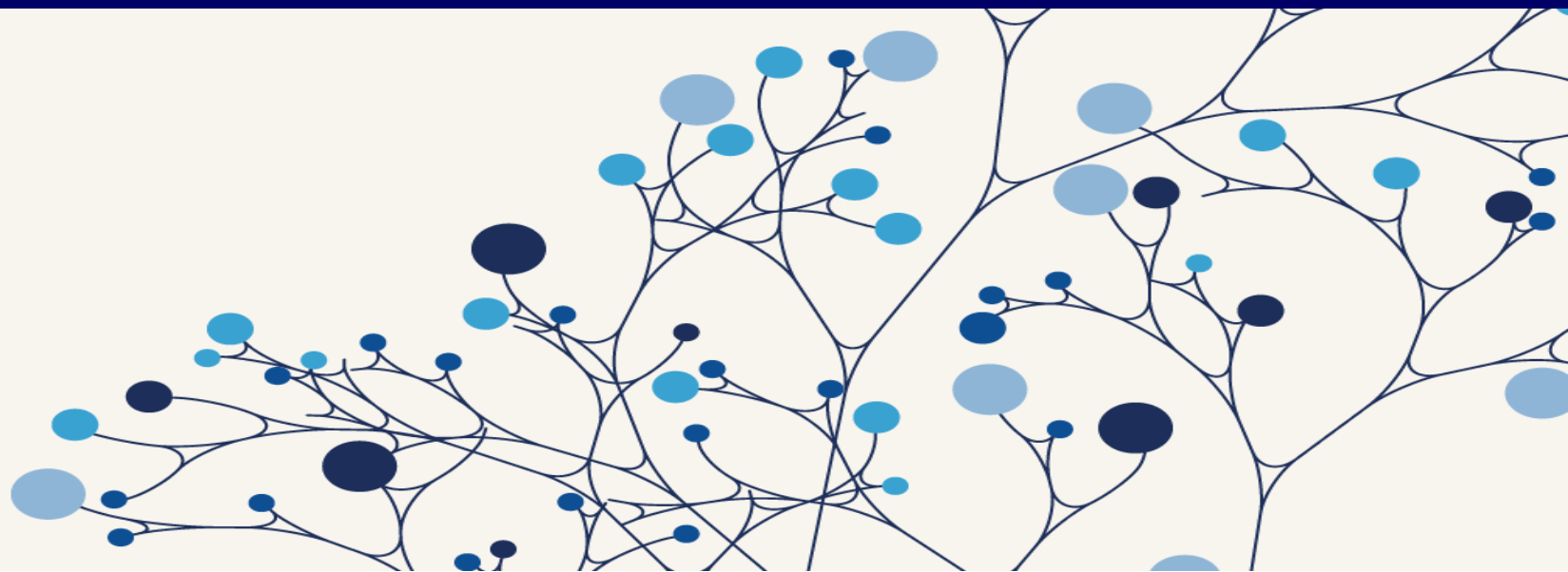


OnlineApply from Zurich

New 'signature free' Regular Savings plan



Contents

Pg. 3 – Getting started

Pg. 5 – Beginning the application

Pg. 12 – Contact details and their importance

Pg. 16 – AML

Pg. 18 – Declaration and approval

Pg. 21 – Checking the application Status

Pg. 24 – Client approval stage


Before you begin our new online application – be sure you have these essential items to hand.

1. A completed 'Data capture' (available from our site) OR your client on hand/on the phone to answer the application form as you type.
2. The correct email address and mobile number for your client. These are essential as they are used to approve the application.
3. AML and Bank Details – Proof of PPSN/Certified Identification/Certified Utility bill dated within the last six months/IBAN

Important: For Child Savings, Corporate Saving or Single Premium only business, please refer to our standard offline application form.

Home > Sales


Sales

 **Sales Options**

View Previous Applications

Order Literature

Archived Products

 **Products and New Business**

Start a new application or view policy documents/profiles

For the best experience, we recommend that you use the Chrome browser

Product Group:


Savings & Investments

▼

Product:

Regular Savings

▼

 **Regular Savings**

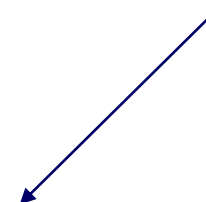
Savings Plus

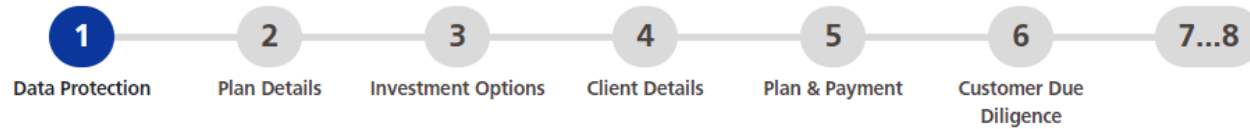
Apply

Login to our
secure site and
navigate to
the sales tab.

Select regular
savings.

And click
Apply.





Data Protection Notice

Zurich Life Assurance plc ('Zurich Life', 'we', 'our') is a member of Zurich Insurance Group. Zurich Life is the data controller for this contract under data protection legislation. Our Data Protection Notice ('Notice') for this product is detailed in the Savings Plus Application Form. The Notice applies to all persons approving the Savings Plus Application Form as policy owner. Please read the Notice carefully.

☐ I/we (being the policy owner(s) and life insured(s) approving the Savings Plus Application Form) confirm that I/we have been provided with, and that we have read and understood, the Notice.

Marketing Permissions

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

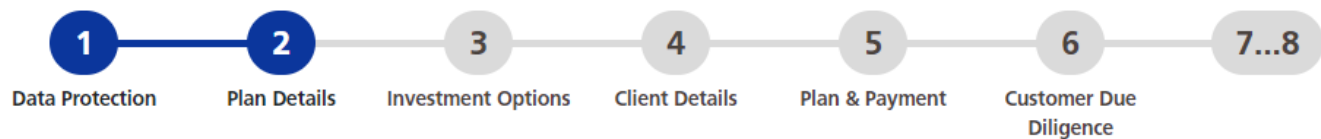
Next

Next complete your clients preferences.

This step could be completed over the phone with your client

or

Simply complete our data capture form before starting the online application.



Plan Details

Policy Basis

☒ Single ☐ Joint

First Name

Test

Surname

McTesterson

Date of birth

19/02/1983

Policy Start Date

01/07/2020 ▼

Contribution Details

Regular contribution ⓘ

200

Payment frequency

Monthly ▼

Method of payment

Direct Debit ▼

Once off contribution ⓘ

10000

Complete your clients
plan details and
contributions details.

Plan Type

Plan type

Easy Access Savings

Initial Commission of 10% applies
101% allocation (less renewal)
1.25% AMC (plus trailer)
No policy fee applies
No surrender penalties apply

Commission Options

Reset commissions & allocations

Initial commission

10.00%

Renewal commission

1.00%

Trailer commission

0.50%

Allocation & AMC

Allocation

100.00%

Annual Management Charge

1.75%

You have selected the following:

Easy Access Savings, 10% initial commission, 1% renewal commission, 0.5% trailer commission, 100% allocation, 1.75% AMC. Policy fee €0. Surrender Penalties Nil

If you're happy to proceed please select 'Next'.

Back

Next

Complete your preferred plan type. This will influence the commission options provided below.

For example if you select Easy Access, only Easy Access commission options will be available on the commission drop downs.



Your fund contributions



Prisma 4
Multi-asset Funds

Total: 100%

<input type="text" value="Search by name"/>	<div>All categories ▾</div>
Fund Name	Fund Category
Prisma 2	Multi-asset Funds
Prisma 3	Multi-asset Funds
Prisma 5	Multi-asset Funds
Prisma Max	Multi-asset Funds
SuperCAPP	Multi-asset Funds
Cautiously Managed	Multi-asset Funds
Balanced	Multi-asset Funds
Performance	Multi-asset Funds
Dynamic	Multi-asset Funds
Global Targeted Returns (Invesco)	Multi-asset Funds
Dynamic Diversified Growth	Multi-asset Funds

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.

Select your clients fund preference.

This investment option relates to the regular premium.

Back

Next




Consumer Disclosure

☒ I/We confirm that I/We have received the relevant Customer Guide, that the Customer Guide has been fully completed by my Financial Advisor and that my Financial Advisor has provided me with a signed statement of suitability. I/We have also received the relevant Key Information Document in the format that I/We requested it.

I/We confirm that I/We am applying for a Savings Plus plan. I/We agree that the information contained in this Application Form and submitted online by my Financial Advisor as part of my application for this policy shall be the basis of the contract of insurance, and I/We declare that the statements in this application form and in the application for this policy are true and complete (including any statements written down at my dictation). I/We agree to review my policy details and to notify my Financial Advisor if I/We become aware of any inconsistencies between the information provided by my Financial Advisor and my Policy details.

Replacements

Are you replacing an existing policy, in whole or in part?

Not a Replacement 

Policy Ownership

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 your are taking out the policy

Or their relationship or connection to you

Let us know that the client agrees to the customer disclosure.

Advise whether the policy is a replacement and who the owner is on the policy.

Policy Sales

Was this policy sold, signed or completed outside Ireland?

☐

Yes

☒

No

Trust

Is this application to be set up in Trust?

☐

Yes

☒

No

Web Access

You can look up details of your policy (including a daily updated value) online at the client centre on www.zurich.ie

Do you wish to register for the Client Centre?

☒

Yes

☐

No

Back

Next

Let us know your client's preferences.

Important – If the policy is to be placed in trust, please complete our standard trust form and send this to your service team.



Client Search

Search for client

Client Search

First Life Assured Details - Test McTesterson

Title	<input type="text" value="Mr"/>
First Name	<input type="text" value="Test"/>
Surname	<input type="text" value="McTesterson"/>
Marital Status	<input type="text" value="Married/Civil Partner"/>
Date of birth	<input type="text" value="19/02/1983"/>
Gender	<input type="text" value="Male"/>
PPSN	<input type="text"/>
Residential Address	<input type="text" value="123 Main street"/>
	<input type="text" value="Dublin"/>
	<input type="text"/>
	<input type="text"/>
Country of Residency	<input type="text" value="Ireland"/>
Country of Nationality	<input type="text" value="Ireland"/>
Occupation	<input type="text" value="Insurance"/>
Are you a politically exposed person?	<input type="radio"/> Yes <input checked="" type="radio"/> No

Note: If the client is already a Zurich client you could locate them in the client search facility.

Please ensure the PPSN is entered correctly.

Contact Details

Telephone

Mobile

 0871236549

Web

Email Address

⚠ Please enter a valid email address

example@example.com

Validate Email Address

⚠ Please enter a valid email address

example@example.com

Certificate of Tax Status

Are you a United States Citizen?

☐ Yes ☒ No

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

☐ Yes ☒ No

Back

Save

Next

Please ensure both email address and contact number are transcribed correctly.

Correct contact details are very important as these will be used at the client approval stage.



Payment Method

Payment Frequency

Who is paying the premium
☒ Test McTesterson
☐ 3rd Party

Direct Debit collection date
☐ 1st ☒ 7th ☐ 15th

Use existing mandate ⓘ ☐

Account Holder Name

IBAN

Is the Direct Debit from the Policy Owner(s) bank account?
☐ Yes ☐ No

Some further details to be input regarding the regular premium.

If the client already has an existing Zurich policy you may be able to use a mandate we already have on file.



Once Off Contribution Details

Once off contribution

10000

Is this to be treated as a Single Premium Injection into this application?

☒ Yes ☐ No

Please note that the single premium injection will have 1.00% initial commission and 100.00% allocation.

Is the investment choice for the Single Premium the same as the regular premium?

☐ Yes ☒ No

Your Once Off Contribution Investment Options



Prisma 3
Multi-asset Funds

100 %

Total: 100%

<input type="text" value="Search by name"/>	<input type="text" value="All categories"/>
Fund Name	Fund Category
Prisma 2	Multi-asset Funds
Prisma 4	Multi-asset Funds
Prisma 5	Multi-asset Funds
Prisma Max	Multi-asset Funds
SuperCAPP	Multi-asset Funds
Cautiously Managed	Multi-asset Funds
Balanced	Multi-asset Funds
Performance	Multi-asset Funds
Dynamic	Multi-asset Funds
Global Targeted Returns (Invesco)	Multi-asset Funds
Dynamic Diversified Growth	Multi-asset Funds

If the single premium should be applied under the same structure you chose earlier, select 'Yes'. If it should be issued under a different structure, please provide the details.

If the single premium should be invested in the same fund as the regular premium you chose earlier, select 'Yes'. If it should be invested in a different fund select 'No' and let us know the investment choice.



Source of Funds - Once Off Contribution

Please confirm the payment method for the single premium contribution

Electronic Fund Transfer

Account Holder Name

Name

IBAN

IBAN

Validate IBAN

Please use reference 12345678 on your EFT request for faster processing

Is the payment from the policy owners own bank account?

☒ Yes ☐ No

Source of Wealth

First Owner - Test McTesterson

Where has the funding come from (select all that apply):

- ☐ Salary (including bonus) per annum
- ☒ Regular Savings
- ☐ Inheritance
- ☐ Property Sale
- ☐ Early Retirement/Redundancy
- ☐ Investment Proceeds
- ☐ Other

Let us know how the premium will be paid.

If the payment is being sent by EFT ensure the client uses the policy number mentioned here in the transfer reference.



Upload Customer Documentation

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts 2010, 2013 and 2018, 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 (Utility Bill or Bank Statement), dated within six months and certified by your Financial Advisor for each Policy Owner.
- Please provide a copy of evidence of identity in the form of photo ID (Passport or Driving Licence), which is in date with a clear photo and certified by your Financial Advisor for each Policy Owner.
- Please provide a copy of PPSN (e.g. letter from revenue) for each Policy Owner.

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

✓ Document Checklist	📁 Uploads
Test McTesterson • Proof of Address ✓ • Proof of Identity ✓ • Proof of PPSN ✓	<div>Utility bill.docx</div> <ul style="list-style-type: none"> • ADDRESS
	<div>PPSN Evidence.docx</div> <ul style="list-style-type: none"> • PPSN
	<div>Patrick Certified ID.docx</div> <ul style="list-style-type: none"> • ID
	<div>Upload document</div>

AML – Upload

- Proof of PPSN
- Certified evidence of identification
- Certified Utility bill dated within the last six months.



Step One - Confirmation

Please review your application

[📄 Application Summary](#)

Or return to the start of the application where you can amend your details

[🔗 Edit Application](#)

Here you can download a summary of the details you've entered. This is the summary which your client will receive to approve.

If you spot any issues, you can edit the form here.



Step One - Confirmation

Please review your application

[Application Summary](#)

Or return to the start of the application where you can amend your details

[Edit Application](#)

Step Two - Agent Declarations

- ☒ I hereby declare that the pre-contractual information requirements set out in the Central Bank of Ireland Consumer Protection Code ('CPC'), the Life Assurance (Provision of Information) Regulations, 2001, the Insurance Act, 1989, the European Union (Insurance Distribution) Regulations 2018 has been provided to the applicant(s) (the Zurich Life Savings Plus Customer guide) and that I have advised the applicant(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 provided the applicant(s) with a signed Statement of Suitability. I have also provided the relevant Key Information Document in the format that it was requested.

Step Three - Customer Approval

If you are happy to proceed, please submit for Customer Approval.

The applicant(s) will receive an automated email and SMS from Zurich Life requesting approval. Once approval has been provided by all parties, the application will automatically be submitted to Zurich Life for processing.

[Back](#) [Save](#) [Customer Approval](#)

Next you will need to accept the agent declaration. This is the equivalent of you signing the application form.

Finally you will send the application to your client to review and approve.

Application Number: 8

1...4

Step One -

Please review your application details and confirm that the information is correct.
[Application Summary](#)
Or return to the previous step.
[Edit Application](#)

Step Two -

☒ I hereby declare that the information provided by me on behalf of the applicant(s), with their authority, accurately reflects the information that was provided to me by the applicant(s) (including any information provided to me on a data capture form) and that Zurich Life can rely on the information provided once the applicant(s) has provided their approval which will form the basis of the applicant's contract.

An automated email to Test McTesterson (patrick.jordan@zurich.com) will be issued to request approval.

If you are not ready to request customer approval then please choose cancel.

On receipt of the applicant(s) approval the application will be automatically submitted to Zurich Life.

You can track the status of this application using your pipeline within the broker centre.

Cancel

Request Customer Approval

Step Three - Customer Approval

If you are happy to proceed, please submit for Customer Approval.

The applicant(s) will receive an automated email and SMS from Zurich Life requesting approval. Once approval has been provided by all parties, the application will automatically be submitted to Zurich Life for processing.

Back

Save

Customer Approval

This is the final step before the client receives the email.

This is a final safety net to ensure all personal and contact details are correct.

Once you click 'request customer approval', the email is automatically issued.



Approval Requested

Your reference number is 12345678


The application will be processed by Zurich once approval has been received.


Approval has been requested from the applicant(s) using the email address and mobile phone number provided. Once approval has been received the application will be submitted to Zurich automatically.


You can monitor the status of this application using the search function in the broker centre.


Documentation

It is a good idea to print the documentation you require now. The only way to access this after leaving the screen will be through the 'search' facility.

 Application Summary (PDF)

 Customer Guide

 Policy Document


 Key Information Document

Any additional requirements will be detailed on our website shortly after submission. On receipt of these (if any) we will issue your policy documentation.

Close

The approval request has now been issued to the client.

The application summary and other sales documents can be downloaded directly from this screen if required.


**ZURICH®**

(PTJ) My Profile Advanced Client Search Logout Policy

Home Sales Pipeline Commission Reports DC Portal

Home > Sales


Sales

 Sales Options

View Previous Applications

Order Literature

Archived Products


 Products and New Business

Start a new application or view policy documents/profiles

For the best experience, we recommend that you use the Chrome browser

Product Group: Savings & Investments

Product: Regular Savings

 Regular Savings

Savings Plus

Apply

To view the applications approval status, click 'view previous applications'

And search for your application.

Application Details

Application Overview

Reference No:		Product Type:	Regular Savings Plan
Agent No:		Policy No:	N/A
Name:	McTesterson, Test		
Date of Birth:	19/02/1983		

Application History

TYPE	CREATED	STATUS	OPTIONS
Proposal	02/06/2020 11:33	Awaiting Approval	Edit

Application Approval

First Owner - Test McTesterson

Status:	<input checked="" type="radio"/> Awaiting Approval
Mobile:	087 2345678
Email:	Test@gmail.com

[Edit](#)
[Resend](#)

Application Documentation


[Proposal](#)

Options

[Delete Application](#)

Here you'll see this sample is awaiting approval from the client.

You can edit the application here, bare in mind once you do edit the application, the previous application sent for approval becomes invalid.



[\(PT\) My Profile](#) [Advanced Client Search](#) [Logout](#)

[Home](#) [Sales](#) [Pipeline](#) [Commission](#) [Reports](#) [DC Portal](#)

Home > Sales > Search > Results > Application Details

Application Details

Application Overview

Reference No:

Agent No:

Name:

Date of Birth:

Product Type:

Policy No:

Regular Savings Plan

N/A

McTesterson, Test

19/02/1983

Application History

TYPE	CREATED	STATUS	OPTIONS
Proposal	02/06/2020 11:33	Awaiting Approval	<div>Edit</div>

Application Approval

First Owner - Test McTesterson

Status:

Mobile:

Email:

Awaiting Approval

087 2345678

Test@gmail.com

Edit

Resend

Application Documentation

Proposal

Options

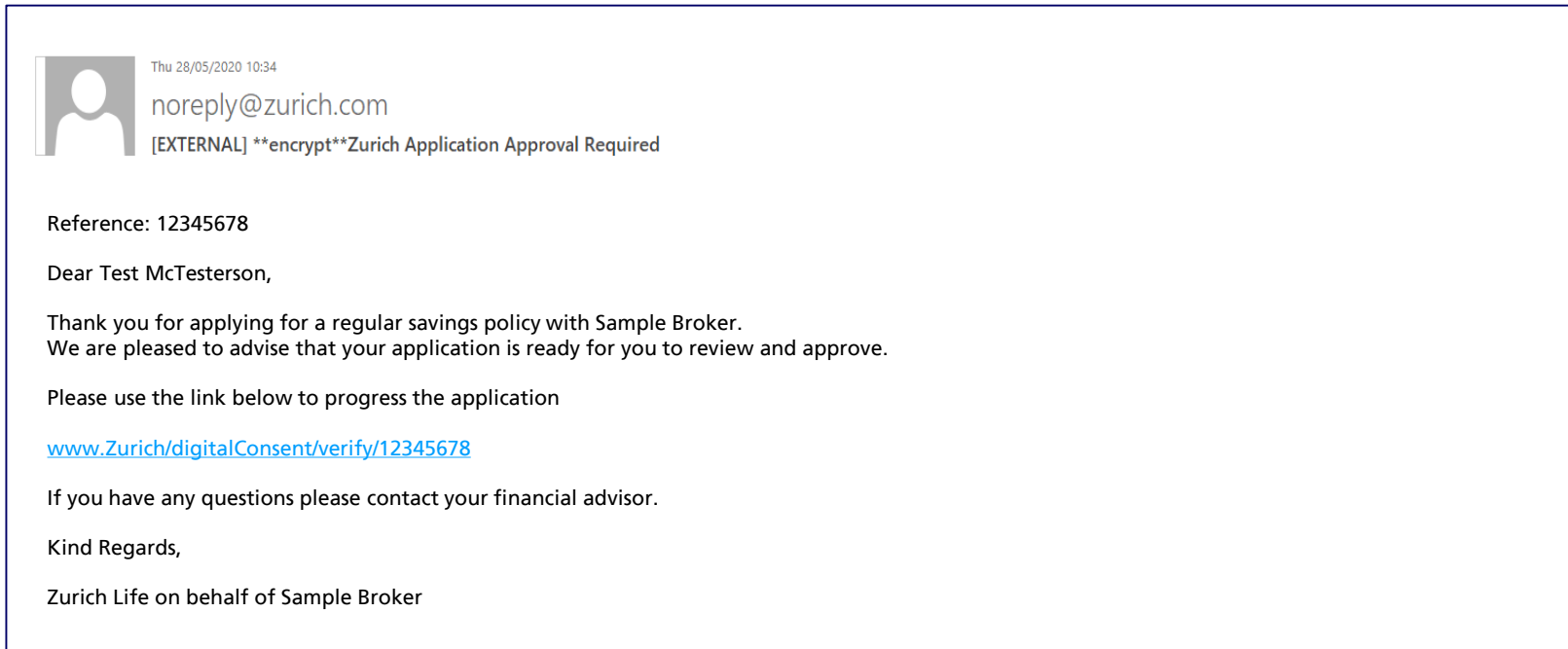
Delete Application

If you typed the email incorrectly, you can edit it here

If the client simply did not receive the approval email you can resend it here.

Here is a sample of the email your client will receive.

They'll simply need to click the link to view and approve the application in their browser.




Zurich Life - Application Approval

Reference: 12345678

Policy Owner(s): **Test McTesterson**

Welcome Test McTesterson

 085 012 3456

In order to protect your data please verify the mobile phone number you provided to your financial advisor.

Before continuing, please ensure that you have access to the phone, as we will be sending you an SMS code in the next step.

Validate Phone Number

The link will open to a page similar to this.

They need to enter their phone number (the same number you provided during the application).

And click to Validate their number.

Zurich Life - Application Approval

Reference: **12345678**

Policy Owner(s): **Test McTesterson**

Welcome Test McTesterson

Please click below to receive a code by SMS to your mobile phone number +*****8991.

Note this code is for your use only. If there are other applicants they will receive a separate email and SMS.

Send Code to Phone

Next they need to click

‘Send code to phone’

This will send a 6 digit code to their mobile via text message.

Note: Once they receive the code, the client will have ten minutes to input the code.

Sample Text



Zurich Life - Application Approval

Reference: 12345678

Policy Owner(s): **Test McTesterson**

Welcome Test McTesterson

Please review the application form PDF below, by clicking on the "Review your application details" button.




Very Important - Please Read

You will be able to approve/return the application after you have clicked on the "Review your application details" button.
Once you have finished reviewing the PDF, you should return to this page to complete the process.

Please save a copy of the application for your records

Note that Zurich will issue you with policy documentation once the policy has issued

 [Review your application details](#)

They now enter their unique code.

And click 'Review your application form'.

Regular Savings Plan

For Application Approval

Note to Financial Advisor

As you are submitting online, we do not need to receive the data capture form and it should NOT be sent to Zurich Life as we will process the application based on the details you provide online.

In submitting an application online, you declare that the information provided online on behalf of the applicant(s), is provided with their authority and accurately reflects the information that was provided to you by the applicant(s) (including any information provided to you on a data capture form) and that Zurich Life can rely on the information provided once the applicant(s) has provided their approval which will form the basis of the applicant's contract.

If you are not submitting online then the paper application form should be used.

Note to Customers

As your application is being submitted by your Financial Advisor online, information provided by you to your Financial Advisor will be submitted to Zurich Life in this online application form completed by your Financial Advisor on your behalf. Please note that this information will be relied upon by Zurich Life and shall form the basis of your contract. If your application is submitted online, any data capture form you may have completed for your Financial Advisor to enable your Financial Advisor to complete your application online will not be submitted to Zurich Life.

It is important that you review your policy documents (including your policy certificate) when you receive them and notify your Financial Advisor and / or Zurich Life without delay if any information in your policy documents (including your investment strategy / fund choice) is inaccurate or incomplete or is inconsistent with information provided to your Financial Advisor.

Plan Summary

Savings Plus

Policy Owner(s) / Life (Lives) Insured Details *

* Life (Lives) Insured must be the same as the policy owner(s).

Name	Mr Test McTesterson
Marital Status	Married/Civil Partner
Date of Birth	19/02/1983
Gender	Male
PPSN	12345678

Note: A copy of the document used to verify the number must be attached. Proof of PPSN is required for policies in all cases.

Residential Address	123 Main street Dublin Ireland
Country of Residence	Ireland
Country of Nationality	Ireland
Occupation	Insurance
Are you a Politically Exposed Person	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No

The application form will include all the details you entered and look like this sample extract.

If they spot any issues, they should contact you at this stage to review and edit the application.

It will need to be resent for approval.

Zurich Life - Application Approval

Reference: **12345678**

Policy Owner(s): **Test McTesterson**

Welcome Test McTesterson

Please review the application form PDF below, by clicking on the "Review your application details" button.

Please save a copy of the application for your records

Note that Zurich will issue you with policy documentation once the policy has issued

 [Review your application details](#)

Are all the details as outlined in the application form correct?

Yes

No

I, Test McTesterson, confirm that the information contained in the application is accurate and complete, that I have read and fully understood all of the above declarations and that I now wish to approve this application

☒ Tick to confirm

Approve Application

Alternatively if they are happy with the application they need to :

1. Accept that 'Yes' all details are correct.
2. Tick to confirm.
3. Approve the application.

Zurich Life - Application Approval

Reference: **12345678**

Policy Owner(s): **Test McTesterson**



Thank you for approving your application.

Your application has been submitted to Zurich Life for processing.

Your Reference Number is: **12345678**

You may now close this window.

The application has
now been sent to
Zurich to process.

Thank you

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