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

ZURICH

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

A

AVC PRSA Client Number:	
Contract Number:	
AVC PRSA Owner:	

B Employer and/or Trustee Details

Note: Please complete in BLOCK CAPITALS.

Employer:	
Trustee:	
Address:	
Email Address:	
Phone Number:	

C Scheme Member Details

○ Mr ○ Mrs ○ Ms ○ Other

Please specify

Forename:		
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:	
Annuity amount (per annum):	
Approved Minimum Retirement Fund (AMRF) investment amount:	

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, has he/she disposed of his/her shares? ◯ Yes ◯ No

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

E Salary Details

Year	Basic Pay	Pensionable Fluctuating Emoluments	Non- Pensionable Fluctuating Emoluments

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

Trustee

Please sign and date.

F Declaration

(i) Data Protection Notice

Zurich Life Assurance plc ('Zurich Life', 'we', 'our') is a member of Zurich Insurance Group ('the Group'). Zurich Life is the data controller for this contract under data protection legislation. Our Data Protection Notice ('Notice') for this product is detailed at the end of this form. Please read this carefully.

By signing this form I confirm that I have read and understood the Data Protection Notice.

(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.

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

Name (Please Print)	

Signature of Trustee

X

Date

Company Stamp

G Pension Benefit Information

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 PRSA AVC Claim Form.

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

If YES, please enclose a copy with your completed Declaration. Where your PFT includes a defined benefit arrangement, please state the valuation factor used.

Information in relation to payment of the State Pension from the Department of Social Protection is **not** required.

This BCE Declaration should be completed in respect of benefits arising on or after 7th December 2005.

① Did you become entitled, on or after 7th December 2005, to any Pension Benefits, Retirement Lump Sum Payments or any other pension related benefit? ◯ Yes ◯ No

② Prior to, or on, the date of receiving benefits from this pension arrangement, do you expect to become entitled to any Pension Benefits, Retirement Lump Sum Payments or any other pension related benefit from another pension arrangement? ◯ Yes ◯ No

③ Have you directed, on or after 7th December 2005, or do you intend to direct prior to the date of receiving benefits from this pension arrangement, that a payment or transfer be made to an overseas pension arrangement? ◯ Yes ◯ No

If you have answered **YES** to any of the above questions, please provide the following 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 7th December 2005. This includes Retirement Lump Sum Payments that are currently being taken/processed.

This information will be included when returning the Revenue Form 790AA (Section 790AA TCA 1997) – Income Tax deducted from excess lump sum, or 787S Form where Income Tax at the highest rate (currently 41%) is due on chargeable excess.

Please Note - If you have taken benefits from more than one pension arrangement since 7th December 2005, then you will need to provide the "Information Required" in respect of **each** pension arrangement – please use a copy of the table overleaf if necessary.

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

AVC PRSA Name (Please Print)

AVC PRSA Owner
Please sign and date.

Signature
X

Date

Declaration continued overleaf

G Benefit Crystallisation Event (BCE) Declaration (continued). Required by Section 787R(4), Taxes Consolidation Act 1997

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

Details of Pension Benefits and Retirement Lump Sum Payments including details of retained benefits

Please provide full information in the table below in respect of all current Pension Benefits and Retirement Lump Sum Payments taken since 7th December 2005 and any other pension arrangements where retirement benefits have yet to be taken (please use a separate sheet if necessary). If none then please write **"None"**.

Information Required

Details – Please provide full details below. Please 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
Name of the Scheme or Pension Arrangement:			
Administrator Contact Details:			
Policy or Reference Number:			
Type of Pension Arrangement e.g. PRSA, Personal Pension/ Retirement Annuity Contract, Superannuation/Company Pension Scheme: **Note:** If the Superannuation/ Company Pension Scheme was a Defined Benefit Scheme, then please confirm the Annual Pension (€ per annum) that you are currently receiving (or that you expect to receive on retirement).			
Date of Entitlement to Benefits:			
Maturity Value when benefits were paid out: (See also **Note** above for type of pension arrangements.)			
Retirement Lump Sum Paid (Taxable):	€	€	€
Retirement Lump Sum Paid (Tax Free):	€	€	€
Amount of any transfer or payment to an overseas arrangement:	€	€	€
Contact details for the receiving pension arrangement:			
Amount or market value of any assets transferred by exercise of an "ARF option":	€	€	€

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

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 Life Assurance plc
Zurich House, Frascati Road, Blackrock, Co. Dublin, 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 September 2021 and may change in the future.

Intended for distribution within the Republic of Ireland.

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