ZURICH

Cut off dates for final 2026 payments

Important notes for payments taxable through the Pay As You Earn System (PAYE) system in 2026.

1. Since the introduction of PAYE Modernisation in January 2019, Revenue have very strict reporting rules for payments made under the PAYE System. For that reason we cannot allow for exceptional payments outside of the scheduled payroll runs. Therefore it is extremely important that you ensure any payment requests are received by Zurich by the cut off dates outlined below.

2. In order to ensure payments are correctly taxed, it is the customers' responsibility to ensure that the appropriate Tax Credit Certificate is in place for Zurich Life.

   In line with Revenue guidelines, Zurich will register the payment with Revenue. The customer must then ensure that the appropriate allowances have been allocated to Zurich. The best way to do this is by using Revenue's MyAccount online service to view the Tax Credit Certificate, and make any required changes. If the customer is unable to use online services, they should contact their local tax office for assistance.

   The Tax Credit Certificates must be in place by 10/12/2026. Zurich will not be able to issue any refunds if Tax Credit Certificates are received after this date. Any tax refunds due will need to be claimed by the customer directly from the Revenue.

Annuity Company Registered Number: 9546075H
ARF Company Registered Number: 9546074F

Pension Maturities
Trivial Payments/Taxable Balances
Cut off date: 12/11/2026

- Fully completed paperwork must reach the Pension Claims Team by 12/11/2026.
- Payment will be made on 21/12/2026.
- Retirement Claim Forms should be emailed directly to the Pension Maturities Team at pensionclaims@zurich.com

Tax Free Lump Sums
Cut off date: 12/11/2026

- In order to receive a Tax Free Cash payment in 2026, fully completed paperwork must reach the Pension Claims Team by 12/11/2026.
- Retirement Claim Forms should be emailed directly to the Pension Maturities Team at pensionclaims@zurich.com

N.B: Paperwork for taxable payments received after the cut off dates will not be processed until 2027 and will be taxed in the 2027 tax year.

Approved Retirement Fund (ARF) Payments
ARF Encashments
Cut off date: 01/12/2026

- Signed instruction, and bank statement if payment is to a new bank account, must be received by 01/12/2026.
- Payment will be made on 21/12/2026.
- Scanned or Photographed copies of signed instructions can be emailed directly to the Pension Payroll team at: iezpensionclaimspayroll@zurich.com.

*We cannot accept DocuSign instruction for ARF encashements, wet signature only.

ARF Regular Incomes for existing policies
Cut off date: 01/12/2026

- Instructions for ARF regular incomes on existing policies and amendments to existing regular withdrawals must be received by 01/12/2026.
- Payment will be made on 21/12/2026.
- Amendments to existing ARF incomes can be emailed directly to the Pension Payroll team at: iezpensionclaimspayroll@zurich.com.

ARF Regular Incomes on New Business

ARF policies issued after 30/11/2026 will not be liable for tax on the basis of the 2026 imputed distribution requirement. For this reason incomes on policies issued after the 30/11/2026 will be set up for 2027.

ARF policies issued before 30/11/2026, where the client is age 61 or over, will have an automatic income set up for payment unless it is specifically requested that tax is paid on the basis of an imputed distribution. Regular withdrawal payments will be made on 21/12/2026.

ARF Top Ups from external source

Top Ups received on or before 30/11/2026 will automatically be included in the calculations for the annual minimum distribution/ tax liability unless written confirmation that the liability has already been met is received from the previous provider.

Pension Annuity Payments
Cut off date: 12/11/2026

- Fully completed paperwork (including funds for external transfers) must be received by the cut off dates above.
- Any payments due will be made on 21/12/2026.

N.B: Paperwork for taxable payments received after the cut off dates will not be processed until 2027 and will be taxed in the 2027 tax year.

Savings & Investment Encashments
Payments from Savings & Investment plans
Cut off date: 13/11/2026

In order to receive a pre Christmas payment, fully completed paperwork must reach the relevant Service Team by 13/11/2026.

*We cannot accept digital signatures for encashments, wet signature only.

Please note
Funds must be with Zurich on or before the relevant tax deadline.
Please allow 3-5 working days for post or Electronic Transfers to reach us.

Zurich Life Assurance plc
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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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