

# Additional Voluntary Contribution (AVC) Personal Retirement Savings Account (PRSA)

This form must be completed by the Trustees of the Main Scheme in order to calculate the additional retirement benefits available.

**A**

AVC PRSA Contract Number:

AVC PRSA Owner:

**B**

## Employer and Trustee Details

**Note:**

Please complete in  
BLOCK CAPITALS.

Employer:

Trustee:

Address:

Email Address:

Phone Number:

**C**

## Scheme Member Details

First Name

Surname:

Date of Birth:

PPS Number:

Address:

Email Address:

Phone  
Numbers:

(home)

(mobile)

**D Details of the Main Scheme Benefits**

Date of Retirement or planned Retirement:

Years of service used to calculate main scheme benefits:

Pensionable Salary used to calculate main scheme benefits:

Retirement Lump Sum (Tax Free):

Retirement Lump Sum (Taxable) if applicable:

Residual Value After Lump Sum Taken:

Capital Value of the Scheme (If Defined Benefit Scheme)

**Scheme Member Details:**

Is the Member an ordinary employee? Yes      No

Is the Member a 20% director? Yes      No

If the Member is a 20% Director & retiring early, have they disposed of their shares? Yes      No

Is the Member retiring early due to Ill Health? Yes      No

Was any of the member's service part time? (Part time excludes statutory leave) Yes      No

If yes, please provide a letter confirming the member's weekly hours and service in relation to the part-time employment and the equivalent full-time hours.

Has the member waived their right to a tax free lump sum on retirement in connection with their employment? Yes      No

**E Salary Details**

Year	Basic Pay	Fluctuating Emoluments	Total

**For members who are directors we require proof of salary in the form of P60's, Employee Detail Summary and/or a letter from the company's accountants.**

**F Declaration**

**(i) Data Protection Notice**

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By signing this form I confirm that I have read and understood the Privacy Statement

**(ii) Trustee Declaration**

We declare that all questions and statements are answered honestly and with reasonable care (including any statements written down at our dictation) and all calculations have been calculated in accordance with the Revenue Regulations governing company pensions.

Name  
(Please Print)

Signature of Trustee  
X

Date

Company Stamp



**Trustee:**

Please sign and date.

## G Details of other pension benefits

### Benefit Crystallisation Event (BCE) Declaration

Required by Section 787R(4), Taxes Consolidation Act 1997

Please note that this BCE Declaration **must** be completed and all questions **must** be answered. If this is not completed your claim may be delayed.

This declaration should be completed and given to the Administrator of your pension arrangement prior to the payment of any benefits from that arrangement.

Please note you do not need to complete this section if you have completed this section fully on the AVC PRSA Retirement Benefits Claim Form.

**Please answer Yes or No to each question. Information in relation to payment of the State Pension from the Department of Social Protection is not required.**

- |  |     |    |
|--|-----|----|
| 1. On or after 7 December 2005 have you received any retirement benefits e.g. lump sums, annuities, Approved Retirement Fund (ARF) (and/or Approved Minimum Retirement Fund (AMRF))? | Yes | No |
| 2. Are you currently in the process of claiming retirement benefits from other sources?  | Yes | No |
| 3. On or after 7 December 2005 did you transfer pension benefits to an overseas arrangement?   | Yes | No |
| 4. Have you any other pension schemes and/or benefits relating to this or previous employments?  | Yes | No |
| 5. Have you taken any retirement lump sums from overseas or from foreign pension schemes since 01/01/2023  | Yes | No |

If you have answered **YES** to any of the above questions, please provide details of your pension arrangements in the table on the **following page**. Please include full details of all Retirement Lump Sum Payments received from pension arrangements on or after 7 December 2005. This includes Retirement Lump Sum Payments that are currently being taken/processed.

**Do you have a Personal Fund Threshold (PFT) Certificate, issued by Revenue?** Yes No

**If YES, please enclose a copy of the certificate together with this completed and signed Declaration. Where your PFT includes a defined benefit arrangement, please state the valuation factor used.**

#### Notes:

**Standard Fund Threshold (SFT):** The Standard Fund Threshold (SFT) is the maximum pension fund you are allowed to take at retirement for tax purposes. This is a lifetime limit and includes all pension benefits taken since 7 December 2005. When taking retirement benefits, any amount over the SFT is subject to tax at 40%. However some of this tax can be offset if you have paid standard rate income tax on your retirement lump sum. The Standard Fund Threshold is to be increased from 2026 as follows:

Year	Standard Fund threshold
2026	€2.2m
2027	€2.4m
2028	€2.6m
2029	€2.8m
2030 Onwards	The Minister for Finance may amend the SFT in line with an agreed index.

Please note that any previous pension benefits received prior to an increase in SFT will need to be adjusted to reflect the current higher SFT amount. Each time you take benefits you use up a percentage of your SFT allowance.

**Personal Fund Threshold (PFT):** If you had funds greater than €2 million on 1 January 2014, greater than €2.3 million on 7 December 2010, or greater than €5 million on 7 December 2005, you had the opportunity to apply to the Revenue Commissioners for a Personal Fund Threshold (PFT) based on the value of your pension benefits at that date. The Revenue will have issued you with a PFT Certificate which may replace the SFT.

**I declare that to the best of my knowledge and belief, the information in this Declaration and the following table is correct.**

**AVC PRSA Owner Name** (Please Print)

Signature

X

Date



AVC PRSA  
Owner Name:  
Please sign and  
date.

Declaration continued overleaf

## Details of other pension benefits (continued)

Please provide full information in the table below in respect of all current Pension Benefits and Retirement Lump Sum Payments taken since 7 December 2005 and any other pension arrangements where retirement benefits have yet to be taken (please use a separate sheet if necessary).

### Information required

### Please provide full details below and print in BLOCK CAPITALS.

If possible please also provide a copy of the letter sent to you from the Pension Scheme Administrator/Life Insurance Company confirming the benefits.

	Pension 1	Pension 2	Pension 3
Pension Type: Please state (Company Paid Pension, Superannuation, PRB, Personal Pension, PRSA, AVC PRSA)			
Name of Employer (If applicable)			
Name of Pension Provider			
Policy or reference number:			
Pension Status: Please tick as appropriate	Already paid	Already paid	Already paid
	Being paid now	Being paid now	Being paid now
	To be paid in the future	To be paid in the future	To be paid in the future
Does this other pension relate to a previous, same, concurrent or later employment? Please tick as appropriate	Previous	Previous	Previous
	Same	Same	Same
	Concurrent	Concurrent	Concurrent
	Later	Later	Later
Date Benefit Paid/Due to be Paid?			
Maturity value If a Defined Benefit (DB) scheme please state the capital value.	€	€	€
Retirement Lump Sum (Before Tax)	€	€	€
Value of the fund After Retirement Lump Sum	€	€	€
How was the balance of the fund taken i.e. ARF, Annuity, Vested PRSA, Taxable Cash or Triviality			
Amount of any transfer or payment to an overseas arrangement:	€	€	€

#### Note:

Concurrent employment is where you are funding for two or more pensions at the same time for different employments.

#### Note:

You can get capital value for the DB scheme from your pension scheme administrator.

**Zurich Life Assurance plc**

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The information contained herein is based on Zurich Life's understanding of current Revenue practice and may change in the future.

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GR: 21063 Print Ref: ZL PSA 202 0226

