

OnlineApply

Signature Free PRSA

This example shows a Standard PRSA Transfer, depending on product selected the journey will differ slightly.



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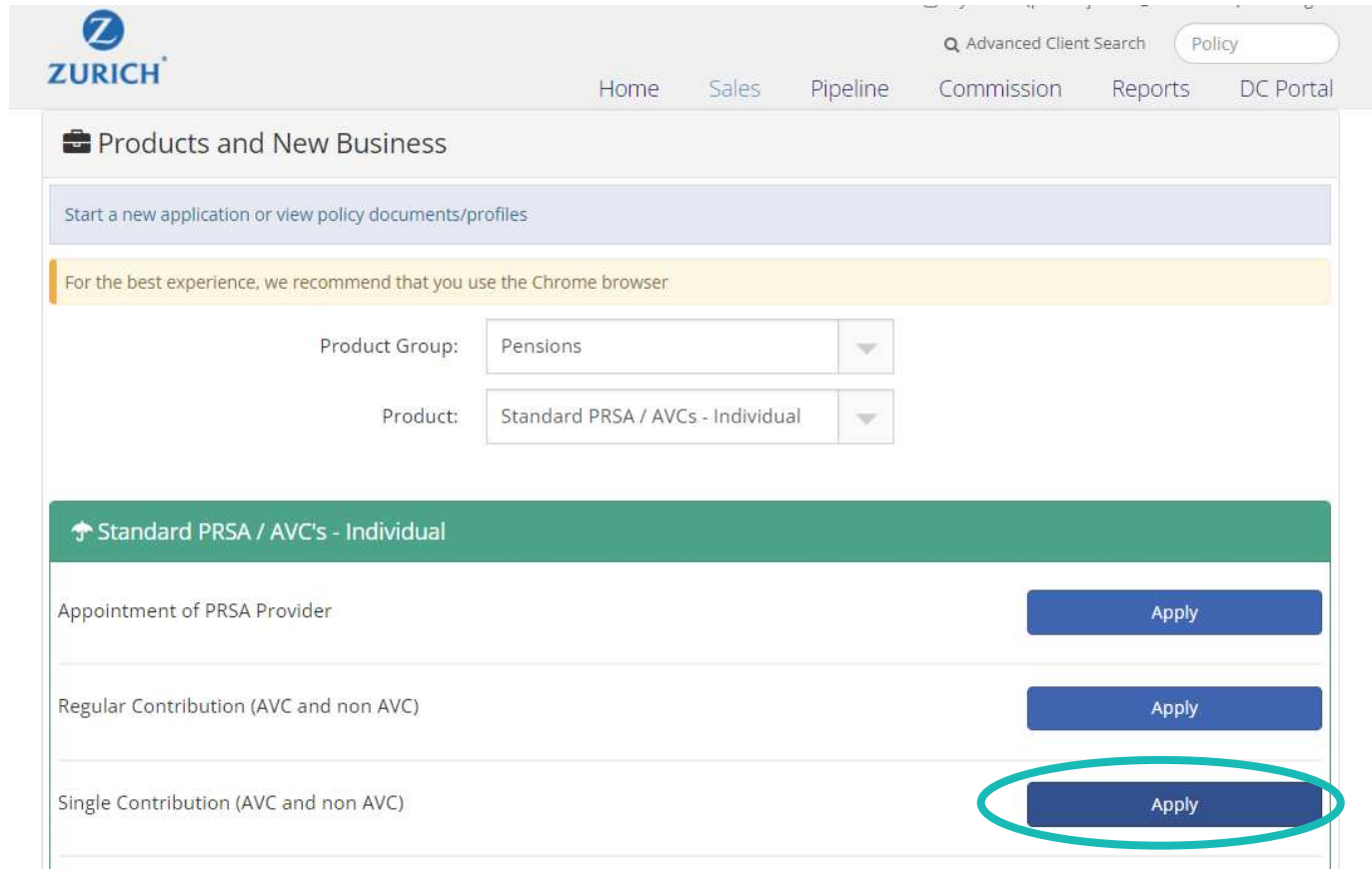
Page 18 Client Application Approval steps

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 to answer the 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.

The only application which must be submitted offline are SP Salary Deducted/Employer Contribution PRSAs (without a regular premium attaching) or where the employer does not remit contributions by Direct Debit.

Beginning the Application



The screenshot shows the Zurich application portal interface. At the top, there is a navigation bar with the Zurich logo, a search bar labeled 'Advanced Client Search' with a 'Policy' button, and a menu with links: Home, Sales, Pipeline, Commission, Reports, and DC Portal. Below the navigation bar is a section titled 'Products and New Business' with a brief description: 'Start a new application or view policy documents/profiles'. A yellow banner below this states: 'For the best experience, we recommend that you use the Chrome browser'. The main content area features two dropdown menus: 'Product Group:' set to 'Pensions' and 'Product:' set to 'Standard PRSA / AVCs - Individual'. Below these is a green header for 'Standard PRSA / AVC's - Individual'. Under this header, there are three rows of options, each with an 'Apply' button: 'Appointment of PRSA Provider', 'Regular Contribution (AVC and non AVC)', and 'Single Contribution (AVC and non AVC)'. The 'Apply' button for 'Single Contribution (AVC and non AVC)' is circled in red.

Standard PRSA / AVC's - Individual	
Appointment of PRSA Provider	Apply
Regular Contribution (AVC and non AVC)	Apply
Single Contribution (AVC and non AVC)	Apply

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

Select “Pensions”

Followed by “Standard PRSA”

Click “Apply “ beside “Single Contribution”

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 Standard PRSA Application Form. The Notice applies to all persons approving the Standard PRSA 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 Standard PRSA 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

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

Next

Is this a PRSA AVC?

☒

☐

No

Yes

Does this single payment represent a transfer from another pension arrangement?

☐

☒

No

Yes

What type of pension arrangement is the transfer payment coming from?

Defined Contribution

▼

Plan Details

First Name

Justin

Surname

Morgan

Date of birth

19/03/1983

Retirement age

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

Once off contribution

56000

Method of payment

Electronic Fund Transfer

▼

Start Date

Please note the commencement date will be the latter of the date of receipt of funds or valid fund choice received

Let us know if the policy is an AVC or if it represents a transfer from another pension arrangement.

Complete the policy holder’s personal details, including Date of birth and Retirement age.

Commission Options

Reset commissions & allocations

Initial commission

1.50%

▼

Trailer commission

0.00%

▼

Allocation & AMC

Allocation

100.00%

▼

Annual Management Charge

1.00%

▼

Replacements

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

Not a Replacement

▼

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:

Standard Transfer, 1.5% initial commission, 0% trailer commission, 100% allocation, 1% AMC. Surrender Penalties Nil

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: Default Investment Strategy

Zurich Life's Default Investment Strategy (DIS) is an automatic mechanism that gradually transforms your pension fund from a higher-risk portfolio to a lower-risk portfolio as you approach retirement. This protects you from the impact of a stock market crash prior to retirement.

The DIS will operate in different ways depending on whether you want to fund for an ARF or an Annuity. For more details on these select the information boxes beside these options.

(Please note that your selection 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 Default Investment Strategy option above. You may choose to invest in a maximum of 10 funds.

Please Select an Option

- ☒ Default Investment Strategy
- ☐ Choose your own funds

I wish to select the Default Investment Strategy

- ☐ Default Investment Strategy (Annuity) 
- ☒ Default Investment Strategy (ARF) 

Back

Next

Let us know whether the client would like to be invested in the default strategy.

If they would prefer to chose 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 Part 30 of the Taxes Consolidation Act, 1997 – Chapter 2A, Section 787K and Chapter 4, Section 790D.

Customer Disclosure

- ☒ I confirm that I have received a Preliminary Disclosure Certificate for the Standard PRSA, for which I am now applying as well as the relevant Fund Guide.
- ☒ I confirm my financial advisor has advised the financial consequences of replacing an existing PRSA contract or retirement annuity contract with this PRSA contract by cancellation or reduction and of possible financial loss as a result of such a replacement.

PRSA - Contract Declaration

☒ I confirm that I am applying for a Standard PRSA. 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. Zurich Life's remedies in the event of misrepresentation are set out in the Consumer Insurance Contracts Act 2019.

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 on-line) 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 Taxes Consolidation Act, Customer Disclosure and Contract Declaration.

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

Policy Owner Details



Search for client Client Search

Life Assured Details - Justin Morgan

Title	Mr
First Name	Justin
Surname	Morgan
Marital Status	Separated
Date of birth	19/03/1983
DOB Source of Evidence	Passport
DOB Source of Evidence Number	Passport
Gender	Male
PPSN	B117540F
Source of PPSN	Payslip
Country of Residency	Ireland
Search Eircode or Address	Enter the Address or Eircode
	Clear & Edit Address
Residential Address	20 Main Street
	Blackroad
	Co TestMeath
	Eircode:
Country of Nationality	Ireland
Type of Address	<input type="radio"/> PO Box <input type="radio"/> Care of <input checked="" type="radio"/> Standard
Occupation	Trades, craft and other related
Details if Other	Mechanic
Total Earnings	49000
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.

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

Contact Details

Telephone

Mobile

 Please enter your mobile phone number.

 085 012 3456

Web

Email Address

 Please enter a valid email address.

example@example.com

Validate Email Address

 Please enter a valid email address.

example@example.com

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


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

Once off Contribution 

Does this single payment represent a transfer from another pension arrangement? 

☒ No ☐ Yes

Transfer payment details - Aviva 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

What type of pension arrangement is the transfer payment coming from? 

Has the scheme been wound up?

☐ Yes ☒ No

Has the client left that employment?

☒ Yes ☐ No

Is the transfer value less than €10,000?

☒ 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.

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

Let us know where the transfer is coming from. You can also include a contact email address in the transferring life office if you have a direct contact.

Willing and Able letters (For PRSA Transfers)
Once your client has approved the application form, only then will the willing and able be sent to the transferring life office. After client approval you will also have the opportunity to download the letter from the correspondence section of our site.

If scheme has been wound up, you will be prompted to upload **proof of scheme wind up**. This can alternatively be emailed in after submission if you don't have it to hand.

If a **certificate of benefit comparison** is required, you will be prompted to upload it. This can alternatively be emailed in after submission if you don't have it to hand.

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 article 3 of the Personal Retirement Savings Accounts (Disclosure of Information) Regulations 2002, a Preliminary Disclosure Certificate has been provided to the PRSA Contributor and that I have advised the person concerned as to the financial consequences of replacing an existing PRSA contract or retirement annuity contract with this PRSA contract by cancellation or reduction and of possible financial loss as a result of such a 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.

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 for “Customer Approval” to your client. Once they review and approve, this is the equivalent of them signing the application form.

Back

Save

Customer Approval

Application Number: 8

1

Data Protection

Step One -

Please review your application details.

[Application Status](#)

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 Justin Morgan (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 the client receives the email.

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

Approval Requested

Your reference number is:

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)

 Preliminary Disclosure Certificate

 Contract Document

 Where to download your willing and able

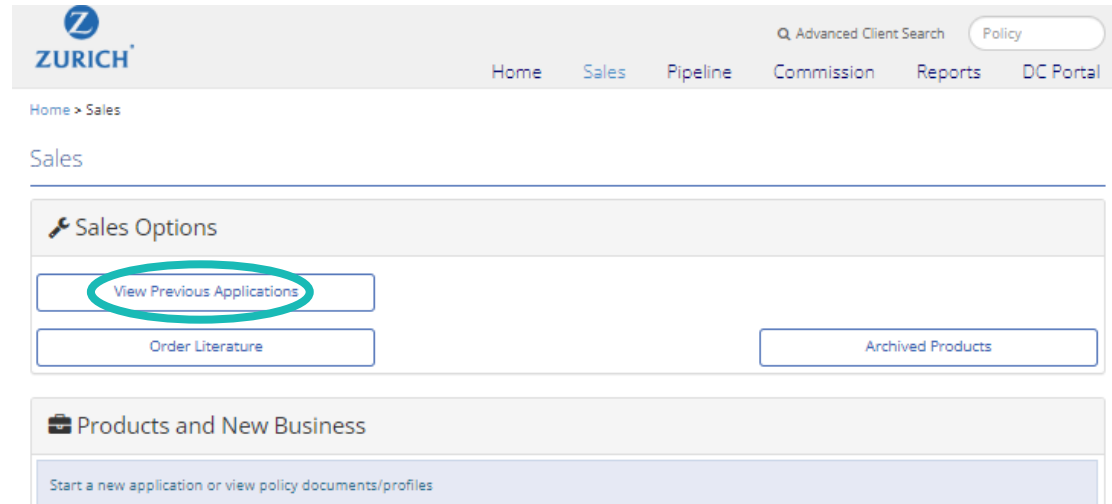
Any additional requirements will be detailed on our website shortly after submission. On receipt of these (if any) we will issue your policy documentation.

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 as required.

Checking Application Status



ZURICH

Home Sales Pipeline Commission Reports DC Portal

Home > Sales

Sales

Sales Options

[View Previous Applications](#)

[Order Literature](#)

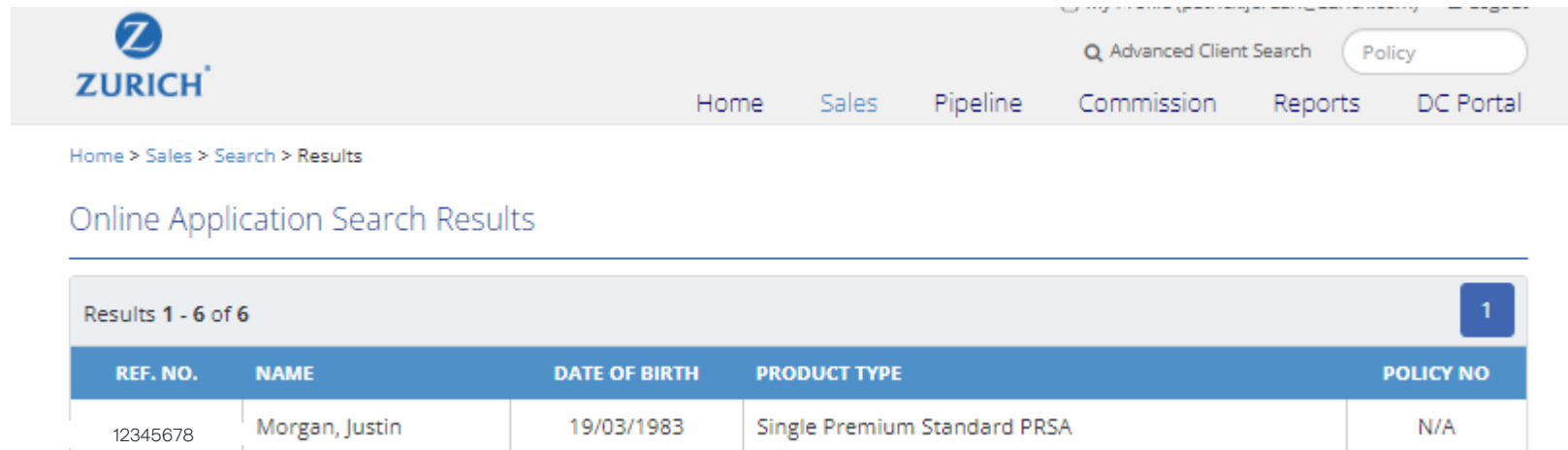
[Archived Products](#)

Products and New Business

Start a new application or view policy documents/profiles

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

And search for your application.



ZURICH

Home Sales Pipeline Commission Reports DC Portal

Home > Sales > Search > Results

Online Application Search Results

Results 1 - 6 of 6

REF. NO.	NAME	DATE OF BIRTH	PRODUCT TYPE	POLICY NO
12345678	Morgan, Justin	19/03/1983	Single Premium Standard PRSA	N/A

Application Details

Application Overview

Reference No:	12345678	Product Type:	Single Premium Standard PRSA
Agent No:	00007	Policy No:	N/A
Name:	Morgan, Justin		
Date of Birth:	19/03/1983		

Application History

TYPE	CREATED	STATUS	OPTIONS
Proposal	07/11/2022 16:56	Awaiting Customer Approval	Edit

Application Approval

First Owner - Justin Morgan

Status:	⌚ Awaiting Customer Approval
Mobile:	085 012 3456
Email:	J.Morgan@mail.com

[✎ Edit](#)
[📧 Resend](#)

Application Documentation

[📎 Proposal](#)

Options

[🗑 Delete Application](#)

Here you will see this sample 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: 12345678

Dear Justin Morgan,

Thank you for applying for a Zurich Life Single Premium Standard PRSA 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=1435&roleNo=1&secret=NC02b8FTUte7qHHcugTkWNueuga8t2kJdtmkGEUk1m9DSoHeBTSIfyw9unu3nL6Y>

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: 12345678

Policy Owner(s): **Justin Morgan**

Welcome Justin Morgan

 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.

Verify Phone Number

The client's email 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: 12345678
Policy Owner(s): **Justin Morgan**

Welcome Justin Morgan

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: 12345678
Policy Owner(s): **Justin Morgan**

Welcome Justin Morgan

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:

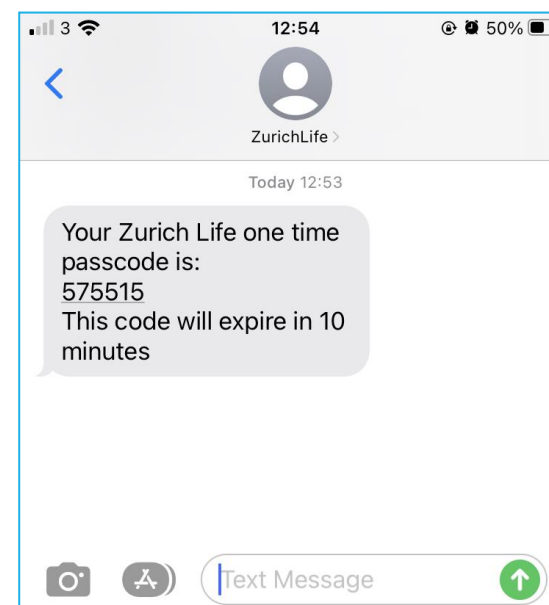
- Verify that the mobile number is correct. If it isn't please contact your broker
- Click on "Resend Code" to get a new verification code. Note that if you request more than one verification code, only the most recent code will work

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: 12345678

Policy Owner(s): **Justin Morgan**

Welcome Justin Morgan

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: 12345678

Policy Owner(s): Justin Morgan

Welcome Justin Morgan

Please download and save a copy of the application for your records using the "Download PDF" button below. Please note Zurich will issue you with policy documentation once the policy has issued.

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



Standard PRSA

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.

This online journey assumes that the Financial Advisor will meet the customer face to face during the sales process.

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

Important: You must 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, Justin Morgan, 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 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 by you.

Zurich Life - Application Approval

Reference: 12345678

Policy Owner(s): **Justin Morgan**



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 is now complete and has been submitted to Zurich Life.

For More Information

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

Zurich Life Assurance plc

Zurich House, Frascati Road, Blackrock, Co. Dublin, A94 X9Y3, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

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Intended for distribution within the Republic of Ireland.

