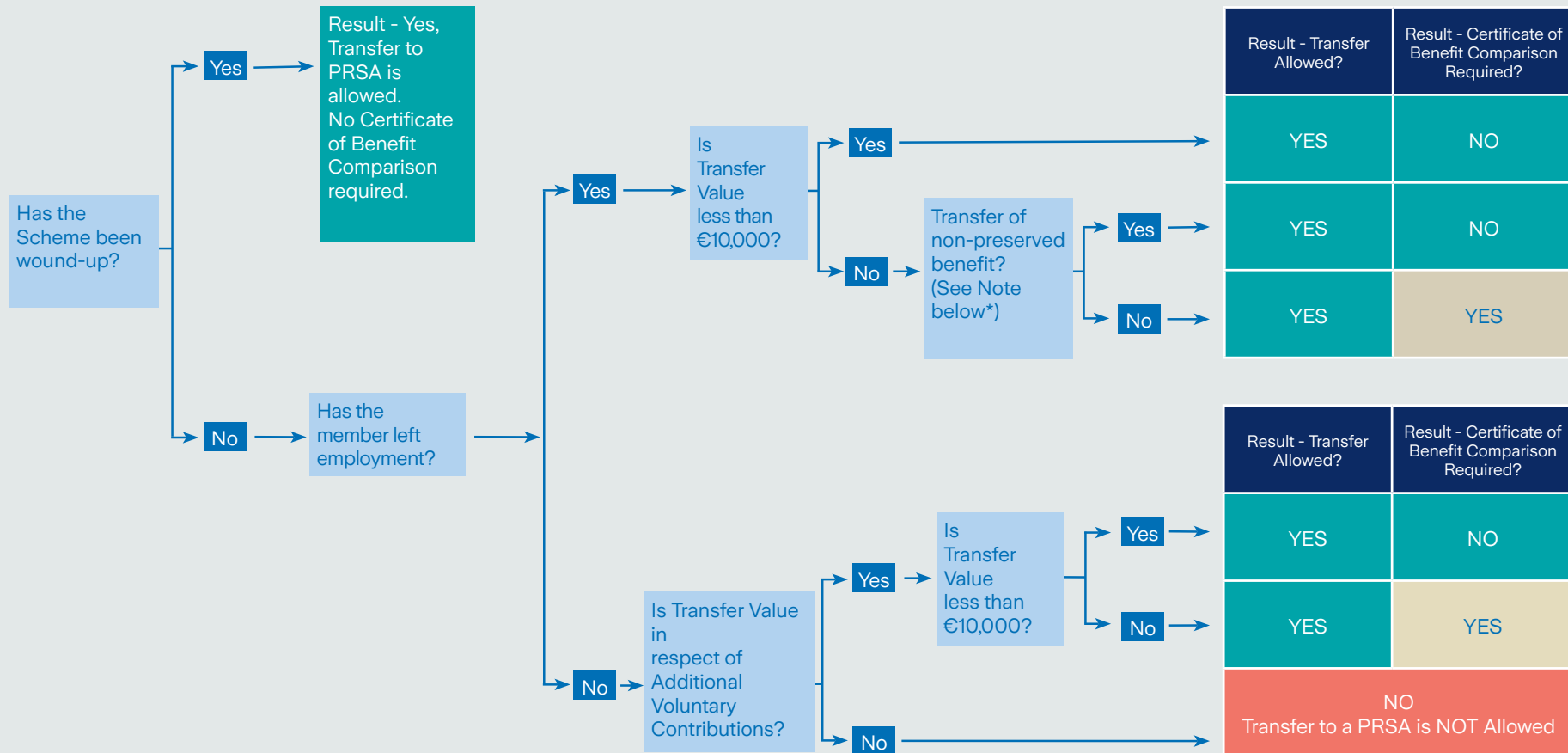


Transfers to PRSA - Decision Tree

Results show: (1.) whether a transfer is possible and (2.) whether a Certificate of Benefit Comparison is needed.



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* Note: Does the Transfer Value represent a refund of the employee's own contributions or a Transfer Value relating to a non-preserved benefit for less than 2 years service?

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at November 2021 and may change in the future.

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