

OnlineApply

Signature Free Personal Pension

This example shows a Single Premium Transfer Personal Pension. Depending on the product selected the journey will differ slightly.



Contents



Page 3 Getting Started

Page 4 Beginning the Application

Page 6 Plan Details

Page 8 Fund Choice

Page 9 Declarations

Page 10 Policy Owner Details

Page 11 Contact Details

Page 12 Transfer Payment Details

Page 13 3rd Party Payments

Page 14 Sending Application for Approval

Page 17 Checking Application Status


Page 19 Client Approval steps

Before you begin the 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 questions 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.

Beginning the Application



 **ZURICH**

Advanced Client Search

Home Sales Pipeline Commission Reports DC Portal

Home > Sales

Sales

⚙️ Sales Options

📦 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: ▼

Product: ▼

📄 Personal Pension

Regular Contribution	<input type="button" value="Apply"/>
Single Contribution only	<input type="button" value="Apply"/>

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

Select “Pensions”.

Followed by “Personal Pension”.

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 Data Capture and the Application Form. The Notice applies to all persons approving the Personal Pension Plan Application Form as policy owner. Please read the Notice carefully.

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.

I, being the applicant approving the Application confirm that I have been provided with, and that I 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

To begin, agree to the Data Protection Notice on behalf of your client and complete your clients' Marketing Permissions.

Plan Details

First Name	<input type="text" value="John"/>
Surname	<input type="text" value="Palmer"/>
Date of birth	<input type="text" value="19/03/1977"/>
Retirement age	<input type="text" value="65"/>
Start Date	Please note the commencement date will be the latter of the date of receipt of funds or valid fund choice received

Contribution Details

Contribution Basis	<input type="text" value="Transfer(s) from other life office(s) and ordinary contribution"/>
Transfer amount(s) from other life office(s)	<input type="text" value="72500"/>
New Single Contribution Amount	<input type="text" value="18500"/>
Total Contribution Amount	€91,000.00
Method of payment	<input type="text" value="Electronic Fund Transfer"/>

Complete the policy holder's personal details including date of birth and retirement age.

Next complete the contribution details. i.e let us know if the policy is in respect of a transfer, an ordinary contribution or both.

Plan Type

Plan type

Flat commission options between 0% & 5%
103% allocation (less initial commission)
0.75% amc (plus trailer)
Surrender Penalties apply over 5 years

Commission Options

Initial commission 3% x term

Trailer commission

Allocation & AMC

Allocation

Annual Management Charge

Replacements

Please ensure that the details listed below replicate the details by the individual on the Personal Declaration Form

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

Warning: If you propose to take out this policy in complete or partial replacement of an existing policy, please take special care to satisfy yourself that this policy meets your needs. In particular, please make sure that you are aware of the financial consequences of replacing your existing policy. If you are in doubt about this, please contact your insurer or Financial Advisor.

You have selected the following:

Single Save 103% (0.75% AMC), 3% initial commission, 0% trailer commission, 100% allocation, 0.75% AMC.

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

Let us know the commission structure and advise whether the policy is a replacement.

Please select either Option 1 OR Option 2.

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 for this application will not impact the settings on any of your existing policies.)

Option 2: Choose Your Own Funds

If you wish to choose your own funds, please DO NOT complete the Personalised GuidePath option above. You may choose to invest in a maximum of 10 funds.

Please Select an Option

- Personalised GuidePath
 Choose your own funds

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	<input type="text" value="25 %"/>
Annuity	<input type="text" value="75 %"/>
ARF	<input type="text" value="0 %"/>

Strategy End Age

Your Personalised GuidePath strategy end age defaults to your normal retirement age. If, instead, you wish to choose an alternative, please specify here:

Let us know whether the client would like to be invested in 'Personalised GuidePath'.

If they would prefer to choose their own funds, they may choose a maximum of 10 funds.

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 Section 784 and Section 785, Taxes Consolidation Act, 1997.

Pension Declaration

Are you engaged on your own account or as a partner personally acting in some trade, profession or occupation? Yes No

Are you an employed person (or the holder of an office or employment) with one or more of your occupations non-pensionable? Yes No [?](#)

Consumer Disclosure

I confirm that I have received the relevant Customer Guide(s) and Fund Guide(s) and that the Customer Guide(s) has been fully completed by my Financial Advisor.

Personal Pension Contract

I confirm that I am applying for a Personal Pension Plan. I understand that I have a duty to answer all questions asked by Zurich Life in this application for a contract honestly and with reasonable care and failure to comply with these requirements could result in my contract being invalidated or my contract benefits being reduced.
I declare that all questions and statements in the application for this contract are answered honestly and with reasonable care (including any statements written down at my dictation).
I agree to review my policy details and to notify my Financial Advisor if I become aware of any inconsistencies between the information provided by my Financial Advisor and my Policy details.
I agree and understand that Zurich Life's processes may involve electronic means including, but not limited to, data entered online, the use of electronic signature or the use of a signature-free process. Zurich Life's processes may also (even where commenced online) involve manual processes and/or require wet ink signing of documents at certain points.

Policy Sales

Was this policy sold, signed or completed outside Ireland? Yes No

[Back](#) [Next](#)

Complete the Pension Declaration, Customer Disclosure and Personal Pension Contract questions.

Confirm if the policy was signed or sold outside of Ireland.

Note: Pension Declaration will not appear if it's a transfer only policy.

Policy Owner Details



Client Search

Search for client

Client Search

Life Assured Details - John Smith

Title	<input type="text" value="Mr"/>
First Name	<input type="text" value="John"/>
Surname	<input type="text" value="Smith"/>
Marital Status	<input type="text" value="Single"/>
Date of birth	<input type="text" value="19/03/1983"/>
Gender	<input type="text" value="Male"/>
Country of Residency	<input type="text" value="Ireland"/>
Search Eircode or Address	<input type="text" value="Enter the Address or Eircode"/>
	<input type="button" value="Clear & Edit Address"/>
Residential Address	<input type="text" value="14 Fake street"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text"/>
	<input type="text" value="Eircode"/>
Country of Nationality	<input type="text" value="Ireland"/>
Type of Address	<input type="radio"/> PO Box <input type="radio"/> Care of <input checked="" type="radio"/> Standard
Occupation	<input type="text" value="Insurance Broker"/>
Total Earnings	<input type="text" value="100000"/>
Are you (or have you been within the last 12 months), a PEP or an RCA of a PEP?	<input type="radio"/> Yes <input checked="" type="radio"/> No

If your client is already with Zurich simply search for them using the search functionality.

If they are a new client fill in their personal details.

Contact Details

Telephone

Mobile

Web

Email Address

Validate Email Address

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

Fill in your client's mobile number and email address.

Please ensure these are correct as they will be used in the customer approval step of the application.

Transfer Payment Details

Once Off Contribution Details

Contribution Basis ⓘ

Transfer amount(s) from other life office(s) ⓘ

New Single Contribution Amount ⓘ

Total Contribution Amount ⓘ

Is the investment choice for the Transfer(s) from other life office(s) the same as the new single contribution? Yes No

Transfer payment details - Aviva Life Insurance 123456789 Remove

Where should the Transfer Acceptance Letter be sent?

Please note details provided here will be used to generate a willing and able letter which will be available for download in the correspondence area following customer application approval

Life insurance company

Policy number

Email address of contact within transferring Life Insurance Company

Is this transfer the subject of a Pension Adjustment Order (PAO)? If yes please supply a copy of the PAO Yes No

If you wish to send the willing and able letter to the transferring Life Insurance company, this will be available for broker download in the correspondence section of this policy AFTER customer approval has been received. Please note when reviewing the application, Zurich Life will also send a copy of this willing and able letter to the Life Insurance company specified above.

[Done](#)

[Add another transfer payment](#)

If the new policy is accepting a transfer payment, let us know where the transfer is coming from. You can also include a contact email address in the transferring life office.

NEW: Automated Willing and Able letters

After your client has approved the application from, the willing and able letter is automatically generated and is available in your pipeline under the correspondence tab.

If you would like to issue the willing and able letter to the transferring life office in addition to transfer request forms, feel free to download a copy of the willing and able here.

Your service team will also issue this willing and able when reviewing the application.

3rd Party Payments



Who is paying the premium?

- John Palmer
 3rd Party (including sole trader accounts)

[Back](#) [Save](#) [Next](#)

3rd Party Payor Details

Payor Type

- Person Company

First Name

Surname

Gender

Residential Address

Country of Residency

Country of Nationality

Relationship to the policy owner

If other please provide details

[Back](#) [Save](#) [Next](#)

Let us know who the payer is on the policy.
If the policy is being paid by a 3rd Party, please provide 3rd party details.

Sending Application for Approval

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 Declaration

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, the applicant has been provided with the information specified in Schedule 1 to those Regulations (the relevant Zurich Life Customer Guide) and that I have advised the client 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.

Step Three - Customer Approval

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

The applicant 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](#)

You can view a summary of the application details here and if you need to change any details, simply click “Edit application”.

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...2

Step One -

Please review your application details.

[Application Summary](#)

Or return to the application details.

[Edit Application](#)

Step Two -

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

An automated email to John Palmer (patrick.jordan@zurich.com) will be issued to the applicant to request approval.

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

On receipt of the applicant 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 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 your client receives the approval email.

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

Approval Requested

Your reference number is **82326633**

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.


Funds must not be remitted to Zurich until customer approval has been received.


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](#)

 [Where to download your willing and able](#)

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

You may now close the browser window.

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.

Checking Application Status

The screenshot shows the Zurich application interface. At the top, there is a navigation bar with the Zurich logo, a search bar labeled 'Advanced Client Search' with a 'Policy' dropdown, and a menu with 'Home', 'Sales', 'Pipeline', 'Commission', 'Reports', and 'DC Portal'. Below the navigation bar, the breadcrumb 'Home > Sales' is visible. The main content area is titled 'Sales' and contains two sections. The first section, 'Sales Options', has three buttons: 'View Previous Applications' (circled in red), 'Order Literature', and 'Archived Products'. The second section, 'Products and New Business', contains a blue bar with the text 'Start a new application or view policy documents/profiles', a yellow warning bar that says 'For the best experience, we recommend that you use the Chrome browser', and a 'Product Group' dropdown menu currently set to 'Please Select...'.

To view the application approval status, click 'view previous applications' in the sales tab.

And search for your application.

The screenshot shows the 'Online Application Search Results' page. The breadcrumb is 'Home > Sales > Search > Results'. The page title is 'Online Application Search Results'. Below the title, it says 'Results 1 - 5 of 5' and shows a page number '1' in a blue box. A table with 5 columns is displayed: 'REF. NO.', 'NAME', 'DATE OF BIRTH', 'PRODUCT TYPE', and 'POLICY NO'. The first row of data is circled in red, showing the reference number '82326633' for John Palmer, born on 19/03/1978, with a 'Single Premium Personal Pension Online' product type and 'N/A' policy number.

REF. NO.	NAME	DATE OF BIRTH	PRODUCT TYPE	POLICY NO
82326633	Palmer, John	19/03/1978	Single Premium Personal Pension Online	N/A

Application Details

Application Overview			
Reference No:	82326633	Product Type:	Single Premium Personal Pension Online
Agent No:	00007	Policy No:	N/A
Name:	Palmer, John		
Date of Birth:	19/03/1978		

Application History			
TYPE	CREATED	STATUS	OPTIONS
Proposal	10/06/2022 11:12	Awaiting Customer Approval	Edit

Application Approval

First Owner - John Palmer

Status:	⊙ Awaiting Customer Approval
Mobile:	0876298999
Email:	John.palmer@mail.com

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

Application Documentation

[Proposal](#)

Options

[Delete Application](#)

Here you will see this example is awaiting approval from the client.


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

If for any reason you need to resend the email or edit the contact details, this can be done here also.

Once an application is approved by the client it will no longer be available in this section – it will instead move to your pipeline.

Client Application Approval steps

[EXTERNAL] **encrypt**Zurich Application Approval Required

 noreply@zurich.com
To

Reference: 82326633

Dear John Palmer,

Thank you for applying for a Zurich Life Single Premium Personal Pension Online policy with Admin-30000052 Admi30000052.
We are pleased to advise that your application is ready for you to review and approve.

Please use the link below to progress the application
<https://ire-ie-dev2.rz.ch.zurich.com/verify/digitalConsent/start?consentId=1122&roleNo=1&secret=P5C31N3R3FowkibSHrFAaWVTHXzYaQ4nGPzSdU7OxclSpytBQ7PKCnw2l60XG7rU>

If you have any questions please contact your financial advisor.

Kind Regards,
Zurich Life on behalf of Admin-30000052 Admi30000052

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: **82326633**

Policy Owner(s): **John Palmer**

Welcome John Palmer

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.

Verify 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 verify their number.

Zurich Life - Application Approval

Reference: **82326633**

Policy Owner(s): **John Palmer**

Welcome John Palmer

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

Zurich Life - Application Approval

Reference: **82326633**

Policy Owner(s): **John Palmer**

Welcome John Palmer

We have sent a code to your mobile number +*****8991

When you have received the code, please input it here and validate

575515

Validate Code

If you do not receive the verification code SMS message:

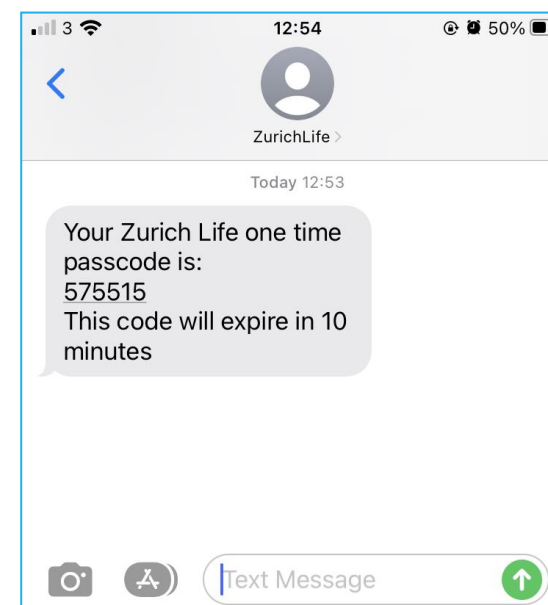
- Verify that the mobile number is correct. If it isn't please contact your broker
- Click on "Resend Code" to get a new verification code. Note that if you request more than one verification code, only the most recent code will work

Resend Code

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.



Zurich Life - Application Approval


Reference: **82326633**

Policy Owner(s): **John Palmer**

Welcome John Palmer

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 using the "Download PDF" button. Note that Zurich will issue you with policy documentation once the policy has issued.

 **Very Important - Please Read**

Once you have downloaded the PDF, a number of declarations will be shown. These must be completed before your application is approved.

The declarations shown on screen MUST be completed before your application is approved.

 [Review your application details](#)

Once they enter the code, they next click “review your application details”.

Zurich Life - Application Approval

Reference: **82326633**Policy Owner(s): **John Palmer**

Welcome John Palmer

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

Please review the application form PDF below and download a copy for your records by clicking on the "Download PDF" button.
Once you have finished reviewing the PDF, you MUST complete the declarations on this page to approve your application.

☰ 1 of 9 🔍

- + ... ⚙️

ⓘ This file has limited permissions. You may not have access to some features. [View permissions](#) ✕

Application Form



Personal Pension

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.

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. 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.

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

Please download the PDF using the button below to continue the approval process.

[Download PDF](#)

Are all the details as outlined in the application form correct? Yes No

I, John Palmer, 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](#)

They next need to click “Download PDF”. This can be saved for their files.

After downloading and reviewing the PDF summary they will be prompted to confirm if all the details entered were correct.

If all the details are correct, they click “Yes”, tick to confirm the declaration statement and click “Approve Application”

If any of the details were incorrect, they simply hit “no” and are given the option to send you a message outlining any errors/confusion.

If any changes are to be made it will need to be edited and resent for approval.

Zurich Life - Application Approval

Reference: **82326633**

Policy Owner(s): **John Palmer**

✔ Thank you for approving your application.
Your application has been submitted to Zurich Life for processing.

Your Reference Number is: **82326633**

You may now close this window.

The application is now complete and has been submitted to Zurich Life.

Once your client approves the application, you will receive an email from Zurich confirming this.

For More Information

Please contact your Broker Consultant who would be happy to assist you.

