



# Approved Minimum Retirement Fund (AMRF) Approved Retirement Fund (ARF)

Intermediary Name	<input type="text"/>	Intermediary Number	<input type="text"/>
Financial Advisor Name	<input type="text"/>		

## A Plan Type

**Note:**

Minimum Investment:  
Combined AMRF  
& ARF €20,000

AMRF Investment €

ARF Investment €

AMRF Plan Type

(as per the illustration)

ARF Plan Type

(as per the illustration)

## B Personal Details

**Note:**

Please complete in  
BLOCK CAPITALS.

Mr  Mrs  Ms Forename

Surname

Address

Date of Birth  Sex  M  F

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

PPSN  PPS Number must be provided.  
If omitted the application cannot proceed.

Email Address

Telephone Number (work)   
(home)   
(mobile)

Nationality

Country of Residence

Pre-retirement Occupation

**Note:**  
Under the Criminal  
Justice (Money  
Laundering and Terrorist  
Financing) Acts 2010  
and 2013, Zurich Life  
requires clients to provide  
'Evidence of Identity'  
and 'Proof of Address'  
and other supporting  
documentation.

## C Web Access to Policy Information

You can look up details of your policy (including a daily updated value) online at the Client Centre on [www.zurichlife.ie](http://www.zurichlife.ie)

Do you wish to register for the Client Centre?  Yes  No

## D Special Instructions

**E Your Investment Options**

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

**Option 1 RetireRight Investment Strategy**

RetireRight is an investment strategy that **automatically** moves the money in your A(M)RF from your initial fund choice into the low risk Prisma 2 Fund over a 15 year period. With RetirePath, you can choose one of three initial fund options - **Prisma 5, Prisma 4 or Prisma 3**. Each option works in the same way, gradually switching your money from your initial fund choice into the **Prisma 2 Fund**. The RetireRight strategy ends at age 90. This means that the switching period will be the 15 years from age 75 to age 90.

I wish to select the RetireRight Investment Strategy

Strategy option	RetireRight 5 - 2 <input type="radio"/>	RetireRight 4 - 2 <input type="radio"/>	RetireRight 3 - 2 <input type="radio"/>
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**OR**

**Option 2 Choose your own funds**

If you wish to make a selection below, please **DO NOT** complete the RetireRight Investment Strategy above. 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**

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>6</b>	<input type="text"/>	%
SuperCAPP	<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"/>	%
<b>Other Funds</b> - please see the 'Fund Guide' on zurichlife.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"/>	%
<b>Total</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.

**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 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 AMRF Details/Specified Income Details (Continued)**

Before Zurich Life can set up an ARF, we need confirmation of your AMRF details from the Qualifying Fund Manager and/or details of your specified income from the Life Insurance Company as follows:

Do you have, or are you in the process of establishing, an AMRF with Zurich Life or another Qualifying Fund Manager?  Yes  No

If YES, please provide the following:

Qualifying Fund Manager

Policy Reference Number

Amount of Original Investment €  Date of Investment

Have you bought an annuity from Zurich Life or another Life Insurance Company?  Yes  No

If YES, please provide the following:

Life Insurance Company

Reference Number

Purchase Price of Annuity/Pension €  Date of Investment

4. Is the ARF investment a transfer from an existing ARF with another Qualifying Fund Manager?  Yes  No

If YES, please provide details.

**H Minimum Annual Payment and Regular Income**

**Minimum Annual Payment - ARFs**

**Important Note:** In order to meet Revenue's Imputed Distribution requirements, Zurich Life will set up a regular income for the minimum requirement which applies to you, payable annually in the month of your 61st birthday, commencing within the first policy year or in the year of your 61st birthday if later. The minimum withdrawal will be 4% from the year you turn 61 and will increase to 5% from the year you turn 71. Where the total value of your ARFs and vested PRSAs (less restricted fund) is greater than €2 million, the minimum withdrawal is 6% from the year you turn 61.

The minimum annual payment will be automatically deducted as a lump sum from your ARF and paid to you net of income tax, Universal Social Charge (USC), and Pay Related Social Insurance (PRSI) (where applicable). In order to ensure you are correctly taxed you should contact your local tax office to request a Tax Credit Certificate under Zurich Life's company registered number 9546074F.

**Please note it is your responsibility to appoint a nominee Qualifying Fund Manager/Personal Retirement Savings Account (PRSA) administrator where you have other ARF(s) and/or Vested PRSA(s) that are not managed by Zurich Life and where the aggregate value of all of your ARF investments and Vested PRSA(s) is greater than €2 million at 30th November in any year.**

Is the value of your ARF(s) and/or vested PRSA ARF(s) greater than €2 million?  Yes  No

If Yes, please provide details of the company who you have appointed to be nominee:

  


**Optional Payment – ARFs/AMRFs**

Please complete this section if you wish to take a payment from your ARF policy **different to that specified above**. You are also entitled, but not obliged, to take a withdrawal from your AMRF policy up to a maximum of 4% annually.

Amount of regular income required from ARF:  % \* up to a maximum 10% annually

Amount of regular income required from AMRF:  % \* up to a maximum 4% annually

**Regular Income Frequency:**

**Please note that the frequency selected will apply to all ARF/AMRF incomes.**

Monthly  Quarterly  Half-yearly  Yearly

Date of first payment  (mm/yyyy)

Payments will be made on the last working day of the month in which you are due to be paid.

\*The maximum annual regular income you can take is 10% of the encashment value.

**Important:**

Please note that each encashment will reduce the number of units attaching to your ARF. If you take encashments at too high a level, you could exhaust the fund prior to your death.

**Note:**

Zurich Life will deduct any taxes (including USC and PRSI) required of it by the Revenue Commissioners from your regular income. The amount specified in the 'Optional Regular Income' Section is the amount before deduction of any taxes. Tax will be deducted at the higher rate unless a Tax Certificate is provided stating to the contrary. You must quote Zurich Life's Tax Reference number 9546074F when requesting this certificate from your local Revenue office.

**Continued overleaf**







**Zurich Life Assurance plc**

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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 2017 and may change in the future.  
Intended for distribution within the Republic of Ireland.

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