



# Personal Pension Plan

## Note to Customers

The declarations made in this Personal Declaration Form are in respect of your application for a personal pension plan and the completed Personal Declaration Form will be submitted to Zurich Life Assurance plc ('Zurich Life') by your financial advisor as part of your online/paper application.

**Online application:** If your application for a personal pension plan is being made online by your financial advisor, you should ensure that the information submitted on your behalf, particularly regarding your investment strategy/fund choice, is accurate and reflective of your instructions. Please note, the Personal Information Form will not be submitted to nor checked by Zurich Life.

**Paper application:** If you are submitting a paper application, you should ensure that all parts of the Personal Information and Personal Declaration Forms are complete and accurate.

You should carefully check the Contract Certificate(s) and Contract

Document issued to you following to your application for a personal pension and contact your financial advisor or Zurich Life without delay if any information is inaccurate or incomplete.

## Note to Financial Advisor

**Applications for Regular Premium policies and Regular Premium policies with a Single Premium top-up may be submitted online.**

If you are submitting online, you should upload a copy of your client's Personal Declaration Form. We do not need to receive the Personal Information Form and it should NOT be sent to Zurich Life as we will process the application based on the details you provide online.

If you are not submitting online, then please send us both sections of your client's completed application form (Personal Declaration Form and Personal Information Form).

**Applications for stand-alone Single Premium policies must be sent to us to be input.**

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

Intermediary Name	Intermediary Number
Financial Advisor Name	

### Personal Details

Mr Mrs Ms Forename

Surname

Date of Birth

**Note:**  
Please ensure that you sign the appropriate box at the bottom of Part A.

### Declarations Part A

#### (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 the Personal Declaration 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

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.

Continued overleaf

## Declarations (continued)

### (iii) Taxes Consolidation Act, 1997

I understand that no benefit under the contract(s) shall be capable of being surrendered, assigned or commuted except as provided by Section 784 and Section 785, Taxes Consolidation Act, 1997.

#### Note:

An occupation is pensionable if in connection therewith you are a member of a "sponsored superannuation scheme", which is any scheme or arrangement from which you expect to receive a retirement benefit, whether in lump sum or pension form, that will not have been wholly provided out of your own resources.

#### Note:

A "proprietary" directorship of, or a "proprietary" employment with, an "investment company" is not an Office or Employment for this purpose if it involves controlling more than 15% of the investment company – see Taxes Consolidation Act, 1997, Section 783.

#### Note:

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



#### Customer:

Please sign and date.

### (iv) Pension Declaration (Please complete both statements and refer to notes in left margin.)

- |  |     |    |
|--|-----|----|
| 1. Are you engaged on your own account or as a partner personally acting in some trade, profession or occupation?              | Yes | No |
| 2. Are you an employed person (or the holder of an office or employment) with one or more of your occupations non-pensionable? | Yes | No |

### (v) Customer 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, in whole or in part? Yes No

If YES, and that policy is a Zurich Life policy, please specify policy number:

**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.**

### (vi) Personal Pension Contract

I confirm that I am applying for a Personal Pension Plan. 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 this Personal Declaration Form and in the application for this contract are answered honestly and with reasonable care (including any statements written down at my dictation).

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) (iv), (v) and (vi)) and that I will be the beneficial owner of this policy.**

Signature of Customer

X

Date

### 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.

Signature of Financial Advisor

X

Date



#### Financial Advisor:

Please sign and date.

## SEPA Direct Debit Mandate

Zurich Life Unique Mandate Reference Number (to be completed by the creditor)  
Creditor Identifier

IE43ZZZ992829

### Please complete all the fields below:

Account Holder Name	
Account Holder Address	
City/Postcode	Country

IBAN (International Bank Account Number)

Signature(s) of Account Holder(s)

X

X



**Important Note:** By signing this mandate form, you authorise (A) Zurich Life Assurance plc to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Zurich Life Assurance plc. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

### Please Return to:

Creditor Name	ZURICH LIFE ASSURANCE PLC
Creditor Address	ZURICH HOUSE, FRASCATI ROAD, BLACKROCK CO. DUBLIN, IRELAND
Type of Payment	RECURRENT

SWIFT BIC (Bank Identification Code)

Date of Signing

### Mandate Declaration

Direct debits will be collected from your bank on the chosen date\* of the month the contribution is due. Under Single Euro Payments Area (SEPA) legislation, you are entitled to 14 calendar days prior notice of: (i) the commencement of a direct debit collection from your bank account by Zurich Life or (ii) where there is a change in the direct debit amounts or bank account details. However, SEPA also allows for a shorter notification period and to ensure timely collection of your contributions, Zurich Life operates a three day notification period. This does not affect your rights as outlined in the SEPA Direct Debit Mandate.

\*The default chosen date is 1st of the month; the 7th and 15th of the month are available with agreement.

**By signing this mandate form you are agreeing to a three day notification period before Zurich Life can collect contributions from your bank account.**

**Please note:** Your IBAN and BIC details are included on your bank statement.

## 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.

### 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).

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](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).



# Personal Pension Plan

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

A.P. Plan Type **R**  
(as per the illustration)

S.P. Plan Type **R**  
(as per the illustration)

## A Personal Details

Mr Mrs Ms Forename

Surname

Address

Date of Birth Sex M F

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

Country of Residence

Nationality

Occupation

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

Annual Salary/Earnings Selected Retirement Age

Home Contact Number

Mobile Contact Number

Email Address

## B Web Access to Policy Information

You can look up details of your policy (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 Contribution Details

Regular Contribution €  Single Contribution €

Plan Start Date **0 1**

Billing Date 1st 7th 15th

Note: If a billing date is not specified this will default to the 1st.

Does this single payment represent a transfer from another pension arrangement? Yes No

If **YES**, please provide details of where the Transfer Acceptance Letter should be sent to.

Life Insurance Company Policy No.

Also, if the transfer payment is the subject of a Pension Adjustment Order (PAO) please tick here and supply a copy of the PAO.

**Note:**  
Relevant for regular contribution plans only.

## D Regular Contribution Increase Options

Please choose Option 1 or 2:

**If you do not select any of these options, we will automatically apply Option 1.**

### 1. Standard Indexation

Select this option if you want your monthly contributions to be increased each year, in line with inflation.

If you want your contributions to index at each anniversary, please tick here.

### 2. Level Contributions

Select this option if you **do not want your contribution to increase each year**. Selecting this option means that your contribution will reduce, in real terms, over time.

If you do not want your contributions to increase, please tick here.

**Note:**  
Single contributions can only be paid by bank draft or cheque.

## E Method of Payment

<b>Direct Debit</b>	Monthly	Quarterly	Half-yearly	Yearly
<b>OR</b>				
<b>Bank Draft/Cheque</b>	Half-yearly	Yearly	Single Contribution	<b>Bank drafts and cheques should be made payable to Zurich Life.</b>

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

## F 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

### 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.

**G Your Investment Options**

If you choose the Personalised GuidePath option below then this investment strategy will apply to both single and regular contributions. **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 (25%) and Annuity (75%) 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</b> <input type="text"/> % <b>Annuity</b> <input type="text"/> % <b>ARF</b> <input type="text"/> % (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 ten 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	Regular Contribution	Single Contribution
Prisma <b>2</b>	<input type="text"/> %	<input type="text"/> %
Prisma <b>3</b>	<input type="text"/> %	<input type="text"/> %
Prisma <b>4</b>	<input type="text"/> %	<input type="text"/> %
Prisma <b>5</b>	<input type="text"/> %	<input type="text"/> %
Prisma <b>Max</b>	<input type="text"/> %	<input type="text"/> %
Cautiously Managed	<input type="text"/> %	<input type="text"/> %
Balanced	<input type="text"/> %	<input type="text"/> %
Performance	<input type="text"/> %	<input type="text"/> %
Dynamic	<input type="text"/> %	<input type="text"/> %
Cash	<input type="text"/> %	<input type="text"/> %
Active Fixed Income	<input type="text"/> %	<input type="text"/> %
Active Asset Allocation	<input type="text"/> %	<input type="text"/> %
International Equity	<input type="text"/> %	<input type="text"/> %
5 ★ 5 Global	<input type="text"/> %	<input type="text"/> %
<b>Other Funds – please see the 'Fund Guide' on <a href="http://zurich.ie">zurich.ie</a> for a full list of available funds.</b>	<input type="text"/> %	<input type="text"/> %
	<input type="text"/> %	<input type="text"/> %
	<input type="text"/> %	<input type="text"/> %
	<input type="text"/> %	<input type="text"/> %
	<input type="text"/> %	<input type="text"/> %
<b>Total</b>	<b>100%</b>	<b>100%</b>

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. For regular contributions, units are bought at the ruling price on the date each contribution is due. If any contribution is not received in full on the date due, we may buy units on the day that you pay that full contribution.

**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.

**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 September 2021 and may change in the future.

Intended for distribution within the Republic of Ireland.

GR: 6011 Print Ref: ZL PP 230(a) 0921 Product Ref: PAD, PAO, PA3, PA7 QAB, QAN, QAZ

