



### C Contribution Details

#### Regular Payment

Employee Pension contribution	€	<input type="text"/>
Employer Pension contribution	€	<input type="text"/>
AVC <sup>†</sup>	€	<input type="text"/>
<b>Total</b>	€	<input type="text"/>

Start Date

Billing Date  1st  7th  15th

Note: If a billing date is not specified this will default to the 1st.

#### Single Payment\*

Employee Pension contribution	€	<input type="text"/>
Employer Pension contribution	€	<input type="text"/>
AVC <sup>†</sup>	€	<input type="text"/>
<b>Total</b>	€	<input type="text"/>

\* Does this single payment represent a transfer from another pension arrangement?  Yes  No

If **YES**, please provide details of where the Transfer Acceptance Letter should be sent to.

Life Insurance Company  Policy No.

Also, if the transfer payment is the subject of a Pension Adjustment Order (PAO) please tick here  and supply a copy of the PAO.

**Note:**  
<sup>†</sup>Please note that it is not possible to make a standalone AVC.

### D Regular Contribution Increase Options

Please choose Option 1 or 2:

If you do not select any of these options, we will automatically apply Option 1.

#### 1. Standard Indexation

Select this option if you want your contributions to be increased each year, in line with inflation.

If you want your contributions to index at each anniversary, please tick here.

#### 2. Level Contributions

Select this option if you **do not want your contribution to increase each year**. Selecting this option means that your contribution will reduce, in real terms, over time.

If you do not want your contributions to increase, please tick here.

**Note:**  
Relevant for regular contribution plans only.

### E Method of Payment

**Direct Debit**  Monthly  Quarterly  Half-yearly  Yearly

**OR**

**Bank Draft/Cheque**  Half-yearly  Yearly  Single Contribution **Bank drafts and cheques should be made payable to Zurich Life.**

**Note:**  
Single contributions can only be paid by bank draft or cheque.

## F Your Investment Options

If you choose the Personalised GuidePath option below then this investment strategy will apply to both single and regular contributions.

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 [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> <b>High</b> <input type="radio"/> <b>Medium</b> <input type="radio"/> <b>Low</b> <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> <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> <input type="text"/> <input type="text"/>

**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 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 - please see the 'Fund Guide' on <a href="http://zurichlife.ie">zurichlife.ie</a> for a full list of available funds.</b>		
<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"/> %
<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.**



## H Employer's Declaration (continued)

### Registered Administrator

Section 59 of the Pensions Act 1990, as amended requires the Trustees of every Pension Scheme to appoint a Registered Administrator. Zurich Life Assurance plc will provide the service of Registered Administrator (Category III - Annual Benefit Statements and Maintain Accurate Records) for the scheme unless advised to the contrary.

Signature of Director/Company Secretary on behalf of the Employer

X

Date

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Name (Print)

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Position

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**Director/Company Secretary on behalf of the Employer:**

Please sign and date.

**Note:**

Please ensure that you sign the box at the bottom of Section J.

## I Declarations by Life Insured

### (i) Data Sharing Consent

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

Zurich Life Assurance plc ('Zurich Life') is a member of Zurich Insurance Group ('the Group').

In order to provide a seamless insurance service globally, Zurich Life may transfer any data it has received from, and any data it holds on me to other units of the Group, such as branches, subsidiaries, or affiliates within the Group, cooperative partners of the Group, coinsurance and reinsurance companies located in this country or abroad.

Zurich Life, as well as such recipients may use, process and store the data, in particular for the purpose of risk evaluation, policy execution, premium setting, premium collection, claims assessment, claims processing, claims payment, statistical evaluation or to otherwise ensure the Group global insurance service delivery.

If a Financial Advisor or agent is acting on my behalf, Zurich Life is authorised to use, process and store data received from such Financial Advisor or agent, and to forward to such Financial Advisor or agent my data relating to the execution of the policy, collection of premiums and payment of claims.

Zurich Life may procure data from third parties to assess a claim. Zurich Life may check my personal data against international / economic or financial sanctions, laws or regulated listings.

You have a right of access to and the right to rectify the data concerning you held by Zurich Life/the Group.

Zurich Life may, in future, want to use your data to tell you about its products and services, those of the Group or of a third party that they have arranged for you. If you do **not** want your data to be used for these purposes, please tick here.

You can ask Zurich Life at any time to stop using your data in this way, by writing free of charge to Customer Services, Zurich Life Assurance plc, Zurich House, Frascati Road, FREEPOST, Blackrock, Co. Dublin.

### (ii) Policy Declaration

If the policy was sold, signed or completed outside Ireland, insert the name of the country where it was sold, signed or completed.

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I declare that the statements in this application are true and complete (including any statements written down at my dictation), and I agree that this declaration shall be the basis for the proposed contract of insurance.

I consent to Zurich Life's seeking information and benefit details from the administrator or trustees or any 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 confirm that I have read and fully understand all parts of the above declaration and that I will be the beneficial owner of this policy.**

Signature of Life Insured

X

Date

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**Life Insured:**

Please sign and date.

## J 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 Life Insured has been supplied.
- The Declaration has been signed and dated by the Life Insured.
- The information submitted with this application is consistent with any previously submitted online application.

**K Letter of Exchange (do not detach)**

Between the Employer:

And the Employee:

Date

Dear Employee,

The Employer hereby offers you the advantages of an Executive Pension Plan for the purpose of providing you with retirement benefits. The Executive Pension Plan policy commences on the date of this letter ('Start Date') and is governed by this letter and the Policy Conditions, a copy of which you will receive.

The Employer now establishes the Policy under irrevocable trust to be administered according to the Policy Conditions. This retirement benefits scheme is capable of being treated by the Revenue Commissioners as an exempt approved scheme to provide you with relevant benefits as defined in Chapter 1, Part 30, Taxes Consolidation Act, 1997.

The Policy is an occupational pension scheme and a 'Defined Contribution' scheme within the meaning of the Pensions Act 1990, and this letter and the Policy Conditions will be construed subject to the provisions of the Pensions Act.

The Policy benefits will be provided by means of an assurance or assurances, under the policy or policies issued by Zurich Life Assurance plc ('the Life Insurance Company') in pursuance of the application, and any subsequent or supplementary applications made to the Life Insurance Company.

The Employer, as Trustee, will hold your Policy or Policies issued by the Life Insurance Company in relation to the Policy and any endorsements. You will receive copies for your information.

The contributions payable towards the assurance or assurances will be those contributions made by you and/or the Employer in accordance with the applications, subject to the Policy Conditions.

The appropriate Stamp Duty has been or will be paid to the Revenue Commissioners under the Statutes for the time being in force.

**Please acknowledge receipt of this letter by signing below and returning it to me.**

Yours faithfully

Signature  
**X**

Full Name (Print):

Position (Print):

I acknowledge receipt of this letter:

Signature of Employee  
**X**

 **Authorised to sign on behalf of the Employer:**  
Please sign.

 **Employee:**  
Please sign.

**Note:**

This letter of exchange establishes the employer as trustee of the proposed pension scheme. It is important that the employer understands their responsibilities as trustees as per Pensions Act (as amended) 1990.

## SEPA Direct Debit Mandate



**Important Note:** By signing this mandate form, you authorise (A) Zurich Life Assurance plc to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Zurich Life Assurance plc. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Zurich Life Unique Mandate Reference Number  
(to be completed by the creditor)

Creditor Identifier

IE43ZZZ992829

Please complete all the fields below:

Account Holder Name

Account Holder Address

City/Postcode

Country

Please Return to:

Creditor Name **ZURICH LIFE ASSURANCE PLC**

Creditor Address **ZURICH HOUSE, FRASCATI ROAD, BLACKROCK  
CO. DUBLIN, IRELAND**

Type of Payment **RECURRENT**

IBAN  
(International Bank Account Number)

Signature(s) of Account Holder(s)

X

X

SWIFT BIC  
(Bank Identification Code)

Date of Signing

### Mandate Declaration

Direct debits will be collected from your bank on the chosen date\* of the month the contribution is due. Under Single Euro Payments Area (SEPA) legislation, you are entitled to 14 calendar days prior notice of: (i) the commencement of a direct debit collection from your bank account by Zurich Life or (ii) where there is a change in the direct debit amounts or bank account details. However, SEPA also allows for a shorter notification period and to ensure timely collection of your contributions, Zurich Life operates a three day notification period. This does not affect your rights as outlined in the SEPA Direct Debit Mandate. \*The default chosen date is 1st of the month; the 7th and 15th of the month are available with agreement. By signing this mandate form you are agreeing to a three day notification period before Zurich Life can collect contributions from your bank account.

Please note: Your IBAN and BIC details are included on your bank statement.

## Salary Deduction Instruction



Employee's Agreement and Authority to Deduct Contributions  
(to be retained by Employer)

To: Personnel Officer of Employer

Please deduct from my gross salary until further notice the appropriate gross amount agreed by me in Section B, on the appropriate dates, in respect of my contributions and any increases in contributions under the policy(ies) and remit these contributions to Zurich Life Assurance plc.

Signature of Employee

X

Date

Name  
BLOCK CAPITALS

Employee/Personnel  
Number

Pay Group/Payroll  
Number

Department

Location



Employee:

Please sign and date.

**Zurich Life Assurance plc**

Zurich House, Frascati Road, Blackrock, Co. Dublin, Ireland.

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.

Intended for distribution within the Republic of Ireland.

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