

Pension Guaranteed Term Protection

Executive



ZURICH®

This policy is a protection policy, the primary purpose of which is to provide cover in the event of death.

Note:

Please complete in
BLOCK CAPITALS.

Plan Type
(as per the illustration)

R

Intermediary Number

Intermediary Name

Financial
Advisor Name

Important Notice: Legal duty of Policy Owner and Life Insured to answer questions honestly and with reasonable care:

You, as the Policy Owner, have a legal duty to answer questions honestly and with reasonable care. You must carefully read the statements below, together with all of the Declarations including (i) the Policy Declaration, (ii) the Data Protection Notice, (iii) the Marketing Preferences, (iv) the Disclosure Confirmation and (v) the Permission to request further information. If you have read and understand each of these declarations, please sign page 9.

- I am aware, as the Policy Owner and/or the Life Insured, that I have a legal duty to answer all questions asked in relation to the application for this policy honestly and with reasonable care. Failure to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced.
- As the Policy Owner, I understand that any answers and information provided by the Life Insured in relation to the application for this policy will be treated as if they were provided by me. This means that I am ultimately responsible for answers and information provided to Zurich Life by the Life Insured.
- I understand that Zurich Life will not necessarily obtain a report from my doctor, so it is vital that I answer all questions honestly and with reasonable care (see overleaf).
- I understand that Zurich Life will assess the application based on the information in this form. I understand that it is my responsibility to check that the completed application is answered honestly and with reasonable care before submitting it to Zurich Life.

Note:

Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life may require clients to provide 'Evidence of Identity' and 'Proof of Address' and other supporting documentation.

Note:

Proof of date of birth of Life Insured is required to make a claim. If your date of birth is incorrect any claim payment will be recalculated.

A Personal Details**Life Insured**

Mr Mrs Ms Forename

Surname

Address

Date of Birth

Age Next Birthday

Sex

M

F

Marital Status

Married/Civil Partner

Single

Separated

Widow(er)

Divorced/Former Civil Partner

Contact Number

Email Address

Nationality

Country of
Residence

Occupation

**Special
Instructions****B Contribution Details and Source of Funds**

Employer Premium

€

*

Employee Premium

€

TOTAL

€

*

Please complete the Direct Debit Instruction on page 12 and have your Employee complete the Salary Deduction Instruction on page 12.

* Employer must contribute at least 10% of the Total Premium.

Employer

Please provide Payor Name (if Third Party Direct Debit).

Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s).

Employee

Please provide Payor Name (if Third Party Salary Deduction).

Please state the exact nature of the relationship of Third Party Payor to Policy Owner(s).

Note:

Each person making some or all of the contribution must complete this section.

Note:
Under the Criminal Justice (Money Laundering and Terrorist Financing) Acts, Zurich Life is required to obtain certain documentation and information about you, the method of payment being used and the origin of the funds used to pay the premium. Further information may subsequently be requested.

C

Plan Details

Annual Salary/ Earnings

€

Normal Retirement Age

Main Benefits

Life Sum Insured (A)

€

Additional Life Cover to provide spouse's/dependants' pension (B)

€

Total (A+B)

€

Additional Benefits

(i) Waiver of Premium Benefit

Yes

No

(ii) Protection Continuation Option

Yes

No

Only available if aged 59 next or less. Benefit ceases at age 60.

Only available if aged 65 next or less.

Inflation Protection Option - automatically included

Please tick here if you **do not** want the Inflation Protection Option.

Note: This benefit is only available if aged 64 next birthday or less and the benefit ceases at age 65. Inflation Protection will be included in your policy unless box is ticked.

Note:
Nicotine replacement products may include e-cigarettes, nicotine patches or gum

D

Smoking Habits

In the last 12 months, which of the following best describes your smoking habits:

I am a smoker

I am an occasional smoker or have smoked in the last 12 months

I have used nicotine replacement products including e-cigarettes in the last 12 months

I am a non-smoker

If you are a smoker, what amount of all tobacco products do you consume:

Cigarettes per day

Cigars per day

Pipe tobacco grams per day

Life Insured

Note:
We require proof of income on all company pension plans. Accepted proof is your most recent annual P60 or a payslip printed from the employer's payroll system in the last 12 months. Note, an Accountant's letter or a handwritten P60 will **not** be accepted as proof.

E

Health Statement and Other Information (continued on the next page)

Important note

When answering the questions in this section you, as the Policy Owner and/or the Life Insured, must answer all questions honestly and with reasonable care.

Failure by you, as the Policy Owner and/or the Life Insured, to comply with these requirements and/or any negligent or fraudulent misrepresentation could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced. These questions are designed to identify factors that may influence the assessment and acceptance of an application for insurance or may increase the possibility that you will make a claim. If you are in any doubt in relation to giving details to a question then you should provide these details.

However, it is important that you are aware that in accordance with the provisions of Part 4 of the Disability Act 2005 you should **NOT** disclose the result of any **Genetic (DNA or RNA) test**.

You must disclose if you are having treatment for, experiencing symptoms of, or having investigations (other than a genetic test) for a genetic condition as well as disclosing all other conditions. You must also give us full information about your family history (without disclosing the name of any relatives), including all genetic conditions as requested in Question 13.

Please give the name, address of and the number of years that you have attended your usual doctor.

Doctor's Name

Address

For how many years?

If you have been with this Doctor for more than 5 years, when did you last visit them?

If you have changed your doctor in the last year, please also give the name and address of your previous doctor.

Doctor's Name

Address

Continued overleaf

2

Note: E**Health Statement and Other Information (continued)**

Please answer carefully, giving full details and, if necessary, use a separate sheet for additional information. Tipp-ex should not be used on the application form. If you need to alter an answer please put a line through the incorrect part of the answer and initial the alteration.

Note:
If your occupation is "Company Director" please advise the nature of the business.

Personal Details

1. (i) What is your height?

(ii) What is your weight?

(Please specify stones, pounds or kilos.)

2. Do you drink alcohol?

What is your average weekly consumption in units?

(One pint = 2 units, a bottle of beer is 1½ units, a standard glass of wine or a single measure of spirits is one unit.)

Details**Occupation/Activities/Travel**

3. Please state your occupation (describe fully).

4. Does your occupation involve any of the following:
working externally at heights greater than 40 feet/12 metres, offshore in oil, gas or fishing industries, underground, handling explosives, flying, diving or are you in the armed forces?

5. Do you have any intention of flying other than as a passenger on a public airline?

6. Have you travelled or resided outside the EU for more than 3 months in the last 5 years?

(Travel to UK, USA, Canada, Australia or New Zealand need not be disclosed.)

7. Do you have any intention or prospect of travelling or residing outside the EU other than on a holiday of less than 3 months duration?

(Travel to UK, USA, Canada, Australia or New Zealand need not be disclosed.)

8. Do you take part or intend to take part in any hazardous pastimes such as motor racing, diving, private aviation or flying, mountaineering or off piste snow sports?

9. Have you received a conviction for drink driving or driving under the influence of a controlled substance in the past 5 years?

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Details**Health**

10. Have you ever suffered from or received treatment, medical advice or had investigations for any of the following:

(i) Cancer, including less advanced early or in situ cancer, tumour, leukaemia, Hodgkin's disease, lymphoma or any cyst or tumour in the brain or spine?

(ii) Heart attack, angina, cardiac failure, cardiomyopathy, heart valve or structural disorders or other heart disease?

(iii) Stroke, brain haemorrhage, Transient Ischaemic Attack (TIA), Mini Stroke or brain injury through any cause?

(iv) Disease of the arteries or veins, aortic aneurysms, or poor circulation in the legs?

(v) Disease or disorder of the blood, including anaemia or Haemochromatosis and clotting disorders?

(vi) Multiple sclerosis, optic neuritis, Parkinson's disease, Alzheimer's disease, dementia or paralysis from any cause?

(vii) Epilepsy or any other disease of the nervous system (brain, spinal cord or nerves)?

(viii) Cirrhosis or any other illness affecting the liver?

(ix) Kidney failure or kidney disease including cystic kidney disease?

(x) Diabetes or raised blood sugars or sugar in the urine, thyroid disorders or any hormone abnormalities?

(xi) Any mental illness that required hospitalisation or inpatient treatment including psychosis, schizophrenia, bipolar disorder, an eating disorder or have you ever self-harmed or attempted suicide?

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Details

Note: Please answer carefully, giving full details and, if necessary, use a separate sheet for additional information. Tipp-ex should not be used on the application form. If you need to alter an answer please put a line through the incorrect part of the answer and initial the alteration.

E Health Statement and Other Information (continued)

Health

11. In the last 5 years have you suffered from or received treatment, medical advice or had investigations for any of the following:

- | | Yes | No |
|--|-----|----|
| (i) Have you required attendance with a GP, Doctor or any mental health service for any of the following: anxiety, depression, low mood, stress or any mental health issue including addiction? | Yes | No |
| (ii) Chronic fatigue syndrome or fibromyalgia or myalgic encephalomyelitis (ME), long covid, fatigue or persistent tiredness? | Yes | No |
| (iii) Lump, growth, cyst, mole or freckle that has bled, changed shape, colour or size or become painful? | Yes | No |
| (iv) High blood pressure, raised cholesterol, chest pain or irregular heart beat? | Yes | No |
| (v) Any form of numbness or tingling, temporary loss of muscle power or tremor, severe headaches, dizziness, seizure, fit, fainting or blackout or any other symptom that may be due to a nervous system disorder? | Yes | No |
| (vi) Ulcers or any disorder of the oesophagus, stomach, intestine, pancreas, bowel, bladder or urinary system including blood or protein in the urine? | Yes | No |
| (vii) Asthma, bronchitis, emphysema, shortness of breath, sleep apnoea or any other respiratory disorder? (Colds, influenza, hay fever and simple respiratory tract infections can be omitted.) | Yes | No |
| (viii) Blurred or double vision, or any disorder affecting the eye (and not wholly corrected by spectacles or contact lenses), ear, nose, or throat? | Yes | No |
| (ix) Arthritis or joint disorders, gout, back, neck or muscular disorder? | Yes | No |
| (x) If male - prostate or any other urinary disorders? If female - abnormal mammogram, abnormal cervical smear or any other gynecological or urinary disorder? | Yes | No |
| (xi) Other than for the conditions you have already disclosed, are you taking any prescribed drugs, medicines, tablets or any other treatment at present? (Please give the name of the condition for which you are taking this treatment and not the medication itself.) | Yes | No |
| (xii) Other than the conditions disclosed above have you sought medical advice, treatment, been hospitalised or had investigations for any other condition in the past 5 years? (Colds, influenza and hay fever can be omitted.) | Yes | No |
| (xiii) Are you awaiting the results of any tests/investigations or referral to any hospital, clinic or doctor or do you have any medical condition, pain, discomfort or other symptoms for which you have not yet sought medical advice? | Yes | No |

- | | | |
|---|-----|----|
| 12. (i) Have you ever been treated for alcohol misuse, or advised/counselled to reduce your consumption of alcohol? | Yes | No |
| (ii) Have you taken cocaine, cannabis, heroin, anabolic steroids or any drugs other than for medicinal purposes within the last 10 years? | Yes | No |
| (iii) Have you ever tested positive for HIV/AIDS or are you awaiting the results of such a test? | Yes | No |
| (iv) Have you ever tested positive for Hepatitis B or C or are you awaiting the results of such a test? | Yes | No |
| (v) In the past five years have you been accepted with special terms, postponed or declined by Zurich Life or any other insurance company for Life cover, Serious Illness or Income Protection benefit? | Yes | No |
| (vi) Have you any medical condition which you know or suspect to be hereditary or for which you have received or advised to receive follow up or screening? | Yes | No |

Details

Note: Please answer carefully, giving full details and, if necessary, use a separate sheet for additional information. Tipp-ex should not be used on the application form. If you need to alter an answer please put a line through the incorrect part of the answer and initial the alteration.

E Health Statement and Other Information (continued)

Family History

13. Have any of your **parents, brothers or sisters** ever had one or more of the following medical conditions at the ages specified: *(Please specify age at diagnosis of the relevant medical history.)*

Family member(s) age 60 OR less

- (i) Breast or ovarian cancer?
 - (ii) Multiple Sclerosis, Motor Neurone disease or Parkinson's disease?
 - (iii) Bowel or colon cancer?
 - (iv) Stroke or heart disease (for example heart attack or angina)?
 - (v) Cardiomyopathy?
 - (vi) Muscular dystrophy of any kind?
 - (vii) Polycystic kidney disease?
 - (viii) Huntington's disease or Alzheimer's disease?
 - (ix) Any type of cancer that has occurred in the same site in two or more family members?
- Note: there is no need to repeat disclosure given in question 13 (i) and (iii) above.

Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No

Details

F Revenue Information

Employer Details

Employer Name
Country of Incorporation
Registered / Business Address

Company Registration Number
For private companies and unlisted companies, provide a list of names of the directors

Employer Corporation Tax District
Employer Tax Reference Number
Telephone Number
Email Address

Employee Details

Employee's Tax District

PPS Number

Please submit a recent P60 or payslip as a proof for Revenue Approval.

Is the Employee a 20% Director?*	Yes	No	Date of Entry into Service
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Note: *Appendix I of the Revenue Pensions Manual defines a "20% Director" as someone who directly or indirectly at any time in the last three years owned or controlled more than 20% of the voting rights in the employer company, or in the parent company of the employer company.

Continued overleaf

Other Details

Note:

All policies in respect of the same employment should have the same NRA.

F Revenue Information (continued)

Other Pension Policies - details are required as part of the Revenue Commissioners approval process.

1. Other pension policies relating to your current employment

This section must be completed in all instances

Do you have other pension entitlements relating to this employment? Yes No

If yes, please provide details below:

Name of scheme

Life Assurance Company

Policy number

NRA (Normal Retirement Age)

Status

Paid Up

Live

Current fund value

If live, current monthly employer contribution

If live, current monthly employee contribution

2. Other pension policies relating to your previous employment

This section may be required if an employee is near the maximum allowable contribution for this employment and retirement benefits are being calculated using the uplifted scale.

Do you have pension entitlements from a previous employment or under any Personal Pension or PRSA? Yes No

If yes, please provide details below:

Name of scheme/policy

Life Assurance Company

Policy number

Current fund value

If applicable, please use a separate sheet to give details of other pension policies.

G Employer's Declaration

I confirm that the policy effected in pursuance of this application will be held by the Employer under irrevocable trust for the purpose of providing retirement and other relevant benefits as defined by Chapter 1, Part 30 of the Taxes Consolidation Act, 1997 for the Life Insured and/or his/her spouse and dependants as set out in this policy.

I agree that the policy shall be based upon the statements and declaration made by the Life Insured as a part of the application for this policy and accept that the policy will be conditional on the approval by the Revenue Commissioners of the trust as an exempt approved scheme under Chapter 1, Part 30 of the Taxes Consolidation Act, 1997.

I acknowledge that in order to administer the policy, it may be necessary for Zurich Life Assurance plc to seek information and benefit details from the administrator or trustees or any other relevant insurance company of any scheme, arrangement or contract of the Employer, and I authorise the giving of such information and details.

Registered Administrator

The Social Welfare & Pensions Act 2008 (Section 27) 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

Date

Name (Print)

Position

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

Note:

Please see below for definitions of these terms.

Note:

Roleholders may include (depending on the policy type) Owners, Lives Assured, Payors, Beneficiaries, Trustees. If a roleholder is a Company additional roleholders include Beneficial Owners and Directors.

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

Are any of the roleholders linked to this policy (or have any of the roleholders linked to this policy been within the last 12 months), a PEP or a RCA of a PEP?

Yes

No

For each roleholder for whom you have answered yes to the above question, please complete the following:

Role (see note)	Name	Address	Date of Birth	Nationality

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'affairs 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.

1 Declarations

Note:

Please sign the appropriate box on page 8.

(i) Policy Declaration

- **This application:** I declare that I have read the entire application form after it was fully completed and I am satisfied that all the answers and statements in the application form answered honestly and with reasonable care (including those completed by my Financial Advisor).
- **Consumer Insurance Contracts Act:** I understand that I have a legal duty to answer all questions addressed by or on behalf of Zurich Life in relation to the application for this policy honestly and with reasonable care (including but not limited to questions asked in this Application Form and any medical exam (if requested) for Zurich Life, along with any answers to questions provided by Zurich Life). I understand that I must also ensure that any information voluntarily provided by me or on my behalf is provided honestly and with reasonable care. I understand that Zurich Life shall rely upon this information when deciding whether to accept this policy, what terms to apply to it and the premium to be charged. I understand that failure to comply with these requirements and/or any negligent misrepresentation or fraudulent misrepresentation could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced. I further understand that:
 - any matter about which Zurich Life asks a specific question is material to the risk undertaken, or the calculation of the premium, by Zurich Life, or both.
 - a fraudulent misrepresentation is a representation that is false or misleading in any material respect and which the person making the representation either (a) knows to be false or misleading or (b) consciously disregards whether it is false or misleading.
 - a negligent misrepresentation is a representation made without reasonable care by the person making the representation, but which is not a fraudulent misrepresentation.
 - any and all answers, representations and/or information given by the Life Insured, or any third party on behalf of the Policy Owner, whether in the application documentation for this policy or via a separate medical examination or otherwise, are provided by the Life Insured and/or third party as agent for and on behalf of the Policy Owner, by which the Policy Owner will be bound.
- **Changes to answers arising after completion of Application Form:** I agree to notify Zurich Life if there is any change in the answers to any questions addressed in relation to this application for a policy between the date of completion of this application form and the date that the policy issues. Any failure on my part to do so could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced.
- **Smoking Habits:** I understand that I am expected to answer honestly and with reasonable care in relation to my smoking habits. I understand that if I provide incorrect or false information about my smoking habits, this may be considered by Zurich Life to constitute misrepresentation and it may refuse to pay all or part of my claim.
- **Copy of application:** I understand Zurich Life will send the Policy Owner a copy of the application submitted by the relevant Financial Advisor. If any answers or statements in the application are incorrect or inaccurate, I will advise Zurich Life in writing within ten days of receiving the copy of the application submitted by the Financial Advisor, or payment of the first premium, whichever is later.
- **Exclusions:** I understand that the policy of insurance contains specific conditions and exclusions relating to the cover provided as summarised in Appendix A of the relevant Policy Document, a copy of which is available on request.

(ii) 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.

(iii) 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

For news, updates and offers from the Zurich Group or third parties by:

Post	Email
Phone	Text/Digital message

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.

(iv) Consumer Disclosure

I confirm that I have received the relevant Zurich Life Customer Guide and that the Customer Guide has been fully completed by my Financial Advisor.

Does this policy replace an existing policy, in whole or in part? Yes No

If YES, and that policy is a Zurich Life policy, please specify policy number:

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.

Where this policy is replacing an existing policy you must answer all the questions in this application honestly and with reasonable care. Failure to comply with these requirements and / or any negligent or fraudulent misrepresentation could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced.

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

I Declarations (continued)

(v) Permission to request further information

I agree to give Zurich Life permission to request medical information from any doctor, hospital or clinic that I have attended and to request relevant information from any other insurance office that I have applied to for life insurance cover. I agree that this authority will remain in force after my death.

I confirm that I have read and fully understand all parts of the above declarations ((i), (ii), (iii) and (iv)), the legal duty to answer questions honestly and with reasonable care on page 1 and that, as policy owner I will be the beneficial owner of this policy.

I have read, fully understand and agree to part (v) of the above declaration.

I understand that failure to comply with the requirements in the above declarations and/or any negligent or fraudulent misrepresentation by me could invalidate the policy or affect the insurance cover. It could also result in a claim being declined or the amount payable in respect of a claim being reduced.

 **Life Insured:**
Please sign and date.

X

Date

 **Policy Owner:**
Please sign and date.

X

Date

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(s) 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(s) 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.

 **Financial Advisor:**
Please sign and date.

Signature of Financial Advisor

X

Date

J Letter of Exchange (do not detach)

Between the Employer:

And the Employee:

Date

Dear Employee,

The Employer hereby offers you the advantages of a Pension Guaranteed Term Protection Plan for the purpose of providing you with retirement benefits. The Pension Guaranteed Term Protection 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 Office 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.

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 Policy which is available at www.zurich.ie/privacy-policy.

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.
- 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 Policy which is available at www.zurich.ie/privacy-policy.

Continued overleaf

Data Protection Notice (continued)

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 Policy which is available at www.zurich.ie/privacy-policy.

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, 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 Policy at www.zurich.ie/privacy-policy.

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
- Data Protection Officer, Zurich Life, Zurich House, Frascati Road, Blackrock, FREEPOST, Co. Dublin.

Privacy Policy

Please note that this Notice is not a stand-alone document and should be reviewed in conjunction with our Privacy Policy which is available at www.zurich.ie/privacy-policy.

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 is complete.

All medical questions are fully answered, including height/weight and family history.

The occupation of the Life Insured has been supplied.

The Declaration has been signed and dated by the Life Insured.

The risk benefits and sums insured have been clearly stated.

The information submitted with this application is consistent with any previously submitted online application.

SEPA Direct Debit Mandate

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

IE43ZZZ992829



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.

Please Return to:

Creditor Name **ZURICH LIFE ASSURANCE PLC**
Creditor Address **ZURICH HOUSE, FRASCATI ROAD, BLACKROCK**
CO. DUBLIN, IRELAND
Type of Payment **RECURRENT**

Please complete all the fields below:

Account Holder Name
Account Holder Address
City/Postcode Country

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 Pension Guaranteed Term Protection - Executive policy and remit these contributions to Zurich Life Assurance plc monthly.



Employee

Please sign and date.

Signature of Employee

X

Date

Name
BLOCK CAPITALS

Employee/Personnel
Number

Pay Group/Payroll
Number

Department

Location

Zurich Life Assurance plc

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

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

Zurich Life Assurance plc is regulated by the Central Bank of Ireland.

The information contained herein is based on Zurich Life's understanding of current Revenue practice as at June 2022 and may change in the future.

Intended for distribution within the Republic of Ireland.

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