Application Form

Zurich Trustee Services Limited (ZTSL)

Executive Pension Plan

A.P. Pension Plan Type	R	S.P. Pension Plan Type	R
Intermediary Name			
Financial Advisor Name		Intermediary Number	

A Web Access to Policy Information

You can look up details of the 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

B Employee Details

Note: Please complete in BLOCK CAPITALS.

○ Mr ○ Mrs ○ Ms Forename

Surname

Address

Note: Proof of date of birth is required to pay benefits under the plan.

Date of Birth Sex ○ M ○ F

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

PPS Number

Contact Number

Email Address

Nationality

Country of Residence

Occupation

Please describe fully and if the Employee's occupation is 'Company Director' please advise the nature of the business.

Note: *Appendix I of the Revenue Pensions Manual defines a "20% director" as someone who directly or indirectly at any time in the last three years owned or controlled more than 20% of the voting rights in the employer company, or in the parent company of the employer company.

Is the Employee a 20% Director?* ○ Yes ○ No

Date of Entry into Service (dd/mm/yyyy)

This is the date that Schedule E income commenced under this employment.

Annual Salary/ Earnings €

Normal Retirement Age

Has a recent payslip or the previous tax year's Employment Detail Summary been provided? ○ Yes ○ No

Important Note: Evidence of salary must include: Member name, PPS, Employer registered name and Employer tax registration. Funding will be based on the salary as per the proof provided.

Note: Please provide details of relevant service dates if there has been any breaks in service relating to this employment.

Special Instructions

C Contribution Details

Method of Payment
The regular contributions will be deducted from your salary and remitted by your employer to Zurich Life by monthly direct debit.

If your contributions are being deducted from salary on a weekly or fortnightly basis, you can calculate the monthly contribution by multiplying the weekly/fortnightly contribution by 52/26 and dividing by 12.

	Employer	Employee	AVC	Total
Regular monthly contribution	€	€	€	€
Single contribution	€	€	€	€
Transfer	€	€	€	€

Regular contribution plan Start Date **0 1** _____

Billing Date ○ 1st ○ 7th ○ 15th

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

Regular contribution indexation:

Standard indexation ○ Select this option if contributions are to be increased each year, in line with inflation.

No Indexation ○ Selecting this option means that contributions may reduce, in real terms, over time.
If neither is selected we will automatically apply standard indexation.

Vesting:
The default vesting rule is for Statutory Vesting for all members. If the employer wishes to grant immediate vesting or another vesting period, a deed of amendment will be required following execution of the trust deed.
Statutory Vesting: The Pensions Act 1990 requires that an employee who has at least two years' service as a member of a pension scheme must be provided with a preserved benefit on leaving service. A qualifying employee who has less than two years' 'qualifying service' as a member of a pension scheme would only be entitled to the value of his/her own employee and AVC contributions on leaving service. In this instance, the member would have no rights to the employer contributions.

Note:
Regular contributions are taken in arrears by default.

Method of payment of single contribution: Payments via cheque must be made payable to Zurich Life. ○ Cheque ○ EFT

Are benefits being transferred from another pension arrangement? ○ Yes ○ No

If yes, please provide the following details:

Life Insurance Company / administrator	
Policy number for each plan being transferred	
Type of plan	
Contact email address for Willing and Able letter	

Important Note: All policies to be transferred must be included in the retained benefits section.

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

Note:
Please see below for definitions of these terms.

Note:
Roleholders may include (depending on the policy type) Owners, Lives Assured, Payors, Beneficiaries, Trustees. If a roleholder is a Company additional roleholders include Beneficial Owners and Directors.

Are any of the roleholders linked to this policy (or have any of the roleholders linked to this policy been within the last 12 months), a PEP or a RCA of a PEP? ○ Yes ○ No

For each roleholder for whom you have answered yes to the above question, please complete the following:

Role (see note)	Name	Address	Date of Birth	Nationality

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.

E Retained Benefits - (required in all instances, including benefits which are to be transferred to this scheme)

Note:
These details are required to apply for Revenue Approval.

Are you entitled to benefits from other Retirement Benefit Schemes? ○ Yes ○ No

If yes, please provide the details below.

Name	Pension	Pension	Pension
Type of Plan (Personal Pension, Executive Pension, Group Defined Contribution/ Defined Benefit, Personal Retirement Savings Account or Pension term)			
Scheme Provider			
Plan reference number/Policy number			
Name of Employer under this scheme (if applicable)			
Current Value (or deferred pension if Defined Benefit)			
NRA under the scheme			
Status (Live, Paid-up, or Single Premium)			
If Live, the current monthly contribution being made			
Please state if this benefit is related to a previous, current or concurrent employment?			

Have you received payment of retirement benefits from any other pension arrangement? ○ Yes ○ No

If yes, please provide the following:

Date benefits were paid:

For defined contribution plans (Personal Retirement Savings Accounts (PRSA), Personal Retirement Bonds or Personal Pensions)

Total value of the pension fund on maturity:

For defined benefit / Public Sector plans:

Gross retirement lump sum plus the value of any Additional Voluntary Contributions (before any tax was paid):

Annual pension income:

F Your Investment Options

Please select either Option 1 OR Option 2

These investment instructions shall take effect at the earliest opportunity and will remain in force until further notice.

If neither is selected then the Personalised GuidePath Investment Strategy will apply.

You are fully responsible for the performance of your retirement account and you should regularly review your investment performance and objectives. Neither the Trustees nor Zurich Life Assurance plc have any liability whatsoever for the investment choice you have made.

Option 1 Personalised GuidePath

The Personalised GuidePath investment strategy automatically moves your pension money through a series of investment funds tailored to your risk appetite as you go through your working life. As you near retirement, your pension money is gradually switched into funds appropriate for your retirement plan. You can personalise the growth stage, retirement planning stage or strategy end date of your Personalised GuidePath at any time using the secure web portal at zurich.ie. (Please note that your selection below will not impact the settings on any of your existing policies).

I wish to select the Personalised GuidePath Investment Strategy ☐

Growth Stage	Your Personalised GuidePath defaults to the **medium risk/return** growth stage. If, instead, you wish to **choose an alternative, please specify here:** **High** ○ **Medium** ○ **Low** ○
Retirement Planning Stage	Your Personalised GuidePath defaults to target tax free cash (25%) and Annuity (75%) at the end of your retirement planning stage. If, instead, you wish to **choose an alternative, please specify here:** **Tax-Free Cash** ____ % **Annuity** ____ % **ARF** ____ % (must total 100%)
Strategy End Age	Your Personalised GuidePath strategy end age defaults to your normal retirement age. If, instead, you wish to **choose an alternative age, please specify here:** ____

OR

Option 2 Choose your own funds

You may choose to invest in a maximum of 10 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.

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.

Fund Name	Regular Contribution	Single Contribution
Prisma 2	%	%
Prisma 3	%	%
Prisma 4	%	%
Prisma 5	%	%
Prisma Max	%	%
Cautiously Managed	%	%
Balanced	%	%
Performance	%	%
Dynamic	%	%
Cash	%	%
Active Fixed Income	%	%
Active Asset Allocation	%	%
International Equity	%	%
Other Funds - *please see the 'Fund Guide' on zurich.ie for a full list of available funds.*		
	%	%
	%	%
	%	%
	%	%
Total	**100%**	**100%**

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.

G Revenue Information

Note:
The "Employer" is the Principal Employer under which the employment is registered. Please provide the full legal title of the employer as it appears on the certificate of incorporation (if appicable).

Employer Details

Employer Name	
Registered / Business Address	
Company Registration Number (if applicable)	Limited Company / PLC ○ or Sole Trader ○
Employer Tax Reference Number	
Contact Number	
Email Address	

H Employer Declaration

We confirm that the pension policy effected in pursuance of this application will be held by the Trustees under irrevocable trust for the purpose of providing retirement and other relevant benefits as defined by Chapter 1, Part 30 of the Taxes Consolidation Act, 1997 to or in respect of the Employee as set out in the Rules of the Plan.

We understand that the contributions made to the Plan by the Employee and us will be invested in the policy, which is an insurance contract made between the Trustee and Zurich Life, to which this application form relates. We further understand that we have a duty to answer all questions asked by Zurich Life in this application form honestly and with reasonable care and failure to comply with these requirements could result in the insurance contract being invalidated or contract benefits being reduced, to the extent (if any) permitted by the Rules or by the Pensions Act 1990, as amended. We understand that any answers and information provided by the Employee in relation to the application for the insurance contract will be treated as if they were provided by us, the employer. This means that we are ultimately responsible for answers and information provided to Zurich Life by the Employee. We declare that all questions and statements in the application for this insurance contract are answered honestly and with reasonable care (including any statements written down at our dictation).

Note:
Zurich Life's remedies in the event of misrepresentation are set out in the Consumer Insurance Contracts Act 2019.

We accept that the policy(ies) will be conditional on the approval by the Revenue Commissioners of the trust as an exempt approved scheme under Chapter 1, Part 30 of the Taxes Consolidation Act, 1997.

We acknowledge that, in order to administer the policy, it may be necessary for Zurich Life Assurance plc or the Trustee to seek information and benefit details from the administrator or trustees or any other relevant insurance company of any scheme, arrangement or contract of the Employee, and we authorise the giving of such information and details.

Registered Administrator

Section 59(1)(f) of the Pensions Act 1990, as amended, requires the trustees of every Pension Scheme to appoint a Registered Administrator(s). Zurich Life Assurance plc will provide the service of Registered Administrator (Category III - Annual Benefit Statements and Maintain Accurate Records) for the Plan unless advised to the contrary.



Director/Secretary on behalf of the Employer:
Please sign and date.

Signature of Director/Secretary on behalf of the Employer X	Date
Name (Print)	
Position	

Note: Please ensure that you sign the box at the bottom of this section.

I Declarations by Employee

(i) Data Protection Notice

Zurich Life Assurance plc ('Zurich Life', 'we', 'our') and Zurich Trustee Services Limited ('ZTSL', 'the Trustee') are members of Zurich Insurance Group ('the Group'). Zurich Life and ZTSL are each data controllers with respect to this contract under data protection legislation. The Data Protection Notices ('Notices') for Zurich Life and ZTSL are detailed at the end of this form. Please read the Notices carefully.

By signing this form I confirm that I have read and understood the Notices.

(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) Investment Strategy Declaration

I declare that I have read and understood Section F of this application form and I confirm the investment strategy selected.

Note: Zurich Life's remedies in the event of misrepresentation are set out in the Consumer Insurance Contracts Act 2019.

(iv) Policy Declaration

I understand that the contributions made to the Plan by me or on my behalf will be invested in an insurance contract made between ZTSL and Zurich Life, to which this application form relates. I further understand that I have a duty to answer all questions asked by Zurich Life in this application form, honestly and with reasonable care and failure to comply with these requirements could result in the insurance contract being invalidated or contract benefits being reduced, to the extent (if any) permitted by the Rules or by the Pensions Act 1990, as amended. I declare that all questions and statements in the application form relating to myself are answered by me honestly and with reasonable care (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.

I acknowledge that, to administer the policy, it may be necessary for Zurich Life or ZTSL to seek information and benefit details from the administrator, trustees or other relevant insurance office of any scheme, arrangement or contract of which I am or have been a member, and I authorise the giving of such information and details.

I confirm that I have been provided with the relevant Fund Guide which contains information on the funds available.

I also consent to any deduction of contributions set out in this application form.

I confirm that I have received the Information Notice and that I have read and fully understand all parts of the above Declaration and that I will be the beneficial owner of any benefits payable in accordance with the Rules of the Plan.



Employee: Please sign and date.

Signature of Employee

X

Date

J 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.
- ○ Any questions which are amended have been initialled.
- ○ All personal details are fully complete.
- ○ The occupation of the Employee has been supplied.
- ○ The Declaration has been signed and dated by the Employee.
- ○ The information submitted with this application is consistent with any previously submitted online application.
- ○ Proof of salary has been provided in the form of a recent payslip or Employment Summary.

Important: See overleaf for Letter of Exchange, Nomination Form and Direct Debit/Salary Deduction Forms.

Letter of Exchange (do not detach)

Between (the **Employer**):

and (the **Employee**):

and (the **Trustee**): **ZURICH TRUSTEE SERVICES LIMITED**

The Commencement Date is the Plan Start Date.

Dear **Employee**

The **Employer** has decided to establish a pension plan (the **Plan**) for you with Zurich Life Assurance plc (**Zurich Life**).

The **Plan** is hereby established, with effect from the Commencement Date specified above, under irrevocable trust as a retirement benefits scheme capable of approval by the Revenue Commissioners as an exempt approved scheme under Part 30 of Chapter 1 of the Taxes Consolidation Act, 1997 and is a defined contribution scheme for the purposes of the Pensions Act.

The **Employer** hereby appoints the **Trustee** to be the first trustee of the Plan, and by signing this letter, the **Trustee** agrees to act in that capacity.

The **Plan** is governed by this letter and by the **Plan** rules (the **Rules**).

Please note that a trusteeship fee of €5.00 per month (as at 1st March 2010) will apply to the **Plan**. This fee may be increased, as set out in the **Rules**.

Please acknowledge receipt of this letter by signing below. You will be sent a copy of the **Rules** after the Commencement Date of the **Plan**.

Employee:
Please sign and date.

Signature of **Employee**
X

Date

Authorised to sign for and on behalf of the Employer:
Please sign and date.

Signature on behalf of **Employer**
X

Date

Full Name (Print):

Position (Print):

TO BE SIGNED BY ZURICH TRUSTEE SERVICES LIMITED ONLY

Signature on behalf of **Zurich Trustee Services Limited**
X

Date

Full Name (Print):

Position (Print):

SEPA Direct Debit Mandate

ZURICH

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

Creditor Identifier **IE43ZZZ992829**

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)
X
X

SWIFT BIC (Bank Identification Code)

Date of Signing

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**

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 statement.

Nomination Form (do not detach)

I request that the Trustees consider paying or applying any lump sum payable on my death in service to or for the benefit of the following persons in the following proportions:

Note:
To be completed by Employee.

Please complete in BLOCK CAPITALS.

Name	Relationship, if any (wife, father, sister, etc.)	Address	Proportion (%)

The people specified might include your spouse, your relatives, people who are financially dependent on you, and people mentioned in your will. You may, however, specify anyone you wish. People who receive lump sum benefits on your death may have to pay Capital Acquisitions Tax. More information on this tax can be obtained from the Revenue.

If your circumstances change, for example if you get married, you should consider if you wish to obtain and fill in a replacement form.

The Trustee is not bound by the preferences that you indicate on this form, and the Rules of the Plan allow for the Trustee to dispose of the lump sum in a different manner.

This notification replaces any former notification that I have issued to the Trustee.

Full Name (Print):



Employee:
Please sign and date.

Signature of Employee

X

Date

Zurich Life - 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

Zurich Life - 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.

Zurich Trustee Services Limited - Data Protection Notice

Zurich Trustee Services Limited is the trustee ('Trustee') of your pension scheme ('Scheme') and is a member of the Zurich Insurance Group (the 'Group'). Under the General Data Protection Regulation ('GDPR') the Trustee, as data controller, is required to notify you of the following information regarding the collection, holding, use, disclosure and transfer (collectively known as 'processing') of personal information (or data) relating to you.

Personal information collected about you

In addition to any information supplied by you, personal information about you may be obtained from other sources, such as the Group and where applicable, any former pension scheme or employer of yours.

The information may include such things as dates of birth and earnings (in order to calculate benefits and contributions) and bank account details (in order to pay pensions). Other personal information may be held, such as a member's wishes with regard to the distribution of any lump sum death benefit. If health or other sensitive information is to be processed, you will be contacted separately.

Use of personal information

Under the GDPR the Trustee is permitted to process personal information to administer the Scheme to provide associated benefits and generally to fulfil its legal and regulatory obligations. It may also process personal information in connection with legal proceedings or disputes or where it has some other legitimate interest in doing so; e.g., members' personal information may help the Trustee and its advisers derive an appropriate default investment strategy or range of investment options.

Disclosure of personal information

Personal information may be transferred to and processed by Zurich Life Assurance plc ('Zurich Life') in its capacity as: (i) insurer; (ii) administrator of the Scheme; and (iii) Registered Administrator, and by other third parties and contractors involved in the running of the Scheme for the purposes of the Scheme or the business of the Group as it relates to the Scheme. These include service providers who carry out administration functions, insurance intermediaries, actuaries, investment managers who carry out periodic reviews of the Scheme's investment options and strategies, the Scheme auditor (if relevant) and other professional advisors' who are retained to advise on the Scheme. Also, the Group's computer systems are used for Scheme purposes and so personal information will be stored on them. The Group and other third parties and contractors will be subject to confidentiality requirements under which they may only access and process personal information as described in this notice.

Personal information may also be transferred to others where they have a legitimate interest in processing it or the Trustee is required by law to provide the information, including:

- Group companies (e.g. to provide administration, investment or actuarial support);
- any buyer or prospective buyer of the Trustee or another Group company involved in the running of the Scheme, including Zurich Life;
- other pension schemes and insurance companies to whom transfer payments may be made or benefits secured;
- Revenue, the Pensions Authority and other statutory bodies.

Retention of personal information

In the main the personal information obtained will be retained for 12 years after the wind up of the Scheme as benefit claims and queries may be made at any time, but any details which the Trustee considers need no longer be retained will be erased.

Transfers of personal information outside Ireland

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.

Your rights

You have a number of rights in relation to the personal information which is held about you, including:

- the right to see the personal information and to be provided with details regarding the processing of it;
- the right to have the personal information rectified if it is inaccurate or incomplete;
- the right to request that the personal information is erased or, in certain circumstances, to object to it being processed or to request that its processing is restricted. Please note however that any exercise of these rights will not be binding on the Trustee insofar as the Trustee is entitled to retain and process the information. Please also note that if you fail to provide accurate personal information or object to the processing of information this may result in a delay or an inability to process a claim for benefits under the Scheme; and
- the right to complain to the data protection commission, which may be contacted via its website at www.dataprotection.ie.

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

Continued overleaf

Zurich Trustee Services Limited - Data Protection Notice (continued)

Making contact

Zurich Trustee Services Limited's Data Protection Officer is contactable by phone, email, or post via:

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

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 as at November 2021 and may change in the future.

Intended for distribution within the Republic of Ireland.

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