



# Company Pensions from Zurich

**ZURICH**<sup>®</sup>

## DC/AVC Plan

**Advisor use only**

Regular  
R

Once-off  
R

Special instructions

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

**This application is to be used for employee members of Group Pension and/or Group AVC Schemes.**

### Scheme Details

Scheme Number

Scheme Name

### A Your Personal Details

Mr      Mrs      Ms      Forename

Surname (The 'Employee')

Home Address

Date of Birth      Sex      M      F

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

Contact Number

Email Address

Country of Residence

Nationality

### B Your employment details

Employee Number

Occupation

Annual Salary/Earnings      €

PPSN

Start Date of this Employment

Month of First Contribution

Are you a 20% Director? \*      Yes      No

\* '20% director' is 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.

### C Contribution Details

Amount of Gross Regular Contribution				% of Salary		Amount of Once-off Contribution <sup>†</sup>	
Employer	€	OR		%	Employer	€	Employee
Employee	€	OR		%	AVC	€	Total
AVC	€	OR		%	€	€	
<b>Total</b>	€	OR		%			

<sup>†</sup> Does this once-off payment represent a transfer from another pension arrangement?      Yes      No  
If YES, please provide details. Also, if the transfer payment is the subject of a Pension Adjustment Order (PAO) please tick here      and supply a copy of the PAO.

## D Your Investment Options

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

If you do not select either option your contributions will be invested as per Option 1 - Default Investment Option. **The Trustees of the Pension Scheme have selected the default investment option for the scheme and they will be able to inform you which fund or investment strategy applies.** Please see the fund section on zurich.ie for more information on our range of funds and investment strategies.

### Option 1 Default Investment Option

I wish to choose the Default Investment Option

### Option 2 Choose your own funds

You can choose to invest in a mix of individual funds (up to a maximum of ten). If you wish to invest in a fund(s) that is not listed below, please use the 'Other Funds' box to detail your choice. For full details on our funds, please see the 'Fund Guide' on zurich.ie.

#### Note:

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, Zurich Life may buy units on the day that you pay that full contribution.

Fund Name	Regular Contribution		Once-off Contribution	
	Employer/ Employee	AVC	Employer/ Employee	AVC
Prisma <b>2</b>	%	%	%	%
Prisma <b>3</b>	%	%	%	%
Prisma <b>4</b>	%	%	%	%
Prisma <b>5</b>	%	%	%	%
Prisma <b>Max</b>	%	%	%	%
Cautiously Managed	%	%	%	%
Cash	%	%	%	%
Active Fixed Income	%	%	%	%
International Equity	%	%	%	%
<b>Other Funds</b> - please see the 'Fund Guide' on zurich.ie for a full list of available funds.				
	%	%	%	%
	%	%	%	%
	%	%	%	%
	%	%	%	%
	%	%	%	%
	%	%	%	%
<b>Total</b>	%	%	%	%

## E Other Pension Policies - details are required as part of the Revenue Commissioners approval process.

### 1. Other pension policies relating to your current employment

Do you have any other pension entitlements relating to your current employment? Yes No

If yes, please provide details below:

Name of scheme	<input type="text"/>		
Life Assurance Company	<input type="text"/>		
Policy number	<input type="text"/>		
NRA (Normal Retirement Age)	<input type="text"/>		
Current fund value	€ <input type="text"/>	Current total monthly employer and employee contribution	€ <input type="text"/>

### 2. Other pension policies relating to previous employment

Do you have pension entitlements from a previous employment or under any Personal Pension or PRSA? Yes No

If yes, then further information may be required if an employee is near the maximum allowable contribution for this employment and retirement benefits are being calculated using the uplifted scale.

**Note:**  
All policies in respect of the same employment should have the same NRA.

## F Employee's Declaration

### Part A

#### 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.

#### 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](mailto:customerservices@zurich.com), or by writing to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

### Part B

I have read the product information provided in respect of the Plan and I confirm the investment strategy selected.

I understand that I have a duty to answer all questions asked by Zurich Life in this application honestly and with reasonable care and failure to comply with these requirements could result in the insurance contract being invalidated or contract benefits being reduced to the extent (if any) permitted by the scheme rules or by the Pensions Act 1990, as amended. I declare that all questions and statements in this application 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 acknowledge that in order to administer the policy, it may be necessary for Zurich Life or the Trustee to seek information and benefit details from the administrator, trustees or other relevant insurance office of any scheme, arrangement or contract of which I am or have been a member, and I authorise the giving of such information and details.

I also consent to any deduction of contributions set out in this application form.

**I confirm that I have read and fully understand all parts of the above declaration and that I will be the beneficial owner of any benefits payable in accordance with the trust deed and rules.**

Signature of Employee

X

Date

#### Note:

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



**Employee:**

Please sign and 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.

### 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).

**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.

---

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: 6188 Print Ref: ZL PP 273 0921 Product Ref: PAF, PAV, QAD, QAQ, PAE, PA1, PA4, PA8, PAU, PBP, QAC, QAP

