



# Personal Retirement Bond

**Note:**  
Please complete in  
BLOCK CAPITALS.

Plan Type  
(as per the illustration)

**R**

Intermediary Name

Financial  
Advisor Name

Intermediary  
Number

**A Personal details (Member)**

**Note:**  
The heading of  
each section shows  
who is required to  
complete the section  
(the member, his/  
her spouse or the  
trustees).

**Note:**  
Under the Criminal  
Justice Acts, Zurich  
Life may require  
clients to provide  
'evidence of identity'  
and 'proof of address'  
and other supporting  
documentation.

Mr Mrs Ms Forename

Surname

Address for  
correspondence

Date of birth

Sex M F

Marital Status Married/Civil Partner Single Separated Widow(er) Divorced/Former Civil Partner

Contact Number

Email Address

Nationality

Country of  
residence

Current  
occupation

Please describe fully and if your occupation is 'Company Director' please detail the nature of the business.

PPS No.

Date of  
joining service

Date of  
leaving service

Date of  
leaving scheme

- (i) Have you ever effected an approved Retirement Annuity Contract (i.e. Personal Pension/  
Self-employed Pension Policies) in respect of a previous non-pensionable employment or  
while self-employed? Yes No
- (ii) Are you entitled to benefits from other Retirement Benefit Schemes? Yes No

If the answer to questions (i) and/or (ii) above is YES, please give details below (continue on a separate sheet, if required).  
**Please include details of all retained benefits, including immediate and deferred pensions for you and your  
spouse/civil partner and dependants, and lump sums and gratuities payable on death, retirement and leaving  
service. Please also advise if any of these benefits are subject to a Pension Adjustment Order.**

(iii) Are you a 'Proprietary (5%) Director'? – please see note one overleaf Yes No

(iv) Are you a '20% Director'? – please see note two overleaf Yes No

**If you are a '20% Director':** Total Earnings for the three highest consecutive years ending in the last ten years.

€

€

€

Special Instructions

**A Personal details (Member) (continued)**

Annual Salary/Earnings at Date of Leaving Service (not applicable for a '20% Director'). €

**If you are an Employee:** Additional Fluctuating Earnings if any, for the three highest consecutive years ending in the last ten years.

€ € €

**Note one:** A 'proprietary (5%) director' means a director/employee who, either alone or together with his or her spouse and minor children is or was, at any time within three years of the date of (a) the specified normal retirement date, (b) an earlier retirement date, (c) leaving service, or (d) in the case of a pension or part of a pension payable in accordance with a pension adjustment order, the relevant date in relation to that order, the beneficial owner of shares which, when added to any shares held by the trustees of any settlement to which the director or his or her spouse had transferred assets, carry more than 5% of the voting rights in the company providing the benefits or in a company which controls that company.

**Note two:** Appendix I of the Revenue Pensions Manual defines a '20% director' as someone who directly or indirectly at any time in the last three years owned or controlled more than 20% of the voting rights in the employer company, or in the parent company of the employer company.

**B Web access to policy information (Member)**

You can look up details of your Personal Retirement Bond (including a daily updated value) online at the Client Centre on our website.

Do you wish to register for the Client Centre? Yes No

**C Policy details (Trustees)**

Employee (ordinary contribution)	AVC contribution	Transfer Payment* Employer	Total
€	€	€	€

\* Are any benefits included in this Transfer Payment the subject of a Pension Adjustment Order?

Yes No If YES, please attach a copy of this Pension Adjustment Order.

**D Details of scheme (from which the transfer payment originates) (Trustees)**

Full name of scheme  
(the Scheme)

Name of Trustee(s)

Name of Employer

Address of Employer

Is the Scheme registered with the Pensions Board? Yes No

Is the Scheme Exempt Approved under Chapter 1,  
Part 30 of the Taxes Consolidation Act, 1997? Yes No

Normal retirement age under the Scheme

**E****Politically Exposed Person (PEP) or Relative or Close Associate (RCA) of a PEP**

Are you (or have you been within the last 12 months), a PEP or a RCA of a PEP?

Yes

No

**Note:**  
Please see below for definitions of these terms.

**Who is a Politically Exposed Person (PEP)?**

A 'Politically Exposed Person' means an individual who is, or has at any time in the preceding 12 months been, entrusted with a prominent public function, (but not including any middle ranking or more junior official) and performs one of the following roles:

- a head of state, head of government, government minister or deputy or assistant government minister.
- a member of a parliament or a similar legislative body.
- a member of the governing body of a political party.
- a member of a supreme court, constitutional court or other high level judicial body whose decisions, other than in exceptional circumstances, are not subject to further appeal.
- a member of a court of auditors or of the board of a central bank.
- an ambassador, chargé d'affaires or high-ranking officer in the armed forces.
- a director, deputy director or member of the board of, or person performing the equivalent function in relation to, an international organisation.
- a member of the administrative, management or supervisory body of a state-owned enterprise.

**Who is a Relative of a PEP?**

- any spouse of the politically exposed person.
- any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides.
- any child of the politically exposed person.
- any spouse of a child of the politically exposed person.
- any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides.
- any parent of the politically exposed person.
- any other family member of the politically exposed person who is of a prescribed class set out by the Department of Finance.

**Who is a Close Associate of a PEP?**

- any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person.
- any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed Person.

## F Your Investment Options

Please select either **Option 1** OR **Option 2**

### Option 1 Personalised GuidePath

The Personalised GuidePath investment strategy automatically moves your pension money through a series of investment funds tailored to your risk appetite as you go through your working life. As you near retirement, your pension money is gradually switched into funds appropriate for your retirement plan. You can personalise the growth stage, retirement planning stage or strategy end date of your Personalised GuidePath at any time using the secure web portal at [zurich.ie](http://zurich.ie). (Please note that your selection below will not impact the settings on any of your existing policies).

I wish to select the Personalised GuidePath Investment Strategy

<b>Growth Stage</b>	Your Personalised GuidePath defaults to the <b>medium risk/return</b> growth stage. If, instead, you wish to <b>choose an alternative, please specify here:</b> <b>High      Medium      Low</b>
<b>Retirement Planning Stage</b>	Your Personalised GuidePath defaults to target tax free cash (50%) and Annuity (50%) at the end of your retirement planning stage. If, instead, you wish to <b>choose an alternative, please specify here:</b> <b>Tax-Free Cash      %      Annuity      %      ARF      %</b> (must total 100%)
<b>Strategy End Age</b>	Your Personalised GuidePath strategy end age defaults to your normal retirement age. If, instead, you wish to <b>choose an alternative age, please specify here:</b>

**OR**

### Option 2 Choose your own funds

If you wish to make a selection below, please **DO NOT** complete the Personalised GuidePath option above. You may choose to invest in a maximum of 10 funds. If you wish to invest in a fund(s) that is not listed below, please use the 'Other Funds' box to detail your choice.

Fund Name	Single Contribution
Prisma <b>2</b>	%
Prisma <b>3</b>	%
Prisma <b>4</b>	%
Prisma <b>5</b>	%
Prisma <b>Max</b>	%
Cautiously Managed	%
Balanced	%
Performance	%
Dynamic	%
Protected 80	%
Protected 70	%
Cash	%
Active Fixed Income	%
Active Asset Allocation	%
International Equity	%
<b>Other Funds</b> - please see the 'Fund Guide' on <a href="http://zurich.ie">zurich.ie</a> for a full list of available funds.	
	%
	%
	%
<b>Total</b>	<b>100%</b>

**Note:**  
In addition to Zurich Life's normal Annual Management Charge (AMC) there is an extra AMC applicable on some funds. Please refer to individual fund factsheets on [zurich.ie](http://zurich.ie) for further information.

**Note:**  
**It is important that you clearly write the full fund name when making a selection to avoid any delay in processing your application.**

For single contributions, units are bought at the ruling price on a date not later than three working days following receipt of the single contribution and the completed application form.

## G Scheme Restrictions (Trustees)

Please indicate if the original transferring scheme was:  
a Defined Benefit (DB) Scheme.  
OR  
a Defined Contribution (DC) Scheme.

Please complete **A** + **B** below.

Please complete **B** only.

## A If the scheme is a DB Scheme, please specify the following criteria:

Guaranteed Period (Please tick)    0 years    Five years    Ten years    Escalation Rate    %

**Spouse's Pension**    Spouse's Death-In-Retirement Pension    Yes    No

If YES, please specify spouse's Death-In-Retirement Pension and ensure that the Spouse's Declaration is completed.

% of Member's Pension    OR    €    per annum

### Personal details of Spouse (if Spouse's pension applies)

Mr    Mrs    Ms    Forename

Surname

Maiden name  
(if applicable)

Date of birth    Sex    M    F

### Spouse's Declaration

**Note:**  
Required only if a spouse's pension is provided by the Scheme.

I understand that my rights under the Scheme are being given up in exchange for a contract under which the ultimate benefits depend on the future investment returns on the fund(s) in which the Transfer Payment will be invested and cannot be guaranteed.

Signature of Spouse

X

Date



**Spouse**

Please sign and date.

Please specify any other special conditions imposed on the member by the scheme:

**B** (i) Does the Scheme impose any restrictions on early leavers, other than normal Revenue Limits?    Yes    No  
If YES, please specify

(ii) Has the member waived his/her right to a tax-free lump sum on retirement?    Yes    No

## H Declarations

### Part A (Member)

#### (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.

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.

#### (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
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For news, updates and offers from the Zurich Group or third parties by:

Post	Email	Phone	Text/Digital message
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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.

#### (iii) Consumer Disclosure

I confirm that I have received the relevant Customer Guide and Fund Guide and that the Customer Guide has been fully completed by my Financial Advisor.

Does this policy replace an existing policy(ies), in whole or in part? Yes    No

If YES, and that policy is a Zurich Life policy(ies), please specify policy number(s):

**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.**

#### (iv) Policy Declaration

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. 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 understand that my rights under the Scheme are being given up in exchange for a contract under which the ultimate benefits depend on the future investment returns on the fund(s) in which the Transfer Payment will be invested and cannot be guaranteed.

I acknowledge that in order to administer the policy it may be necessary for Zurich Life to seek information and obtain benefit details from the administrator/Trustees (and/or relevant insurance office) of any scheme, arrangement or contract of which I am or have been a member, and I authorise the Department of Social Protection or the Revenue Commissioners to advise Zurich Life of my most recent address on their records, at any future time.

I hereby authorise the Trustees to transfer to a Personal Retirement Bond the amount that, in the opinion of the said Trustees, represents the value of my benefits on withdrawal under the Scheme.

In consideration of the payment of such Transfer Payment to a Personal Retirement Bond, I hereby release the Trustees of the Scheme from all liability to me in respect of benefits under the Scheme with effect from the date of such transfer.

If the policy was sold, signed or completed outside Ireland, insert the name of the country where it was sold, signed or completed.

**I confirm that I have read and fully understand all parts of the above declaration, (Part A, (i), (ii), (iii) and (iv)) and that I will be the beneficial owner of the policy.**

Signature of Member

X

Date

#### Note:

Please sign the box at the bottom of Part A.

#### Note:

If you are transferring from a Defined Benefit Scheme, it is likely that the benefits under your Personal Retirement Bond will be significantly different in form. For example, the benefit on retirement may be guaranteed under your employer Scheme while Personal Retirement Bond benefits depend on investment returns (and are not guaranteed).

#### Note:

Zurich Life's remedies in the event of misrepresentation are set out in the Consumer Insurance Contracts Act 2019.



Member

Please sign and date.

Continued overleaf

## H Declarations (continued)

### Part B - This part should be completed by your Financial Advisor.

I hereby declare that in accordance with Regulation 6(1) of the Life Assurance (Provision of Information) Regulations, 2001, the applicant has been provided with the information specified in Schedule 1 to those Regulations (the relevant Zurich Life Customer Guide) and that I have advised the client as to the financial consequences of replacing an existing policy with this policy by cancellation or reduction, and of possible financial loss as a result of such replacement.



#### Financial Advisor

Please sign and date.

#### Note:

A copy of this complete application form is available on written request within three months of the date of application. A copy of the policy conditions is also available.

#### Note:

Zurich Life's remedies in the event of misrepresentation are set out in the Consumer Insurance Contracts Act 2019.

#### Note:

It is essential that the person(s) signing on behalf of the Trustee(s) is (are) empowered to do so.

Signature of Financial Advisor

X

Date

## I Trustee's Application and Declaration (Trustees)

### (Not required when funds are coming from an existing Personal Retirement Bond)

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 the contract being invalidated or contract benefits being reduced. 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 request that a Personal Retirement Bond be issued in the name of the Member in accordance with the details set out above, subject to the privileges and conditions of the standard form of policy issued by Zurich Life Assurance plc (Zurich Life) for a contract of the kind proposed.

I confirm that the transfer payment arises from the proceeds of a retirement benefits scheme that is or is to be exempt approved under Chapter I, Part 30 of the Taxes Consolidation Act, 1997 and the proposed benefits correspond with benefits that could be provided in respect of the Member and his/her spouse under the Rules of the Scheme.

I confirm that the Scheme documentation empowers the Trustees to purchase the Personal Retirement Bond for the Member in lieu of the benefits for, or in respect of, the Member and his/her spouse under the Scheme.

I understand that Zurich Life will provide only the benefits under the Personal Retirement Bond and will accept no further responsibility in relation to the Member and his/her spouse.

Signature of Trustee

X

Date

Signature of Trustee

X

Date

## 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](http://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.

## Data Protection Notice (continued)

### 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](http://www.zurich.ie/privacy-policy).

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](http://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](mailto: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](http://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](mailto: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](http://www.zurich.ie/privacy-policy).



**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](http://www.zurich.ie)

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

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The information contained herein is based on Zurich Life's understanding of current Revenue practice as at July 2022 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 6992 Print Ref: ZL PP 6040 0722 Product Ref: QAR QAA QA1

