ZURICH

Standard Multi-PRSA Individual

S.P. Plan Type (as per the illustration)	R		
Intermediary Name			
Financial Advisor Name		Intermediary Number	

Note: This application form is only to be used for transfers to a number of Standard PRSA (Personal Retirement Savings Account) Contracts – Multi-PRSAs. A separate application form is available if you wish to make regular contributions to your PRSA or Standalone PRSA AVCs.

A Transfer Information

Complete and sign either 1, 2, 3 or 4 below, as appropriate.

1. Transfer with respect to a member of an Occupational Pension Scheme

Subject to 1.1 and 1.2 below, a transfer is possible if any one of the following apply. Please tick the appropriate box:

- ○ (a) The transfer is less than €10,000
- ○ (b) Comes from a scheme that is being wound up
- ○ (c) The transfer is more than €10,000, the member has been in the scheme less than 15 years and a Certificate of Benefits Comparison has been completed (see Section B)
- ○ (d) Represents a refund of the employees' own contributions
- ○ (e) Relates to a transfer of non-preserved benefit

1.1. A transfer is not possible:

- Where benefits have become payable under the scheme

1.2. A transfer is not possible for non-AVC benefits if:

- The member has been in the scheme for more than 15 years
- The member continues in employment and the scheme is not being wound up

I confirm that I have ticked the appropriate box(es) in (a) to (e) and confirm that (1.1) and (1.2) do not apply.

Scheme Trustee: Please sign and date.

Signature of Scheme Trustee

X

Date

2. Transfer from another Personal Retirement Savings Account (PRSA)

Zurich Life can only accept a transfer from a PRSA providing all of the assets of the PRSA are being transferred to this Multi-PRSA.

I confirm that this is a transfer from another PRSA.

PRSA Contributor: Please sign and date.

Signature of PRSA Contributor

X

Date

3. Transfer from a Pension Arrangement outside the Republic of Ireland

(a) Country where pension arrangement was contracted:

(b) Type of pension arrangement (please tick):

- ○ Approved occupational pension scheme within that country

OR

- ○ Approved personal pension within that country **OR** ○ Other (Please give details in 'Other Details' box)

Other Details

Continued overleaf

A Transfer Information (continued)

3. Transfer from a Pension Arrangement outside the Republic of Ireland (continued)

(c) Does the scheme or contract from which the transfer is being made allow this transfer? ○ Yes ○ No

(d) Has the Revenue Authority in the country in which the original contract was set up approved the transfer? ○ Yes ○ No

(e) Is the individual (PRSA contributor) tax resident in the Republic of Ireland? ○ Yes ○ No

Name and address of Trustee(s) (occupational pension scheme) or Insurance Company (personal pension):

Name

Address

Name

Address

Scheme Trustee(s)/ Insurance Company Representative:
Please sign and date.

I/we confirm the information in this section is correct.

Signature of Scheme Trustee
(or authorised signatory on behalf of the Insurance Company)
X

Date

Signature of Scheme Trustee
X

Date

4. Transfer from a Retirement Annuity Contract (personal pension)

I confirm that this is a transfer from a Retirement Annuity Contract.

PRSA Contributor:
Please sign and date.

Signature of PRSA Contributor
X

Date

B Certificate of Benefits Comparison

To be completed only if the amount being transferred is valued at €10,000 or more and the scheme is not being wound-up.
Zurich Life can only accept the transfer if a Certificate of Benefits Comparison has been provided to the PRSA contributor.

I confirm that I have received a Certificate of Benefits Comparison.

PRSA Contributor:
Please sign and date.

Signature of PRSA Contributor
X

Date

C Personal Details of PRSA Contributor

Note:
Please complete in BLOCK CAPITALS.

Note:
If correspondence address is different please give details in 'Special Instructions' box below.

○ Mr ○ Mrs ○ Ms ○ Mx Forename

Surname

Residential Address

Special Instructions

Date of Birth → Source of Evidence*

***Note: E.g. a passport including passport number.** Source of evidence is only required if the contribution is greater than 15% of Net Relevant Earnings.

No.

PPSN → Source of PPSN

Note:
Please complete in BLOCK CAPITALS.

D Personal Details of PRSA Contributor (continued)

Marital Status ○ Married/Civil Partner ○ Single ○ Separated ○ Widow(er) ○ Divorced/Former Civil Partner

Sex ○ M ○ F

Contact Number	
Email Address	
Nationality	
Country of Residence	

Occupation

Please state your occupation	

Please tick the category your occupation falls into
Occupation (Please tick one)

A. Employee

- ○ Manager, professional, technical and administrative
- ○ Clerical and secretarial
- ○ Personal and protective service
- ○ Trades, craft and other related
- ○ Plant and machine operatives
- ○ Sales
- ○ Other (please specify)

OR B. Not Employee

- ○ Agricultural self-employed
- ○ Other (please specify)

OR C. Not Economically Active/Unemployed ○

E Web Access to PRSA Information

You can look up details of your PRSA (including the current value) online at the Client Centre on our website.

Once your policy is issued, you will receive online access to Zurich's Client Centre. If you prefer not to use Zurich's Client Centre, you don't need to do anything and can disregard the letters you receive.

F Contribution Details

Contract Start Date

Selected Retirement Age

If this is to be a once-off contribution, please specify amount here. €

Once-off contributions can only be paid by cheque or bank draft made payable to Zurich Life.

Does the once-off contribution represent a transfer payment from another pension arrangement? Yes No

Transfer Payment

If **YES**, please provide the name of the company the Transfer Acceptance Letter should be sent to.

Life Insurance Company

Policy No.

Note: We can only accept transfers provided the tax-free cash allowance has not already been taken.

If YES, from what type of pension arrangement is the transfer payment coming?

PRSA Defined-benefit scheme Defined-contribution scheme Retirement annuity contract (personal pension) Pension arrangement outside Ireland

Pension Adjustment Order

If this once-off payment represents a transfer from another pension arrangement and is the subject of a Pension Adjustment Order (PAO) please tick here and supply a copy of the PAO.

Have you already taken your tax-free cash allowance? Yes No

I wish to invest this contribution in Multi-PRSA contracts as set out below:

Contract	Amount	Contract	Amount
1.	€	6.	€
2.	€	7.	€
3.	€	8.	€
4.	€	9.	€
5.	€	10.	€

G Politically Exposed Person (PEP) or Relative or Close Associate (RCA) of a PEP

Note: Please see below for definitions of these terms.

Are you (or have you been within the last 12 months), a PEP or a RCA of a PEP? Yes No

Who is a Politically Exposed Person (PEP)?

A 'Politically Exposed Person' means an individual who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function, (but not including any middle ranking or more junior official) and performs one of the following roles:

- a head of state, head of government, government minister or deputy or assistant government minister.
- a member of a parliament or a similar legislative body.
- a member of the governing body of a political party.
- a member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal.
- a member of a court of auditors or of the board of a central bank.
- an ambassador, chargé d'affairs or high-ranking officer in the armed forces.
- a director, deputy director or member of the board of, or person performing the equivalent function in relation to, an international organisation.
- a member of the administrative, management or supervisory body of a state-owned enterprise.

Who is a Relative of a PEP?

- any spouse of the politically exposed person.
- any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides.
- any child of the politically exposed person.
- any spouse of a child of the politically exposed person.
- any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides.
- any parent of the politically exposed person.
- any other family member of the politically exposed person who is of a prescribed class set out by the Department of Finance.

Who is a Close Associate of a PEP?

- any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person.
- any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed Person.

H Your Investment Options

Please select either Option 1 OR Option 2

Option 1 Default Investment Strategy

If you select the Default Investment Strategy, please **DO NOT** complete the Fund Choice section below.

Which Default Investment Strategy do you wish to follow?

○ Default Investment Strategy (Annuity) **OR** ○ Default Investment Strategy (Approved Retirement Fund [ARF])

If Option 1 is selected, please go straight to Section I.

OR

Option 2 Fund Choice

If you wish to make a selection below, please **DO NOT** complete the Default Investment Strategy section above.

Declaration:

I hereby declare that I have elected **NOT** to have the Default Investment Strategy apply to the PRSA contract for which I am now applying.

PRSA Contributor:
Please sign and date.

Signature of PRSA Contributor
X

Date

You may choose to invest in a maximum of 10 funds.

Fund Name	Single Contribution
Prisma Low	%
Prisma 2	%
Prisma 3	%
Prisma 4	%
Prisma 5	%
Prisma Max	%
Cash	%
Active Asset Allocation	%
Cautiously Managed	%
Balanced	%
Performance	%
Dynamic	%
Long Bond	%
Dividend Growth	%
Active Fixed Income	%
Eurozone Equity	%
International Equity	%
5 ★ 5 Global	%
5 ★ 5 Europe	%
5 ★ 5 Americas	%
5 ★ 5 Asia Pacific	%
Asia Pacific Equity	%
Medium Duration Corporate Bond	%
Short Duration Corporate Bond	%
Total	**100%**

Note:
Parts A and B of this declaration must be signed.

I Declarations

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.

I authorise the Department of Employment Affairs and Social Protection or the Revenue Commissioners to advise Zurich Life of my most recent address on their records at any future time.

(ii) 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) Taxes Consolidation Act, 1997

I understand that no benefit under the contract(s) shall be capable of being surrendered, assigned or commuted except as provided by Part 30 of the Taxes Consolidation Act, 1997 - Chapter 2A, Section 787K and Chapter 4, Section 790D.

(iv) Consumer Disclosure

I confirm that I have received a Preliminary Disclosure Certificate for the Standard PRSA for which I am now applying as well as the relevant Fund Guide.

Does this contract replace an existing contract, in whole or in part? ○ Yes ○ No

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

Warning: If you propose to enter into this PRSA contract in complete or partial replacement of an existing PRSA contract or a retirement annuity contract, please take special care to satisfy yourself that this PRSA contract meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing PRSA contract or retirement annuity contract. If you are in doubt about this, please contact your PRSA provider.

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

I declare that the statements in this application are true and complete (including any statements written down at my dictation), and I agree that this declaration shall be the basis of the proposed contract between me and Zurich Life Assurance plc.

I confirm that I have received in writing the information specified in the declaration in Part B below.

I agree to Zurich Life's requesting information from the Trustees and/or my Employer so that required calculations of maximum benefit can be made.

I understand that Zurich Life will inform the Trustees and/or my Employer of the existence of this contract.

PRSA Contributor:
Please sign and date.

Signature of PRSA Contributor

X

Date

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

I hereby declare that in accordance with Article 3 of the Personal Retirement Savings Accounts (Disclosure of Information) Regulations 2002, a Preliminary Disclosure Certificate has been provided to the PRSA Contributor and that I have advised the person concerned as to the financial consequences of replacing an existing PRSA contract or retirement annuity contract with this PRSA contract by cancellation or reduction and of possible financial loss as a result of such a replacement.

Financial Advisor:
Please sign and date.

Signature of Financial Advisor

X

Date

Warning: Due to the nature of this product, it is important to ensure that it remains suitable for you. We recommend that you engage with your financial advisor on a regular basis to ensure its ongoing suitability.

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 Statement which is available at www.zurich.ie/privacy-statement.

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.

Continued overleaf

Data Protection Notice (continued)

- 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 Statement which is available at www.zurich.ie/privacy-statement.

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 Statement which is available at www.zurich.ie/privacy-statement.

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 Statement at www.zurich.ie/privacy-statement.

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

Zurich Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, 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 and may change in the future.

Intended for distribution within the Republic of Ireland.

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