

# Essentials for Approved Retirement Funds (ARF)

Here are some simple tips to ensure your client's Approved Retirement Fund (ARF) Application can be input and issued as soon as possible.

## New Applications

### Internal Zurich Maturities vs External only transfers

For Internal Maturities into an ARF, the ARF application, maturity forms, ID and bank statement should be sent to our Pension Claims team ([pensionclaims@zurich.com](mailto:pensionclaims@zurich.com)) with the Pension maturity pack.

For External transfers into a Zurich ARF, the ARF application should be sent directly to your Zurich service team.

### RS Codes

On the front page of our application forms you will see a space for an RS Code. This code determines what commission and charging structure is to be paid on the policy. Queries regarding the RS Code should be directed towards your Broker Consultant who will be on hand to provide codes in advance of submitting the proposal form.

### Policy Owner Details

- **Personal Details:** Please ensure all personal details are provided including salutation, gender & marital status.
- **Nationality & Country of Residence:** If the client is resident outside of Ireland please contact your Zurich Broker Consultant.
- **Occupation:** The client's pre-retirement occupation details must be provided in all instances.
- **PPS number:** Must be provided, however evidence of PPS is not necessary.
- **Politically Exposed Person (PEP) or Relative or Close Associate (RCA) of a PEP:** Please ensure you read the definitions of this term, so this question is answered correctly.

### Fund Choice

1

#### RetireRight:

Where RetireRight is selected, please ensure the 'Strategy option' is selected.

2

#### Choose your own funds:

The fund choice(s) should be noted as percentages with the total adding up to 100%. Up to 10 individual funds are allowed.

### Payment Details and Source of Funds

#### Transfer details

In all instances, please provide the following details so that the willing and able letter can be arranged:

1. Full name of transferring scheme.
2. Name of transferring provider, is this Zurich or another provider.
3. Policy number(s).
4. Is the policy subject to a Pension Adjustment Order/Property Adjustment Order. If so, we will require a copy of the Order.

**It is important we get complete details of each transfer if there are multiple payments.**

### Regular Income details

Zurich will automatically set up a payment to meet Revenue's imputed distribution. If a different payment is required, complete the Optional Payment section of the form.

### Replacement Question & Declarations

All declarations, including the replacement question, Financial Advisors declaration and Policy Owner declaration should be fully signed and dated.

### Supplementary documents

Retirement Investment Certificate required for each external transfer payment. Zurich will request this from the transferring provider when issuing the willing and able letter.



We thank you for your business and look forward to working together in meeting customers retirement needs.

### Zurich Life Assurance plc

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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 2023 and may change in the future.

Intended for distribution within the Republic of Ireland.

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