Essentials for Pension Season

As pension season is the busiest time of year for us all, here are some simple tips to ensure a stress-free life for you and your clients.

By ensuring the below details are provided with new proposals, this will shorten turnaround times.

New Clients

Signature Free: Please use our Signature Free technology when submitting new Personal Pension and PRSA business to us. This can significantly speed up turn around times.

Proposal Forms: If submitting offline (Paper/PDF completed and emailed to Zurich) please use block capitals or our editable applications to make proposals easier to decipher.

RS Codes: On the front page of our application forms you will see a space for an RS Code. This code determines what commission and charging structure is to be paid on the policy. Queries regarding the RS Code should be directed towards your Broker Consultant who will be on hand to provide codes in advance of submitting the proposal form.

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

Agency codes: On the front page of our application forms you will see a space for an Intermediary number. This number is your agency code, every broker has their own unique number. Please ensure this is noted on the proposal along with your name/brokerage. If you are unsure please contact your Service Team who will assist you.

Signed and Dated: All application forms and cheques must be fully signed and dated. Omitting these details or post dating a cheque could lead to delays in the issue of your policy. DocuSign, AdobeSign, NitroSign, OneSpan, Dropbox Sign (formerly HelloSign) are acceptable for New Business Declarations, please ensure the appropriate certificate is supplied.

Retirement Age: Confirmation of retirement age is necessary to get the policy issued.

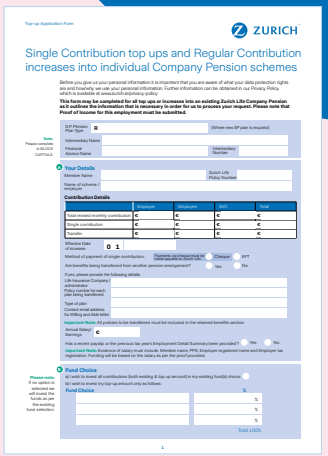
Supporting Documents: Master Trust and Executive Pension top ups require recent proof of salary, in the form of a payslip from the last 6 months or a printout of the previous tax year's Employment Detail Summary. Please note policies cannot be issued without the relevant proof of salary and details of any retained benefits. See our Company pensions top up form for more information.

Don't miss out

The tax deadline is 31 October or 18 November if using the Revenue Online Service.

Remember

Please allow 3-5 working days for post or Electronic Fund Transfers (EFTs) to reach us. Funds must be with Zurich on or before the relevant tax deadline. Investment date given is the date we receive the funds. EFTs or post received after the cut-off date will not be eligible for the deadline.



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Single Contribution top ups and Regular Contribution increases into individual Company Pension schemes

Existing Clients

Signature Free: You can use our Signature Free technology to send us in Personal Pension and PRSA top ups if you already know that the top up will result in a new policy number. As many of you will already be aware – if the policy that's being topped up has surrender penalties, a new policy will be required. Please follow the exact same steps you would for a brand-new policy.

Signature Free will provide the fastest turn around times for pension season.

Personal Pensions and PRSA top up: For existing clients please send us a cheque/bank draft/EFT along with our Pension top up template or a cover note outlining:

1. Policy Number.
2. Fund Choice: We offer an extensive range of funds, for more information please consult our fund guide.

Please note: Unless explicitly specified on the cover note the commission/allocation structure will remain the same as the existing policy.

Group/Employer Sponsored PRSA top up: For existing clients please send us a cheque/bank draft/EFT along with our PRSA top up template or a cover note outlining:

1. Client details (Current address and existing policy number).
2. Employer details and address.
3. Total Contribution and Employee/Employer split.
4. Fund choice.
5. EFT details & instructions.

Master Trust Executive Pensions and Executive Pensions:
For top ups to existing clients we now require additional details (proof of salary from the last 6 months and details of retained benefits) for executive pension top ups. This is in line with revenue changes. Please ensure all required details are submitted with the application.

See our Company pensions top up form for more information.

Electronic Fund Transfers

When the Electronic Fund Transfer (EFT) payment is being made, please ensure the following is done – this is **extremely important** so that we can correctly match the payment.

1. Quote (Policy Number or if a new plan, quote client's Full Name & Date of Birth (DOB) in the EFT reference.
2. So that we can track and allocate the payment, send us an email to **escashiers@zurich.com** & your service team quoting the following:
   (A) Exact amount of the EFT payment
   (B) Supporting instructions (if relevant)
   (C) Policy Number/Client's Full Name & DOB

Top-ups to existing Zurich policy	
Account Name:	Zurich Life Assurance plc
IBAN:	IE67 CITI 9900 5100 1012 06
Swift:	CITIIE2XXXX

Please note: EFTs received with no Zurich Reference or instruction may result in the payment being returned to the sender.

Cheques

Important: Please allow 3-5 days when sending your top-up slip by post to ensure payments are with us prior to/before the deadline.

Don't miss out

The tax deadline is 31 October or 18 November if using the Revenue Online Service.

Remember

- **Please allow 3-5 working days for post or Electronic Transfers to reach us.**
- **Some banks may impose daily limits on payment transfers, please ensure the full payment reaches Zurich before the relevant deadline.**
- **Funds have to be invested on the date received and cannot be backdated.**
- **We will automatically invest as per previous fund choice unless otherwise specified.**
- **If we receive an EFT first followed by the top up form with fund choice, a fund switch will be performed with effect from date fund choice is received.**

  Funds must be with Zurich on or before the relevant tax deadline. Investment date given is the date we receive the funds. EFTs or post received after the cut-off date will not be eligible for the deadline.

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

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