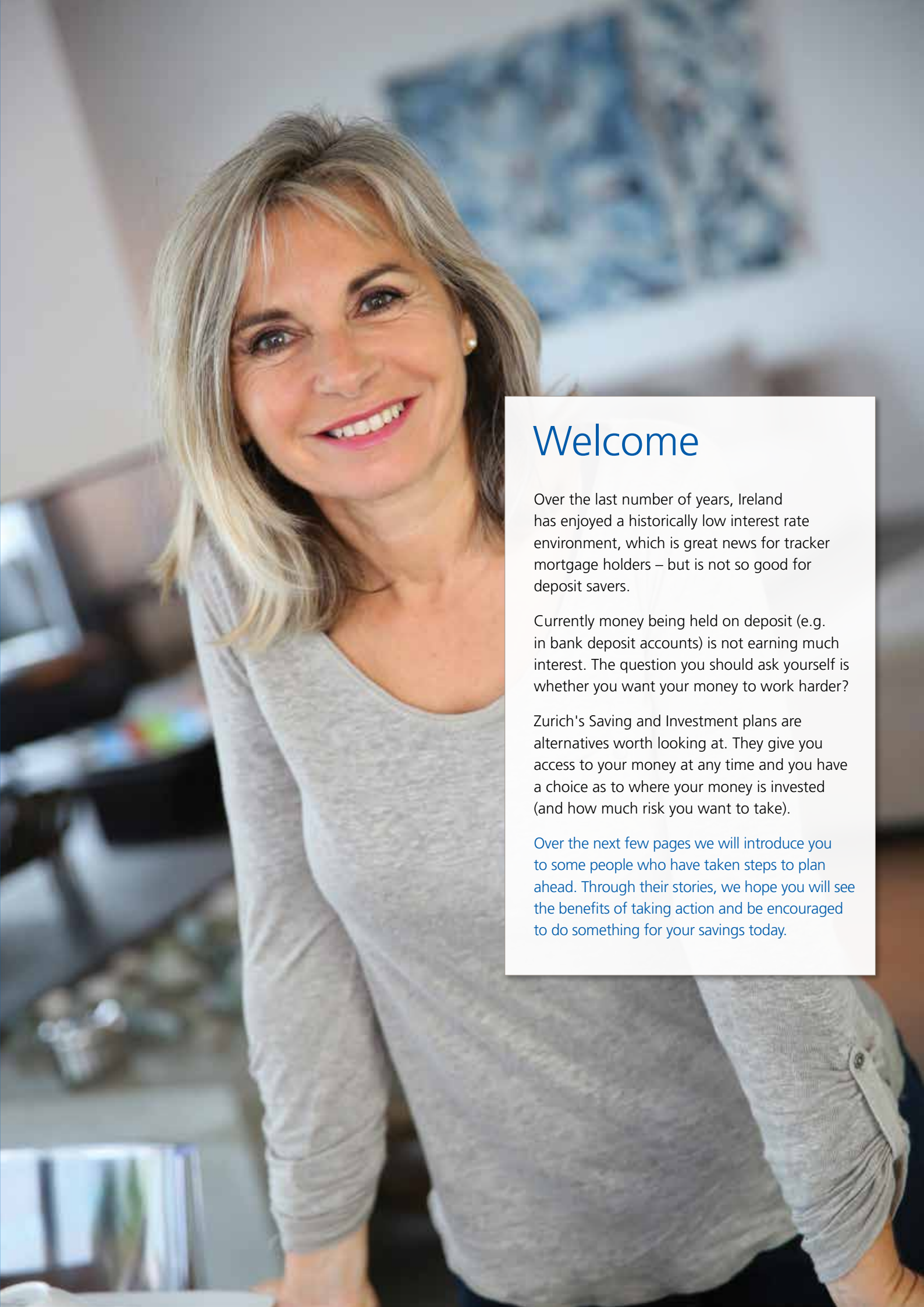
We are Zurich. **We** are part of a global insurance group. **We** are one of Ireland's most successful life and pension providers.

We believe in building a life long trust with our customers. **We** are passionate about protecting our customers and the things they truly value.

At Zurich, **you** are at the heart of what we do.

This brochure is designed to give you a clear understanding of our Saving and Investment plans. If you have any questions please get in touch.

Talk to a Financial Broker, advisor or call us today and see how we can help **you**.



Welcome

Over the last number of years, Ireland has enjoyed a historically low interest rate environment, which is great news for tracker mortgage holders – but is not so good for deposit savers.

Currently money being held on deposit (e.g. in bank deposit accounts) is not earning much interest. The question you should ask yourself is whether you want your money to work harder?

Zurich's Saving and Investment plans are alternatives worth looking at. They give you access to your money at any time and you have a choice as to where your money is invested (and how much risk you want to take).

Over the next few pages we will introduce you to some people who have taken steps to plan ahead. Through their stories, we hope you will see the benefits of taking action and be encouraged to do something for your savings today.

“I like that I
can access
my money if
I need to.”



“It's time for me to focus on the things that really matter in life.”

MEET SEÁN

Seán, 42 and his partner Kathryn are celebrating the arrival of child number three, their beautiful baby daughter Sinéad. “I love being a parent,” says Seán, “it totally changes your perspective on life.”

With additional priorities to consider, Seán has decided to look again at his savings plan. He recently inherited some money from his grandfather and wants to use it sensibly.

Seán says, “Some of it will pay for a long overdue family holiday in the summer. And we’re planning to invest the rest to build up a bigger pot for our family’s future. It’s money we were never counting on so our goal is to use it for something useful, like our kids’ education.”

Seán is happy to put this money away as a lump sum for ten to fifteen years. So he has chosen the Investment Bond with Zurich as it gives him control over how his savings are invested. And he has the peace of mind that he can access his money at any time.

Why did Seán choose an Investment Bond with Zurich?

- It’s a long-term investment option for his lump sum.
- It’s a great place to invest, with potential to grow his money.
- He can change the level of investment risk if circumstances change.

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you may lose some or all of the money you invest.

“ I know my savings are working hard and not sitting idle in a bank account. ”

MEET CLAIRE

Claire is one year away from a significant birthday. “Next year I’ll be 50 and that undeniable fact has lit a fire under me.” That’s why Claire recently met with a Financial Broker and put a plan together to secure her financial future.

A big part of that plan involves spending more time in the cottage she bought with her husband in Mayo. “I spend a lot of time out of the country on business and I’m beginning to miss home more and more,” says Claire. “Mayo is where I grew up and it’s where I want to end up.”

Over the years Claire has worked hard to build up a savings pot but now she intends to get her savings working harder for her. Claire recently started saving in the Regular Savings Plan. “By investing my money, it has the potential to grow and because I can choose the level of risk I am comfortable with, I don’t have to take any unnecessary risks.”

Why did Claire choose the Regular Savings Plan

- It gives her savings more potential to grow than her bank account.
- She can match the level of investment risk to suit her.
- She can save from €75 per month.

Warning: The value of your investment may go down as well as up.

Warning: If you invest in this product you may lose some or all of the money you invest.



"I like that I can
reduce the level
of investment
risk if I want to."



Investment solutions made easy

Zurich's Saving and Investment plans are some of the many options Zurich has available for investors. Once you have had time to consider your options, you should speak to a Financial Broker, advisor or Zurich.

The Investment Bond

Suitable if you have a lump sum of money to invest, such as an inheritance or existing savings. Your money can be invested in Zurich's range of investment funds including the risk-rated Prisma Funds.

Choose if:

- You are looking to invest for five years or more.
- You have over €5,000 to invest.

The Benefits:

- You have an excellent investment fund choice to suit your attitude to risk.
- You can switch and move between a range of investment funds.
- If you need access to your money, that's no problem as there are options available that give you access to your money without any penalties.
- You can check the value of your investment bond any time by logging on to Zurich's online Client Centre.

The Regular Savings Plan

Watch your savings grow over time by putting an amount away regularly in an Regular Savings Plan. Your savings are invested in a range of investment funds depending on your risk profile.

Choose if:

- You want to save regularly for at least five years.
- You want the potential to earn a good return on your savings.
- You want the flexibility of being able to access your savings if you need to, with options available that give you access to your money without any penalties

The Benefits:

- You can save from as little as €75 per month.
- Option to vary the regular payments if required and to make a once-off lump-sum injection.
- You can tailor the plan to your needs with our wide range of investment funds.
- We have access to an extensive range of investment funds with varied risk profiles.
- You can check the value of your savings plan any time by logging in to Zurich's online Client Centre.

Your Risk Profile

Your savings and investments will be invested with a view to growing your money. How that money is invested depends on how much investment risk you are prepared to accept. Everyone's attitude to risk is different.

Choosing your own investment strategy will involve deciding on the

level of return you are looking for and balancing it against the level of risk you are comfortable with. That's why Zurich offers a range of investment solutions with different levels of risk.

If you would like to work out your attitude towards investment risk, check out our Risk Profiler tool at [zurich.ie](https://www.zurich.ie)

There is a key Information Document (KID) available on this product. This document is a good source of further information and can be found at www.zurich.ie/broker-centre/key-info-docs/

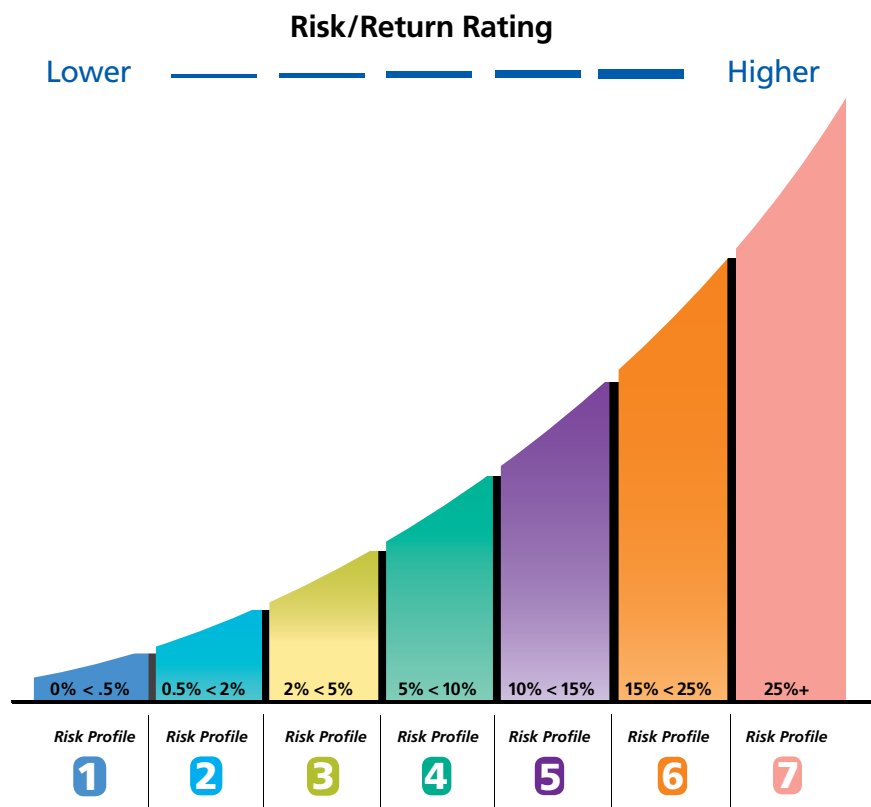
Warning: If you invest in these products you may lose some or all of the money you invest.

Investment risk & return

No one wants to take any unnecessary risks with their investment. However, there is a trade-off between risk and return. The lower the level of risk that you are prepared to take, the lower the potential for any investment gains/losses. Likewise, the higher the level of risk assumed, the higher the potential for investment gains, but also the potential for higher investment losses.

And so we've categorised our range of investment funds using a 1 - 7 scale. Our ratings are based on a scale that looks at a fund's volatility over a 5 year period, 1 being the lowest risk (lowest volatility) and 7 being the highest risk (highest volatility).

Zurich's risk scale



For more information on our range of investment funds visit zurich.ie

Prisma Funds

Risk Targeted

Each Prisma Fund aims to maximise long-term capital growth while targeting the specific level of risk appropriate to you.

Diversified

Each Prisma Fund is fully diversified and can include investments in equities (the stockmarket), bonds, property, cash and alternatives (such as oil and gold).

Built on Expertise

The Zurich investment team consists of experienced and highly-qualified investment specialists, with a proven track record of making the right investment decisions at the right times.

Actively Managed

The Prisma Funds are actively managed by the Zurich Investment team. This means that it is our fund managers that make the specific investments within each fund. It also means our investment managers can respond to market movements as and when they happen.

Great Value

Today's investor wants an investment solution that meets their needs, but they are also conscious about price. The Prisma Funds have been designed with these investors in mind - they provide risk appropriate solutions - and are very competitively priced.

Warning: If you invest in this product you may lose some or all of the money you invest.
Warning: This product may be affected by changes in currency exchange rates.
Warning: The value of your investment may go down as well as up.

Online tools to help you choose

Organising your investments might seem like a major task, so it's easy to keep putting it off. But once you get started you'll find it is quite straightforward. Of course, you don't have to do it alone. We are here to help however we can. We have lots of useful planning tools at **zurich.ie**

Our Budget Calculator

enables you to quickly assess your monthly income and expenses so you'll know how much you can afford to comfortably save.

Our Personal Annual Budget Spreadsheet

helps you to manage your income and expenses effectively throughout the year.

Our Fund Centre

gives you access to fund performance and information so that you can keep track of how your funds are performing.

Our Customer Dashboard

gives you an overview of your savings online once you have set up a policy with Zurich. Simply log on to get a snapshot of your current policy value and holdings.

Our Risk Profiler

enables you to work out your attitude towards investment risk, helping you to choose the funds that best suit your risk profile.



Take the next step

When it comes to your savings and investments, Zurich is committed to doing the best we can for our customers. So if you'd like to take the next step, get in touch today.

Talk to your Financial Broker or advisor

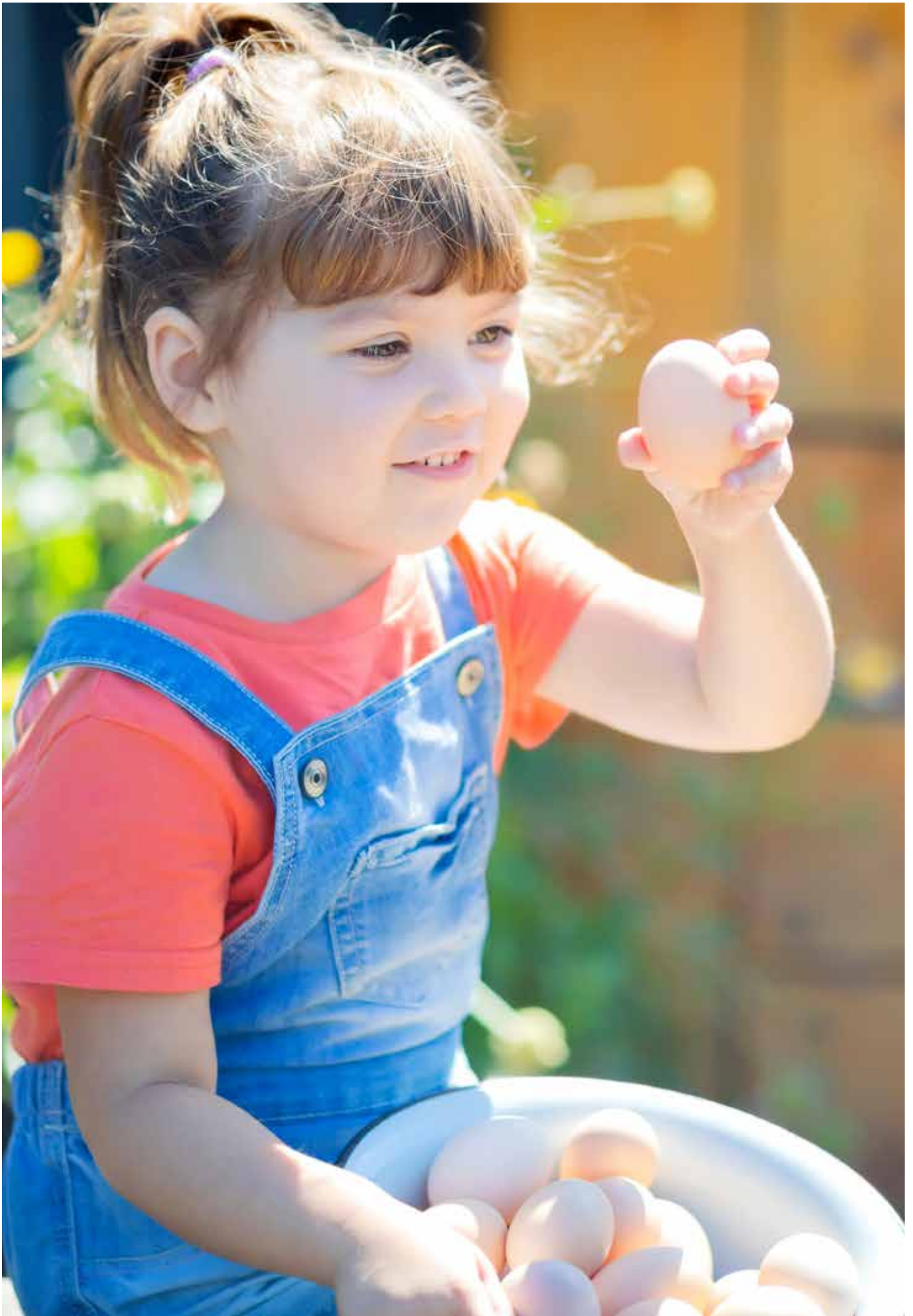
Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurich.ie**

Zurich offers you a wide range of financial products from **life insurance cover, savings & investment solutions to pension and retirement planning**. Check out a brochure for more information.





Investment Bonds & Savings Plans from Zurich



This application form covers the Savings Plus, Savings Plus (Easy Access) and our Investment Bond (including Easy Access) products.

Regular Contribution Plan Type
(as per the illustration)

R

Investment Bond Plan Type
(as per the illustration)

R

Intermediary Name

Intermediary
Number

Financial
Advisor Name

Note:

Please complete in
BLOCK CAPITALS.

Note:

Under the Criminal Justice
(Money Laundering
and Terrorist Financing)
Acts, Zurich Life requires
clients to provide
'Evidence of Identity'
and 'Proof of Address'
and other supporting
documentation.

Note:

Proof of PPSN or Tax
Identification Number is
required for policies
in all cases.

Note:

If your occupation is
'Company Director' please
advise the nature of the
business.

A Policy Owner Details First Owner

☐ Mr

☐ Mrs

☐ Ms

Forename

Surname

Residential
Address

Date of Birth

Sex

☐ M

☐ F

Marital Status

☐ Married/Civil Partner

☐ Single

☐ Separated

☐ Widow(er)

☐ Divorced/Former Civil Partner

Email Address

PPSN or Tax Identification Number
(if the Policy Owner is not an individual)

A copy of the document used to
verify the number must be attached.

Contact Number

Nationality

Country of
Residence

Occupation

Country of
Incorporation

Certification of Tax Status

If the Policy Owner is an individual please complete questions 1 and 2.

If the Policy Owner is a legal person or a legal arrangement such as a company, partnership, trust or foundation, please complete question 2 only.

Please note that we may require further information from you.

1. Are you a United States citizen?

☐ Yes

☐ No

If **Yes**, please confirm your social security number

2. Are you tax resident anywhere other than the Republic of Ireland?

☐ Yes

☐ No

Note: You may be tax resident in more than one jurisdiction.

If **Yes**, please complete the below:

Country of residence for tax purposes

Tax identification number

Continued overleaf

Note:

Please complete in BLOCK CAPITALS.

Note:

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life requires clients to provide 'Evidence of Identity' and 'Proof of Address' and other supporting documentation.

Note:

Proof of PPSN or Tax Identification Number is required for policies in all cases.

Note:

If your occupation is 'Company Director' please advise the nature of the business.

Note:

Minimum regular premium for the Savings Plan is €75pm. For the Savings Plus (Easy Access) option, the maximum is €1,000pm. Any amount over €1,000 can be invested in the non easy access Regular Savings Plan and a separate policy will be issued for that amount.

Note:

Minimum investment for the Investment Bond is €5,000. For the 'Easy Access' option, the maximum is €200,000 per household or corporate. Any amount over €200,000 can be invested in the non easy access Investment Bond and a separate policy will be issued for that amount.

A Policy Owner Details Second Owner☐ Mr☐ Mrs☐ Ms

Forename

Surname

Residential Address

Date of Birth

Sex

☐ M☐ F

Marital Status

☐

Married/Civil Partner

☐

Single

☐

Separated

☐

Widow(er)

☐

Divorced/Former Civil Partner

Email Address

PPSN or Tax Identification Number
(if the Policy Owner is not an individual)

A copy of the document used to verify the number must be attached.

Contact Number

Nationality

Country of Residence

Occupation

Country of Incorporation

Are you or any of the Beneficiaries, Trustees, or in the case of a Company Owner - Directors, Beneficial Owners (or have been within the last 12 months) a PEP or RCA?

☐ Yes☐ No**Certification of Tax Status**

If the Policy Owner is an individual please complete questions 1 and 2.

If the Policy Owner is a legal person or a legal arrangement such as a company, partnership, trust or foundation, please complete question 2 only.

Please note that we may require further information from you.

1. Are you a United States citizen?

☐ Yes ☐ No

If **Yes**, please confirm your social security number

2. Are you tax resident anywhere other than the Republic of Ireland?

☐ Yes ☐ No

Note: You may be tax resident in more than one jurisdiction.

If **Yes**, please complete the below:

Country of residence for tax purposes

Tax identification number

B (i) Contribution Details and Source of Funds

Do you wish to avail of: ☐ Regular Contribution Plan ☐ Investment Bond

Contribution Details Please note that the Government insurance premium levy will apply to your contribution(s).[†]

Note: Minimum Contribution: €75 per month, please fill in Sepa Direct Debit Mandate for regular contribution.

(i) Regular Contribution

(the levy will be deducted in addition to this amount)

€

Start Date

0

1

Frequency of payment by Direct Debit:

☐

Monthly

☐

Quarterly

☐

Half-yearly

☐

Yearly

Billing Date

☐ 1st☐ 7th☐ 15th

Note: If a billing date is not specified this will default to the 1st.

(ii) Single Contribution

(the levy will be deducted from this amount)

€

Note: Single contributions can only be paid by bank draft or cheque made payable to Zurich Life.

[†] For regular contributions, we will collect the levy in addition to the regular contribution you specify. For single contributions, we will deduct the levy from your payment before allocating it to your policy. As at May 2020, the levy is 1% and may change in the future.

Continued overleaf

**B (i) Contribution Details and Source of Funds (continued)****Note:**

Each person making some or all of the investment must complete this section.

Note:

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life is required to obtain certain documentation and information about you, the method of payment being used and the origin of the funds used to pay the premium. Further information may subsequently be requested.

Note:

IBAN (International Bank Account Number) and BIC (Bank Identification Code) details are included on bank statements.

Source of Funds**First Owner****Payment by:**

Personal Cheque/Direct Debit from Policy Owner(s) bank account ☐

or

Third Party Cheque/Direct Debit ☐

Please provide Payor Name (if Third Party Cheque).

Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s).

or

Bank Draft ☐

For Bank Drafts please only provide the details of the bank account from which the funds used to pay the premium were drawn.

Account Holder Name(s)

Name of Bank/Building Society

IBAN

SWIFT
BIC

Country account is based in

If Third Party Payor, please state the exact nature of the relationship to Policy Owner(s).

or

Maturity on an existing policy ☐

Please provide: Policy number

Name of life
insurance company

or

Other (eg. Employer payroll scheme) Please provide details.

Second Owner**Payment by:**

Personal Cheque/Direct Debit from Policy Owner(s) bank account ☐

or

Third Party Cheque/Direct Debit ☐

Please provide Payor Name (if Third Party Cheque).

Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s).

or

Bank Draft ☐

For Bank Drafts please only provide the details of the bank account from which the funds used to pay the premium were drawn.

Account Holder Name(s)

Name of Bank/Building Society

IBAN

SWIFT
BIC

Country account is based in

If Third Party Payor, please state the exact nature of the relationship to Policy Owner(s).

or

Maturity on an existing policy ☐

Please provide: Policy number

Name of life
insurance company

or

Other (eg. Employer payroll scheme) Please provide details.

(ii) Source of Wealth**First Owner****Where has the funding come from?**

Please provide yearly income below
(includes salary, pension or investment income).

Salary
(including bonus) ☐

€

per
annum

Regular Savings ☐

Inheritance ☐

Property Sale ☐

Early Retirement/Redundancy ☐

Investment Proceeds ☐

Other ☐

Please specify.

Second Owner**Where has the funding come from?**

Please provide yearly income below
(includes salary, pension or investment income).

Salary
(including bonus) ☐

€

per
annum

Regular Savings ☐

Inheritance ☐

Property Sale ☐

Early Retirement/Redundancy ☐

Investment Proceeds ☐

Other ☐

Please specify.

C Your Investment Options

1. Please specify in the table below the Funds in to which your Single and/or Regular Contribution is to be invested.

OR

2. Please tick here if you would like **AutoInvest** to apply to your policy.

Please note: This is available for single contribution contracts only.

If you choose **AutoInvest**, over what period do you wish to invest?

☐ 6 Months OR ☐ 12 Months

You must specify in the table below the Funds into which your policy will be switched gradually as described below in 'Information about AutoInvest'.

You may choose to invest in a maximum of ten funds. If you wish to invest in a fund(s) that is not listed below, please use the 'Other Funds' box to detail your choice.

Fund Name	Single Contribution	Regular Contribution
Prisma 2	%	%
Prisma 3	%	%
Prisma 4	%	%
Prisma 5	%	%
Prisma Max	%	%
SuperCAPP	%	%
Cautiously Managed	%	%
Balanced	%	%
Performance	%	%
Dynamic	%	%
Cash	%	%
Active Fixed Income	%	%
Active Asset Allocation	%	%
International Equity	%	%
5 ★ 5 Global	%	%
Eurozone Equity	%	%
5 ★ 5 Europe	%	%
American Select (Threadneedle)	%	%
5 ★ 5 Americas	%	%
Asia Pacific Equity	%	%
5 ★ 5 Asia Pacific	%	%
Other Funds - please see the 'Fund Guide' on zurich.ie for a full list of available funds.		
	%	%
	%	%
	%	%
	%	%
	%	%
Total	100%	100%

Note:

In addition to Zurich Life's normal Annual Management Charge (AMC) there is an extra AMC applicable on some funds. Please refer to individual fund factsheets on zurich.ie for further information.

Note:

It is important that you clearly write the full fund name when making a selection to avoid any delay in processing your application.

For single contributions, units are bought at the ruling price on a date not later than three working days following receipt of the single contribution and the completed application form. For regular contributions, units are bought at the ruling price on the date each contribution is due. If any contribution is not received in full on the date due, we may buy units on the day that you pay that full contribution.



D Your Investment Options (continued)

Information about AutoInvest

AutoInvest allows you to invest your Single Contribution gradually into your chosen funds over a six or twelve month period. This means that you can spread the timing of your initial investment, and avoid the risk of investing all of your money at a particular time e.g. just before a market downturn.

If you select **AutoInvest** then your Single Contribution is invested initially in the Cash Fund.

AutoInvest will start one month after the Start Date of your policy as shown on your Policy Certificate.

On the date **AutoInvest** starts and each month thereafter, a proportion of your holding in the Cash Fund will be switched into your chosen funds, which you have specified above. In this way, your investment will be gradually switched into your chosen funds. You will be fully invested in your chosen funds 6 or 12 months after **AutoInvest** starts. These switches will happen automatically and we will not write to you to inform you when each switch has been processed. When all of the switches have been completed, we will write to you to confirm that **AutoInvest** has completed for your policy.

You can instruct us to cease **AutoInvest** on your policy at any time. Further automatic fund switches will not take place and any part of your investment still in the Cash Fund will remain there. If you request another switch outside of **AutoInvest** then **AutoInvest** also ceases to apply and further automatic fund switches will not take place.

Note:

*Zurich Life is required to obtain information and documentation on the following individuals, where applicable: Policy Owner, Third Party Payors, Beneficiaries and Beneficial Owners.

Note:

**Documentation may also be certified by Practising Chartered & Certified Public Accountants, Notaries Public/Practising Solicitors, Embassy/Consular Staff, Regulated Financial or Credit Institutions, or their equivalents in other jurisdictions – these documents should be signed, dated, with a contact number and marked "Original Sighted".

E Customer Due Diligence

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life is required to obtain certain information and documentation on our clients.*

To facilitate this requirement, please tick the box to confirm you have attached the following documentation:

Please provide a copy of Proof of Address (e.g utility bill), dated within 6 months and certified by your Financial Advisor** for each Policy Owner/Third Party Payor. ☐

Please provide a copy of evidence of identity in the form of photo ID (e.g Passport/Driving Licence), which is in date with a clear photo and certified by your Financial Advisor for each Policy Owner/Third Party Payor. ☐

For equivalent requirement(s) for entities please contact Zurich Life.*

Other information or documentation may be required in certain circumstances and Zurich Life will advise you of these requirements when the application is submitted.

Note:

If you require a **regular income** paid from your Investment Bond, please complete this Regular Encashment Section.

Important:

Please note that each encashment will reduce the number of units attaching to your Investment Bond and hence its value.

Note:

Please complete your bank details as your income will be paid directly into your account.

F Regular Encashment (optional) (Available on Investment Bond only)

Amount of Regular Income Required %* per annum (before exit tax) **OR** € * per annum (after exit tax)

Regular Income Payable ☐ Monthly* ☐ Quarterly* ☐ Half-yearly* ☐ Yearly*

Date of First Payment 0 1 **OR** 1 6

It is recommended that the first payment be six months or more after the commencement of the Bond.

*** €200 minimum income per payment irrespective of frequency. The maximum regular income you can take is 7.5% per annum of the Bond.**

Name of Bank

Address

Name(s) of Bank Account Holder(s)

IBAN (International Bank Account Number)

SWIFT BIC (Bank Identification Code)

G Declarations

Note:

Please sign the appropriate boxes at the bottom of Part A on the next page.

Part A

(i) Data Protection Notice

Zurich Life Assurance plc ('Zurich Life', 'we', 'our') is a member of Zurich Insurance Group ('the Group'). Zurich Life is the data controller for this contract under data protection legislation. Our Data Protection Notice ('Notice') for this product is detailed at the end of this form. Please read this carefully.

By signing this form I confirm that I have read and understood the Data Protection Notice.

(iii) Marketing Preferences

From time to time, we would like to contact you to keep you up to date with news and offers from Zurich Life and those of the Zurich Group or third parties that we recommend. If you are happy for us to do this, please choose how you would like us to contact you.

For news, updates and offers from Zurich Life by:

☐ Post ☐ Email ☐ Phone ☐ Text/Digital message

For news, updates and offers from the Zurich Group or third parties by:

☐ Post ☐ Email ☐ Phone ☐ Text/Digital message

If at any time you would like to change your preferences or remove your permission, all you need to do is contact us by phone on 01 799 2711, by email at customerservices@zurich.com, or by writing to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

(iii) Consumer Disclosure

I confirm that I have received the relevant Customer Guide and that the Customer Guide has been fully completed by my Financial Advisor. I have also received the relevant Key Information Document in the format that I requested it.

Does this policy replace an existing policy, in whole or in part?

☐ Yes ☐ No

If YES, and that policy is a Zurich Life policy, please specify policy number:

Warning: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or Financial Advisor.

(iv) Certification of Tax Status

I/We declare that the information provided under "Certification of Tax Status" in Section A of this application form is correct, accurate and complete. I/We agree to inform Zurich Life if there is any change to my/our tax status and/or any other circumstances that results in this information no longer being correct, accurate or complete.

If you are a United States citizen or if you are resident for tax purposes in the United States or any other jurisdiction(s) other than the Republic of Ireland, certain information about you and your policy may be reported by Zurich Life to the Irish Revenue Commissioners. Under domestic and international tax compliance laws, the Revenue Commissioners may be required to report this information to other tax authorities in the United States (if you are a United States citizen or you are resident for tax purposes in the United States) or any other jurisdiction(s) in which you are resident for tax purposes.

Note:

Further information in relation to the automatic exchange of information in relation to tax matters (AEOI) can be found on the Revenue Commissioner's webpage at www.revenue.ie

Continued overleaf

G Declarations (continued)

(v) Policy Declaration

I agree that the information given shall be the basis of the contract of insurance, and I declare that the statements in this application are true and complete (including any statements written down at my dictation).

If the policy was sold, signed or completed outside Ireland, insert the name of the country where it was sold, signed or completed.

If you are **not** taking this plan out on your own behalf, please state the:

Name(s) of the other party(ies) on whose behalf you are taking out the policy

or their relationship or connection to you.

I/We confirm that I/we have read and fully understand all parts of this declaration (Part A (i), (ii), (iii), (iv) and (v)).

Signature of Policy Owner

X

Date

Signature of Policy Owner

X

Date

Part B - This part should be completed by your Financial Advisor.

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, the applicant(s) has been provided with the information specified in Schedule 1 to those Regulations (the relevant Zurich Life Customer Guide) and that I have advised the client(s) as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement. I have also provided the relevant Key Information Document in the format that it was requested.

Signature of Financial Advisor

X

Date

H Application Checklist

Please ensure that the following details have been completed on the application form.

Please tick ☒

- ☐ Intermediary name, Financial Advisor name and Intermediary number are complete.
- ☐ All personal details are fully complete.
- ☐ The occupation(s) of the Policy Owner(s) has been supplied.
- ☐ The Certification of Tax Status section has been completed. Please note that if you are completing this application form as a legal person or a legal arrangement, you also need to complete a **Certification of Tax Status for an Entity form**.
- ☐ Indicated whether this replaces an existing policy in whole or in part, and that the Customer and Financial Advisor Declarations have been signed. If this replaces a Zurich Life policy please confirm the existing policy number.
- ☐ The Declaration has been signed and dated by the Policy Owner(s).
- ☐ Any questions which are amended have been initialled.
- ☐ The information submitted with this application is consistent with any previously submitted online application.
- ☐ Certified copy of photo ID, certified copy of proof of address and proof of PPSN or tax reference number **must** be supplied (including for third party payor(s) where applicable).

I Web Access to Policy Information

You can look up details of your Savings Plus or Investment Bond policy (including a daily updated value) online at the Client Centre on our website.


Do you wish to register for the Client Centre?

☐


Yes

☐

No

 **Policy Owner:**
Please sign and date.

 **Policy Owner:**
Please sign and date.

 **Financial Advisor:**
Please sign and date.

Data Protection Notice

About this Notice

Everyone has rights with regard to the way in which their personal data is handled. During the course of our activities we will collect, store and process personal data about you. The purpose of this Notice is to set out some information on the collection and processing of your personal data. Further information can be obtained in our Privacy Policy which is available at www.zurich.ie/privacy-policy.

The Data we collect

We collect the following personal data ('Data') from you (unless you are a member of a group scheme, in which case we may collect the Data from your employer or the trustee of the scheme):

- **Contact and identifying information** such as title, name, address, email, telephone number, gender, marital status, date of birth, occupation, PPS number, nationality, country of residence and photographic identification. We require this Data to identify you, contact you, conduct a suitability assessment (in the event of a sale via a financial advisor employed by or tied to Zurich Life), to fulfil our contract with you and to comply with legal obligations (e.g. performance of anti-money laundering checks). For investment products we also collect your US citizen status and your Tax Identification Numbers from other countries (if applicable) which we require to comply with Revenue law. If you are a member of a group scheme, we may also collect your employer's details.
- **Financial information** such as bank details, credit/debit card details (where needed) and income details (where applicable). We require this Data so we can assess the premium to be paid, to fulfil our contract with you and to comply with legal obligations.
- **Medical condition and health status** for protection products and some pension and investment products which also offer life and serious illness benefits, we collect medical information relating to: personal habits (e.g. smoking or consumption of alcohol), prescription information and medical history. For pension products we may collect disability information (e.g. if you apply for an early retirement due to ill health). We require this Data so that we can fulfil our contract with you.
- **Other sensitive information** - in certain cases, we may receive sensitive information from which it may be possible to infer your trade union membership, religious or political beliefs (e.g. if you are a member of a group scheme through a professional, trade, religious, community or political organisation). In addition, we may obtain information about your criminal record or civil litigation history in the process of preventing, detecting and investigating fraud. We may obtain your PEP (politically exposed person) status, which is necessary for compliance with anti-money laundering legislation.

Data collected from third parties

We may collect Data from third parties if you engage with us through a third party e.g. through a financial broker/advisor or, in the case of a group scheme, through your employer. We do this in order to fulfil our contract and provide services to you. We may also obtain Data from third parties so that we can assess a claim.

What do we do with your Data?

We collect and process this Data to manage and administer our relationship with you. We may use, process and store the Data, for the following purposes:

- Risk evaluation, product suitability, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, to provide annual statements, to create trustee annual reports (in the context of group schemes), for statistical evaluation, for survey purposes or to otherwise ensure the Group service delivery. Zurich Life or other members of the Group may contact you in connection with these purposes. We do this in order to provide you with the services for which you have contracted with us.
- We may check the Data you have provided against international/economic or financial sanctions laws or regulated listings to comply with legal obligations (e.g. anti-fraud and anti-money laundering requirements) or otherwise to protect our legitimate interests and/or the legitimate interests of others.

Sharing of Data

In order to provide a seamless service, we may share your Data (where appropriate):

- With other companies in the Group such as branches, subsidiaries, affiliates within the Group, partners of the Group, coinsurance and reinsurance companies located in Ireland and abroad, including outside the European Economic Area ('EEA').
- If you apply for, or purchase, one of our products through a financial broker/advisor or another third party (e.g. your employer if you are a member of a group scheme), we will, as appropriate, correspond with that third party in relation to your products: this may result in us sharing your Data with that third party.
- Without your consent or without consulting you, when we believe that it is appropriate to comply with our legal obligations, a Court Order or to cooperate with State bodies (e.g. Revenue, the Central Bank, The Pensions Authority and law enforcement agencies).
- On the sale, transfer or reorganisation of our or our Group's business (or any part of it).
- With business partners, suppliers and sub-contractors with whom we work and/or engage (e.g. auditors, cloud service providers, medical professionals, third-party claim administrators and outsourced service providers) to assist us in carrying out business activities which are in our legitimate business interest and where such interests are not overridden by your interests.
- In order to enforce this Notice or other legal rights, to protect the security and safety of others, and to prevent fraud.

For further information with respect to the third parties that we may share Data with, please see our Privacy Policy which is available at www.zurich.ie/privacy-policy.

Continued overleaf

Data Protection Notice (continued)

Where transfers of Data take place outside the European Economic Area ("EEA"), we ensure that they are undertaken lawfully and in accordance with appropriate safeguards. Data may be transferred to, and stored outside the European Union ("EU") or EEA and in a country for which there is no adequacy decision relating to the safeguards for Personal Data from the European Commission. In such instances, appropriate safeguards are put in place to protect your Data. For further information with respect to the non-EU or non-EEA countries to which your Data may be transferred and for which there is no adequacy decision relating to the safeguards for Personal Data from the European Commission or for a copy of the safeguards put in place to protect your Data, please see our Privacy Policy which is available at www.zurich.ie/privacy-policy.

If you have any questions about your Data, you can contact our Data Protection Officer, free of charge, using the contact details below.

Marketing

Depending on the marketing preferences you have expressed in any application forms for our products or services, we may send you details of offers and news that we would like to share with you. Please note that you have the right to change your preferences at any time by contacting us by phone on 01 799 2711, by email at customerservices@zurich.com, or by writing to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

Data Retention

The time periods for which we retain your Data depend on the purposes for which we use it. We will keep your Data for no longer than is required or permitted. For more detail, see our Data Retention Policy at www.zurich.ie/privacy-policy.

Data Subject Rights

You have the following rights in relation to your Data which is held by Zurich Life:

1. To ask for details of your Data held by us.
2. To ask for a copy of your Data.
3. To have any inaccurate or misleading Data rectified.
4. To have your Data erased.
5. To restrict the processing of your Data in certain circumstances.
6. To object to the processing of your Data.
7. To transfer your Data to a third party.
8. A right not to be subject to automated decision making.
9. The right to receive notification of a Data breach.
10. Where processing is based on consent, the right to withdraw such consent.
11. The right to lodge a complaint to the Data Protection Commission.

If you wish to avail of these rights, a request must be submitted in writing to our Data Protection Officer. In order to protect your privacy, you may be asked to provide suitable proof of identification before we can process your request.

Our Data Protection Officer is contactable by phone, email, or post via:

- Zurich Life Customer Services on 01 799 2711
- dataprotectionofficer@zurich.ie
- Data Protection Officer, Zurich Life, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

Privacy Policy

Please note that this Notice is not a stand-alone document and should be reviewed in conjunction with our Privacy Policy which is available at www.zurich.ie/privacy-policy.

SEPA Direct Debit Mandate

Zurich Life Unique Mandate
Reference Number
(to be completed by the creditor)

Creditor Identifier

1 E 4 3 Z Z Z 9 9 2 8 2 9

Please complete all the fields below:

Account Holder Name

Account Holder Address

City/Postcode

Country

IBAN
(International
Bank Account
Number)

Signature(s) ☒

of Account

Holder(s) ☒



Important Note: By signing this mandate form, you authorise (A) Zurich Life Assurance plc to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Zurich Life Assurance plc. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please Return to:

Creditor Name **ZURICH LIFE ASSURANCE PLC**

Creditor Address **ZURICH HOUSE, FRASCATI ROAD, BLACKROCK
CO. DUBLIN, IRELAND**

Type of Payment **RECURRENT**

SWIFT BIC
(Bank Identification
Code)

Date of
Signing

Mandate Declaration

Direct debits will be collected from your bank on the chosen date* of the month the contribution is due. Under Single Euro Payments Area (SEPA) legislation, you are entitled to 14 calendar days prior notice of: (i) the commencement of a direct debit collection from your bank account by Zurich Life or (ii) where there is a change in the direct debit amounts or bank account details. However, SEPA also allows for a shorter notification period and to ensure timely collection of your contributions, Zurich Life operates a three day notification period. This does not affect your rights as outlined in the SEPA Direct Debit Mandate. *The default chosen date is 1st of the month; the 7th and 15th of the month are available with agreement.

By signing this mandate form you are agreeing to a three day notification period before Zurich Life can collect contributions from your bank account.

Please Note: Your IBAN and BIC details are included on your bank statements.

Talk to your Financial Broker or advisor

Call our Financial Planning Team directly on **1850 202 102**

Email us at **customerservices@zurich.com**

Visit our website at **zurich.ie**

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at June 2020 and may change in the future.

Intended for distribution within the Republic of Ireland.

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