

Is this application in respect of:

A Group Pension Scheme

A Group AVC Scheme OR

Both



	intermediary Name										
	Financial Advisor Name					Intern Numb	nediary per				
Note:	A Scheme Name										
Please complete in BLOCK CAPITALS.											
	B Employer Deta	ails									
application in of:	Full Name of Employer										
p Pension	Address										
ap AVC											
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	Nature of Business										
	Registered Address (if different									\Box	
	from above)										
	Contact Name in Company for this										
	Scheme										
	Contact Name for Administration Issues (if different)										
	Email Address										
	Telephone										
	Number(s)										
	Fax Number(s)										
	Company Registration Number										
	Tax Reference Number										
	Tax District										

C Documentation Details

1. Existing Documentation

If existing documentation is to apply, please attach a copy of the Trust Deed and Rules and any relevant scheme details.

2. New Documentation

If you wish to use an Eagle Star/Zurich Trust Deed & Rules, please contact your Financial Advisor for details. If you are using a Trust Deed & Rules from an alternative source, please attach a copy of this executed Trust Deed & Rules. Eagle Star Life Assurance Company of Ireland Limited (Eagle Star/Zurich) cannot accept any responsibility for the suitability of these documents to this scheme.

Registered Administrator The Social Welfare & Pensions Act 2008 (Section 27) requires the Trustees of every Pension Scheme to appoint a Registered Administrator (Europeys 1 - Annua Registered Administrator) Scheme Rules - Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details If more than two Employee Category of Membership details on the Additional Information page of the Category of Membership details of the Membership			
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paid or (2) a refund based on the then value of the mployee/AVC contributions paid. If not completed, Eagle Star/Zurich will assume Discretionary Employer. Minimum Age Service Completed Normal Retirement Age Vesting* (See Section M - Point 2): Statutory Vesting (2 years) Immediate Vesting Other Basis of Refund (1) An Actual Refund of the employee/AVC contributions	mployee/AVC contributions	Eliaibility Conditions (See Section M - Point 1):	
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Minimum Age Service Completed Normal Retirement Age Wust be in range, age 60 to 70. Vesting* (See Section M - Point 2): Statutory Vesting (2 years) Immediate Vesting Other Basis of Refund (1) An Actual Refund of the employee/AVC contributions	paid.		
Normal Retirement Age Must be in range, age 60 to 70. Vesting* (See Section M - Point 2): Immediate Vesting Other Basis of Refund (1) An Actual Refund of the employee/AVC contributions			
Vesting* (See Section M - Point 2): Immediate Vesting Other Basis of Refund (1) An Actual Refund of the employee/AVC contributions		Service Completed	
Vesting* (See Section M - Point 2): Immediate Vesting Other Basis of Refund (1) An Actual Refund of the employee/AVC contributions		Normal Retirement Age Must be in range, age 60 to 70.	
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(1) An Actual Refund of the employee/AVC contributions		Other Park The Park T	
(1) An Actual Refund of the employee/AVC contributions			
(Z) A felulu pased on the then value of the embloyee/Avi. Contributions baid		(1) An Actual Refund of the employee/AVC contributions (2) A refund based on the then value of the employee/AVC contributions paid	
If this section is left blank then Eagle Star/Zurich will assume Basis (1) applies for any refunds.		(2) The state of the compression	

Definition of Pensionable Salary (if this box is left blank Eagle StarlZurich will assume Basic Salary)

Contribution Details Employee Category 1 Frequency of Employee Pay Weekly Fortnightly Monthly Note: [†]Contributions must Basis for Pension Contributions Fixed[†] Variable^{††} remain fixed from one (See Section M - Points 3 & 4) review date to the next and cannot be varied A.P. Plan Type during the scheme year. (See Section M -S.P. Plan Type R Points 3 & 4) Contribution Rates **Employer** € Note: **Employee** € OR OR % ††Contributions can vary during the scheme year. AVC Yes No (See Section M -Points 3 & 4) Frequency of Payment to Eagle Star Other Monthly In Advance In Arrears Method of Payment to Eagle Star Direct Debit Cheque/Cash **Electronic Transfer Employee Category 2** Frequency of Employee Pay Fortnightly Monthly Weekly Basis for Pension Contributions Fixed[†] Variable^{††} (See Section M - Points 3 & 4) A.P. Plan Type S.P. Plan Type R **Contribution Rates Employer** € OR **Employee** € OR % AVC Yes No Frequency of Payment to Eagle Star Other Monthly In Advance In Arrears Direct Debit Method of Payment to Eagle Star Cheque/Cash **Electronic Transfer G** Investment Options Note: The following investment instructions are: Compulsory for all employees# #Any future redirections OR or switches will need to Default in the absence of individual member instructions be countersigned by the Please select either 1 or 2 below: Trustee. 1. PensionSTAR* Note: Do you wish Scheme Members to follow the PensionSTAR investment strategy? No *PensionSTAR is only If YES, please select from the options below: available if chosen at the outset PensionSTAR (Annuity) **OR PensionSTAR (Approved Retirement Fund)** Note: If you choose the Do you wish Scheme Members to follow the PensionSTAR* investment strategy for: PensionSTAR (ARF) investment strategy, The investment of regular contributions? Yes No you should note that Revenue restrictions may The investment of once-off contributions? Yes No prevent the member from The investment of AVCs? Yes No investing the proceeds of their Pension Plan in an If you have not selected PensionSTAR, please fill in the Matrix fund table overleaf:

Approved Retirement Fund

at retirement.

G Investment Options (continued)

2. Matrix Fund Choice

sector I	Fund Name	Regular Contr Employer/ Employee	ibution AVC	Single Contr Employer/ Employee	ibutio AVC
ACTIVE MANAGEMENT					
Equity Concentrated Funds	5 ★ 5 Global	%	%	%	%
	5 ★ 5 Europe	%	%	%	%
	5 ★ 5 Asia Pacific	%	%	%	%
	5 ★ 5 Americas	%	%	%	%
Geographic Funds	Irish Equity	%	%	%	9
	Eurozone Equity	%	%	%	9
	American Select*	%	%	%	9
	European Select*	%	%	%	9
Global Equity Funds	International Equity	%	%	%	9/
	Dividend Growth	%	%	%	9
	Global Select*	%	%	%	9
Managed Funds	Dynamic	%	%	%	9
	Performance	%	%	%	9
	Balanced	%	%	%	9
	Cautiously Managed	%	%	%	9
	Secure	%	%	%	9
Unitised With Profits Fund	SuperCAPP	%	%	%	9
Fixed Interest/	Long Bond	%	%	%	9
Bond Funds	Active Fixed Income	%	%	%	9
DEPOSIT FUND					
Deposit Fund	Deposit Plus	%	%	%	9
INDEX TRACKER / EXCH.	ANGE TRADED FUNDS				
Geographic Funds	India Equity	%	%	%	9
	Europe ex-UK Index [†]	%	%	%	9
	Japan Index [†]	%	%	%	9
	UK Index [†]	%	%	%	9
Sector Fund	TopTech 100	%	%	%	9
Commodities Fund	Global Commodities	%	%	%	9
Property Equity Funds	European (Ex-UK) Property	%	%	%	9
	Australasia Property	%	%	%	9
STRATEGY FUNDS					
Strategy Funds	Green Resources	%	%	%	9
	Earth Resources	%	%	%	9
	Diversified Assets	%	%	%	9/
OTHER FUNDS		%	%	%	%

100%

Note: For this product you can only switch within the Matrix range of funds.

100%

100%

100%

Note:

You can choose a combination of up to 10 funds for your investment.

Note:

*These funds are managed by Threadneedle Investments and are subject to an additional management charge of 0.5% per annum.

Note:

Investments in the SuperCAPP Fund require prior approval from Eagle Star/Zurich if the age next birthday exceeds 55.

Note:

TOTAL

[†]These funds are managed by Barclays Global Investors.

		eme												
If this is an AVC Scheme please give the	e name	(s) of	the Emplo	yer's R	etirer	ment	Benef	its Scl	neme	(s).				
Please include the name of the insurance	ce office	e, if a	ny.											
Revenue Reference Number	S	F												
Pansions Poard Pagistration Number	Р	В						\equiv						
Pensions Board Registration Number	P	Б												
Normal Retirement Age			Fu	nding I	Иeth	od (pl	ease ti	ick)		De	fined	Cont	ributi	0
											fined	OR	C' 1	
										De	illieu	Dene	111	
														_
Life Insurance Benefits Detail Are Life Cover benefits to be insured ur												auiroc	l if	
Group Life Benefits Plan?		сраго	ite	Yes	1	10 10	life bei contrib availab	up Life nefits a oution _l le fron	re pro plan. (n Eagle	ovided Group e Stari	under Life b Zurich	a vari enefits if the	s are c	
Group Life Benefits Plan?	vicor le	·				NO .	life bei contrib availab more t	nefits a nution p le fron han 20	re pro plan. (n Eagle) scher	ovided Group e Stari me me	under Life b /Zurich ember	r a var enefits n if the s.	s are c ere are	
Group Life Benefits Plan? If YES, please refer to your Financial Ad		NO, _I				NO .	life bei contrib availab more t	nefits a nution p le fron han 20	re pro plan. (n Eagle) scher	ovided Group e Stari me me	under Life b /Zurich ember	r a var enefits n if the s.	s are c ere are	
Group Life Benefits Plan? If YES, please refer to your Financial Ad Salary Definition for Life Cover The salary definition for the life insurance notified to Eagle Star/Zurich at the most	Benef ce bene	NO, ¡ its efits, a	olease cor	nplete	the r	est of	life ber contrib availab more t Secti	nefits a oution pole from than 20 on 1 &	re pro plan. C n Eagle) scher refer	ovided Group e Starr me me r to p	under Life b /Zurich ember point 5	r a vari enefits if the s. 5 in Si	ection	
Group Life Benefits Plan? If YES, please refer to your Financial Ad Salary Definition for Life Cover The salary definition for the life insurant notified to Eagle Star/Zurich at the most underwriting terms and conditions. Benefit Definition	Benef ce bene	NO, ¡ its efits, a	olease cor	nplete	the r	est of	life ber contrib availab more t Secti	nefits a oution pole from than 20 on 1 &	re pro plan. C n Eagle) scher refer	ovided Group e Starr me me r to p	under Life b /Zurich ember point 5	r a vari enefits if the s. 5 in Si	ection	
Group Life Benefits Plan? If YES, please refer to your Financial Ad Salary Definition for Life Cover The salary definition for the life insuran- notified to Eagle Star/Zurich at the mos- underwriting terms and conditions. Benefit Definition (Please refer to point 6 in Section M.)	Benef ce bene t recent	NO, ¡ its efits, a	olease cor	nplete	the r	est of	life ber contrib availab more t Secti	nefits a pution pule from han 20 on I & th, will	re pro plan. C n Eagle) scher refer	ovided Group e Starr me me r to p Dased ubjec	under Life b Zurich ember ooint 5 on th	r a vari enefits if the s. 5 in Si	ection	
Group Life Benefits Plan? If YES, please refer to your Financial Ad Salary Definition for Life Cover The salary definition for the life insuran notified to Eagle Star/Zurich at the mos underwriting terms and conditions. Benefit Definition (Please refer to point 6 in Section M.) Initial amount of lump sum benefit sthe lump sum benefit to be provided	Benef ce bene t recent	NO, I its efits, a t rene	olease cor at the date wal date.	nplete of the De OR	the r	est of mber's	life ber contrib availab more t Secti	nefits a pution pule from han 20 on I & th, will	re proplan. (n Eagle) scher	ovided Group e Starr me me r to p Dased ubjec	under Life b Zurich ember ooint 5 on th	r a vari enefits if the s. 5 in Si	ection	
Group Life Benefits Plan? If YES, please refer to your Financial Ad Salary Definition for Life Cover The salary definition for the life insuran- notified to Eagle Star/Zurich at the mos- underwriting terms and conditions. Benefit Definition (Please refer to point 6 in Section M.)	Benef ce bene t recent in addi e of de	NO, I its efits, at rene tion teath?	olease con at the date wal date.	nplete of the De OR	e mer	mber',	ife bercontribited by the contribited by the contributed by the contribited by the contributed by the contri	nefits a pution pule from han 20 on I & th, will	re problan. (n Eagle) scher refer l be b be si	ovided Group e Starr me me r to p Dased ubjec	under Life b Zurich ember ooint 5 on th	r a vari enefits if the s. 5 in Si	ection	
Group Life Benefits Plan? If YES, please refer to your Financial Ad Salary Definition for Life Cover The salary definition for the life insurant notified to Eagle Star/Zurich at the most underwriting terms and conditions. Benefit Definition (Please refer to point 6 in Section M.) Initial amount of lump sum benefit Is the lump sum benefit to be provided retirement fund accumulated at the dat	Benefice benefit recent in addition of de- ts on d	NO, I its effits, a trene trene trene	olease con at the date wal date. o the	nplete of the De OR	e mer	mber',	ife bercontribited by the contribited by the contributed by the contribited by the contributed by the contri	mefits a mef	re problan. (n Eagle) scher refer l be b be si	ovided Group e Starr me me r to p Dased ubjec	under Life b Zurich ember ooint 5 on th	r a vari enefits if the s. 5 in Si	ection	

Note:

Sections I and J are optional. If you are not opting for risk cover then please proceed to Section K.

D	Incom	e Prot	ecti	on	Ben	efit l	Deta	ails	(opt	iona	al)											
	Are Inco							ıred ι	under	a		Yes		No	life b conti availa		are p n plan. om Eag	rovideo Group gle Sta	d unde o Life l r/Zuric	er a vai benefit h if the		
	If YES, p	lease re	efer to	you	ır Fina	ancial	Advis	sor. If	f NO,	pleas	e con	nplete	e the	rest o	of Sec	tion J						
	Salary	Defini	ition	for	Inco	me I	Prote	ectio	on Be	enefi	ts											
	The sala salary no underwi	otified to	o Eag	le St	ar/Zuı	rich at																al
	Benefi	t Defir	nitio	n																		
	Amount	of Inco	me P	roted	tion I	Benefi	it			%	of s	alary	/									
	Are mer	nbers ei	ntitle	d to :	State	Disab	ility b	enef	it?			Yes		No								
	Deferred	d Period										13		26		52 w	eeks					
	At what	age wi	ll the	Inco	me Pr	rotecti	ion co	over	cease	?		60		65	if the		ted No	rmal R	etirem		nly ava ge of t	
	At what increase						y ber	nefit (cover			0%		3%		5%						
	Waive Do you of the p on Incor	wish the ension a	e Inco	me I fe co	ver c									Yes		No						
K	Web A Our Gro give sch to apply	up Cen	tre al	lows	you,	the Er	mploy	yer/Tr														
			/T	+ +																		
	Er	mployer.	/ Irust	:ee^^		IVIE	embe	ers														
	** If sel	ected, p	lease	prov	/ide tl	he nai	me(s)	and	date	of bir	th of	Emp	loyer	/Trust	ee be	low:						
	Name													Т	Т							
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Authorisation/Declarations

The Principal Employer and the Trustee(s) of the Plan

- Declare that the statements made in the previous pages and in the Employee Application Forms and any additional category details given are, in every respect, true and complete and shall be the basis of the proposed policy or policies to be effected with Eagle Star Life Assurance Company of Ireland Limited (hereinafter referred to as Eagle Star/Zurich).
- Declare that any statement made to Eagle Star/Zurich or to Eagle Star/Zurich's medical examiner by an employee in respect of whom a benefit is to be provided under the proposed policy or policies shall also, as regards such benefit, be the basis of the proposed policy or policies.
- Apply for the issue of the proposed policy or policies subject to the privileges, terms and conditions of the standard form of policy or policies issued by Eagle Star/Zurich for contracts of the kind proposed.
- Have disclosed all material facts* that may influence in any way the assessment and/or acceptance of an application by Eagle Star/Zurich and note that failure to disclose any material fact* known to us may invalidate the contract and result in Eagle Star/Zurich's rejecting all or part of any claim.

Note:

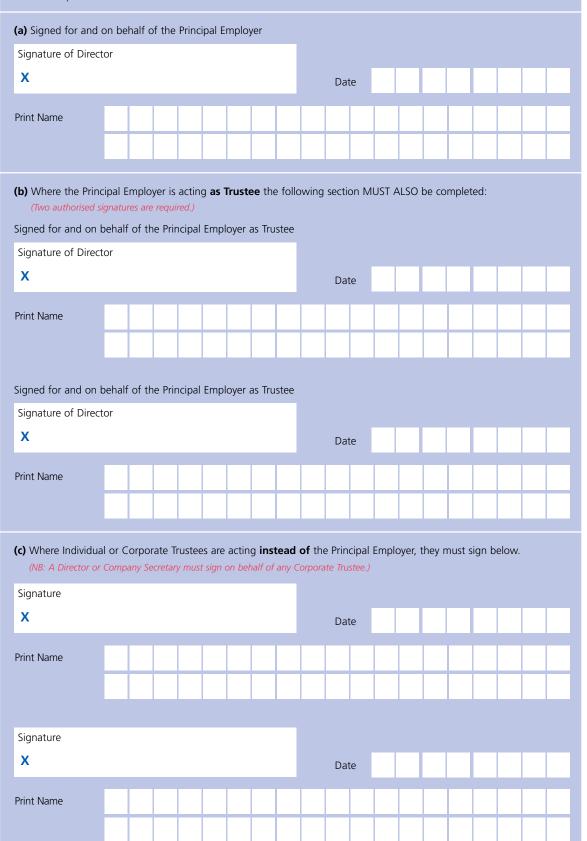
Note:

*Waiver of Premium benefit ceases at age 60.

*Please see definition on opposite page.

Authorisation/Declarations (continued)

- Understand that the Group Retirement Benefits Plan is conditional on the approval of the Plan as an exempt approved plan under Chapter 1, Part 30 of the Taxes Consolidation Act, 1997.
- Confirm that the authorisation of the authorised signatories was agreed by the Trustee(s) and agree to notify Eagle Star/Zurich as soon as any change to the authorisation occurs.
- Confirm that the authorisation is for administrative convenience and that any decision taken by the authorised signatories has been made by the Trustee.
- * A material fact is one that may influence the assessment of the proposal by Eagle Star/Zurich. It is vital that you let Eagle Star/Zurich know ALL material facts relating to this contract including any material fact that comes to light between the date that you sign the proposal and the date the plan is issued.





Note:

Part (a) must be signed in all cases, together with either part (b), (c) or (d) as appropriate.



Director

Please sign and date.

Individual/
Corporate Trustee:
Please sign and date.

Individual/
Corporate Trustee:
Please sign and date.

	Authorisation/Declarations (continued) (d) Where Individual or Corporate Trustees are acting in add and the Trustees must sign below. (NB: A Director or Company Secretary must sign on behalf of any	
Individual/	Signature	
Corporate Trustee:		
Please sign and date.	X	Date
	Print Name	
Individual/	Circolous	
Corporate Trustee:	Signature	
Please sign and date.	X	Date
	Drint Name	
	Print Name	
118		
Divortor	Signature of Director	
Director (of employer):	V	
Please sign and date.	X	Date
	Print Name	
ak		
	6	
Director (of employer):	Signature of Director	
Please sign and date.	X	Date
	Print Name	

M Additional Notes

 The employer has discretion when determining to which employees they wish to offer membership of a pension scheme. They can have one rule for all employees, one rule for groups of employees (i.e. a category for managers and another category for staff with different eligibility conditions) or the employer can use their discretion per employee. For AVC only schemes eligibility will always be voluntary.

2. Vesting:

Statutory Vesting:

The Pensions Amendment Act 2002 requires that an employee who has at least two years' service as a member of a pension scheme must be provided with a preserved benefit on leaving service. A *qualifying employee* who has less than two years' 'qualifying service' as a member of a pension scheme would only be entitled to the value of his/her own employee and AVC contributions on leaving service. In this instance, the member would have no rights to the employer contributions.

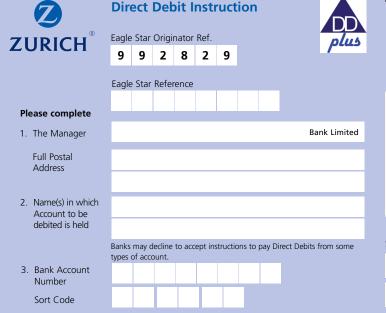
Immediate Vesting:

If selected, on leaving service, all pension scheme members will be entitled to the value of the employer contributions, the employee contributions and all AVC contributions. However, if the member leaves service with less than two years' service as a member of the pension scheme and elects for a refund of contributions, this refund will only be in respect of his/her own employee/AVC contributions. In this instance the member waives the right to benefits accrued from the employer contributions.

Other:

The employer may select an alternative Vesting rule in between Statutory Vesting and Immediate Vesting. For example, the employer may decide that a member who leaves service after one years' pension scheme service will be entitled to 50% of the value of the employer contribution. As above, if the member leaves service with less than two years' service as a member of the pension scheme and elects for a refund of contributions, this refund will only be in respect of his/her own employee/AVC contributions. In this instance the member waives the right to benefits accrued from the employer contributions.

- 3. When choosing between a fixed and variable contribution basis, the employer will need to take into account how they propose to administer the contribution reconciling for employee and employer contributions. If the employer chooses fixed, the contributions can only be changed once a year (i.e. at the start of the policy and at each renewal date thereafter, which probably coincides with the employees' annual salary review). Alternatively, the employer might prefer to take account of fluctuating salary levels throughout the year (e.g. bonuses and overtime). In this event, the variable option would be more suitable.
- 4. To operate a 'fixed contribution basis' for weekly paid employees, the employer must use 'averaging' in respect of contribution payments, i.e. each month Eagle Star collects the weekly contribution multiplied by 52 and divided by 12.
- 5. Group Life and/or Disability benefits must be insured on a separate basis for variable contribution cases; or can be insured on a separate basis where the membership is equal to or greater than 20 members. The cost of cover must be paid in addition to the employer contribution.
- 6. The amount of the dependants' pension is not guaranteed. Instead, additional lump sums are insured to cover dependants' pensions. These additional lump sums are estimates of the actual lump sums that would be necessary to purchase the appropriate pensions, which would depend, among other things, on the age of the members' spouses and on the level of interest rates at the time the pensions would be required. These estimates will be reviewed on a regular basis.



4. Your Instruction to the Bank, and Signature(s)

I instruct you to pay Direct Debits from my account at the request of Eagle Star Life Assurance Company of Ireland Limited. The amounts are variable and may be deducted on various dates. I understand that if any Direct Debit is paid that breaks the terms of the Instruction, the Bank will make a refund. I understand that Eagle Star Life Assurance Company of Ireland Limited may change the amounts and dates only after giving me prior notice. I will inform the Bank in writing if I wish to cancel this Instruction.

The Direct Debit Guarantee

This is a guarantee provided by your own Bank as a member of the Direct Debit Scheme, in which Banks and Originators of Direct Debits participate. If you authorise payment by Direct Debit, then:

- your Direct Debit Originator will notify you in advance of the amounts to be debited to your account;
- your Bank will accept and pay such debits, provided that your account has sufficient available funds.

If it is established that an unauthorised Direct Debit was charged to your account, you are guaranteed a prompt refund by your Bank of the amount so charged. You can cancel the Direct Debit Instruction in good time by writing to your Bank.

Signature(s) of Account Holder(s)

X	Date
X	

Additional Information (if required)

Eagle Star Life Assurance Company of Ireland Limited

Eagle Star House, Frascati Road, Blackrock, Co. Dublin, Ireland.

Telephone: 01 283 1301 Fax: 01 283 1578 Website: www.zurich.ie

Eagle Star Life Assurance Company of Ireland Limited is regulated by the Financial Regulator.

Intended for distribution within the Republic of Ireland.

The information contained herein is based on Eagle Star/Zurich's understanding of current Practice as at February 2009 and may change in the future.

