



**C Contribution Details**

			<b>Method of Payment</b>		
<b>Monthly Contribution</b>	Employee Pension Contribution	€	or	%	The regular contributions will be deducted from your salary and remitted by your employer to Zurich Life Assurance plc ('Zurich Life') by monthly direct debit.
	Employer Pension Contribution	€	or	%	
	<b>Total</b>	€	or	%	
<b>AVC Contribution</b>		€	or	%	If your contributions are being deducted from salary on a weekly or fortnightly basis, you can calculate the monthly contribution by multiplying the weekly/fortnightly contribution by 52/26 and dividing by 12.
<b>Single Contribution</b>	*Employee Pension Contribution	€	or	%	Payments must be made by bank draft or cheque made payable to Zurich Life.
	*Employer Pension Contribution	€	or	%	
	<b>Total</b>	€	or	%	
<b>AVC Contribution</b>		€	or	%	

**\*These details must be the same as the Employer application form.**

**D Plan Details**

**Note:** The plan start date will be the first of the month following the month of the first salary deduction.

Plan Start Date:

Annual Salary/ Earnings: €

Normal Retirement Age:

**Vesting:** This will be determined in accordance with the application form completed by the Employer.

## E Your Investment Options

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

These investment instructions shall take effect at the earliest opportunity and will remain in force until further notice.

If neither is selected then the Personalised GuidePath Investment Strategy will apply.

You are fully responsible for the performance of your retirement account and you should regularly review your investment performance and objectives. Neither the Trustees nor Zurich Life Assurance plc have any liability whatsoever for the investment choice you have made.

### 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 [zurichlife.ie](http://zurichlife.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> High <input type="radio"/> Medium <input type="radio"/> Low <input type="radio"/>
<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> Tax-Free Cash <input type="text"/> % Annuity <input type="text"/> % ARF <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> <input type="text"/> <input type="text"/>

**OR**

### Option 2 Choose your own funds

#### Declaration:

I hereby declare that I have elected **NOT** to have a Personalised GuidePath Investment Strategy apply. I understand that it is my responsibility to determine, on an ongoing basis, whether my chosen investments are appropriate for my circumstances.



**Employee:**

Please sign and date.

Signature of Employee

X

Date

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	Regular 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>6</b>	<input type="text"/> %	<input type="text"/> %
SuperCAPP	<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"/> %
<b>Other Funds</b> - please see the 'Fund Guide' on <a href="http://zurichlife.ie">zurichlife.ie</a> for a full list of available funds.		
<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"/>	<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 [zurichlife.ie](http://zurichlife.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.**



**Important: See overleaf for Nomination Form and Salary Deduction Instruction.**

## **H** Application Checklist

**Please ensure that the following details have been completed on the application form.**

**Please tick**

- Any questions which are amended have been initialled.
- All personal details are fully complete.
- Intermediary name, Financial Advisor name and Intermediary number are complete.
- The occupation of the Employee has been supplied.
- The Declaration has been signed and dated by the Employee.
- The information submitted with this application is consistent with any previously submitted online application and the Employer application form.

### **The Commencement Date is the Plan Start Date set out in Section C - Plan Details.**

The Employer has decided to establish the Plan for you with Zurich Life.

The Plan is to be established with effect from the Commencement Date specified above, under irrevocable trust as a retirement benefits scheme capable of approval by the Revenue Commissioners.

**The plan is to be governed by a trust which forms part of your employer's application form and by the Plan rules (the Rules) and is to be signed by my employer and Zurich Trustee Services Limited as trustee of the scheme. You will be sent a copy of the Rules after the Commencement Date of the Plan.**

Please note that a trusteeship fee of €5.00 per month (as at 1 March 2010) will apply to the Plan. This fee may be increased as set out in the Rules.

I acknowledge by signing below that I am now applying to join the Plan established for me by my Employer and agree to be bound by the provisions governing it.



**Employee:**

Please sign and date.

Signature of **Employee**

X

Date

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## Nomination Form (do not detach)

I request that the Trustee considers paying or applying any lump sum payable on my death in service to or for the benefit of the following persons in the following proportions:

**Note:**  
To be completed by  
Employee.  
Please use BLOCK  
CAPITALS.

Name	Relationship, if any (wife, father, sister, etc.)	Address	Proportion (%)

The people specified might include your spouse, your relatives, people who are financially dependent on you, and people mentioned in your will. You may, however, specify anyone you wish. People who receive lump sum benefits on your death may have to pay tax. More information on this tax can be obtained from the Revenue.

If your circumstances change, for example if you get married, you should consider if you wish to obtain and fill in a replacement form.

The Trustee is not bound by the preferences that you indicate on this form, and the Rules of the Plan allow for the Trustee to dispose of the lump sum in a different manner.

This notification replaces any former notification that I have issued to the Trustee.

Full Name (Print):

Signature of Employee

X

Date



**Employee:**

Please sign and date.



**Zurich Life Assurance plc**

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Telephone: 01 283 1301 Fax: 01 283 1578 Website: [www.zurichlife.ie](http://www.zurichlife.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 January 2017 and may change in the future.  
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