

# Personal Retirement Bond

## For Pension Transfers from the UK to Ireland QROPS (Qualifying Recognised Overseas Pension Scheme)

**Note:**

Please complete in  
BLOCK CAPITALS.

Plan Type  
(as per the illustration)

**R**

Intermediary Name

Financial Advisor  
Name (Ireland)

Intermediary  
Number

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

The heading of each section shows who is required to complete the section (the member, his/her spouse or the trustees / administrator of the transferring pension scheme).

**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 Mx Forename

Surname

Address for  
correspondence

Date of birth

Sex M F

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

Email Address

Contact number

Nationality

Country of  
residence

PPS No.

Current  
occupation

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

Date of ceasing  
to be UK Tax  
Resident

UK National  
Insurance Number

- (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) to (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.**

**Special  
Instructions**

**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.

Once your policy is issued, you will receive online access to Zurich's Client Centre. If you prefer not to use Zurich's Client Centre, you don't need to do anything and can disregard the letters you receive.

**C Policy details (Trustees or administrator of overseas pension scheme)**

Transfer Payment*			
Employee (ordinary contribution)	AVC contribution	Employer	Total
€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>	€ <input type="text"/>

\* 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 or administrator of overseas pension scheme)**

Full name of scheme  
(the Scheme)

Name of Trustee(s) /  
administrator of the  
transferring pension  
scheme (Where  
applicable)

Name of Employer  
(Where applicable)

Address of Employer  
(Where applicable)

Is the Scheme approved by the appropriate  
regulatory authority in the UK

Yes

No

Normal retirement age under the Scheme



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

### Note:

Please see below for definitions of these terms.

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.

## 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. (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</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** **Single Contribution**

Prisma <b>2</b>	<input type="text"/> %
Prisma <b>3</b>	<input type="text"/> %
Prisma <b>4</b>	<input type="text"/> %
Prisma <b>5</b>	<input type="text"/> %
Prisma <b>Max</b>	<input type="text"/> %
Cautiously Managed	<input type="text"/> %
Balanced	<input type="text"/> %
Performance	<input type="text"/> %
Dynamic	<input type="text"/> %
Protected 90	<input type="text"/> %
Protected 80	<input type="text"/> %
Protected 70	<input type="text"/> %
Cash	<input type="text"/> %
Active Fixed Income	<input type="text"/> %
Active Asset Allocation	<input type="text"/> %
International Equity	<input type="text"/> %

**Other Funds** - please see the 'Fund Guide' on zurich.ie 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"/> %

**Total** **100%**

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.

#### 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 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.

G

**Scheme Restrictions (Trustees or administrator of overseas pension scheme)**

Please indicate if the original transferring scheme was:

a Defined Benefit (DB) Scheme

See **A** & **B****OR**

a Defined Contribution (DC) Scheme

See **B**

A

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

Guaranteed Period

0 years

Five years

Ten years

Escalation

%

(Please tick)

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

**Note:**

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

**Spouse**

Please sign and date.

**Spouse's Declaration**

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

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

B

Does the Scheme impose any restrictions on early leavers, other than normal Revenue Limits?

If YES, please specify

Yes

No

Has the member waived his/her right to a Retirement Lump Sum?

Yes

No

Has the UK overseas transfer charge been applied as a result of this transfer?

Yes

No

Has the member accessed any parts of their pension benefits under the scheme in the UK?  
(e.g under flexi-access draw down)

Yes

No

## H Declarations

### Note:

Please sign the box at the bottom of Part A.

### 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, please specify policy number(s) and Life Insurance Company/Companies:

**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

##### Background on Qualifying Recognised Overseas Pension Schemes (QROPS) approved transfers:

In order for an overseas scheme / product to receive QROPS approval status from the UK Revenue (HMRC), the overseas provider is required to give certain undertakings to the UK Revenue (HMRC).

Provided certain conditions have been satisfied, then Zurich Life can accept a transfer value in respect of pension benefits from a UK pension scheme into a Zurich Life "QROPS" approved pension product.

If Zurich Life subsequently make a payment from the QROPS approved product to the individual within ten complete UK tax years of the individual ceasing to be UK Tax resident, then Zurich Life are obliged to notify UK Revenue (HMRC) of any such payment.

UK Revenue (HMRC) will determine whether the individual is liable for a UK "unauthorised payment" charge of 40% and a potential unauthorised surcharge of 15%.

Furthermore with effect from the 9th March 2017, an additional Overseas Transfer Charge of 25% of the fund has been introduced by HMRC. This charge can be applied where certain conditions are not met on transfers from UK registered pension schemes to QROPS or on transfers from QROPS (or former QROPS) to QROPS and also where those conditions were met when the aforementioned transfers were made, but after the transfer circumstances changed so that the conditions were no longer met.

I understand that should this amount become payable then it would be deducted from the value of my Personal Retirement Bond.

It is also a UK Revenue (HMRC) requirement that all payments out of the QROPS made within ten complete UK tax years of transfer to the QROPS provider (Zurich Life), must be reported to UK Revenue (HMRC). This applies even if the client has ceased to be UK tax resident for longer than ten complete UK tax years.

##### Declaration by Transferring Member

I confirm that I have received independent and professional financial advice and acknowledge and understand the implications of transferring my pension benefits from the UK to the Republic of Ireland.

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 application for this contract are answered honestly and with reasonable care (including any statements written down at my dictation).

I understand that the pension benefits and Retirement Lump Sum from the proposed pension contract will be subject to the Rules and Revenue limits that apply under Irish law, and the conditions imposed by HMRC for QROPS transfers.

I understand that the Zurich Life pension contract **does not provide any guarantees** other than those specific to each product and for example any 'Protected Rights'/ Guaranteed Minimum Benefits etc resulting from 'Contracting Out' by the UK scheme, will no longer apply.

### 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.

Continued overleaf

**H** I understand that the benefits provided by the Zurich Life pension contract as a result of the Transfer Payment into the QROPS approved product will be calculated on a "Defined Contribution" basis. At retirement the benefits will depend on the amount contributed, the charges on the contribution and the investment return on the contribution.

I confirm that I have received independent financial advice from an advisor in the UK that is authorised by the UK Financial Conduct Authority (FCA) to provide a transfer value analysis Yes No

Name

Company

Address

**IMPORTANT NOTE: If the transfer value is greater than £30,000 and coming from a Defined Benefit Scheme, then this is a UK mandatory requirement.**

I understand that Zurich Life are required to report details to UK Revenue (HMRC) of any payment/transfers made within ten years of the date of transfer, even where I have been outside the UK tax system for more than ten complete UK tax years.

If I decide to transfer the Zurich Life QROPS pension contract to another Life Insurance Company within the Republic of Ireland, then I understand that I am fully responsible for ensuring that the receiving scheme is QROPS approved and understand that Zurich Life will not be held responsible for the possible implications of such a transfer.

I understand that the earliest date that I may take my benefits (unless due to ill-health retirement) is age 55.

**I declare the following;**

**I am currently tax resident in the Republic of Ireland and have not been tax resident in the UK this tax year, nor in any of the previous ten UK tax years (please note that the UK tax year is from 6th April to 5th April the following year).**

**I declare that I intend to remain tax resident in the Republic of Ireland for a period of at least five years from the date my UK pension fund is transferred to Ireland and that I have therefore no intention to become tax resident in any other jurisdiction outside the European Economic Area.**

**I declare that I will notify Zurich Life Assurance plc and HMRC in the UK if I become tax resident in the UK or in any other jurisdiction outside the European Economic Area within 60 days of that event occurring and in any event before Zurich Life make any payment out of the QROPS approved pension contract.**

#### **Data Protection and Revenue Commissioners Declaration**

Zurich Life or their authorised agents may hold, use, disclose and process any information provided by me, which shall include information contained in this Declaration (or provided subsequently in discussion or otherwise) and any information arising in relation to the processing and administration of the Transfer Payment from the UK into my new QROPS approved pension contract to comply with legal and regulatory obligations and related matters and to check my personal data against international trade / economic or financial sanctions laws or regulations listings.

I acknowledge that, in order to establish and administer my pensions contract, it may be necessary for Zurich Life to seek information and benefit details from the administrator, trustees or any other relevant Life Insurance Company or Qualifying Fund Manager of any scheme, arrangement or contract of which I am or have been a member in the UK or Ireland, and I authorise the giving of such information and details.

I authorise the Department of Social Protection, the Irish Revenue Commissioners or UK HMRC to advise Zurich Life or their authorised agents of my most recent address on their records at any future time.

I declare that all questions and statements in the application for this insurance contract are, to the best of my knowledge and belief, answered honestly and with reasonable care (including any statements written down at my dictation).

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


#### **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

 **Member**  
Please sign and date.

 **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:**

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



Please sign and date.



Please sign and date.

## **Trustee's Application and Declaration (Trustees or administrator of overseas pension scheme)**

I declare that all questions and statements in the application for this insurance contract are answered honestly and with reasonable care (including any statements written down at our dictation) and 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 UK approved pension arrangement and the proposed benefits correspond with benefits that could be provided in respect of the Member and his/her spouse under Pension Scheme.

I confirm that the Scheme documentation empowers the Trustees / Scheme Administrator 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 / Pension Arrangement.

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 Statement which is available at [www.zurich.ie/privacy-statement](http://www.zurich.ie/privacy-statement).

### 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.

## Data Protection Notice (continued)

- 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 Statement which is available at [www.zurich.ie/privacy-statement](http://www.zurich.ie/privacy-statement).

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 Statement which is available at [www.zurich.ie/privacy-statement](http://www.zurich.ie/privacy-statement).

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 Statement at [www.zurich.ie/privacy-statement](http://www.zurich.ie/privacy-statement).

### 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 Statement

Please note that this Notice is not a stand-alone document and should be reviewed in conjunction with our Privacy Statement which is available at [www.zurich.ie/privacy-statement](http://www.zurich.ie/privacy-statement).



**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 January 2025 and may change in the future.

Intended for distribution within the Republic of Ireland.

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